

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)

Annual Report 2007 - 2008



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INTRODUCTION:

SEEDS is a non-governmental voluntary organization promoted by a Gandhian worker **Mr. S.D. Pandian** who had been associating for 8 years with Sarvodaya Movement initiated by Achyarya Vinoba Bhave in the 50s. It is to be noted that both his father and grandfather were also Gandhian Workers and played active roles in the Sarvodaya Movement. With the rich experience gained from the Sarvodaya Movement, he initiated developmental activities in coordination with like-minded individuals in the surroundings of Aruppukottai, Tiruchuli and Karaiyapatti Blocks of Virudhunagar District, Tamilnadu. This initiation subsequently gave birth to **SEEDS** in the year 1995. **SEEDS** is a charitable- welfare society registered under act 27/1975 of the Tamilnadu Societies Registration Act of 1975, recognized by the Commissioner of Income Tax u/s 12AA r.w. 12A (a) (ii) and approved u/s 80G (v) of Income Tax Act, 1961 and also registered with Ministry of Home Affairs u/s 6(1) of the Foreign Contribution Regulation Act, 1976. **SEEDS** has also been approved by the Tamilnadu Corporation of Development of Women Ltd. under “**Mahalir Thittam**” programme

The mandate of the organization is to enable marginalized and disadvantaged rural women to achieve their socio-economic development through a process of organization and participation, and promoting child centred development. In pursuant to this end, **SEEDS** has been reaching out to more than 10,000 families in 55 Villages within the blocks of Aruppukottai, Thiruchuli and Kariyapatti in the Virudhunagar District of Tamilnadu through the implementation of different programmes supported by Local NGOs, Government and Foreign Funding Agencies.

As years go by, our activities also do increase as there are new avenues for development action. As the year **2007 – 2008** is over, the accountability and commitments prompts us to submit this work report for all concerned.

1. WOMEN DEVELOPMENT PROGRAMME:

SEEDS strongly believe that economical sustainability is the only way for women development and therefore **SEEDS** has so far formed and promoted 541 women SHGs. As a reward for our sincere efforts towards women, **SEEDS** has been approved by the **TAMILNADU CORPORATION FOR WOMEN DEVELOPMENT LIMITED** under Mahalir Thittam from 2005-2006 onwards. The details of the SHGs are as follows.

Total SHGs	:	541
Total Members	:	8656
Total SC Members	:	1800
Total Savings	:	1,08,20,000/-
Total internal Lending:	:	2,38,04,000/-
Total Bank Loan	:	2,50,00,000/-
Loan outstanding	:	1,43,43,000/-
Total Economical Assistance loan with subsidy	:	15,50,000/-



2. MICRO CREDIT PROGRAMME:

2.1 MCP Loans:

We have given Micro Credit Loans to the following groups as detailed below during the financial year.

Sl. No.	Name of Bank	No. of Groups	Amount of Loan extended	No. of clients benefited	Purpose of loan
1.	HDFC Bank	118	1,46,55,000	1888	Agriculture and allied activities
2.	Indian Bank	36	7,50,000	576	-do-

2.2. Direct Bank Linkages:

We have arranged for Bank loans through direct linkages to the following groups as detailed below during the financial year.

Sl. No.	Name of Bank	No. of Groups	Amount of Loan extended	No. of clients benefited	Purpose of loan
1.	Indian Bank	31	22,00,000	496	Agriculture and allied activities.
2.	Pandian Grama Bank	55	42,00,000	880	-do-
3.	State Bank of India	5	22,00,000	80	Entrepreneurship, Goat Rearing, Jetropha cultivation, Grocery Shops etc.
4.	Tamilnadu Mercantile Bank	5	7,00,000	80	Agriculture and allied activities & Revolving Fund
5.	Virudhunagar District Central Cooperative Bank	4	7,50,000	64	Entrepreneurship, Vermi compost, Jetropha cultivation, Revolving Fund etc.
6.	Syndicate Bank	2	1,50,000	32	Agriculture and allied activities & Revolving Fund
7.	Union Bank of India	5	4,50,000	80	-do-

3. Youth Empowerment Programme:

We have formed 27 youth SHGs in our target villages. We have provided Loans to 15 SHGs as detailed below. We have also provided skill training to youth members who have been organized into SHGs under Mahalir Thittam.

Sl. No.	Name of Bank	No. of Groups	Amount of Loan extended	No. of clients benefited	Purpose of loan
1.	Pandian Grama Bank	10	2.00 lakhs	112	Agriculture and allied activities & Revolving Fund
2.	Canara Bank	1	1.40 lakhs	14	-do-
3.	Syndicate Bank	1	1.00 lakh	14	Agri. & Allied activities
4.	Indian Bank	1	0.60 lakh	12	-do-
5.	V.R.D.C.C. Bank	2	0.50 lakh	26	Revolving Fund

4.1 UNORGANISED WOMEN LABOUR PROGRAMME-NHRF:

Under NHRF assistance through Udayam Networking, we have organized women labourers in Aruppukottai and Thiruchuli Blocks. The unorganized workers from construction sector, Granite quarries, Brick Kiln, match factory, tailoring, street vendors etc., are being benefited from this programme.

Total No. of Women Labours Organized	:	3379
Total No. of Women Labour got ID from Government	:	3107
Total No. of Women Labour got schemes and benefits from Govt	:	120
No. of Trainings Conducted	:	29
Block Level campaign conducted	:	1
No. of Victims benefited in our legal and counseling	:	212



4.2. AWARENESS GENERATION FOR WOMEN LABOURS – MINISTRY OF LABOUR:

As an appreciation to our sincere efforts towards the unorganized sector women labors, support the Ministry of Labors & Employment, Govt.of India came forward to help us with this project for awareness Generation to Women Labours. We are organizing 1200 women laborers under this programme. We have conducted Trainings, Camps, legal aid support to the beneficiaries in this financial year



5. UREKA PEOPLE'S LIBRARY PROGRAMME:

In order to enhance the General Knowledge of the rural children of age group 5 -14, we are running Eureka People's Library Programme in 50 Villages. Each Library is being looked after by a Volunteer in each Village. The books such as, Science fiction, moral education, ancestral stories, disaster management are distributed to children in evening hours everyday. Totally 1572 Children are being benefited. This Programme is supported by AID India, Chennai. We have formed 50 Children's clubs in Aruppukottai. We have conducted the following events.

- a. Story Discussion*
- b. Scientific Games*
- c. Street theaters*
- d. Exposure visits*



6.HIV AWARENESS TO THE SHG LEADERS:

We have conducted a one day HIV/AIDS awareness programme to the SHG leaders at SEEDS training centre at athipatti. 30 SHG leaders participated in the training programme and benefited. The Tamilnadu Voluntary Health Association helped for this programme.

7. VILLAGE DEVELOPMENT PLAN:

We served as Nodal Agency for NABARD to organize the people at Keelkudi Village at Tiruchuli Block, Virudhunagar District. We conducted PRA and identified the needs and, resources of the area, formed SHGs and Village Development Committees, arranged to open 200 Nopril Accounts with the service area Bank (Indian Bank). We have also done preliminary arrangements to start a new cooperative Milk Society and submitted proposals to the District Administration.



8. CAPACITY BUILDING OF STAFF:

We give regular trainings to our staff members as we hope that capacity building of the staff is highly essential for the development of the organization. In addition, we conduct monthly review, planning and trainings wherein the staff share their experiences and plan their strategies. During this financial year, the following staff were deputed for trainings/seminars/meetings as detailed.

Sl. No.	Name of the Staff Member and Designation	Name of the trainings/ seminars/ meetings to which deputed	Organized by	No. of days
01.	U. Vetrivel, Dist. Coordinator, Mahalir Thittam Project.	TOT Training	Mahalir Thittam	6 days
02.	D. Rajeswarai, Block Level Coordinator, Mahalir Thittam	TOT Training Childrens' Eureka LibraryProgramme	MahalirThittam Aid India	6 days 2 days
03.	G.Thirumurugan, Suppervisor	TOT Training	Mahalir Thittam	6 days
04.	S. Pappammal	Human Rights and Legal AidTraining	Udeyam Networking	2 days
05.	S. Viji	-do-	-do-	2 days
06.	G. Padmavathi	Financial Management Training	Udeyam Networking	2 days

9. COORDINATING AGENCIES:

SEEDS have Co-coordinated with the following Government and non Government agencies for training, camps for channalising resources to than and for get together.

- a. *Udeyam Networking.*
- b. *Joint Action for Sustainable Lively hood (JASUL)*
- c. *Confederation of NGOs of Rural India (CNRI)*
- d. *Indian Water Partnership (IWP)*
- e. *sinfad*

10. DONORS:

- a. *Udeyam Networking.*
- b. *Norwegian Human Rights Fund (NHRF), Norway.*
- c. *Mahalir Thittam, Virudhunagar.*
- d. *AID India, Chennai.*
- e. *Peace Trust, Dindigal*
- f. *Ministry of Labour & Employment*
- g. *Tamilnadu Voluntary Health Association*
- h. *HDFC BANK*
- i. *Indian Bank*
- j. *NABARD*

11. GOVERNING BODY MEMBERS:

Sl. No	Name and Address	Designation
1	<i>Mrs. G. Seethalakshmi, 302, Jeyaram Nagar, Athipatti, Sempatti Po. Aruppukottai-626 101.</i>	President
2	<i>Mr. S. Chellammal, Kaveri Nathi SAtreet, Mahatma Gandhi Nagar, Madurai-625 014.</i>	Vice President
3	<i>Mr. S.D.Pandian, Jeyaram Nagar, Athipatti, Sempatty Po., Aruppukottai-626 101.</i>	Secretary
4	<i>Mr. G.J. Kannan, 202-d, Jeyaram Nagar, Athipatti, Sempatti Po, Aruppukottai-626 101.</i>	Treasurer
5	<i>Mrs. M. Kamalarani, East Strteet, Athipatti, Sempatti Po., Aruppukootai-625 101.</i>	Member
6	<i>Mr. S. Muthupandi, East Strteet, Athipatti, Sempatti Po., Aruppukootai-625 101.</i>	Member
7	<i>Mrs. S. Santhana Mari, Pallimadam, Karinthai Po. Tiruchuli Tk, Virudhunagar Dist</i>	Member

12. STAFF MEMBERS:

Sl. No.	Name & Designation of the staff	Date of Joining	Project associated with	Major responsibilities	Project area	Part/ full time or volunteer
1.	M. Veeralakshmi, Coordinator	20.06.01	Women Labor project	Organizing the women labor	Aruupukottai, & Thiruchuli block	F.T.
2.	D.Rajeshwari, Block coordinator	15.04.01	Mahalir Thittam	SHG formation training	Aruupukottai, Thiruchuli , Kariyapatti&Sivakasi	F.T.
3.	G.Padmavathi, Accountant	10.01.03	Mahalir Thittam , Micro credit	Accounting, Office Maintenance	---	F.T.
4.	S.Viji, Assistant coordinator	15.04.04	Women Labor project	Organizing the women labor	Aruupukottai, & Thiruchuli block	F.T.
5.	S.Pappammal, Accountant	10.05.03	Mahalir Thittam , Micro credit	Accounting, Office Maintenance	---	F.T.
6.	U.Vetrivel Murugan, District Coordinator	12.05.99	Mahalir Thittam	SHG formation, training& Bank linkage	Aruupukottai, Thiruchuli , Kariyapatti&Sivakasi	F.T.
7.	G.Thirumurugan, Supperviser	10.04.03	VDP, HDFC Micro credit	SHG rating & field visit in our Target village	Aruupukottai, Thiruchuli , Kariyapatti&Sivakasi	F.T.
8.	S.Sundara raj, Block coordinator	15.05.00	Mahalir Thittam	SHG formation, training& Bank linkage	Aruupukottai, Thiruchuli , Kariyapatti&Sivakasi	F.T.
9.	B.Srinivasa Ragavan, Consultant	15.05.00	Mahalir Thittam, VDP, HDFC micro credit, Library	Project preparation, monitoring & Documentation	Aruupukottai, Thiruchuli , Kariyapatti&Sivakasi	P.T.
10.	P. Sam Ramalingam, M.A., C.G.T., Consultant	01-01-08	N.A.	Project Preparation, Documentation, Accounts, Audit & I.T. Returns	N.A.	Consulting Basis

CONCLUSION:

We are very grateful to our honourable Governing Body Members for their contributions, timely suggestions and guidance. We also thank our dedicated staff members for their sincere and tireless service rendered to the institution during the year. We thank all our collaborating NGOs & agencies, donors, government departments, Bankers, for their support and co-operation without which we could not have accomplished our journey towards our goals.

(S.D. PANDIAN)
Secretary