

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)

Annual Report 2008 - 2009



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Genesis.....

SEEDS is a Non-Governmental Voluntary Organization promoted by **Mr. S.D. Pandian**, a Gandhian Social Worker who had associated with Sarvodaya Movement, initiated by Late Achyarya Vinoba Bhave in the 50s for more than a decade. It is to be noted that both his father and grandfather were too Gandhian Workers played active roles in the Sarvodaya Movement. With rich experiences, Mr. S. D. Pandian initiated developmental activities with the help of like-minded individuals in Aruppukottai, Tiruchuli and Karaiyapatti Blocks of Virudhunagar District, Tamilnadu. This initiative gave birth to **SEEDS** in the year 1995.

Legal Entity

SEEDS is registered under the Tamilnadu Societies Registration Act of 1975, (act 27/1975); recognized by the Commissioner of Income Tax u/s 12-A(a) and approved u/s 80G (v) of Income Tax Act, 196. **SEEDS** is 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

Vision

“**SEEDS** envisages a society, where poor and marginalized women are socially, economically developed; and the children enjoy their childhood.”

Mission

“Enabling the less privileged, the deprived, the oppressed the marginalized and the disadvantaged rural women, children, and youth to achieve their Socio-economic development through a process of organization and participation.

Mandate

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 15,000 families in 73 Villages within the blocks of Aruppukottai, Thiruchuli, Kariyapatti, Nariludi, Sivakasi in Virudhunagar District and Kamuthi Block in Ramanathapuram District of Tamilnadu through various development programmes supported by Local NGOs, Nationalized Banks, 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 **2008 – 2009** is over, the accountability and commitments prompts us to submit this work report for all concerned.

1. WOMEN EMPOWERMENT PROGRAMME:

There is no development without the participation of women. Women constitute more than half the population. But their participation in decision making bodies right from parliament through assemblies to local bodies is meager and nominal in socio – economic, political and cultural life. Women experience a life time subjugation, unwanted before birth, deprived of privileges as a baby girl, drudgery in childhood, sexually violated in adolescence, undernourished in adulthood, and outcast in widowhood.

In this context, **SEEDS** has been giving the most important place for such activities aiming at empowerment of women and it strongly believes that economical sustainability is the only way for women development. **SEEDS** has therefore promoted 653 women SHGs from date of its inception. 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. **SEEDS** periodically conducts the capacity building and skill upgradation training to the SHGs then and there.



2. MICRO CREDIT PROGRAMME:

2.1. Bulk Lending:

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

Sl. No.	Name of Bank	No. of Groups	Amount of Loan extended	No. of clients benefited	Purpose of loan
1.	HDFC Bank	32	5,434,000.00	480	Agriculture and allied activities

2.2. Direct Bank Linkages to SHGs:

We have extended financial linkages to the **SHGs** under direct linkage programme of the Nationalized Banks during the financial year as detailed below.

Sl. No.	Name of Bank	No. of Groups	No. of clients benefited	Amount of Loan extended	Purpose of loan
1.	Indian Bank, Aruppukottai	52	787	57,00,000	Agriculture and allied activities.
2.	Pandian Grama Bank, Aruppukottai	18	272	26,40,000	-do-
3.	State Bank of India, Tiruchuli	8	124	16,00,000	Entrepreneurship, Goat Rearing, Jetropha cultivation, Grocery Shops etc.
4.	Tamilnadu Mercantile Bank, Kallurani	5	77	10,00,000	Agriculture and allied activities &
5.	Virudhunagar District Central Cooperative Bank, Aruppukottai	8	127	16,00,000	Entrepreneurship, Vermi compost, Jetropha cultivation etc.
6.	Indian Overseas Bank, Ramasampatty	22	336	67,00,000	-do-
7.	Indian Bank, Kovilangulam	47	709	94,00,000	-do-

2.3. Revolving Fund Assistance to SHGs:

We have arranged to provide Revolving Fund Assistance with subsidy to the **SHGs** under Mahalir Thittam with the help of Nationalized Banks during the financial year as detailed below.

Sl. No.	Name of Bank	No. of Groups	No. of clients benefited	Amount of Loan extended	Purpose of loan
1.	Indian Bank, Aruppukottai.	31	468	11,95,000	Revolving Fund Assistance
2.	Pandian Grama Bank, Aruppukottai	17	247	6,50,000	-do-
3.	Pandian Grama Bank, Kariyapatti	10	153	4,00,000	-do-
4.	State Bank of India, Tiruchuli	12	178	4,80,000	-do-
5.	Tamilnadu Mercantile Bank, Kallurani.	6	87	2,40,000	-do-

6.	Virudhunagar District Central Cooperative Bank, Aruppukottai.	15	223	7,50,000	-do-
7.	Syndicate Bank, Sivakasi	2	27	1,00,000	-do-

2.4. SHGs' Common Fund:

This year we have motivated the existing SHGs to create a common fund with **SEEDS** so that **SEEDS** as well as SHGs could become self reliant so as to lead the people into sustainability. The groups readily accepted the proposal and agreed to pay Rs. 3000/- to 5,000/- as their share for the creation of a common. Hence a sum of **Rs. 25.30** lakhs have been collected out of which, **SEEDS** has advanced loans to the tune of **Rs.24.84** lakhs to the SHGs.

2.5. Federation Activities:

SEEDS has evolved plans to federate the existing **SHGs** into Federations at various level, viz., Panchayat Level, Block Level and District Level in order to pave way for the emergence of **Block Level Community Based Benefit Trusts** and a **Non Banking Micro Finance Institution Ltd** at the district level. As an initial effort the **Athipatty Panchayat Women Self Help Group Federation** has been formed under the Tamilnadu Societies Registration Act, 1975 through Mahalir Thittam assistance. The Government Mahalir Thittam has permitted **SEEDS** to create such 15 Panchayat Level Federations in Aruppukottai Block. Each Federation shall be given an initial fund of Rs. 50,000/- in this regard.

3. YOUTH EMPOWERMENT PROGRAMME:

We have already formed 27 youth SHGs in our target villages. During this year, we have added 12 more youth SHGs. We have provided Loans to 5 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	No. of clients benefited	Amount of Loan extended	Purpose of loan
1.	Indian Bank	5	48	2,50,000	Agriculture and allied activities

4. UNORGANISED WOMEN LABOUR PROGRAMME-NHRF:

The Norwegian Human Rights Fund (NHRF) *NHRF* has been assisting **SEEDS** through **Udeyam Networking** for organization of unorganized women labourers in Aruppukottai and Thiruchuli Blocks. The unorganized workers from Construction sector, Granite quarries, Brick Kiln, match factory, tailoring, street vendors etc., have been organized and received assistance and support under this programme. The synopsis of the achievements are summed up below.

Total No. of Women Labours Organized	: 839
Total No. of Women Labour got ID from Government	: 839
Total No. of Women Labour got schemes and benefits from Govt	: 71
No. of Trainings Conducted	: 11
Block Level campaign conducted	: 2
No. of Victims benefited in our legal and counseling	: 132

Block Level Campaign

District Level campaign



5. UREKA PEOPLE'S LIBRARY PROGRAMME:

In order to enhance the General Knowledge of the rural children of age group 5 -14, **SEEDS** in partnership with **AID India**, selected 50 most backward villages in Aruppukottai Block of Virudhunagar District for implementation of this Eureka People's Library Programme. The main objectives of the programme are: to form children's clubs; to develop their reading skills; and to inculcate leadership qualities in children for development

The rural children are offered ample chances to acquire more knowledge with the help of such books meant for children. Each Eureka Rural Children's library has a volunteer in whose custody 150 titles of 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. The volunteer make periodical visits to the local schools to distribute and collect back the books. Through this programme, the children have been motivated and developed towards reading and writing in addition to the input they get from their schools. The folk tales shape their moral and attitudes; the reading and writing exercises improve their memory skills; the conduct of various competitions i.e. drawing, story writings etc. give them confidence and develop their self will; award of prizes gives them the honour and recognition for further motivation.



6. NABARD - VILLAGE DEVELOPMENT PLAN:

SEEDS functions as Nodal Agency for **NABARD-VILLAGE DEVELOPMENT PLAN** to organize the people at Keelkudi Village at Tiruchuli Block, Virudhunagar District. Under this programme, we have conducted the following programmes during this year.

- Sensitization Programme for Watershed Management.
- Exposure visit to Kaduvakurichi Watershed at Nilakottai, Dindigul.
- Training on Micro Irrigation
- Training Programme on Animal Husbandry and visit to Rajapalayam Veterinary Training Centre.
- Veterinary Camp as a follow up for Animal Husbandry.
- Soil Testing Camp
- Training on Organic Farming and Vermi Compost and visit to **Krishi Vigyan Kendra**, Kovilankulam.
- Training on Agro Forestry Techniques.



Under the India Water Partnership, New Delhi **SEEDS** implemented a scheme, **“Encouraging stakeholders’ participation in Management of Irrigation”** in Tiruchuli Block. The objectives of the Programme are as follows:

- To motivate and educate people in water sharing & management through a process of organization, and participation.
- To protect and to maintain the existing water bodies by empowering people
- To reduce the issues related to water bodies through advocacy
- To evolve proper mechanism for water sharing through discussions

The following activities were carried out through the project.

- Collecting primary and secondary data
- Organizing Area Water Partnership Forums
- Capacity Building Trainings on Irrigation Management System & Campaigns
- Conducting Panchayat Level PRAs
- Panchayat Level Consultation with stakeholders



8. ATMA - Agriculture Technical Management Agency:

SEEDS is a member of **ATMA**, which is a Government Agency under the control of Joint Director of Agriculture and the District Collector is the Chair Person for the Agency. **ATMA** has selected **SEEDS** as the implementing agency for conducting training to the Farmers on Agricultural Technical Inputs in Kariyapatty and Aruppukottai Blocks in Virudhunagar District. **ATMA** has sanctioned funds and the implementation is to begin in April 2009.

9. 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.	P. Sam Ramalingam, Project Officer	Project Proposal Writing	NIPPCD, Bangalore	4 days
02.	U. Vetrivel, District Coordinator	Training on Master Trainer on Child Centred Disaster Risk Reduction	Save the Children, Nagercoil	3 days
03.	G. Ponnuchamy, Block Coordinator	Training on Rural Development & Panchayat Raj for NGOs.	State Institute of Rural Development, Chennai.	3 days
04.	S.D. Pandian, Secretary	Business Facilitator's/Business Correspondent Training	State Bank of India, Madurai	2 days
05.	G. Padma, Accountant	-do-	-do-	-do-
06.	S. Pappammal, Block Coordinator.	-do-	-do-	-do-
07.	S.D. Pandian, Secretary	Training on Global Warming	PAD, Vembar	3 days
08.	U. Vetrivel, District Coordinator	-do-	-do-	-do-

10. AFFILIATION / MEMBERSHIP:

SEEDS is representing in the following Networks and Organizations to receive guidance, training etc.

- a. Confederation of NGOs of Rural India (CNRI)
- b. India Water Partnership (IWP)
- c. SINFAD
- d. ATMA
- e. Tamilnadu Voluntary Health Association

11. DONORS:

- a. Udeyam Networking.
- b. Norwegian Human Rights Fund (NHRF), Norway.
- c. Mahalir Thittam, Virudhunagar.
- d. AID India, Chennai.
- e. India Water Partnership (IWP)
- f. ATMA
- g. Ministry of Labour & Employment
- h. HDFC BANK
- i. Indian Bank
- j. NABARD
- k. CAPART R.C., Hyderabad.

12. GOVERNING BODY MEMBERS:

Sl. No	Name and Address	Designation
1	Mrs. G. Seethalakshmi, 302, Jeyaram Nagar, Athipatti, Sempatti Po. Aruppukottai-626 101.	President
2	Mr. S. Chellammal, Kaveri Nathi SAtreet, Mahatma Gandhi Nagar, Madurai-625 014.	Vice President
3	Mr. S.D.Pandian, Jeyaram Nagar, Athipatti, Sempatty Po., Aruppukottai-626 101.	Secretary
4	Mr. G.J. Kannan, 202-D, Jeyaram Nagar, Athipatti, Sempatti Po, Aruppukottai-626 101.	Treasurer
5	Mrs. R.Kalavathy, 2/20, Savasapuram, Aruppukottai 626159	Member

6	Mrs.R.Veeralkhmi,4/273,P.Thottiyankulam,Pulikurichi 626129, .	Member
7	Mrs. S. Santhana Mari, Pallimadam, Karinthal Po. Tiruchuli Tk, Virudhunagar Dist	Member

13. STAFF MEMBERS:

Sl. No.	Name & Designation of the staff	Date of Joining	Project associated with	Major responsibilities	Part/ full time or volunteer
1.	M. Veeralakshmi, Coordinator	20.06.01	Women Labor project	Organizing the women labor	F.T.
2.	G.Ponnuchamy Block Co ordinator	08.10.08	Mahalir Thittam	SHG formation & training	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	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	F.T.
7.	M.Muthulaskhm Block Co ordinator	1.02.09	Mahalir Thittam	SHG formation & training	F.T.
8.	R.Balamurugan Block coordinator	1.05.09	Mahalir Thittam	SHG formation, training & Bank linkage	F.T.
9.	K.Annapackiam Computer Operator	1.10.08	Mahalir Thittam , Micro credit	Accounting, Office Maintenance	F.T.
10.	B.Srinivasa Ragavan, Consultant	15.05.00	Mahalir Thittam, VDP, HDFC micro credit, Library	Project preparation, monitoring & Documentation	P.T.

11	<i>P. Sam Ramalingam, M.A., C.G.T., Consultant</i>	<i>01-01-08</i>	<i>N.A.</i>	<i>Project Preparation, Documentation, Accounts, Audit & I.T. Returns</i>	<i>P.T.</i>
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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