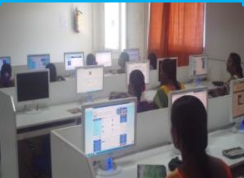




# SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY

## 20<sup>th</sup> ANNUAL REPORT 2014 - 2015



**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY – SEEDS**

**1/435, LAKSHMI NAGAR, ATHIPATTI, SEMPATTI POST,  
ARUPPUKOTTAI – 626 101, VIRUDHUNAGAR DISTRICT, TAMILNADU**

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**Facebook : [www.facebook.com/seedsvo](http://www.facebook.com/seedsvo)**

## From Secretary Desk :



Dear Friends,

Greetings from SEEDS,

We are happy to share that SEEDS is now entering into 20<sup>th</sup> Year, in facilitating the development process of marginalized women, Children and small and marginal Farmers in 4 blocks of Virudhunagar and Ramnad district covering 10000 families in 200 villages. We express our sincere thanks to all our supporters and organizations for their help guidance and financial support extended to SEEDS.

It is because of their partnerships with SEEDS, SEEDS is able to sustain its spirits, dedication and commitment to empower the socially economically poor in the target area.

During the year 2014-2015, SEEDS gains a momentum in attaining its vision “Empowering the poor and marginalized to scale up in their social economic area through right based development”. There are successful experiences to be share with you all during the reporting year.

S.D.Pandian

Secretary

## Details of Development Activities carried out in the year 2014- 2015

### Promotion of Self Help Programme :

SHG programme involving the rural women is one of the key initiatives in strengthening their livelihood activities. Apart from promoting the main activity of SHGs namely thrift and savings besides micro credit supports, SEEDS gave attention in the management of SHGs activities by improving its frame work designed for proper and effective delivery to bring a positive change in the lives of the rural women. Earlier, the SHGs maintained 5 numbers of separate registers in respect of their meetings, savings ledger, credit ledger etc. Now with the help and guidance of experts of Micro finance SEEDS introduced a single register comprising all relevant particulars and trained the women leaders in the maintenance of this register.

Further, In the reporting year, SEEDS have promoted 281 SHGs in Aruppukottai, Thiruchuli, Kariyapatti block of Virudhunagar District and Kamuthi Block of Ramnad district. The details are as follows,

S.No	Name of the Block	Total .No .of Groups as on March 2015	Cummulative Savings as on March 2015	Internal Loan O/S as on March 2015	External Loan O/S as on March 2015
1	Thiruzhuli	54	1,455,250	1,900,620	4,519,506
2	Aruppukottai(M)	40	1,048,050	1,159,700	3,327,333
3	Aruppukottai(L)	55	1,432,955	1,767,485	6,372,923
4	Aruppukottai ( S)	37	1,127,400	1,204,350	3,739,117
5	Perunali ( R)	35	1,565,265	1,035,256	1,279,015
6	Kariapatti	48	2,721,529	2,863,790	4,515,840
7	Kamuthi	48	1,954,850	2,424,960	3,253,562
8	Neeravi	54	1,115,562	1,256,325	-
9	Abiramam	52	1,035,265	1,135,265	-
10	Virudhunagar	50	1,452,655	1,056,236	-
11	Narikudi	45	1,256,265	1,356,242	-
	<b>Total</b>	<b>518</b>	<b>16,165,046</b>	<b>17,160,229</b>	<b>27,007,296</b>

### Strengthening Income Generation through Micro Credit Programme :

Another important features of Self Help Group is establishing of linkages with the Formal micro finance institutions and Commercial banks. Micro Assistance involves extending small loans, savings and other basic financial services to people . it's a key strategy in helping people living in poverty to become financial independent, which helps them become more resilient and better able to provide their families in times of economic difficulty.

Micro finance helps in promoting self employment opportunities, which has a beneficial impact on the local economy also. SEEDS provide micro credit assistance with the help of Rashtriya Mahila Kosh, South Indian Bank and ICICI Bank (as Business Correspondent Model) during the reporting year.

The details of credit assistance are as follows,

S.No	Name of the Lending Agency	Loan Sanctioned(In Rupees)	No of SHG	No of Borrowers	Loan outstanding (In Rupees)
1	Rashtriya Mahila Kosh, New Delhi	2,000,000.00	17	45	636,000.00
2	South Indian Bank – Tem Loan I	5,000,000.00	35	420	2,860,403.00
3	South Indian Bank – Term Loan II	14,700,000.00	51	663	14,323,829.00
4	ICICI – BC Model	29,700,000.00	178	2136	9,187,064.00
	<b>TOTAL</b>	<b>51,400,000.00</b>	<b>281</b>	<b>3264</b>	<b>27,007,296.00</b>

### Visit of Dignitaries:

On 1/9/2014, SEEDS Organized an Exhibition of goods and materials produced and value added by women members of SHGs. On the occasion of visit Mr. Neera Dawan – General Manager of ICICI, Hyderabad who was accompanied by Mr. Sridhar – Dy. General Manager, Mr. Rajendran – AGM, Mr. Murugan – Regional Head SHG Business. They visited our micro credit activities supported by ICICI and went through the exhibition stalls. They shared with the SHG members on their day to day experience in their income generation activities and marketing. They also distributed loan to SHGs which are graded and ready for availing loan at that time.

In the Exhibition, the women members put their products like big shoppers bags, Ornamental jewels, Fruit Juices, Aari and embroidery works in sarees and other dress materials etc. which spoke on the skill and knowledge of the SHG members.



During the Visit to SHG members activities



Distribution of Loan to Bharatham SHG by ICICI



## Empowerment of Unorganized Women Labour :

The empowerment of Unorganized women labour process through UTHEYAM network with the support of Norwegian Human Rights Fund(NHRF), Norway. Through this network, SEEDS have enrolled unorganized sector women labours into Tamilnadu Manual Workers Board. After this enrollment, the women members got social security schemes like educational assistance, maternity assistance, marriage claim, accident claim, Death claim and old age pension benefits. SEEDS enrolled more than 2500 members into this board.

The following are the details of enrollment and benefits received during the year,

S.No	Name of the Scheme	No of members benefitted
1	New Member enrollment	190
2	Educational Assistance	120
3	Marriage assistance	2
4	Delivery Assistance	-
5	Death Claim	2
6	Old age Pension	2
7	Accident Claim	2

With the support of Ministry of Labour and employment, Government of India, SEEDS have conducted one day awareness campaign in 20 villages during the period of June 2014 to December 2014 covering 2383 unorganized women workers. In the awareness campaign, focus was given on women and human rights, Issues of women harassment and child abuse, sustainable development strategies for Women, social security schemes for informal sector workers, social issues of local relevance including gender disparities and the status of women labour in India. The aim of the campaign is to empower women in unorganized sectors, strengthen their solidarity and stand together in claiming the rights and entitlements.



**During the one day awareness campaign programme for unorganized women labour supported by Ministry Of Labour & Employment, New Delhi**

## Empowerment of Elected Women Representative :

Perspective building on the role of women in governance and their participation in functioning of local bodies to enrich the women empowerment activities and elimination of poverty, SEEDS with the support of THE HUNGER PROJECT undertakes strengthening of elected women representatives programme in 129 village panchayats in Kariyapatti and Thiruchuli Blocks Virudhunagar district and Kamuthi Block of Ramnad District.



SEEDS completed the following activities under this programme by strengthening the federations of Elected Women Representative,

S.No	Name of the Activity	No of Programme	No of EWRs
1	Federation Meeting	12	329
2	Panchayat Level Meeting	36	75 EWRs 1750 people
3	Need Based Workshop	6	177
4	Interface Meeting	4	120

The importance federation meetings is learning through experience sharing among the EWRs, for better performance in their respective panchayats and passing of meaningful resolutions and its transformation into reality.

Various need based workshops with focus on capacity building of EWRs, sensitizing EWRs of their roles and responsibilities, effective role play in addressing the issues of community have been dealt with. Interface meetings are conducted with EWRs block level bureaucrat who are in charge of various line departments. This aids in building a professional relationship between public office holders.



**EWR meet Mr.Kakkan Deep Singh Pedi – Planning Commission Director at Chennai**



**During the need based workshop**



### A Special Programme :

Under THE HUNGER PROJECT, the special programme for the reporting year is campaign on Violence Against Women (VAW), it is a 16 days programme aiming to project details of various violence meted out to women and female children. It is a mass campaign organized in 3 blocks, the salient features of the programme are, rally, cultural programme, mobile van campaign, video shows and street meetings. Also distribution of hand bills, pit notices and wall writings have been undertaken. The hall mark of the campaign is signatures obtained in banner in which the signatories promise to involve in protecting and promoting women rights and rights of children.



VAW Rally started by Mrs.C.Suganthi –State Secretary, AIDWA



VAW Mobile Van Campaign Programme

### Financial Inclusion Programme :

Financial inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of the society including vulnerable such as ultra poor, widows and weaker sections and low income people in particular at free of cost for opening a saving account. In this respect, SEEDS provide financial services to people in 45 villages of Virudhunagar district with the support of State Bank of India.

In this reporting period, SEEDS provided banking services to village people by running CSP centers in 8 villages, 20253 account holders are using SBI bank services, 665 old aged pension holders and 8900 NREGS workers benefitted. And also more than 1500 Recurring Deposit holders, 10 Fixed deposit accounts and Jewel loan are also given to account holders by linking to the main branches at Aruppukottai, Thiruchuli, Kariyapatti, Mallankinar and Naloor.

The special programme of Government of India namely Swach Bharath Scheme, SEEDS was identified as a facilitating NGO for the construction of toilets in 20 schools in the district of Thoothukudi. Proposal has been submitted in this regard with the guidance of State Bank of India.

## Social Security schemes

Pradhan Mantri Jeevanjyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) schemes are also launched for our customers by SBI Regional Manager, Madurai and Branch manager of State Bank of India, Aruppukottai, Kariyapatti and Sattur.



**Mr. Narasimman – Regional Manager, SBI**  
inaugurated and Launched the PMJJBY and PMSBY scheme



**Our CSP center at Tamilpadi**

## Watershed Development Programme:

As per the guidance and support of NABARD and TAWDEVA, SEEDS continues the Alagianallur Village Watershed Development Programme. In this year, SEEDS Completed the Full Implementation Phase (FIP –II) works covering 1123.30.5 Hectares with the cost of 1.16 crores for 5 villages of Kariyapatti Block, Virudhunagar District.

Under the second phase various activities like Formation of Field bund, Formation of Form Pond, Disc Ploughing, Bush Clearance, Agro Forestry and Agro horticulture were completed successfully with the participation of Farmers. And also a Women



Federation of Alagianallur Village involving women farmers was formed. An amount of Rs.3,00,000/- for the Livelihood promotion activities was planned through this federation and more than 70 women were benefitted. Trainings on Sustainable Agriculture, Bio Farming Practices, Social Awareness, Livestock Management, Crop Insurance, Summer plowing, Soil test and Goat Rearing trainings to farmers of



Alagianallur village watershed. Under the Productivity enhancement programme more than 15 farmers are benefitted for improving their irrigation and agriculture techniques from the grant of Rs.1.00 lakh released by NABARD.

NABARD also sanctioned to conduct 13 Days Micro Enterprises Development Programme on “Integrated Dairy Farming”. Its is a 13days training programme to Women SHG members, small and



marginal farmers of Alagianallur Village Watershed. Targeting more than 60 women and farmers benefitted and gained knowledge and awareness on integrated dairy farming. They have taken to an exposure an model dairy Farm owned by a progressive farmer at Kuchanur village of Theni District.

NABARD is considering our proposal of UPNRM ( Umbrella Programme for Natural Resource and Livelihood Management) aiming to improve the

socio economic status of small and landless households of Alagianallur watershed area through sustainable , Integrated agriculture based livelihood promotion activities.



Sustainable agriculture training Programme to small and marginal farmers

### **Establishment of Farmers Producer Organization(FPO) :**

Collectivization of Producers, especially small and marginal farmers into Producer organizations has emerged as one of the most effective pathways to address their various challenges in Agriculture and agri related livelihood activities. There are yet to be facilitated in accessing to investments, technology and inputs and markets. Hence, SEEDS facilitated the target farmers - the group of producers to register “**SEEDS Farmers Producer Company Limited**” under Companies Act 2013 on

**18<sup>th</sup> December 2014** under the Ministry of Corporate Affairs, Registrar of Companies, Chennai. The following set of services will be provided through the producer organization including financial, business and welfare services. This FPO will procure agriculture produce from its member farmers for proper storage, value addition and packaging for better marketing.

SEEDS Farmers Producer Company Limited was inaugurated by Mr.K.Venkateswara Rao – Chief General Manager,NABARD Chennai on 26<sup>th</sup> February 2015. The other guest of honour are General Manager, assistant general manager from NABARD and Managers from The New India Assurance beside 150 progressive farmers are also participated.



**Mr.K.Venkateshwara Rao – CGM,NABARD issues the Incorporation Certificate of SEEDS FPC**

### **Empowerment of Rural artisans in Hand Embroidery and Palm Craft :**

With the support of Ministry of Textiles – Handicrafts, government of India SEEDS identified 540 rural artisans in hand embroidery craft and issue Identify card to artisans and facilitate health insurance benefits with the support of Reliance Insurance and Aam Aadmi Bima Yojana Scheme. During the reporting year 8 numbers of artisans get the benefit from the insurance schemes.

In this reporting year, Under CGTMSE – Credit Guarantee Fund Trust For Micro And Small Enterprises scheme of Ministry of Textiles - Handicrafts, 24 artisans got credit facilities from South Indian Bank, Aruppukottai and union Bank of India, Pandalkudi for the amount of Rs.20000/- per artisan totally Rs.4,80,000/- for improving their economic status.

Several products are made out of the different parts of Palm trees in kariyapatti area. In this area, palm provides the employment to these artisans. To most of artisans depend on palm based products as they are the sole income earners for their families. SEEDS have identified and mobilized these palm craft artisans and issued identity card to these artisans from Ministry of Textiles – Handicrafts.





Among our Hand Embroidery artisans 40 women got Computer Training at free of cost. These 15days orientation computer training was possible thanks to the socially responsible education institution namely “ SREE SOWDAMBIKA COLLEGE OF ENGINEERING, ARUPUKOTTAI”



### School Help Programme :

One of a girl student, who involved in our violence against women campaign activity is a volunteer who is studying Social Work in Mannar Thirumalai Naicker College, Madurai, she and her younger brother are an orphans staying at her fraternal uncle's house. She is not in a position to continue her studies due to lack of money. Thanks to the help of our well wisher and Philanthropist



Mr.B.Radhkrishnan-HCL, Manager donated the college fees to this student for continuation of her studies.



At Sethupathi Government School located at Thiruchuli, there is a lack of infrastructure like furniture. So SEEDS donated chair, table and almirah to the Sethupathi Government School, Thiruchuli with the support of our philanthropist. The School teachers convey their heart-full thanks to SEEDS and the same donor Mr.B.Radhkrishnan.

### Special Effort to Disabled



SEEDS provided nutritional support to 35 disabled children, educational support to 29 children and Sewing machine to 2 women for their livelihood with the support of Individual philanthropist and well wishers. SEEDS also identified a person with disabilities and provided capital supports, linked with respective government departments for getting Identity card and availed welfare schemes.

Mrs.E.Lakshmi received artisan Identity card from Ministry of Textiles (Handicrafts),New Delhi



# Credibility Alliance Norms Compliance Report

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## 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” – on [www.seedsvo.weebly.com](http://www.seedsvo.weebly.com)
- Name & Address of Main Bankers : South Indian Bank, Aruppukottai Branch.
- Name & Address of Auditors: M/s .T.M.Uduman Ali, Chartered Accountants,273 – C Main Road, Kovilpatti 6280501.

**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	31	F	President	Teacher
2	Mrs. M.Shenbagadevi	36	F	Vice President	Social Worker
3	Mr. S.D.Pandian	49	M	Secretary	Social Worker
4	Mr. G.Jeya Kannan	40	M	Treasurer	Film Industry
5	Mr.S.Inbakumar	50	M	Member	Social Worker
6	Mr.M.A.Thirunavukkarasu	56	M	Member	Development Consultant
7	Mrs. R.Kalavathi	33	F	Member	Social Worker

### Financial details as on 31.3.2015

RECEIPTS AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31.3.2015					
RECEIPTS	as on 31.3.2015	as on 31.3.2014	PAYMENTS	as on 31.3.2015	as on 31.3.2014
Opening Balance	564,399.83	347,835.47	By Programme Expenses	3,182,278.70	3,395,496.50
To Donations	655,565.00	298,550.00	Expenses	843,413.27	823,453.30
To Grant Received	1,195,872.00	2,314,105.00	By Interest & Charges	1,034,489.81	774,447.00
To Incentive & other income	3,228,308.12	4,118,865.30	By Purchase of Assets	1,474,887.00	376,626.00
To Dues Received	78,858.00	424,521.36	By Payment to debtors	14,779,795.00	12,856,176.00
To TDS Received	-	9,430.00	By TDS Deduction	41,490.00	39,622.00
To Staff Advance Received	46,200.00	54,000.00	By Other Payments	20,757,264.63	803,090.50
To Loan Received	21,244,399.00	2,116,000.00	By Payment of Advances	44,000.00	62,000.00
To Loan Recovered	15,364,417.00	9,802,748.00	By Closing Balances	1,058,793.54	563001.83
To Advance from Secretary	309,393.00	207,858.00			
To sale of Fixed Asset	529,000.00				
<b>TOTAL</b>	<b>43,216,411.95</b>	<b>19,693,913.13</b>	<b>TOTAL</b>	<b>43,216,411.95</b>	<b>19,693,913.13</b>

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.3.2015					
EXPENDITURE	as on 31.3.2015	as on 31.3.2014	INCOME	as on 31.3.2015	as on 31.3.2014
To Programme Expenses	3,182,278.70	3,395,496.50	By Donations	655,565.00	298,550.00
To Administrative Expenses	850,471.27	823,453.30	By Grant Received	1,350,622.00	2,314,105.00
To Interest & Charges	1,039,001.81	774,447.00	By Grant Dues	-	64,869.00
To Other Payments	-	803,090.50	By Incentive	469,885.00	4,118,865.30
To Written off	-	67,166.80	By other income	2,900,954.12	-
To Excess of Income over Expenditure	49,626.34	932,735.20			
To loss on sale of fixed asset	255,648.00				
<b>TOTAL</b>	<b>5377026.12</b>	<b>6,796,389.30</b>	<b>TOTAL</b>	<b>5377026.12</b>	<b>6,796,389.30</b>

### BALANCE SHEET AS ON 31.3.2015

LIABILITIES	as on 31.3.2015	as on 31.3.2014	ASSETS	as on 31.3.2015	as on 31.3.2014
Capital Fund	4,083,867.92	1,936,116.58	Fixed assets	4,708,599.50	1,958,360.50
Current Liabilities	20,591,971.37	6,809,651.00	Deposits	510,000.00	510,000.00
			Advance	47,609.00	49,809.00
			Sundry Debtors	17,925,329.00	5,535,728.00
			Dues	299,641.00	64,869.00
			TDS	125,867.25	63,999.25
			Closing Balance	1,058,793.54	563001.83
<b>TOTAL</b>	<b>24675839.29</b>	<b>8,745,767.58</b>	<b>TOTAL</b>	<b>24675839.29</b>	<b>8,745,767.58</b>

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	2	11	13
5000-9999	5	4	9
10000-15000	1	1	2

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

- ◆ The SEEDS Board met in FY 2014-2015, 21/4/2014, 24/6/20214, 19/7/2014, 27/8/2014, 15/9/2014, 17/9/2014, 19/12/2014,
- ◆ 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. 2,12,154/97
- ◆ No reimbursements were made to any Board Member during 2014-2015
- ◆ No International travel by all personal including Staff, Volunteer and board members.



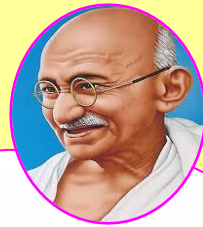
### **Sincere Thanks to Donors, Partners , Networks and Bankers :**

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.

- ✓ Tamilnadu Voluntary Health Association, Chennai
- ✓ NABARD, Chennai
- ✓ Rashtriya Mahila Kosh, New Delhi
- ✓ Ministry of Labour & Employment, New Delhi
- ✓ Ministry of Textiles, New Delhi
- ✓ Tamilnadu Corporation For Development of Women Ltd –TNSRLM MKSP
- ✓ Tamilnadu Watershed Development agency - TAWDEVA
- ✓ Department of Horticulture, Virudhunagar
- ✓ Kadhi and Village Industries Commission, Madurai
- ✓ District Differently able welfare officer, Virudhunagar
- ✓ The Hunger Project India, New Delhi
- ✓ Udayam network ,Virudhunagar
- ✓ Antenna Trust ,Madurai
- ✓ Credibility Alliance, Mumbai
- ✓ B.Radhakrishnan, Chennai
- ✓ Collectives for Development Initiative, Nagercoil
- ✓ Vrutti Livelihood Resource Center, Bangalore
- ✓ Tamilnadu Coalition Post –TNCP
- ✓ South Indian Bank, Aruppukottai
- ✓ Indian Bank - Aruppukottai and Kovilankulam
- ✓ State Bank of India – Region II, Madurai
- ✓ State Bank of India – Aruppukottai, Thiruchuli, Mallankinar, Nalur & Kariyapatti
- ✓ ICICI Bank Limited, Madurai & Arupukottai
- ✓ Axis Bank limited, Arupukottai

### **Conclusion:**

SEEDS is now in 20<sup>th</sup> year. Its efforts in strengthening CBOs are in progress with participation of targeted community in the midst of challenges like failure of rain fall and other economic issue. SEEDS now brainstorming on a vision building to enhance the rural economy and new approach in care and development of disable persons – VISION 2025 that is sustainable agriculture and sustainable livelihood through strengthening their own institutions namely SEEDS Farmers Producer Organization, UTHEYAM unorganized labour union, Alagianallur Watershed Federation and Muzhakkam of EWR Federations. SEEDS acknowledge all those associated in working for the empowerment of target communities and seek their continued support and guidance in the coming years also.



A Farmer cannot work without applying his mind. He must be able to test the nature of his soil, must watch changes of weather, must know how to manipulate his plough skillfully and be generally familiar with the movements of the stars, the sun and the moon. The farmer knows enough of astronomy, geography and geology to serve his needs.

