



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

### **ANNUAL REPORT 2012-2013**



**Social Education Economical Development Society (SEEDS)**

1/435, Lakshmi Nagar, Ahipatti, Sempatti Post, Aruppukottai – 626 101

Virudhunagar District, Tamilnadu, India

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Dear friends,

**Greetings from SEEDS**

Our Annual Report 2012-2013, shows how SEEDS has performed in the reporting year in managing to ensure effective delivery in empowerment of women & Children. SEEDS guidance and support has been succeeded by establishing panchayat and block level SHG federations. Another milestone in the activities of SEEDS is enhancing the number of farmers' club and completion Field study report under NABARD covering 1044 hectares for sustainable agriculture., At present 35 new villages are under the coverage of SEEDS through various developmental activities.. The 'financial inclusion' through Business Correspondence model experiment in association with State Bank of India is also increased. SEEDS has very much satisfied in bringing all poor and marginalized rural sections of the community towards banking services easily accessible at 17 village panchayats covering 60 villages.

SEEDS through a novel Project developing handicrafts among rural women artisans, mobilized 300 women in 2 blocks and ID cards distributed with the support of AHVY, Ministry of Textiles ( through department of Handicrafts, Government of India New Delhi.

The Executive committee of SEEDS has revitalized by including more committed volunteers and professionals. The success of the year is possible due to the active participation, involvement and cooperation of people's institutions, funding organizations and the dedicated staff team , I acknowledged all of them and seek their continued support and involvement in the years ahead.

With regards,

S.D.PANDIAN.

SECRETARY

## **INTRODUCTION:**

SEEDS since its inception in the year 1995, has been sincerely working for achieving its mandate viz., enabling the marginalized and poor rural communities to attain their socio economic development.

During the year 2012-13, SEEDS witnessed a good progress in attaining its vision empowering the poor and marginalized to scale up in their social economic area through right based development, By establishing new partnership and strengthening the existing partnership with those institutions which enabled SEEDS in its services to the target community.

## **EMPOWERING WOMEN:**

During the reporting year focus was given in strengthening the existing 751 SHGs instead of organizing new ones. ;Under Mahalir Thittam, SEEDS being a partner NGO facilitated the formation of PLF at 10 village panchayats in 3 blocks and all these federations were registered under Tamilnadu Societies Registration Act. The establishment cost for the registration was successfully met by concern SHGs membership with the federation. Out of 10 federations 5 federations after completion of its 6 months period of transaction availed Rs. 1 lakh seed money individually.

In respect of strengthening of SHGs, SEEDS took efforts and succeeded in establishing block level federations on its own initiative in Aruppukottai, Thiruchuli and Kariyapatti Blocks in the name if Swaraj Women Development Federation, and registered under Tamilnadu Societies Registration Act , block wise. In each BLF there are 11 members in the general body and among them 7 is serving in the governing board. Each member from the affiliated SHGs contributes Rs.120 per year as annual membership fee and so for Rs.1 lakh has been collected by the federations as membership fee. The role of BLFs will be more significant in caring out all the developmental initiatives of SEEDS. It is a progress under the strategic vision of empowerment of stakeholders. The federation will be further capacitated to serve as a common platform addressing gender based issues, establishing linkages with government and other agencies and Organizing workshops for drafting need based development plans and stand by for the cause of women.

In the incoming year around 500 SHGs will be targeted for membership enrolment in BLF so as loan coverage will be increased. Further, the focus will be skill up gradation in the management of SHGs, livelihood promotion and addressing the challenges in environment and sustainable agriculture.

SEEDS happily shares the effective participation of SHGs in cultural programmes and competitions conducted by the government of Tamilnadu. In these programs they participated and showed their great enthusiasm which resulted into winning prizes totally 6 numbers. The program was conducted on

13.2.2013. on the various concepts like environment protection, women issues, national integrity and child labour etc.

#### **MICRO CREDIT ACTIVITIES:**

Our micro finance activities are mainly credit linkages and entrepreneurs skill training to the SHGs through banks, and other related agencies. During the reporting period one important activity is providing Micro entrepreneur development training to 120 rural women artisans under the aegis of NABARD. The detail of micro credit activities is as follows:

Name of the Funding Agency	Total loan Given	No of SHG	No of Members	Loan Outstanding
<b>Antenna Trust, Madurai</b>	49,48,000/-	77	899	18,32,600/-
<b>SEEDS Antenna MCP</b>	44,01,000/-	67	1030	12,65,000/-
<b>HDFC – BC</b>	-	56		20,93,811/-
<b>Antenna Rural Housing Loan</b>	4,80,000/-	-	6	3,28,562/-
<b>South Indian Bank, Aruppukottai</b>	50,00,000/-	34	418	48,44,445/-
<b>Rashtriya Mahila Kosh(RMK), New Delhi</b>	10,00,000/-	32	90	7,27,000/-

SEEDs took a new step to protect the social security among the marginalized members of SHGs had entered into agreement with New India Assurance Company Ltd., to cover health ,accident livestock and disaster risk through various packages appropriate to the SHG women. In the coming year about 2000 women members out of 10,000 will be covered in this regard.



NABARD MEDP Training on Hand Embroidery & Zardhosi Works to Rural Women



Mr.J.Subramanian – AGM,NABARD distribute the MEDP Training Certificate



### **EMPOWERING THE UNORGANISED WOMEN THROUGH THEIR OWN TRADE UNION:**

Organizing the unorganized through establishing their own trade union is one of the unique programme of SEEDS. SEEDS being the one of the 3 partners under the network of Uthayam is facilitating the unorganized women for establishing their own trade union and sustaining their union activities for the past one decade.

In the reporting period, 290 new members have their enrolment in the Government welfare board and 328 applied to get their social security schemes. Out of this 328 applicants 167 applicants got their entitlements and the detail is as follows: ,

S.No	Name of Social Security Scheme	No of Women Labour benefitted	Amount Sanctioned and disbursed
1	Death Claim assistance	4	68,000.00
2	Marriage Assistance	8	16,000.00
3	Delivery Assistance	5	60,000.00
4	Education Assistance	150	5,20,000.00
<b>TOTAL</b>		<b>167</b>	<b>6,64,000.00</b>

Our major partner in the activities of empowering unorganized women labourer viz., NHRF, Norway supported us during the reporting period to equip the women members of trade union through a TOT programme. The project period is 5 years focusing ToT training, advocacy campaigning and conventions. During the reporting period ToT was given to 300 village level union leaders and peer group members, All of them in turn will train members of the trade union, village/cluster level targeting 4500 members. The project will ensure enrolment of all eligible women in government welfare board as well as in their own trade union besides their participation in union activities.

SEEDS propose to improve the health status of women laborers and to undertake a study on the issues encountering in delivery of services of the welfare board. Moreover, there is a proposal to facilitate their skill up gradation.



Capacity Building training to Village Level Leaders of Unorganized Women Workers

### THE BANKING SERVICES - REACHING THE UNREACHED :

Since the implementation of BC model banking in association with State Bank of India from 2011-12 , the progress of SEEDS in this respect is a remarkable one. The BC model is in operation at 17 centers 12 new covering 49 villages in 3 blocks is as given below:

S. No	Name of the CSP	Code No	No of Account Holders	OAP A/C.	NREGS A/C.	R.D .	F.D.Holders
1	Kanchanayakanpatti	3A680001	1275	50	872	65	1
2	Alagianallur	3A680002	2078	131	853	10	2
3	Thoppur	3A680003	1512	140	960	18	11
4	Tamilpadi	3A680004	2661	110	1507	-	-
5	Keela Kandamangalam	3A680005	1908	131	491	-	1
6	Pisindi	3A680043	575	-	575	-	-
7	Mustakurichi	3A680014	645	-	645	-	-
8	Nangoor	3A680026	490	-	490	-	-
9	Sathira Puliyankulam	3A680017	400	-	400	-	-
10	Salai Elupaikulam	3A680008	750	-	750	-	-
11	Panaikudi	3A680016	350	-	350	-	-
12	Thulukankulam	3A680007	200	-	200	-	-
13	Kutchampatti Pudhur	3A680049	350	-	350	-	-
<b>TOTAL</b>			<b>13194</b>	<b>562</b>	<b>8443</b>	<b>93</b>	<b>15</b>

The villagers in target villages responded well in opening Savings Bank Account and the provision of bio metric technology. Especially illiterates and elders are happy to receive the full fledged security service which is the hallmark of the program of financial inclusion. As if now, the distribution of pension amount to the eligible widows, old aged persons is done through CSP. Besides the wage distribution under MGNREGS to the beneficiaries is also to be covered in Customer Service Point. By running CSPs, SEEDS plays the role of facilitator promoting transparency and prevention of any misappropriation/pilferages in the transaction of financial entitlement to the poor and marginalized in rural area.



Dr.A.A.Rajasekar – SBI Regional Manager, Madurai inaugurated the SBI CSP branches at Mustakurichi & Salai Elupaikulam

### PROMOTING RAIN FED FARMING:

After consolidating the various experiences through activities like environmental awareness campaigns, tree planting and organizing trainings under ATMA, SEEDS successfully implements various components under watershed project of NABARD since 2010-11. During the reporting period the field study report was completed covering 1044 hectares, at the cost of Rs.1.66 lakhs. Further , FIP is sanctioned to undertake need based programmes in the above referred 1044 hectares with the cost of Rs.1.16 crore ,

In respect of Farmer's club activities one day workshop was organized at Kariyapatti Panchayat union campus focusing need based planning and utility of technologies in rain fed farm activities. The participants are office bearers and key farmers of the farmers club from the target area.

In the coming year, major steps proposed are: 1. Federating the farmers' club into producers company, 2. Planning for umbrella activities of NABARD with focus millet promotion 3, various capacity building to farmers on the sustainable agriculture and 4. To conduct survey on the status of bio diversity in the target area.



VWC Meeting at Alagianallur



FSR Survey verification by R.Kannan – NABARD at Alagianallur Watershed

### SUCCESS STORY OF CBP

#### Tree- Planting :

Thimmy Reddy is an active Farmer at Thulukankulam village in Alagianallur watershed area even after his retirement. He is very interested in Agriculture. But the situation was very hard that his well supplied the water for 2 hours only. So he was not able to cultivate his entire land. In this situation, when NABARD sponsored Watershed Programme was implemented at his village. There were 2 **Farm Ponds** formed with the size of 20 x 16 m each, at a distance of 200 m west direction to his well. Another one oorani was deepened which is located at 300 m distance north direction to his well. Due this course of action water in his well increased and the supply was upto 4 hours. Being aged Thimmy Reddy preferred to do Agro forestry and Horticulture Plantation. He approached the Village Watershed Committee and received tree saplings at free of cost. In his 2 ½ acre (SF.No.154), he Planted 54 Guava in 45 cents and 1145 casuarina in 45 cents. Due to 4 hours supply of water in his well, he cultivated the cash crop Cotton and short period



(6 months) Moringa crop as intercrop. He Was happy that instead of keeping his uncultivated he successfully did cultivation thanks to NABARD, SEEDS and VWC for giving the opportunity to improve the water level and readily availability of tree saplings at his doorstep.



### **FARM BOND :**

R.Jeyakudal samy is a progressive farmer in Thulukankulam Village. He owns 8 acres of land with a well (SF .No. 252). The Water supply was 4 hours only at his well. After the implementation of NABARD Watershed Programme in his village, an extend of 26x10m, Farm Pond was formed near his well. now in his well supply of water raised to 6 hours. Hence he cultivated cotton and vegetables in 4 acres. It is witnessed that not only at this well and in the surrounding wells of farmers namely Mr.Lingaraj, R.Rajamannar, N,Rajgeethari, N.Thimmy Reddy, R.Seenivasan water table has been increased. Thanks to NABARD, SEEDS and the members of the VWC.



### **EMPOWERING EWR IN RURAL LOCAL GOVERNANCE:**

The elected women representatives (EWR) in local governance have to be targeted to address effectively the issues encountered in the process of women empowerment. The EWR being the legal representatives of the rural poor especially women, if endowed with good leadership, knowledge and practice of governance at the grassroots and gender sensitivity in development will become an effective and efficient stake holders by which they can lead, guide and associate with ordinary womenfolk in strengthening the process of empowerment. Against this background, SEEDS succeeded in getting sanction the Hunger Project (THP) during the reporting year covering two districts Virudhunagar and Ramanathapuram-



Thiruchuli and kariapatti and kamudi blocks in respective districts. Orientation training to project staff was completed and pre- orientation to EWR of kariapatti block was successfully completed in the month of March 2013.

Other major components of the project are federating the EWR, equipping their managing skill and promoting participation besides integrated development initiatives in PRIs will be attempted in the coming years..



MS. Gayathiri – Programme Officer, THP precedes WLW at CESC training Center, Madurai



EWR's Pre – Orientation Programme at Kamuthy Block of Ramanathapuram District

### **LIVELIHOOD PROMOTION OF WOMEN ARTISANS:**

Under the ministry of Textiles, Government of India, through the department of Handicrafts, a novel project ' Sari work training ,production cum marketing by forming one cluster of 20 SHGs ' has been commenced in the reporting year. The Project covers 300 women artisans in Virudhunagar district and the activities of organizing them into SHG of a cluster, upgrading their skill in appropriate design and technology intervention with information support and quality to create center of excellence based on the collective enterprises will be covered in the coming years. All 300 women artisans have been issued ID cards and health card under this project after the completion of the baseline survey. A five year action plan was submitted to undertake the above referred various components of the project at a budget estimate of Rs. 60 lakhs.



Mr.L.Balu – Asst. Director, Ministry of Textiles (H), Mr.J.Subramanian – AGM, NABARD Distribute the Hand Embroidery Artisans ID Card & Health Cards

## COMMUNITY HEALTH :

In association with CHAI (Catholic Health Association of India) 40 Nos of awareness programmes to create awareness on TB were organized in villages of Aruppukotai , kariayapatti and Thiruchuli blocks through effective IEC. It is learnt that more cases of referral were reported to GH after the campaign. SEEDS motivates federation of SHGs to involve themselves in the follow-up works by associating with their concern village health workers.



Community Health (TB) Awareness Meeting in Villages

## 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 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” – refer Website address.
- Ⓢ 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 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.

RECEIPTS AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31.3.2013			
RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
Opening Balance	610,014.43	By Programme Expenses	1,674,359.00
To Donations	166,795.05	By Administrative Expenses	975,333.50
To Grant Received	786,922.00	By Interest & Charges	210,416.56
To Incentive Received	308,704.52	By Purchase of Assets	238,101.50
To Other Income	1,245,211.03	By Repayment of Loan	5,773,194.00
To TDS Received	6,664.00	By Payment of Loan	4,968,683.00
To Staff Advance Received	23,700.00	By payment of Deposit	505,000.00
To Loan Amount Received	6,033,232.00	By Closing Balance	347,835.47
To Amount received from Debtors	5,490,212.00		
To Sales of Assets	21,468.00		
<b>TOTAL</b>	<b>14,692,923.03</b>	<b>TOTAL</b>	<b>14,692,923.03</b>

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.3.2013			
EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenses	1,674,359.00	By Donations	166,795.05
To Administrative Expenses	975,772.50	By Grant Received	1,010,991.00
To Interest & Charges	210,416.56	By Incentive Received	316,881.52
To Excess of Income over Expenditure	98,708.70	By other Income	1,464,589.19
<b>TOTAL</b>	<b>2,959,256.76</b>	<b>TOTAL</b>	<b>2,959,256.76</b>



BALANCE SHEET AS ON 31.3.2013			
LIABILITIES	AMOUNT	ASSETS	AMOUNT
Capital Fund	1,003,381.38	Fixed assets	1,581,734.50
Unsecured Loan	1,423,232.00	Deposits	510,000.00
Current Liabilities	6,906,175.00	Advance	12,000.00
		Staff Advance	29,809.00
		Dues	441,811.16
		Current Assets	6,409,598.25
		Closing Balance	347,835.47
<b>TOTAL</b>	<b>9,332,788.38</b>	<b>TOTAL</b>	<b>9,332,788.38</b>

/True Copy attested by Chartered Accountant/

For Social Education Economical  
Development Society (SEEDS)

*[Signature]*

Secretary

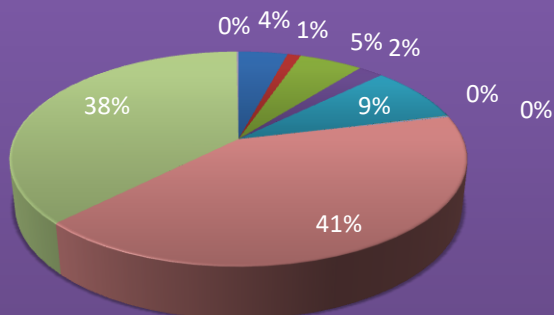
For ANANTHAN & SUNDARAM  
Chartered Accountants

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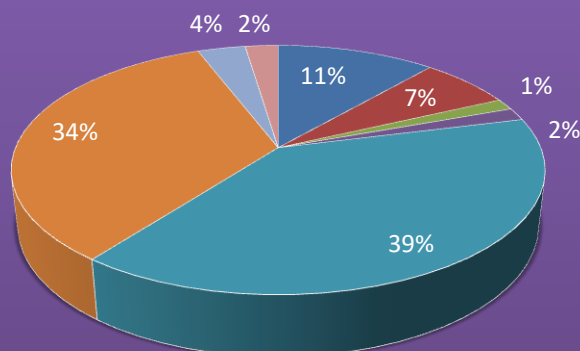
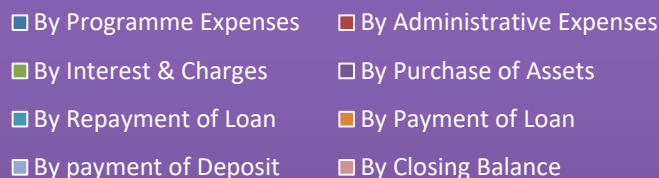
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M. No. 019378

## CASH INFLOW 2012-13

- Opening Balance
- To Grant Received
- To Other Income
- To Staff Advance Received
- To Amount received from Debtors
- To Donations
- To Incentive Received
- To TDS Received
- To Loan Amount Received
- To Sales of Assets



## CASH OUTFLOW 2012-13







**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	5	18	23
5000-10000	4	2	6
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	

### GOVERNANCE - DETAILS OF BOARD MEMBERS :

S.No	Name	Age	Sex	Position in the Board	Occupation
1	Mrs. S. Chellammal	29	F	President	Social Worker
2	Mrs. M.Shenbagadevi	34	F	Vice President	Social Worker
3	Mr. S.D.Pandian	47	M	Secretary	Social Worker
4	Mr. G.Jeya Kannan	38	M	Treasurer	Film Industry
5	Mr.S.Inbakumar	48	M	Member	Social Worker
6	Mr.M.A.Thirunavikkarasu	54	M	Member	Social Worker
7	Mrs. R.Kalavathi	31	F	Member	Social Worker

-  *The SEEDS Board met in FY 2012-2013 on 4/4/12,15/6/12,13/7/12,7/11/12,5/1/13,23/1/13,7/2/13 & 24/2/13*
-  *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.52863/-*
-  *No reimbursements were made to any Board Member during 2012-13*
-  *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
-  Give India, Mumbai
-  National Centre for Labour (NCL)
-  Children's Movement for Climate Justice (CMCJ),Madurai
-  Antenna Trust ,Madurai
-  NABARD, Chennai
-  Credibility Alliance, Mumbai
-  B.Radhakrishnan, Chennai
-  Tamilnadu Women Development Corporation, Chennai
-  Agriculture Technical Management Agency, Virudhunagar
-  Rashtriya Mahila Kosh, New Delhi
-  Ministry of Labour & Employment, New Delhi
-  Ministry of Textiles, New Delhi
-  Catholic Health Association of India
-  The Hunger Project, New Delhi
-  National Small Industries Corporation (NSIC )
-  Our beloved consultants



## **CONCLUSION:**

During the reporting period, from the activities SEEDS gained a rich experience in building and strengthening the institutions of stakeholders and their capacities. Challenges like failure of monsoon and its impact on rain fed farming, brought a compulsion to explore alternative livelihood activities through non farming. The impact of monsoon failure was felt in the transaction of micro credit activities. SEEDS is continuing its efforts in strengthening CBOs so as the stakeholders play their role and 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

Pandian Grama Bank – Aruppukottai & Kalkurichi

HDFC – Madurai & Virudhunagar

State Bank of India – Region II, Madurai

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

## **OUR STAFF IN THE REPORTING PERIOD**

### **Project Director :**

S.D.PANDIAN B.A

### **Social Organizer :**

S.DEVADOSS

### **Project Co ordinators :**

G.MUTHUKUMAR D.T.Tech

P.SIVAKUMAR M.S.W

K.KANNAN M.Sc

L.KAVITHAKUMARI M.A.B.Ed.

B.SUDHA

P.PRABAKARAN B.Sc.

### **Manager cum Accountant**

K.ANNAPACKIAM D.C.T

### **Data Entry Operator**

M.BANUREKA D.O.M.T.

### **Block Coordinators :**

T.MALAVATHY

U.LAKSHMI

M.KARUPPASAMY

P.SHANTHA

V.VALARMATHI

C.JEYARAJ

### **Community organizers :**

R.A.SELVI

R.KALAVATHI

### **SBI Kiosk Operators :**

S.GURUVAMMAL

M.NAGALAKSHMI

S.PULIYAMMAL

G.SHERLI

M.SOLAIMALAI

M.PALANICHAMY

R.KEERTHANA

G.MAHESWARI

P.REVATHI

S.MANIMEKALAI

JEYAJOTHI

K.YOGIRAJAN

### **Asst coordinator :**

M.MUTHURAJA

### **DRIVER :**

S.MARICHAMY

Alagannallur Watershed FIP inaugurated by collector



Welfare asst. by A.D.Ministry of Textiles(H)



SBI CSP at Mustakurichi



NABARD Farmers Club Training



Village Watershed Committee Meeting with DDM



NABARD - MEDP Training



Children Movement for Climate Justice (CMCJ)



.....An economics that inculcates Mammon Worship, and enables the strong to amass wealth at the expenses of the weak, is a false and dismal science. It spells death. True economics, on the other hand, stands for social justice, it promotes the good of all equally including the weakest, and is indispensable for decent life.

Mahatma Gandhi

Harijan ,9-10-1937.