

SOCIAL EDUCATION ECONOMICAL

DEVELOPMENT SOCIETY (SEEDS)

ANNUAL REPORT 2010 - 2011

1/435,LAKSHMI NAGAR, ATHIPATTI,

SEMPATTI POST, ARUPPUKOTTAI 626101,

VIRUDHUNAGAR DISTRICT, TAMILNADU, INDIA,

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Dear friends,

GREETINGS FROM SEEDS.

I am happy to share the activities of SEEDS aiming to empowerment of women and improving the living condition of poor and marginal families in most backward blocks of Virudhunagar district, Tamilnadu, during the financial year 2010-11.

During this reporting period, SEEDS extended our service to 15 villages more, totally 70 villages. There are new developmental activities we undertaken; programme supporting the growth and welfare of children belonging to poor families of Unorganized women laborers. Yet another venture in the service of children is formation of children's club and orient them to work for Justice in Climate Change. In respect of extension of micro credit to needy poor families, we reached the unreached members of our SHGs. One more new development is a small step towards provision of rural housing. Sensitizing the panchayat leaders on the impact of globalization on local is a learning to work with the panchayat raj institutions in this respect. Our experiment towards sustainable agriculture through watershed development activities is moving ahead with the involvement of farming community. We feel that during that reporting year, we are able to provide more intervention activities in accomplishing our mission.

We strengthened our organization's governance system and happy to share that SEEDS is accredited by Credibility Alliance, Mumbai. Hope to serve effectively and efficiently to the target community, we obtained 35AC certificate from the Ministry of Finance, Government of India for getting more donors and partners in India and abroad.

I acknowledge that the new developments and progress in the service of SEEDS is possible due to the guidance, support, and well wishing of all our stakeholders.

With kind regards,

S.D.PANDIAN

SECRETARY

SEEDS

I.INTRODUCTION:

Social Education Economical Development Society (SEEDS) is a non-governmental organization promoted by a Gandhian worker Mr. S.D. Pandian who had been associating with the Sarvodaya Movement of Tamilnadu. Since 1995, **SEEDS**, registered under Tamilnadu Societies registration Act 1975, undertook socio economic development activities in the most backward areas namely Aruppukottai, Tiruchuli and Kariyapatti Blocks of Virudhunagar district which is one of the backward districts in Tamilnadu.

The mandate of the organization is to enable the marginalized and disadvantaged rural communities to achieve their socio-economic development through the process of awareness building, organization and right based empowerment activities. SEEDS has been covering 10,000 families in 70 Villages located in the blocks of Aruppukottai, Thiruchuli and Kariyapatti in Virudhunagar District of Tamilnadu. The major developmental activities of SEEDS are grouped as; women empowerment, livelihood promotion, micro credit, sustainable agriculture, ecology and environmental protection, child rights, social security to unorganized workers,

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.

II. KEY OBJECTIVES:

❖ To accelerate women empowerment process through SHGs, Joint Liability groups (JLG), Federations, unions, and promoting Thrift, savings and Micro credit, stake holding their participation in decision making process.

- To promote Livelihood promotion through entrepreneurship development, skill up gradation, technological intervention and financial accessibility.
- ❖ To promote Sustainable agriculture through watershed development, organic farming, usage of appropriate technologies and institution building among farmers.
- ❖ To organize and educate children to ensure their rights
- To promote rural health and sanitation with a focus on RCH.

III.MAJOR ACTIVITIES

1.Self Help group promotion:

The concept of SHG is the important strategy in the empowerment of women. Hence SEEDS sustains its faith and strengthen the activities of promoting SHG and capacitating its members. SEEDS is one of the approved NGOs under Mahalir Thittam, Govt. of Tamilnadu. Since 1998, SEEDS has been involving in the formation of SHGs among the rural poor and marginalized women families, building their capacity in leadership, accounts, book keeping besides social awareness. So far, SEEDS reaches 10,000 families through 600 SHGs in 4 blocks viz., Aruppukottai, Thiruchuli, Kariyapatti and Virudhunagar. The details of status of their savings, credit linkages, availing of revolving fund and subsidy etc in respect of the reporting year is given below:





Capacity Building Session

Participation in oral competition

a. Formation of New groups

Sl.No	Block	No of New Groups Formed	Total No of Members
1	Aruppukottai	34	408
2	Kariyapatti	55	660
3	Thiruchuli	16	192
	TOTAL	105	1260

After successful formation of the above new groups SEEDS facilitated them to build their capacity through Mahalir Thittam, Government of Tamilnadu, and accessibility with fianancial institutions.

b. Details of Financial Assistance availed by Groups

	Arı	ıppukottai	Т	hiruchuli	Ka	ariyapatti
Type of Finan- cial Assistance	No of SHGs	Total Amount (Rs.in lakhs)	No of SHGs	Total Amount (Rs.in lakhs)	No of SHGs	Total Amount (Rs.in lakhs)
Credit Linkages	42	107.25	27	68.90	-	-
Revolving Fund	34	17.00	12	6.00	8	4.00
Economic As- sistance	13	48.75	6	20.00	-	-
Total	89	173.00	45	94.90	8	4.00

SEEDS and the community of SHGS thankful for the kind co operation and support of Indian Bank, Indian Overseas Bank, State Bank India, Pandyan Grama Bank, Tamilnadu Mercandile Bank Ltd, VRDCC Bank and Mahalir Thittam in improving their living conditions.

C. Detail of Micro credit:

Considering the context of emergency situation, fulfillment of need based credit facility and the expectation of easy to access, and the necessity of disbursement of credit assistance effectively and efficiently, SEEDS stepped into implementation of micro credit since 2002. Earlier in association with RMK, HDFC, micro credit assistance was extended to 200 groups benefiting 3000 members. Currently in association with Antenna Trust, Madurai covers 84 SHGs and detail is as follows.

Sl. No	Block	No of New Groups cov- ered	Total No of Members	Total loan amount dis- bursed (Rs. In lakhs)
1	Aruppukottai	31	362	18.10
2	Kariyapatti	24	285	14.25
3	Thiruchuli	29	345	17.25
	TOTAL	84	992	49.60





Awareness on Micro Credit Procedure

SHG activities contributed a lot in generation of income to the poor and marginalized families. The living condition of the members is substantially improved. Besides promoting their livelihood activities, several women are able to improve their houses- roof conversion, renovation, provision of toilet facilities etc; fulfill their home needs and able to spend for the educational advancement of their children. The SHG leaders are equipped themselves to help their fellow members in availing welfare measures from various departments of government, encourage their participation in the activities of local self governance. The group members as a social capital influence the district administration to improve their habitation. They registered their interest and skill in cultural events organized at block level by the government of Tamilnadu and got prizes in various events.

Recognition to SEEDS:

Witnessing their successful livelihood activities, solidarity with common cause, participated in various government programmes, creditworthiness and repayment culture, a Sornamalya Trust which is famous for its activities in the educational development t of poor children and economic development of widows awarded first prize to the Ganga Parameshwari SHG at District Level and Indra SHG at Aruppukottai Block level, with a certificate of merit and cash award of Rs.10,000 and Rs.5,000 respectively.





SEEDS Encouraging the Ganga Parameswari SHG and Indra SHG

Federation Building:

In association with Mahalir Thittam, SEEDS involved in the formation of Panchayat Level Federation in 16 village panchayats. The details as below:

S.No	Block]No. of PLF	No. of groups	No of PLF Regis-
		formed	associated	tered
1	Aruppukottai	4	55	4
2	Thiruchuli	3	67	3
3	Kariyapatty	2	22	-
	Total	9	110	7

SEEDS is in the front line in the activities of re-structuring the activities of PLF as per the norms by the Tamilnadu Women Development Corporation, and sustained their interest in the fulfillment of concept of SHG in its letter and spirit. Further, SEEDS realized their need for consolidating their solidarity for wider and effective utilization, taking initiatives to create a forum in the name of "SWARAJ Women Consortium" so as the women members can visualize their future independently, holding their own stakes in all their developmental activities.

2. Child Development Programme

a) Childrens Club

SEEDS experience on child development activities commenced with organizing children's center "Eureka" promoted scientific knowledge in association with Aid India, Chennai. Further, with the help of CEDAR, Madurai, in 10 villages, child right activities had been carried out during the earlier phases. SEEDS is in the network of Children's Movement for Climate Justice (CMCJ) promoted by SPEECH, Thiruchuli, organized children's club in 20 villages, enrolling 1000 students. Awareness on climate change and its impact is given to these children. They are motivated to promote ecology and environment in their habitation and school. Further SEEDS provides sports materials and facilitated them to organize themselves in sports team also.



Orientation of Childrens Club



Encouraging their talents in sports

b) School Help

SEEDS also making attempts to improve the infrastructure facilities with the help of an young philanthropist Mr.Radhakrishnan, General Manager, HCL, so far school improvement activities like, provision of furniture, arrangement for safe drinking water are carried out in 3 villages including a village namely Savaspuram during this year. To ensure the sustainable utilization of the assets created the concerned village panchayat and Parent Teacher association have taken the responsibility.

c) Give India Support

SEEDS considering the plight of 0-5 age group children, among the families of poor unorganized women workers especially women hated and families of disabled children extended nutritional and educational support with the financial assistance from Give India. Due to nature of their work, women workers of unorganized sectors such as quarry, brick kiln, agriculture are not able to leave their children to Balwadis and take away their children alongwith them to the working place. Moreover, the centers are subject to close their function by 4.00 p.m. And in some remote villages, balwadis are not existed. In this circumstances, the children's nutritional status could not be maintained within their poor family income. SEEDS With Give India assistance, supporting the above poor families to provide nutrition on their children for a period of one month. After this period, the families realize their responsibility in rearing their children and poor is nutritional food at cheaper cost.

The following supports are extended,

S.No	Nature of Support	No of Childrens covered
1	Nutrition Support	
	* Biscuit	57
	*Milk	
	*Eggs	
2	Educational Support	
	*School Bag	
	*Uniform 2 set	32
	*Chappal	
	*Note Books	
	*Educational Equipments	
3	School Improvement Provision	2 Schools
	* water Facility	





Educational Assistance & Nutrition Assistance to Unorganized Women Labour Child

The families shared that they overcome anxiety and financial burden during the commencement of the academic year. The school going children are in happy mood as they are equally possessive the educational kit.

Though the district is known for its successful completion of school final, the Children belong to poor and marginalized community dropping out after school final and engaged in employment as unskilled and casual laborers. SEEDS proposed to rectify this bias to make arrangement for sponsorship for providing vocational education to these children which ensure their employability opportun-

3. Organising the unorganized:

ities in a better position with increased wage.

Since 2005 the empowerment process of unorganized women laborers has been in focus and the trade union exclusively registered for them is functioning apolitically. Earlier the human right education to the cadres and the staff of the **Udhayam women constructive workers and unorganized laborers union** was given and the follow-up is taken up with the help of legal aid volunteers by SEEDS and conducted free legal aid camps in two villages.

SEEDS facilitated the leaders and cadres of the union to enroll in the government sponsored welfare board and guiding in availing all eligible assistance to them. SEEDS also extended assistance to the families of the unorganized women laborers for their livelihood promotion, education of children besides, helping in accessible to financial institutions. Since the enactment of the social security Act 2008, SEEDS is undertaking and lobbying and advocacy for the successful implementation of the Act.

Further it is proposed to draft a model bill in respect of effective implementation of the Act, preventing pilferage in the disbursement of cash assistance. Current year, the enrolement in the welfare board and assistance availed details given below:

Total no of Women labourers Organized : 447

Total no of Women Labourers got ID from Government : 120

Total no of women labourers got schemes and benefits from Govt : 34/226 applied

No of trainings conducted : 2

4. Towards sustainable agriculture:

The NABARD assisted watershed activities in Alagiyanallur and Nandhikundu panchayats of Kariyapatti block covering 1180 hecs. of land is in progress. During the reporting year, Community Capacity Phase is undertaken at the extend of 103 hecs. The details of activities is given below.

S.No	Name of Activities	Quantity of Work	No of farmers covered
1	Field Bund	900 Running meter	48
2	Farm Bond	3 nos (526mtr)	3
3	Deepening of Oorani	1 (20550 mtr)	the whole community
4	Jungle clearance	1	the whole community
5	Farm Bond Outlet	3	3
6	Agro Horticulture	700 plants	5
7	Agro Forestry	13285 plants	Oorani & channels
8	Loose Rack Check Dam	6	6 farmers
9	Deepening of Nallah	1 (1000 metre)	the whole community
10	Small Weir	1	the whole community
11	Channel Formation	2 (1400 metre)	the whole community

The farming community of this water shed project are fortunate as they had summer rain and the rain water was harvested properly as there is no breach in the water bodies, thanks to water shed activities carried out well ahead. Farm ponds are also filled with rain water and the overall impact is raising of ground water level in the surrounding ten irrigation wells. Farmers prepared their land and planted black grams. They feel happy that the saplings planted under agro forestry programme survived and growing well. It is a noteworthy to refer besides creation of new assets and consolidation of old ones, the water shed programme provided employment opportunities to agricultural labourers and augmented their wage income besides attempting new crops like cotton.. SEEDS is now preparing a field study report of the remaining 900 hects. of lands for future intervention in respect of sustainable agriculture in this area.

Under ATMA programme, as a follow up, 2 farmers club are organized and imitative is taken for the formation of 5 new clubs. In two village panchayats the farm school activities are taken up, 25 farmers are oriented in the cultivation of black gram and 25 in the cultivation of cotton crop. Based on this various experience SEEDS is now working to establish a Cluster Model were the farmers will meet and share their experiences in the cultivation of various crops and adoption of various technologies in this respect. Also, it is proposed to organize a Farmers Resource Center to focus on the production of traditional seeds, promotion of organic farming, promotion of animal husbandry to ensure better service delivery from various departments in farm activities and orienting farmers in marketing including on-line.



Formation of Field Bund



Farm Bond creation

5. Rural housing:

Owning a small and simple house is the dream of every poor families. Though it is a challenging task in the context of high cost of the construction and limitation of mobilization of fund at a time by poor families SEEDS made a humble attempt with Mahindra Rural Housing Scheme, a private initiative. Out of 20 beneficiaries identified 12 families availed the loan and house construction was completed at a cost of Rs.10, 60,000 in 5 villages. SEEDS is making an attempt to find a suitable way forward to fulfill the basic need of the rural housing with affordable loan component in the years to come.





Commencement of Construction

Proud in owning a house

6. Promoting the environment:

In Amanakkunatham village, children and youth have been sensitized in medicinal plants and alternative medicine with the help of Ministry of environment and Forests, Government of India and Peace Trust. In this respect a camp was organized on 26.03.11 and a garden was established in the local school involving youths and students where five spices of medicinal plants were planted.





Medicinal plants at school garden in Amanakkunatham Village

7. Orienting Panchayat Leaders:

Globalization of economy has both its merits and demerits. In order to have a comprehensive knowledge on the process of global economy in local, a one day orientation workshop was organized at Aruppukottai at behest of Rajiv Gandhi Chair for Panchayati Raj Studies, Gandhigram University, Gandhigram. The Panchayati Raj institutions being a constitutional entity responsible for socio economic development in rural area, elected representatives of PRIs were explained their role in the context of globalization and its impact on natural resources and rural economy. 60 elected representatives from various villages of 3 block participated in the workshop conducted on 23.11.2010 at Aruppukottai.





Global Local orientation session to Panchayat Leaders

8. NETWORK AND 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
- Confederation of NGOs in Rural India (CNRI)
- India water Partnership (IWP)
- o SINFPAD (Southern Initiative Ngo forum for Participatory Development)
- o Tamilnadu Voluntary Health Association
- o Give India
- o National Centre for Labour (NCL)
- Children's Movement for Climate Justice (CMCJ)
- Antenna Trust
- o Credibility Alliance, Mumbai

Receipts and Payments Account for the Year 2010 -2011 **Particulars** Credit **Debit Opening Balance** 540698.10 **Grant Received** 494173.00 508046.00 **Donations** other Income 791016.56 164645.00 Incentive Received Loan & Advances 498300.00 **TDS Received** 4588.00 Loan Recovery from SHGS 5936944.00 **Programme Expenses** 852504.00 Administrative Expenses 1044334.00 Other Expenses 68530.50 132528.00 **Purchase of Assets** 6072625.00 Repayment of Loans TDS Deducted by HDFC 6664.00 Advance to staff 9700.00 **Closing Balance** 751525.16 **TOTAL** 8938410.66 8938410.66

Income and Expenditure Account for the Year 2010 - 2011				
Income	Amount			
	2010-2011	2009-2010		
Self Generated Income				
Grant from Indian Sources	494173.00	409625.00		
International Sources	-	157000.00		
Give India Donations	188301.00	0.00		
Donations	174045.00	430000.00		
Donations from Individuals	145700.00	0.00		
Service charges & others	791016.56	354691.25		
Incentives & Interest	164645.00	17347.00		
Others	7487.94 2200.00			
TOTAL	TOTAL 1965368.50 1370863.2			

Expenditure		
Micro Credit Programme	23487.00	37030.00
ATMA Programme	103080.00	80000.00
Atyati Technology	29159.00	0.00
Childrens Programme	47420.00	0.00
Credibility Alliance	28012.00	0.00
Environment Awareness Programme	8800.00	0.00
Give India Expenses	8120.00	0.00
Legal Awareness Programme	3245.00	0.00
Women Empowerment Programme	220091.00	220860.00
Panchayat Raj Training Programme	5300.00	0.00
School Help Programme	19300.00	25000.00
Training Programme	4567.00	0.00
Unorganised Women Labour Programme	70495.00	120310.00
Watershed Programme - NABARD	157313.00	8660.00
Womens Day Programme	3415.00	0.00
Livelihood Assistance	120700.00	0.00
Adminstration	1044334.00	720884.55
Others	68530.50	88328.70
NABARD Programme	0.00	22000
Naturopathy Programme	0.00	7125
Climate Change Awareness - SINFPAD	0.00	33500
CAPART - Programme	0.00	7165
TOTAL	1965368.50	1370863.25

Balance Sheet as on 31st March 2011				
Assets	Amount			
	2010-2011	2009-2010		
Fixed Assets	645782	513870.00		
Advances	55176	45476.00		
TDS - HDFC	38052	35976.00		
Closing Balance	751525.16	540698.10		
Books	616	0.00		
MCP loan Indian Bank	0	257751.00		
Total	1491151.16	1393771.10		
Liabilities				
Capital Fund	675617.16	683105.10		
Caution Deposit from SHGS	312455	312455.00		
Loan from Secretary	300000	0.00		
Loan From ShriRam Transport	183587	100000.00		
Loan From Indusind	19492	40460.00		
MCP loan Indian Bank	0	257751.00		
Total	1491151.16	1393771.10		

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), Valid till March 31, 2013.(F.No.101/238/CI T − II 2007 − 08)
- ❖ 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 Welcome to the address given "Contact Us" link on our Website.
- ❖ Name & Address of Main Bankers : Indian Bank, Pandalkudi Road, Aruppukottai Branch.
- ❖ Name & Address of Auditors: M/s .T.M.Uduman Ali, Chartered Accountants,273 C Main Road, Kovilpatti 6280501.

VISION AND IMPACT

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	27	F	President	Social Worker
2	Mrs. G. Seethalakshmi	61	F	Vice Presi- dent	Volunteer
3	Mr. S.D.Pandian	45	М	Secretary	Social Worker
4	Mr. G.Jeya Kannan	36	М	Treasurer	Film Industry
5	Mrs. R.Kalavathy	29	F	Member	Social Worker
6	Mrs.R.Veeralakshmi	32	F	Member	Volunteer
7	Mrs. S. Santhana Mari	40	F	Member	Teacher

The SEEDS Board met three times in FY 2010-2011 on 19/7/2010, 30/9/2010 and 9/3/2011.

- 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:

- No remuneration, sitting fees or any other form of compensation has been paid since inception of the Foundation, to any Board member, trustee or shareholder.
- ❖ No reimbursements were made to any Board Member during 2010-2011
- ❖ Total cost of National Travel by all board members Rs.30,400/-
- No International travel by all personal including Staff, Volunteer and board members.
- Remuneration has been paid to the Secretary Mr.S.D.Pandian Rs.1,50,000/-per annum. and Executive Committee Member Mrs.R.Kalavathi Rs.48,000/-per annum for their programmatic work.
- Remuneration of 2 highest paid staff members: Rs.7500/-p.m.
- Remuneration of the lowest paid staff member: Rs.3000/- p.m.
- ❖ STAFF DETAILS (as march 2011)

S.No	Name	Designation	Salary P.M
1	Mrs. G. Padamavathy	Credit Officer – MFI	5500/-
2	Mrs. K. Annapackiyam	Manager & Accountant	5000/-
3	Mrs. U. Lakshmi	Block Coordinator	3500/-
4	Mrs. T. Malavathy	Cluster Coordinator	3500/-
5	Mr. P. Sivakumar	Project Coordinator	7500/-
6	Mrs. R.A. Selvi	Community Organizer	4000/-
7	Mrs. R. Kalavathy	Community Organizer	4000/-

8 *	Mr.U.Vetrivelmurugan	Watershed Civil Engineer	7500/-
9	Mr. M. Karuppuasamy	Block Coordinator	6000/-
10	Mr. O.Rajasethupathy	Assistant Coordinator	3000/-
11	Mrs. S.Jemimal	Computer Operator	4000/-
12	Mrs. C. Jayalakshmi	Office Assistance	3000/-
13	Mr. S. Marichamy	Driver	5500/-

In the way forward:

SEEDS is in the service of economically and socially disadvantaged communities and undertake development activities since 1995 in the backward area of Virudhunagar district. During the trial of 15 years, SEEDS came across challenges and hardship which were overcome successfully by adopting developmental strategies such as people centered, right based, participatory democracy, and alliance building. SEEDS expresses its sincere thanks to its partner agencies, Government of Tamilnadu, Government of Tamilnadu, Banks and Cooperatives, NABARD, Give India, who extended financial assistance in organizing and empowering the target communities. Hope they sustain their faith and support in our endevour. SEEDS is strengthening its professional approach in the good governance in its management and happy to share that it is accredited by the Credibility Alliance, Mumbai in 2011. To ensure sustainable livelihood promotion mobilization of adequate fund is necessary. Hence SEEDS obtained 35AC from Government of India in addition with 12 A and 80G to mobilize fund from the individuals and institutions who can avail 100% tax exemption for their contribution to SEEDS.

We solicit monetary support and guidance from the well wishers and agencies for our mission to work for the poor and marginalized families living in the backward area of Tamilnadu.



SEEDS BOARD MEMBERS WITH STAFF TEAM