



19 years of service

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY

# ANNUAL REPORT 2013 -2014



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

1/435, LAKSHMI NAGAR, ATHIPATI, SEMPATTI POST, ARUPPUKOTTAI - 626 101

VIRUDHUNAGAR DISTRICT, TAMILNADU, INDIA

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**From Secretary's Desk :**



*Dear Friends,  
Greetings from SEEDS,*

*We are grateful that we have been always encouraged by good hearts by all means of supports. Every year makes a step ahead in our service to the poor and their socio economic development is also witnessed though not in speed but slow and steady thankful to the kind supporters. Our faith in "Joined Hands only can make sound" becomes strengthened further and we are pleased to join with extending hands to make more progress. We take this opportunity to share with all concern about our activities and the progress attained during the year "2013 - 2014". We hope that all enjoy a happy reading and request all to give continue and valuable support toward us.*

*With regards,*

*S.D.Pandian*

*Secretary*

## Introduction:

SEEDS steps forward to its 19<sup>th</sup> year, in facilitating the development process of marginalized women and children in our target area of Virudhunagar and Ramnad District of Tamilnadu.

During the year 2013-14, SEEDS gained a momentum in attaining its vision - empowering the poor and marginalized to scale up in their social economic area through right based development. SEEDS by establishing new partnership and strengthening the existing partnership with those institutions/individuals which enable SEEDS in its services to the target community.

## Major Activities of SEEDS:

### Self Help Groups Program:

Women are shining when we equip their potential through various interventions, awareness generation and skill development efforts. Their leadership and human resources were brought forth that is truly exemplary. Our focus in federating the SHG for self sustainability, ensuring their entitlements through capacity building and social empowerment is going on successfully. During the reporting period we promoted and strengthened the Self Help Groups for improving their economic situation. Presently there are 750 self help groups and these groups have used the revolving funds and loan for livelihood promotion such as goat rearing, rearing of milch animals, agricultural activities, running petty shops and street vending etc. Further during the reporting period leadership and capacity skill building training for the SHG leaders and also for the support staff. The women empowerment program of SEEDS had a new face. By bringing the women together SEEDS establishes a common platform cum organization namely **“Swaraj Mutual Benefit Trust(SMBT)”**. SEEDS is thankful to Mr. Ananthsharma and Mr. Olganathan for their guidance, support and collaboration in the formation and functioning of SMBT. Necessary steps are being taken to register the MBT as a public charitable society under the Indian Trust Act.



During the MBT Discussion with Mr.Harish, Mr.Olganathan, Mr.Ananthanarayanan



The first meeting of MBT was held at 26<sup>th</sup> February 2014 and deliberated on the 5 year plan of MBT. The main objective of MBT is to extend credit to the SHGs with the minimum rate of interest. Whereas, now it is realized that there is scope to widen the activities of the Trust by enabling it for better manage of the finances, access to higher amount of credit from other financial institutions and to provide other financial services such as insurance coverage, technical assistance and promoting the livelihood status of the members etc.

In the upcoming years, SEEDS proposed to take major steps for enhancing the livelihood activities of women SHGs and to promote new Self Help Groups of ultra poor and marginalized women through their thrift, savings and to pool these thrift/ savings to revolve among themselves on mutual benefit basis.

### Income generation through Micro credit:

Micro finance services for income generation truly lead the poor women in to better life and they felt that some of their dreams become true. Micro credit is one of the ways to fulfill the needs of the people and also to promote entrepreneurship towards this program. Our micro finance activities are mainly credit linkages, entrepreneur skill training to the SHGs through banks and other related agencies. Details for the year 2013-2014 is given below,

S.No	Name of funding agencies	Total loan given	No of SHGs covered	No. of beneficiaries covered	Loan outstanding
01.	South Indian Bank	50,00,000/-	38	456	38,25,000/-
02.	ICICI	16,552,900/-	103	1236	15,376,322/-
03.	Rashtriya Mahila Kosh	20,00,000/-	16	192	13,63,000/-
	<b>Total</b>	<b>Rs.23,552,900</b>	<b>157</b>	<b>1884</b>	<b>Rs.20,564,322</b>

With the support of South Indian Bank, ICICI Bank, and Rashtriya Mahila Kosh, 1884 beneficiaries from 157 SHGs received credit to start and improve their small enterprises.



Mr.Arupdoss – Deputy Director, RMK visited our beneficiaries

### Empowering Unorganized women labor :

The unorganized women empowerment process was taken up from the year 2005. SEEDS facilitates this empowerment process through Uthayam Unorganized Women Labor Trade Union for the past year one decade. SEEDS facilitates the women members to get enrollment in the government sponsored welfare board and to avail various financial assistance. The following financial assistances have been availed by our women members :

S.No	Name of Security Scheme	Benefitted women labor.	Amount received
1.	Death Assistance	3	51,000
2.	Marriage Assistance	9	45,000
3.	Delivery Assistance	2	12,000
4.	Education Assistance	225	4,50,000
5.	Old aged pension	1	12000
<b>Total</b>		<b>240</b>	<b>5,70,000</b>

In the reporting period, SEEDS helped for the enrollment of 443 new members and 240 beneficiaries got benefit from the welfare board. During the reporting period Awareness Training and Management & Leadership Training were given to 1050 unorganized women members with the financial support of Norwegian Human Rights Fund (NHRF), Norway. During the training the women participants discussed their the major issues like: 1. Problems at their working places 2. Hardships in availing Government schemes and subsidies for unorganized labor 3. Violation of Rights etc. Further SEEDS Conducted 10days awareness training programme in 5 village panchayats with the support of Central Social Welfare Board. 150 women were participated in this training, they got awareness on many welfare schemes and programmes available in various line departments besides oriented in legislation passed for the care, welfare and protection of rights of women & children.



Mrs.R.A.Selvi – Secretary of Trade union  
Putting demands in 5<sup>th</sup> Convention



Awareness Generation Programme

### **Empowering Elected Women Representatives (EWR) in rural local governance:**

SEEDS with the help of The Hunger Project (THP) implements activities for Empowering Elected Women Representatives since 2011 in 3 blocks of 2 districts namely Kariyapatti, Thiruchuli (Virudhunagar District).and Kamuthi (Ramnad district). Totally 129 village Panchayat and more than 350 EWRs are in our intervention area. Most of them are literate but only able to put their signature and elected first time in PRIs – (Rural local governance).

In the reporting period, SEEDS facilitated the formation of the federation namely **“Muzhakkam”** – for the Elected Women Representatives and in the Federation about 86 EWRs joined. The main aim of the federation is strengthening the unity among all the EWRs. They have been also oriented and organized VAW -Violence against Women campaign and created awareness on Violence and harassment against women in 3 blocks. Further the elected women representatives were given training to access knowledge and information, to develop their leadership skill, and communication skill. During the Federation meetings they used to share their success and challenges . This is the platform to gather knowledge about various department schemes and to interface with block officials / line department officials.

Other major components of the THP project are enabling the Federation meeting, Panchayat level meeting, need based workshops, and interface meeting to enhancing the leadership skills and functional performance of EWRs in the coming years.



**Mrs.M.S.Gayathri – THP Project officer in Interface meeting at Kamuthi**



**Violence Against Women – Vehicle Campaign**

### Financial Inclusion Program:

Financial Inclusion is the delivery of financial services at affordable costs to sections of disadvantaged and low income segments of society. SEEDS has been approved as Business correspondent model by SBI in March 2011. The progress of SEEDS in this respect is a remarkable one. The BC model is in operation at 16 centers and covering 49 villages in 3 blocks namely Kariyapatti, Tiruchuli, and Aruppukottai area of Virudhunagar district.

S.No	Name of the CSP	Code No	No. of a/c holders	OAP	NREGS.	R.D	F.D holders
				A/C	A/C		
1	Kanchanayakanpatti	3A680001	1800	50	500	200	5
2	Alagiyallur	3A680002	2500	120	1150	390	2
3	Thoppur	3A680003	2850	165	685	50	-
4	Tamilpadi	3A680004	3100	150	2000	150	-
5	Keela Kandamangalam	3A680005	1970	140	1200	365	1
6	Mustakuruchi	3A680014	2200	120	1000	-	-
7	Nangoor	3A680026	1400	120	850	-	-
8	Salai Elupaikulam	3A680008	80	200	650	4	-
9	Pisindi	3A680043	600	-	600	-	-
10	Chathira Puliyangualm	3A680017	550	70	480	200	-
11	Thulukangulam	3A680007	700	150	550	-	-
12	Panaikudi	3A680016	600	60	540	-	-
13	Kuchampatti	3A680015	700	100	600	-	-
14	T.chettikulam	3A680036	400	60	340	-	-
15	Sottamuri	3A680047	500	120	300	-	-
16	Karenthal	3A680068	300	30	270	-	-
	<b>TOTAL</b>		<b>20250</b>	<b>1655</b>	<b>11715</b>	<b>1359</b>	<b>8</b>

The villagers in target villages responded well in opening savings account. We also having the customer service point in the targeted villages and we covered so far 18000 peoples from this facility. They can open their account in Zero balance and they can daily make a cash deposit and withdrawal cash up to Rs.10000/-

In the reporting period 2013-2014, SEEDS made significant improvements in all the areas relating to financial viability, profitability and competitiveness. In the recent years SEEDS has been decided to include especially the underprivileged sections of the community who are still out of banks fold.



## Sustainable Agriculture:

As per the guidelines of Watershed Development Fund of NABARD, SEEDS has been successfully implemented the watershed project during the year 2010 – 2011. During the reporting period SEEDS completed the first phase of FIP i.e., (Full Implementation Phase) covering 1123.30.5 hectares with the cost of 1.16 crores covered 5 villages namely Mela Azhagiyanallur, Keela Azhagiyanallur, Mela Thulukkangulam, Keelathulukkangulam and Nanthikundu village of Kariyapatti blocks in Virudhunagar district.

The Full Implementation Phase was approved and sanctioned by the Project Sanction Committee of Watershed Development Fund (WDF) of NABARD and TAWDEVA (Tamil Nadu Watershed Development Agency). The first installments phase was started with towards the various activities like formation of field bund, farm pond, disc plough, and bush clearance.

Now SEEDS proposes the UPNRLM (Umbrella Program in Natural Resource Livelihood Management) under the support of NABARD. We made a base line survey on the land holders and landless around the watershed villages and selected 125 persons among the vulnerable section and plan to cover them under the UPNRLM project. The main intention is to improve the livelihood and economic status of the peoples around the watershed area.



Farmers Exposure & sharing with progressive farmers



Usage of sprinkler by our farmers



vwc meeting at Alagianallur village

## Success Story :

### Field Bund:

Mrs. G.Thanapackiam is a farmer living in Mela Alagiyanallur village in Kariyapatti Taluk of Virudhunagar district. She has proposed 1.5 acres of rain fed land with the Survey No: 100. She is doing agriculture in this land for the last 20 years. Due to lack of rainfall the ground water table goes deep in our area. So her land becomes dry and no moisture in the soil and the crops become dry. We visited her land and recommended for the creation of field bund in her land. She requested the VWC under NABARD WDF to undertake the field bund work in her land. The field bund was created for 131 cum with the permission of VWC and technical guidance of NABARD



WDF. She had contributed 16% of total cost for this field bund by means of Shramdhan. Due to the field bund the rain water did not flow out from her land and stagnated in her land. The moisture and water content is more in this soil. This year she sows red sorghum and the crop grows well and has a green coverage. She hopes that the yield will be very profitable and she is confident that she can cultivate every year and earn more. She expressed her sincere and heartfelt thanks to NABARD WDF, TAWDEVA, SEEDS, and VWC.



**Before and after formation of Filed bunds**

### **Farm Pond:**

Mr. A.Packiaram is a farmer living in KeelaAlagiyannallur in Kariyapatti block. He cultivated various crops like cereals, millets, and other pulses in his land. Due to lack of adequate rainfall and other environmental factors he did not cultivate in the land. He possesses 4.5 acres of rain fed with the Survey No: 110. The land was not used for cultivation and this land becomes waste. This land and lying waste for 10 years. This land is full of seemakaruveli (prosopis juliflora) and other thorny bushes. He is very poor and not having money to clean his land for the agriculture purpose. He dreams to recover his land and start agriculture and horticulture. At that time SEEDS Identified him and extended help to develop his waste land under NABARD WDF schemes. After cleaned the bushes he made summer ploughing in his land and it becomes viable for agriculture activities. Then he was guided to make the field bunds and formation of farm pond. With the support and technical guidance of the above institutions field bund was created with a length of 299.4 cum and besides 2 farm ponds.

Due to the creation of field bunds the rainwater stands and stagnated in his land in the rainy season. More over the soil erosion has been stopped so our the land has sufficient water content and moisture. This year he cultivated sorghum in his land and the crop is growing very well.

Moreover he planned to do horticulture - agro forestry seedlings in the coming north east monsoon rainfall. The farm pond will be filled with rainwater and the water can be utilized for the plantation purpose. So he can grow horticulture plants successfully and can earn more in future. Without the institution of WDF he cannot achieve anything and expressed his heartfelt thanks to NABARD WDF, SEEDS, and TAWDEVA for their noble support.



**Before and After formation of Farm pond**

**Formation and Promotion of Farmers Producer Federation:**

SEEDS facilitated for the formation of 24 Farmers Club (FC) consisting of 400 farmers. All 24 FCs were facilitated to open a bank account in their respective area. In the reporting year SEEDS facilitated one day capacity building cum exposure visits on 4<sup>th</sup> March 2014 in Ottappidaram village at Tuticorin district. SEEDS has been mobilized farmers in groups at the village level and decided to form the Farmers Producer Federation (FPF) at all block levels and currently registration of FPF is under process. We also linked the farmer's club members with the agriculture, agriculture engineering, and horticulture departments and got equipments like rain gun, grass cutter, pipeline power tiller, fertilizers, pesticides and seeds for the agriculture purposes. They also availed free message services from the RMLD to know about the current market rate of crops like millets, cotton, and maize. In the recent years, SEEDS determines to facilitate access to fair & remunerative markets including linking producer groups to marketing opportunities by market aggregators.



**During farmers capacity building and exposure to Ottapidaram village**



### Empowerment of Women Artisans in Hand Embroidery

Under the Ministry of Textiles, Government of India, SEEDS implements the handicrafts program from the year 2012 to enhance the life of women artisans in our targeted area. Handicrafts constitute an important segment of the decentralized/unorganized sector of our economy.

It is mainly rural based, having reach in backward and inaccessible area. Originally, started as a part time activity in rural areas, it has now transformed in to a flourishing economic activity due to significant market demand over the years.

In the reporting year, a baseline survey was completed in Aruppukottai and Kariyapatti Block to find out the potential Women Artisans in Hand Embroidery. Through the survey Seeds selected 305 women artisans and ID cards and health cards issued to them. Further we plan to provide skill development training and Design Development workshop to the selected participants to enhance their skill in the latest embroidery design. Under the RGSSBY scheme, 9 artisans got insurance benefit for the amount of Rs. 22379/-



Artisan receiving health benefits



Participation in Craft Bazar at Madurai Thamukkam

### School Help Programme

SEEDS also making attempts to improve the infrastructure facilities in school with the help of an young philanthropist Mr.Radhakrishnan, General Manager-HCL and TEAM Mohan. So far school improvement activities like, provision of furniture, arrangement for safe drinking water are carried out in 2 villages namely Sempatti and Chitalankundu during this year. To ensure the sustainable utilization of the assets created the concerned village panchayat and Parent Teacher association have taken the responsibility.



Inauguration of Water Tank in Chitalankundu School



Provision of Furniture to Sempatti School



## Capacity Building training

In addition to the above mentioned activities SEEDS took a special effort to equip its staffs, Field workers and volunteers of SEEDS with communication skills, time management, Personal behaviors, coordination skills. The training was given by Mr.M.Chinna Maruthu, CEO - Optima Human Capital Services , Madurai.



# Credibility Alliance Norms Compliance Report

## IDENTITY

- ◆ SEEDS Society is registered under Tamilnadu Societies Registration Act of 1975. (Reg. No. 55/95, dated April 21, 1995),
- ◆ SEEDS Society is registered u/s 12A (a) of the of the Income Tax Act, 1961, and with the Commissioner of Income Tax (Exemptions) u/s 80G (v)
- ◆ SEEDS society is registered u/s 35AC of the Income Tax Act, 1961 (43 of 1961) under Notification No.S.O.743 (E) dated.11.4.2011
- ◆ SEEDS Society is registered under section 6 (1)(a) of the Foreign Contribution (Regulation) Act,1976 with the Secretary of Ministry of Home Affairs, New Delhi (FCRA Reg .No. 076110002)
- ◆ Visitors are Welcomed to “Contact Us” – on [www.seedsvo.weebly.com](http://www.seedsvo.weebly.com)
- ◆ Name & Address of Main Bankers : State Bank of India, Madurai Road, Aruppukottai Branch.
- ◆ Name & Address of Auditors: M/s .T.M.Uduman Ali, Chartered Accountants,273 – C Main Road, Kovilpatti 6280501.

**Vision:** SEEDS envisages, a society, where poor and marginalized women are socially, Economically developed with environmental consciousness and gender equity; and the children enjoy their childhood.

**Mission :** Enabling the poor and marginalized families by organizing themselves, and facilitating their empowerment process to achieve their socio economic development through a process of organization, institution building, and effective participation.

**Governance - Details Of Board Members :**

S.No	Name	Age	Sex	Position in the Board	Occupation
1	Mrs. S. Chellammal	30	F	President	Teacher
2	Mrs. M.Shenbagadevi	35	F	Vice President	Social Worker
3	Mr. S.D.Pandian	48	M	Secretary	Social Worker
4	Mr. G.Jeya Kannan	39	M	Treasurer	Film Industry
5	Mr.S.Inbakumar	49	M	Member	Social Worker
6	Mr.M.A.Thirunavukkarasu	55	M	Member	Development Consultant
7	Mrs. R.Kalavathi	32	F	Member	Social Worker

**The salary and benefits of the NGO Head, the highest paid staff member and the lowest paid staff member.**

Slab of Gross salary per month (In Rs.) plus benefits paid to staff	Male Staff	Female Staff	Total Staff
Less than 5000	3	9	12
5000-10000	5	6	11
10000-15000	1	-	1

Head of the Organization (including Honorarium)	Rs.2,40,000/- per year
Highest paid full time regular staff	Rs.1,56,000/- per year
Lowest paid full time regular staff	Rs.30,000/- per year

**RECEIPTS AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31.3.2014**

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
Opening Balance	347,835.47	By Programme Expenses	3,395,496.50
To Donations	298,550.00	By Administrative Expenses	823,453.30
To Grant Received	2,314,105.00	By Interest & Charges	774,447.00
To Incentive & other income	4,118,865.30	By Purchase of Assets	376,626.00
To Dues Received	424,521.36	By Payment & Repayment of Loan	12,856,176.00
To TDS Received	9,430.00	By TDS Deduction	39,622.00
To Staff Advance Received	54,000.00	By Other Payments	803,090.50
To Loan Received	2,116,000.00	By Payment of Advances	62,000.00
To Loan Recovered	9,802,748.00	By Closing Balances	563001.83
To Advance from Secretary	207,858.00		
<b>TOTAL</b>	<b>19,693,913.13</b>	<b>TOTAL</b>	<b>19,693,913.13</b>


**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.3.2014**

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenses	3,395,496.50	By Donations	298,550.00
To Administrative Expenses	823,453.30	By Grant Received	2,314,105.00
To Interest & Charges	774,447.00	By Grant Dues	64,869.00
To Other Payments	803,090.50	By Incentive & Other income	4,118,865.30
To Written off	67,166.80		
To Excess of Income over Expenditure	932,735.20		
<b>TOTAL</b>	<b>6,796,389.30</b>	<b>TOTAL</b>	<b>6,796,389.30</b>

**BALANCE SHEET AS ON 31.3.2014**

LIABILITIES	AMOUNT	ASSETS	AMOUNT
Capital Fund	1,936,116.58	Fixed assets	1,958,360.50
Current Liabilities	6,809,651.00	Deposits	510,000.00
		Advance	49,809.00
		Sundry Debtors	5,535,728.00
		Dues	64,869.00
		TDS	63,999.25
		Closing Balance	563001.83
<b>TOTAL</b>	<b>8,745,767.58</b>	<b>TOTAL</b>	<b>8,745,767.58</b>

/True Copy attested by Chartered Accountant/

For Social Education Economical  
Development Society (SEEDS)  
  
Secretary

For ANANTHAN & SUNDARAM  
Chartered Accountants  
  
CA.T.M. UDUMAN ALI B.Com., F.C.A.,  
M. No. 019379



- ▶ The SEEDS Board met in FY 2013-2014, 5/4/13, 10/5/13,17/5/13, 7/6/13, 2/8/13,6/9/13,13/9/13,25/10/13
- ▶ Minutes of the Board meetings are documented & circulated.
- ▶ A Board Rotation Policy exists and is practiced.
- ▶ The Board approves programmes, budgets, annual activity reports and audited financial statements. The Board ensures the organization's compliance with laws and regulations.

#### **Accountability and Transparency:**

- ♣ Total cost of National & Local Travel by all personal including staff, volunteer and board members Rs. 120999/-
- ♣ No reimbursements were made to any Board Member during 2013-2014
- ♣ No International travel by all personal including Staff, Volunteer and board members.

#### **Sincere Thanks To Donors, Partners & Network Membership**

SEEDS is in partnership with the following networks and organizations to promote solidarity and mutual learning besides advocacy and lobbying for the cause of poor and marginalized.

- 🌿 Udayam network ,Virudhunagar
- 🌿 Tamilnadu Voluntary Health Association, Chennai
- 🌿 National Centre for Labour (NCL)
- 🌿 Children's Movement for Climate Justice (CMCJ),Madurai
- 🌿 Antenna Trust ,Madurai
- 🌿 NABARD, Chennai
- 🌿 Credibility Alliance, Mumbai
- 🌿 B.Radhakrishnan, Chennai
- 🌿 Rashtriya Mahila Kosh, New Delhi
- 🌿 Ministry of Labour & Employment, New Delhi
- 🌿 Ministry of Textiles, New Delhi
- 🌿 The Hunger Project, New Delhi
- 🌿 National Small Industries Corporation (NSIC )
- 🌿 M.R.Pratap Trust, Chennai
- 🌿 Tamilnadu Corporation for Development of Women
- 🌿 Central Social Welfare Board, New Delhi
- 🌿 Collectives for Development Initiative, Nagercoil
- 🌿 Vrutti Livelihood Resource Center, Bangalore
- 🌿 Our beloved consultants

## Conclusion:

SEEDS is continuing its efforts in strengthening CBOs so as the stakeholders play their role and give their participation effectively in midst of challenges engrossed over their socio economic activities. SEEDS acknowledge all those associated in working for the empowerment of target communities and seek their continued support and guidance in the coming years.

## Thanks to Our Bankers :

South Indian Bank, Aruppukottai

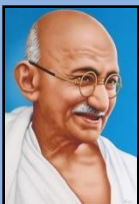
Indian Bank - Aruppukottai and Kovilankulam

State Bank of India – Region II, Madurai

State Bank of India – Aruppukottai, Thiruchuli, Mallankinar, Nalur & Kariyapatti

ICICI Bank Limited, Madurai

Axis Bank Limited, Aruppukottai



Swaraj of the people means the sum total of Swaraj (self rule) of individuals. Our villages can be revived only by a revival of village industries.... **Under Swaraj based on non-violence nobody is anybody's enemy, everybody contributes his or her due quota to the common goal, all can read and write and their knowledge keeps growing from day to day..**(Harijan 25.3.1939)