

Annual Report 2009 - 2010

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)



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OUR ORGANISATION

I.GENESIS:

Social Education Economical Development Society (SEEDS) is a non-governmental organization promoted by a Gandhian worker Thiru S.D. Pandian who had been associating for 8 years with Tamilnad Sarvodaya Movement. It is to be noted that both his father and grandfather were also Gandhian Workers and played active roles in the Sarvodaya Movement. Realising the significance of principles of peace and non-violence and the right based developmental activities, Mr.Pandian, in association with the like minded individuals undertook socio economic development activities in the most backward areas namely Aruppukottai, Tiruchuli and Karaiyapatti Blocks of Virudhunagar district which is one of the backward district in Tamilnadu during the period of early nineties. In the year 1995, with the motto of professionalizing the community services, he along with his colleagues, and village leaders established a non-governmental organization Social Education Economical Development Society (SEEDS), which was a registered society under the Tamilnadu Societies Registration Act of 1975.

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 centered 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.

SEEDS have been passing through a period of one and half decades in the progress of marginalized section of the community. There are trails and turbulences in this journey. Over these years SEEDS strategic approaches for the progress of the poor marginalized got into a shape of empowerment of women, micro credit and enterprises, organizing of unorganized women labours and development of small and marginal farmers

GOVERNING BODY MEMBERS

- MRS.G.SEETHALAKSHMI PRESIDENT
- MRS.S.CHELLAMMAL VICE PRESIDENT
- MR.S.D.PANDIAN SECRETARY
- MR.G.J.KANNAN TREASURER
- MRS.R.KALAVATHY MEMBER
- MRS.R.VEERALAKSHMI MEMBER
- MRS.S.SANTHANAMARI MEMBER

From the Desk of Secretary

As the secretary of SEEDS, I wish to share the growth of SEEDS in triumph to eradicate through collective efforts with all its well – wishers, funders, bankers, beneficiaries partners. Government institutions NGOs and all direct and indirect stake holders with my dedicated team of employees both at the management and at the grass – root level.

Our journey began in the year 1995 with 10 villages and with a mission to eradicate poverty through an integrated Rural Development approach. Our focus has been on the economic upliftment of the rural communities to attain not just economic upliftment of the rural communities to attain not just economic self-reliance but also equivalent score on social and environmental fronts to achieve holistic results.

Bank linkages have been the most effective tools existing in all the interventions of SEEDS. Till date, we have successfully provided banks linkages to beneficiaries, which in turn has led to a remarkable significance in SEEDS journey as it has started policy dialogues with the apex planning body, the planning commission to develop a holistic total integrated rural development approach based on its field experience and learning's.

We strongly believe that women are the best managers and most of our projects are based at women Empowerment we feel that empowering a women is the ultimate need of the day in improving their families.

There is a lot more to be done, lot more to be achieved but in our journey we came across various few institutions having poor governance and lack of accountability. In our expansion we would like to concentrate on the poor farmers, the youth and the women.. our mission is to provide a home for the homeless, to provide pure portable drinking water to all the villages... to make every youth who is idle a successful entrepreneur. To work for the challenged (mentally,physically) to reach out our hand to ensure that all villagers are insured for their life and health.

We always believed in aiming high and working dedicatedly to achieve our mission and vision.. Our targets are high but surely not unreachable.

SEEDS

S.D.PANDIAN
SECRETARY

a) **Women Empowerment :**

SEEDS has faith in establishing a just society, and in the context of male chauvinism focus is very much needed in the socio economic empowerment of women and gender sensitization to the general community. SEEDS strategy and main activity in this regard is Self Help Groups. Initially, there are challenges in organizing SHGs in the target area as issues like money lenders, dubious chit funds, challenges in getting entry into financial institutions and very low level of awareness among women were overcome by proper orientation and inconsistent follow-ups. SEEDS availed the guidance and support of NABARD in this regard and successfully established linkages with nationalized banks and cooperative Banks. The process of women empowerment gain momentum. Now seed is the one of the approved institutions by the **TAMILNADU CORPORATION FOR WOMEN DEVELOPMENT LIMITED** under Mahalir Thittam from 2005-2006 onwards with the 650 women Self Help Groups with the membership of nearly 11,000 members.

Formation of SHGs for 2009-2010

S.No	Block	No of Groups Formed	Total No of Members	Total Savings
1	Aruppukottai	60	900	8,10,000
2	Kariyapatti	22	330	2,64,000
3	Thiruchuli	30	450	3,15,000
	TOTAL	112	1680	13,89,000



Training to SHGs

b) Micro Credit Programme:

Micro-finance programmes have, in the recent past, become one of the more promising ways to use scarce development funds to achieve the objectives of poverty alleviation and in fact have gained prominence in the development field and beyond. The operationalisation of micro-finance is simple, as it is a timely assistance , need based rating at the field itself, quick in process, a limited documents and easy instalments of repayment.

The women self help groups with which **SEEDS** works has about **3000** unorganized laborers, which consists of construction workers, Quarry Workers, Street Vendors, Charcoal Workers, Wood Cutters, and Match Workers & Fire Workers. These groups avail loans from **SEEDS** for their livelihood activities, micro enterprises and other social needs. These workers and their families are involved in a hazardous activity and are very much prone to injuries and fatal accidents and do not have any forms of protection or security. Realizing these issues, **SEEDS** started micro finance programmes from the year 2002 with the help of the following Banks and the details are given below.

Details of Credit Linkages:

S.NO	Name of Bank	No of Groups	No of clients Benefited	Amount of Loan Extended	Purpose of Loan
1	Indian Bank,Aruppukottai	17	250	37.00	Agriculture & allied activities
2	Panian Grama Bank,Aruppukottai	8	120	15.70	-do-
3	State Bank of India, Thiruchuli	4	60	7.50	Entrepreneurship, Goat rearing,Jetropha cultivation, Grocery shops etc.
4	Tamilnad Mercantile Bank,Kallurani	2	28	3.40	Agriculture & allied activities
5	Virudhunagar District Central Co operative Bank, Aruppukottai	2	27	1.60	Entrepreneurship , Vermi compost,Jetropha Cultivation etc.
6	Indian Overseas Bank,Ramasamypatty	12	168	9.90	Entrepreneurship , Vermi compost,Jetropha Cultivation etc.

7	Indian Bank.Kovilankulam	18	270	37.00	Entrepreneurship , Vermicompost,Jetropha Cultivation etc
8	Pandian Grama Bank,M.Reddiyapatti	4	60	2.20	Agriculture & allied activities
9	Pandian GRama Bank.Kalkurichi	7	98	5.60	Agriculture & allied activities
	TOTAL	74	1081	119.90	

On Lending to SHG's through Business Correspondence (BC) Model :

S.NO	Name of Bank	No of Groups	No of clients Benefited	Amount of Loan Extended	Purpose of Loan
1	HDFC Bank	21	330	30.95	Agriculture & allied activities

c) Revolving Fund Assistance to SHGs:

We have arranged to provide Revolving Fund credit linkage and economic Assistance with subsidy to the **SHGs** under Mahalir Thittam with the help of Nationalized Banks during the last two financial years as detailed below.

S.NO	Name of Bank	No of Groups	No of clients Benefited	Amount of Loan Extended	Purpose of Loan
1	Indian Bank,Aruppukottai	30	450	18.00	Revolving Fund Assistance
2	Panian Grama Bank,Aruppukottai	2	24	1.20	-do-
3	State Bank of India, Thiruchuli	15	180	9.00	-do-
4	Tamilnad Mercantile Bank,Kallurani	2	28	1.20	-do-
5	Pandian Grama Bank,Kariyapati	6	78	3.60	-do-
6	Indian Bank.Poolangal	4	60	2.40	-do-
7	Pandian Grama Bank,Kalkurichi	5	70	3.00	-do-
	TOTAL	64	890	38.4	

d) 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 and Thiruchuli Blocks.

e) Youth Empowerment Programme:

SEEDS constantly organize the youth into SHGs and so far we have organized 39 Youth SHGs in our target villages. Further, we have provided skill training to youth members who have been organized into SHGs under Mahalir Thittam. We have also extended financial linkage facilities to the Youth SHGs and the loans given in the last three financial years are given hereunder.

S.NO	Name of Bank	No of Groups	No of clients Benefited	Amount of Loan Extended	Purpose of Loan
1	Indian Bank, Aruppukottai	2	30	2.40	Agriculture & allied activities
2	Panian Grama Bank, Aruppukottai	2	24	1.20	-do-

f) Organizing Unorganised Women Labour :

During the early twenties SEEDS took special efforts for organizing SHGs among the unorganized women labourers had an opportunity to understand the occupational related issues and challenges faced by them. It is observed that there are trade union movements but they targeted organized labourers. NGOs in general are yet to be oriented in organizing unorganized labourers . Introducing SHG concept is a step but to ensure the right based development of unorganized women labourers there should be a trade union for them. SEEDS took lead in association with fellow NGOs, sensitize the unorganized women labourers and helped them to form a separate organization in the year 2005 under the name of 'Udhayem Women constructive workers and unorganized labourers union, registered under Trade union Act 1926.

The NHRF (Norwegian Human Rights Fund) extended financial assistance to undertake human rights education and legal empowerment to the cadres of Udhayem Trade Union. The important activities under this programme are Leadership training to the cadres and staff and exposure visit to witness and learn a successfully functional women trade union namely Women Voice, working with the domestic workers, Bangalore. Three Campaigns in three blocks were organized to educate and guide the members to ensure their rights and entitlements claiming all developmental schemes pertaining to them. The hall mark of the activities is district convention, organized consecutively 4th year to make propaganda on their demands submitted to the government. The district convention was held on 13th June 2010 at District Head quarter Virudhunagar in the campus of Municipal Girls Hr.Sec. School, about 3000 women labourers participated in the convention. Hon. Minister for Handloom and Backward class welfare, Govt. of Tamilnadu Sri.K.K.S.S.R.Ramachandran preside over the convention and assured the participants that he would help them in fulfilling their genuine demands by the government of Tamilnadu. He appreciated the progressive journey of poor and marginalized women through trade union activity. The Union Chairpersons of Aruppukottai, Sivakasi and Virudhunagar Blocks gave felicitation address.

SEEDS through intensive campaign and village wise field work facilitated the union members to enrol and make use the scheme of benefits available in the welfare Board. The following statement shows the details in this regard.

Total no of Women labours Organized	:	600
Total no of Women Labour got ID from Government	:	600
Total no of women labour got schemes and benefits from Govt	:	150
No of trainings conducted	:	5



Un organized women labours 4th convention programme at Virudhunagar

g) ATMA - Agriculture Technical Management Agency:

SEEDS is an implementing agency of **ATMA**, a project promoted by the Agriculture Department of the Government of Tamilnadu. The objective of ATMA is to conduct trainings and capacity building on Agricultural Techniques to the Farmers. Under this programme 5 trainings were organized. Skills were imparted in vermincompost, panchakaviya, natural pesticides, and insecticides. Faculties from Regional Research Station, Kovilankulam and KVK, officials of department of Agriculture, and experts conducted training classes. Activities under farm schools – on paddy and cotton cultivation is to be scheduled in the coming monsoon season Sept-Dec 2010. Farmers are selected to undergo farm school learning.

The details of the project operation is given below:

S.no	Block	Village	Date	No of Participants	Outcome
1	Kariyapatti	Kariyapatti	22.2.10 – 23.2.10	34	<ul style="list-style-type: none"> The participants gained knowledge on organic farming 15 farmers have adopted organic & integrated farming systems in their land
2	Kariyapatti	Alagianallur	24.2.10 – 25.2.10	28	
3	Kariyapatti	Nanthikundu	26.2.10 – 27.2.10	25	
4	Aruppukottai	Amanakkunatham	3.3.10 & 4.3.10	30	
5	Aruppukottai	Poiyankulam	5.3.10 & 6.3.10	26	<ul style="list-style-type: none"> 22 farmers are preparing their land for practicing organic farming



h. NABARD- water shed programme:

SEEDS is implementing a watershed programme to be implemented for a period of 3 years with the assistance and guidance of NABARD, Virudhunagar in a village panchayat .Alagiyanallur and Nanthikudu panchays in Kariapatti block. Under this programme 1180 hcs of lands in rain fed area will be treated under various techniques like farm ponds, deepening of ooranis, channel renovation, field bunds, bush clearance, levelling, and tree planting.

Village Water shed Committee (VWC) formation was completed with 15 members representing 3 hamlet villages. There are 2 members representing SC and 3 women farmers. The VWC members had an exposure on a model watershed programme implemented in Vilankulathur village watershed Muthukulathur block of Ramnad district for two days. They understood by witnessing water shed management, micro irrigation, soil testing, organic farming and vermin composting technologies and practical application. Following this exposure visit, a detailed project proposal for capacity building CBP was prepared involving VWC and submitted to NABARD, Chennai for onward sanction.

SEEDS pursues its activities further, through organizing farmers clubs , promoting subsidiary livelihood, establishing seed banks, value added in the agricultural products, ecological and environmental promotion, besides making attempts to providing housing and social security to the farmers in need.



Channel Formation Work at Alagianallur Watershed

i. Networking activity on Climate change:

SEEDS to fulfil its social responsibility in containing the climate change had joined in the net work under SINFAO . In two panchayats namely 1. 2 PRA was conducted and data were collected on various factors of climate change affecting agriculture, water, livestock and livelihood activities. SEEDS is making an attempt to draft a plan of action for experimenting to reduce the effects of climate change in the target panchayats. Moreover, preparing the children to work on climate change was an yet another activity undertook a movement activity Child Movement for Climate Justice with the help of RCPDS, Madurai. A students rally with the participation of 700 school students was organized in Aruppukottai on 14.5.2010. The rally passed through 2 kms mainstreets of the town and concluded at the new bus stand, a human chain was demonstrated. The municipal Chairman of Aruppukottai and faculties from S.B.K. college, Aruppukottai participated in the human chain. As a follow up SEEDS is engaged in organizing Balar Panchayat in 20 village panchayat in Aruppukottai and Tiruchuli blocks with the participants of children in the age group of 13-18.



CHILDREN'S RALLY PROGRAMME AT ARUPPUKOTTAI

j. Promotion of Naturopathy:

Naturopathy is a traditional system of medicine practiced by our forefathers, as a way of life. Due to modernisation, urbanisation, there is a gap in the knowledge and practice of Naturopathy among the present generation. To create awareness with the help of National Institute of Naturopathy, Pune, a meeting was organized at Rajiv Nagar on 5/7/2009 30 SHG women participated and came forward to practice naturopathy and yoga.



During the Training Session of SHG members

k. School help programme :

To improve the school atmosphere in rural areas SEEDS with the help of a well wisher provided the facilities like fan, alimarah, chair and tables etc. to two schools functioning in remote villages at Pannaimoonadappu and Pulikurichi. A sum of Rs.25,000 was spent in this regard and SEEDS, the village and school community acknowledged to the sponsor namely Mr.B.Radhakrishnan, Deputy General Manager, HCL Technologies, Chennai.

l) Affiliation / Membership

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

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

Conclusion: