



*"The farmer is the father of the world.
But it is his greatness that he is not aware of the fact"*
Mahatma Gandhi

Social Education Economical Development Society



Annual Report **2020 - 2021**



SEEDS

**Social Education Economical Development
Society**

ANNUAL REPORT

2020 - 2021

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Abbreviations:	
BRLF	Bharat Rural Livelihoods Foundation
CBBO	Cluster Based Business Organisation
CSO	Civil Society Organizations
CSR	Corporate Social Responsibility
FPO	Farmer Producer Organisation
FPCL	Farmers Producer Company Ltd
JLG	Joint Liability Group
NABARD	National Bank for Agriculture and Rural Development
NABKISAN	Nabkisan Finance Limited
NBFC	Non-Banking Finance Companies
NPM	Non-Pesticide Management
PALM	Participatory Learning Meet
PMU	Project Management Unit
POPI	Producer Organization Promoting Institution
RI	Resource Institution
SEEDS	Social Education Economical Development Society
CSFAC	Central Small Farmers Agri. Business Consortium
SHG	Self Help Group
TNSAFC	Tamil Nadu Small Farmers' Agribusiness Consortium
TAWDEVA	Tamil Nadu Watershed Development Agency

Message from Secretary

Greetings!!!!

This annual report marks the twenty sixth year of SEEDS existence in serving the community. It gives a glimpse of the activities that were carried out and the out puts and appreciations that were obtained over the past year. A reorganization of programme areas led to the consolidation of activities. The Report presents work done under three thematic areas like Social Development, Education Development and Economic Development and empowerment of the community.



I am contented to present the Annual Report for the year 2020 – 2021. During this catastrophe period, SEEDS has reached out to the rural farming communities despite numerous challenges posed by the pandemic and the climate change. As the world and India deal with the anguish caused by the COVID 19 pandemic, SEEDS stood strong with the communities across all its operational areas. Most of the farming communities and the vulnerable live in rural areas and they are particularly vulnerable to severe impact from the pandemic and the resultant economic contraction. The Pandemic has proved to be more than just a health crisis but has permeated and disrupted the life, having long lasting or even permanent impact on life and livelihoods of the rural communities. The challenges are all the more severe in isolated rural communities with a host of varying development disadvantages. The impending economic crisis has further reduced employment opportunities. SEEDS has swiftly responded to the pandemic, ensuring that benevolent aid and recovery assistance reaches those most in need through several initiatives supported by various agencies. The organization stands in solidarity with the scores of frontline workers and charitable workers to fight this pandemic. SEEDS has been able to prioritize and support rural livelihoods during the pandemic, by restoring livelihoods, providing market opportunities for farmers through formation of Farmer Producer Organization, financial support for women to begin new micro enterprises within the villages, providing critical backward and forward linkages for the farming

community to sell their produce thereby providing hope to hundreds of families who are in terrible need of income. Strengthening farmer producer organizations and facilitating various bank loans and government subsidies have given a gleam of hope to nearly 1 lakh farmers who are members of these FPOs supported and nurtured by SEEDS. My earnest thanks to the Board Members for their unconditional support, cooperation and guidance for the past 25 years. I would like to appreciate the entire team at SEEDS who have contributed to the growth of the organization through their dedicated service and commitment. My heartfelt gratitude to all the donors, supporters, well-wishers, various institutions, corporate companies and the Government who have contributed immensely to improving and supporting lives and livelihoods of the needy and the farming community with reposing faith in us to march forward through their continued support. We will strive to stand true to our vision and let our efforts continue to create positive impact in the lives of the farming rural communities.



(S. D. PANDIAN)

Secretary

Origin of SEEDS

SEEDS was registered as a Society under the Societies Registration Act in 1995 by Mr. S. D. Pandian (a follower of Gandhian thoughts and a volunteer of the Sarvodaya Movement) to usher in rural revolution with special focus on agriculture and small and marginal farmers as well as to bring about inclusive growth in women, children and the vulnerable. Having been a tireless worker Mr. S. D. Pandian envisioned SEEDS for economic and social development of farmers on a sustainable basis. From its humble beginning based on small practical approaches to sustainable development, SEEDS has grown to a fully-fledged professional organization providing cutting edge services creating large scale impact in the rural areas and changing the lives of scores of farmers in the project area. Joining hands with the Government, corporate houses and other stakeholders to implement its core programs, SEEDS has been successfully addressing local challenges of agriculture and rural development through multi-pronged approaches and targeted interventions.

Vision

SEEDS visualize to enhance the livelihood and economic status of the farming community with eco-friendly cognizance, empower the women folk on gender equity, to recover health, hygiene and education for children without hindering their juvenile pleasure.

Mission

Achieving better balance between economy, environment, empowerment and education which are interdependent for the poor and relegated farming community, women and children through sustainable farm and non-farm activities, natural resource management, rural enterprises through institution building, effective community participation and mutually beneficial partnerships.

Organization Profile

Name of the Organization	-	SEEDS (Social Education Economical Development Society)
Type of organization	-	Non-Profit organization
Year of launching	-	1995
Date, Month & Year of Registration	-	21st April 1995
Registration Number	-	55/95
Registered Office Address	-	No: 1/435, Lakshmi Nagar, Athipatti, Sempatty Post, Aruppukkottai – 626101 Virudhunagar District, Tamilnadu
Name of the Chief Functionary	-	S. D. Pandian
Designation	-	Secretary
Contact number	-	094435 59473
PAN Number	-	AAAAS8286R
Certificate of 12A and 80G	-	Completed
FCRA Number	-	Reg.No.076110002
E-mail	-	<u>seeds95@gmail.com</u>
Website	-	<u>http://www.seedsvo.org/</u>

Board Members



S. Chellammal , M.A, M. Phil
President



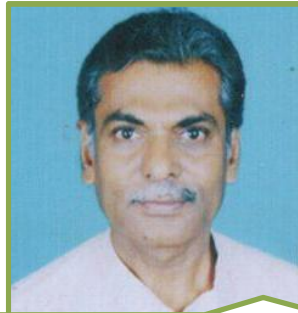
M. Shenbagadevi M.A
Vice – President



S. D. Pandian, B.A
Secretary



G. Jayakkannan, B.A
Treasurer



M. A. Thirunavukkarasu, MSW
E. C. Member



S. Inbakumar, M.A
E. C. Member

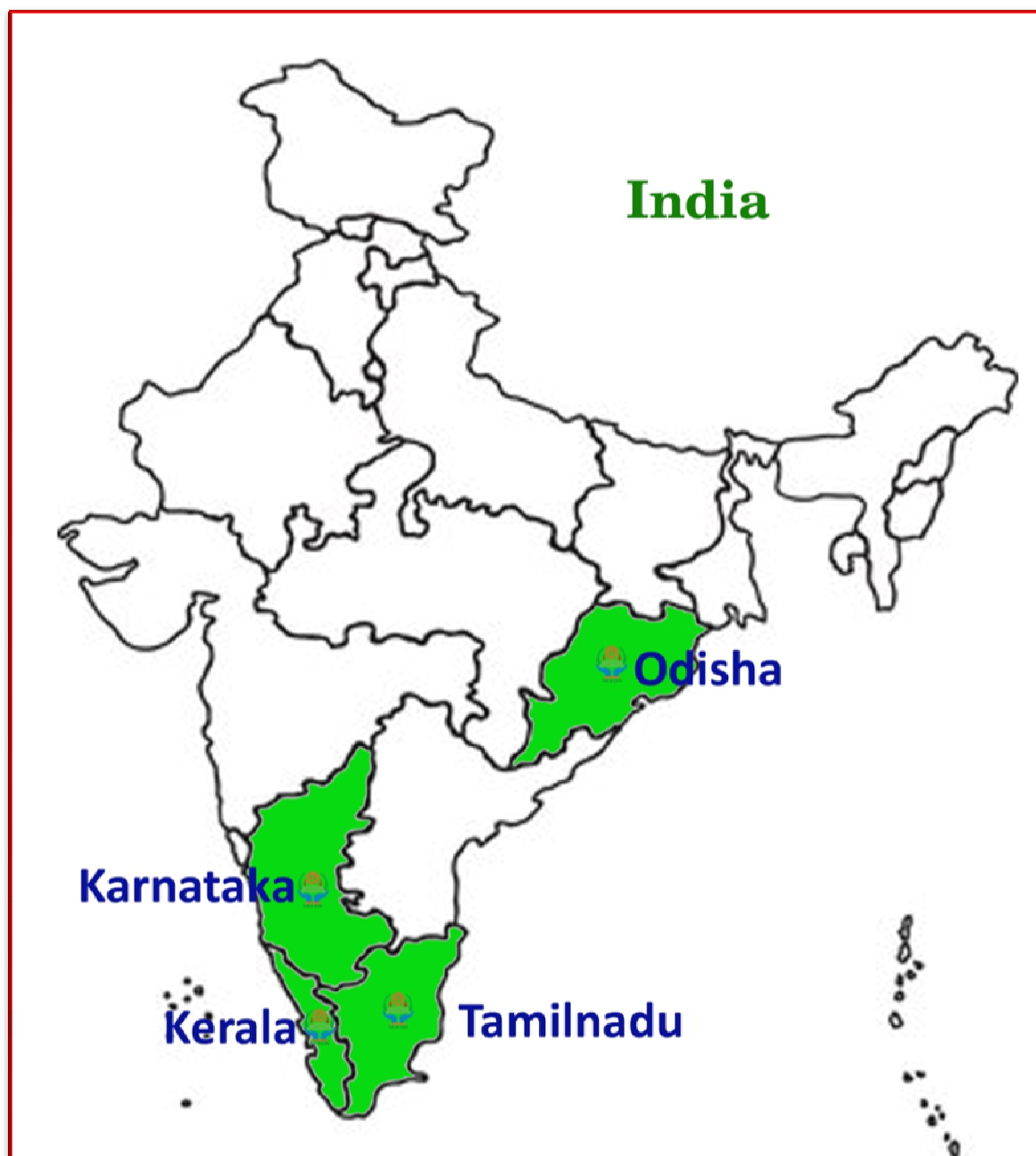


R. Kalavathi, H.S.C
E. C. Member

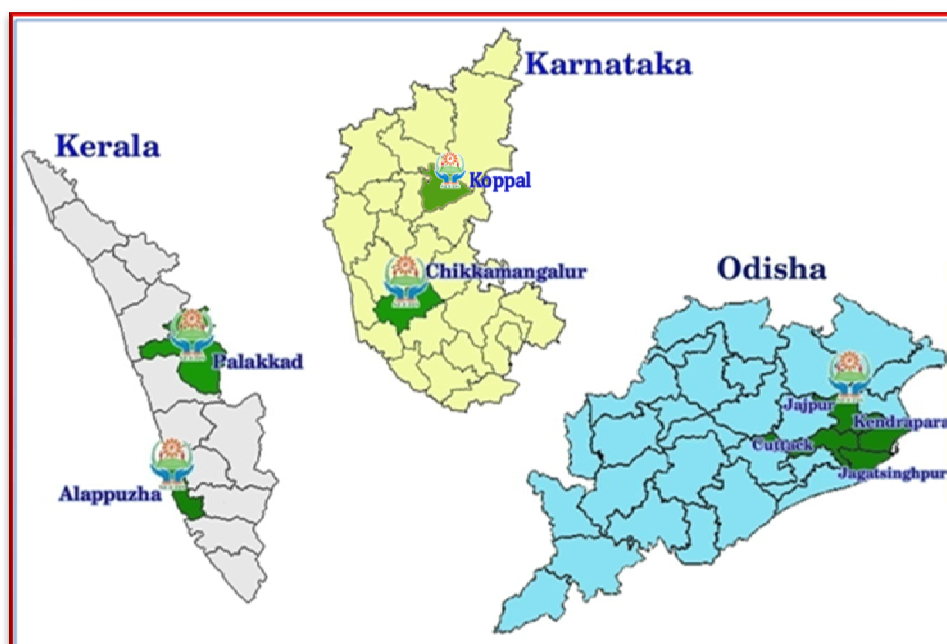
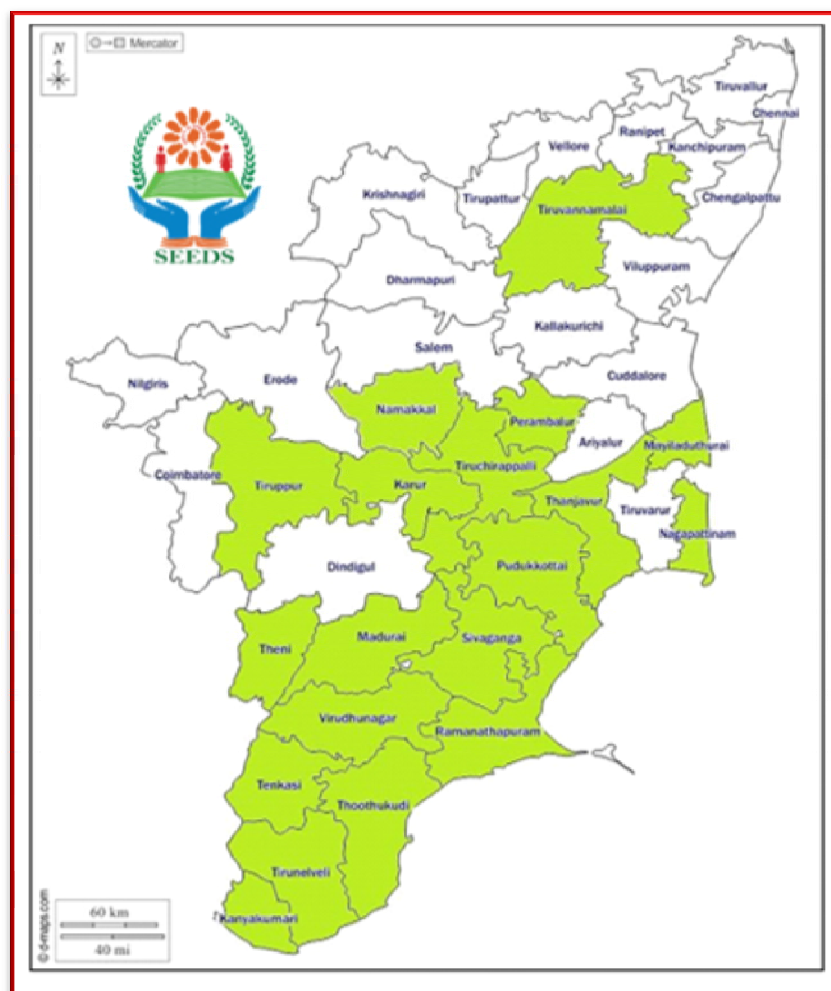
Organogram of SEEDS



SEEDS AREA OF OPERATION IN INDIA

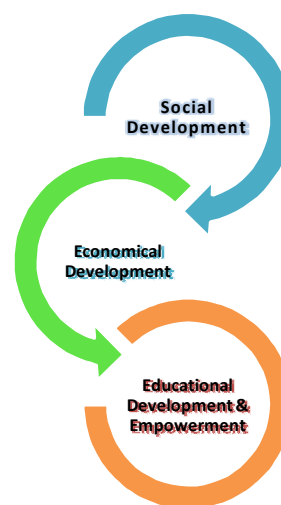


SEEDS AREA OF OPERATION IN THE STATES OF TAMILNADU, KERALA, KARNATAKA & ODISHA



APPROACHES FOR DEVELOPMENT

- ❖ Increasing the income of farmers through sustainable agriculture and agri. business for small and marginal farm holders including women.
- ❖ Agricultural productivity improvement through innovative farming practices and addressing market value chain.
- ❖ Frontline Demonstrations, Promoting Agri. business and agri. allied sector enterprises etc.
- ❖ Strengthening and conserving the natural resources of the local ecosystem through Watershed development activities.
- ❖ Watershed development, Afforestation, and bio-diversity conservation initiatives etc.
- ❖ Strengthening the human asset in the agriculture and rural sector through need based and demand driven training and capacity development programs.
- ❖ Training and building capacities of farmers, women farmers, students, civil societies, government agencies and other stakeholders, entrepreneurship development programs, etc.
- ❖ Creating dynamic, vibrant and sustainable rural communities who work in the spirit of cooperation, equity, equality and collective ownership.
- ❖ Promoting and nurturing various community-based institutions like Farmers Producer Companies, SHGs, Farmers Cooperatives, and Watershed Committees for collective decision making and action for institutional sustainability.



SEEDS Working Divisions

Sustainable development is about recognizing, understanding and acting on interconnections between the thematic areas of Social Development, Economical Development, Educational Development and Empowerment. Significant and verifiable outcomes across these cross-cutting thematic areas are expected segregating SEEDS into multiple divisions.

Agricultural Development Division

Farm Mechanization, Sustainable Climate Smart Agriculture, Knowledge and Technology Partnering with KVK and Agricultural Universities, Implementation of NPM project etc.



Agri. Business Development Division

Formation & Development FPOs, Agribusiness trainings, Digitization of FPO Business Operations, FPO Credit & Market Linkages, Rural Entrepreneurship etc.

Watershed Development Division

Natural Resource Management, Watershed Development, Soil and Water Conservation, Climate Change adaptation and mitigation etc.



Training & Capacity Building Division

Training and Capacity building for adoption of Sustainable Agriculture practices, Organic farming, Climate Smart Agriculture, Agri. Business training, NPM Agricultural Technology training, Micro Enterprise Development, Awareness programmes, etc.



Social Development Division

Community Mobilization, Financial Insertion, Livelihoods, Entrepreneurship by supporting earlier promoted Self-help Groups.



SOCIAL DEVELOPMENT

Social Development is at the staple of every project or intervention that SEEDS undertakes, creating vibrant, pulsating and sustainable rural communities who work in the spirit of cooperation, equity, equivalence and collective ownership. SEEDS strongly believe that rural prosperity can be achieved through effective participation of rural communities in the management of their own social, economic and environmental needs.

Most rural communities are in conversion, taking on the new generally perpetrated challenges and are at cross roads of development. Despite the many constraints of lack in infrastructure, growth and opportunities, rural communities have proven to be resilient in times of challenges and have come together to display skill and leadership.

SEEDS had adopted an inter disciplinary and inter sectoral approach to address the diverse social dynamic in play in rural, by, organizing the rural people into grass-root level community-based institutions, and encouraging informed decision making, equal participation by women and demand driven development.

SEEDS is promoting and nurturing various community-based institutions like Self Help Groups, Joint Liability Groups (JLGs), Farmers Producer Organizations (FPOs), Farmer Producer Companies (FPCs), Village Watershed committees (VWC) etc. for inclusive decision-making and collective-action. These institutions have helped the communities in achieving a sense of ownership for the development interventions, accumulation of capital & resource mobilization for institutional growth, ease-of-access to government schemes, gender equality and other social benefits.

Focus Areas:

- Promotion of Community Based Institutions
- Common Resources Management
- Awareness Generation
- Women Empowerment

Highlights of SEEDS Supported Activities:

SEEDS has been in the forefront reaching out to marginalized sections in rural areas during the pandemic, providing not just financial support, but handholding support as well to women and farmers to help build their lives during the crisis period. Rebuilding livelihoods has been a major focus during the pandemic, especially empowering women through financial inclusion projects, income generating projects and micro entrepreneurship, thereby ensuring that new streams of income are sustained and people are able to cope with sudden loss of mainstream incomes. Some of the initiatives are listed below.



GRAMUNNATI inauguration



GRAMUNNATI Panning Meeting

Gramunnati

SEEDS propped up by SAMUNNATI one of the funding partner and a national organization empowering value chain in Agriculture prompted the Village Development Programme. SEEDS in association with SAMUNNATI had delivered credit support and linkages to many small and marginal farmers through FPOs during past five years. Meanwhile SAMUNNATI was reflective on the Village development programme and supported SEEDS to instigate the programme in the villages where the FPOs were moulded. This Village development programme was termed as GRAMUNNATI and five FPOs nurtured by SEEDS were nominated to exert their service for the programme. Through the support of the FPOs the programme was expanded in five blocks in three Districts which were feeble.

Demographic details of target area:

District	Block	Panchayat	Villages	No. of Family	Male	Female	Total
Virudhunagar	Aruppukottai	Sembatti	4	2411	4004	5116	9120
Ramanathapuram	Kamudhi	Kathanendhal	5	520	922	1141	2063
Virudhunagar	Thiruchuli	Nallankulam	2	312	419	444	863
Virudhunagar	Kariapatty	Thonukal	4	971	1686	1728	3414
Thoothukudi	Pudhur	Madhallapuram	4	850	1160	850	2010
			19	5064	8191	9279	17470

SEEDS resource team visited the targeted villages and recognized the genuine necessities of the community through PALM (Participatory Learning Meet) tool designed by SAMUNNATI and premeditated the activities to be commenced in the villages.

COVID – 19 RAPID RESPONSE AND RELIEF INITIATIVES:

SEEDS, with support from its CSR Partner Covid Action Collab (CAC) and SWASTI has been able to reach out to scores of people across the project area during the pandemic in delivering not just essential items and groceries, but also much needed approved herbal immunity boosters and sanitation kits and safety suits supplies to frontline workers. It has been a humbling experience to facilitate relief and aid to the neediest, especially during a crisis period, but the organization worked on war footing to take these essential services to the communities in the most critical phases of the Covid-19 pandemic. The organization wishes to place on record special appreciation and gratitude to its partners and staff who came forward to implement these various measures and put the interest of the needy communities and the front-line workers before their own. SEEDS and its FPOs were recognized and authorized by the District Collector through social media for supplying groceries at the doorsteps of the striving families during the lockdown period. Purely NPM produces were procured from the farmers, hygienically packed and supplied at the doorsteps at minimal cost.

Name of the District	Name of the Block	No. of consumers	Aggregate (Rs.)
Virudhunagar	Kariapatti	160	160,000
	Aruppukottai	235	235,000
	Sathur	135	135,000
	Narikudi	198	198,000
	Sivakasi	127	127,000
	Virudhunagar	185	185,000
		1040	1,040,000

The same bags were provided for the needy, daily wage labourers vulnerable widows, destitute, elderly people, frontline workers, migrant labours, nomadic tribes, physically challenged and orphans at free of cost.

Districts covered	Blocks covered	Widows	Crestfallen women	Orphans	Folk artisans	Elderly people	Physically challenged	Migrant Labourers	Frontline workers	Women monitored families	Total
3	11	126	46	11	25	121	132	63	1723	115	2376

25 children from 70 itinerant tribal families currently existing in Paanickanandhal village in Virudhunagar District were provided with milk (200ml/each) till end of the lockdown period to supplement their nutrition level.

SEEDS continue to stand in solidarity with all those warriors who are fighting to curtail the spread of this noxious virus and is playing its own role in doing the same across all its project locations under the GRAMUNNITI banner and 5064 families in the project area were benefitted.

During the second phase of Covid – 19 spread, SEEDS propped up by CAC supplied with lifesaving equipment to Primary Health Centres and Hospitals in Virudhunagar, Madurai and Thoothukudi Districts. 10 Nos. of 5LP and 10 Nos. of 5 LP Oxygen Concentrators were donated through SEEDS FPCLs.

SEEDS- CAC INTERVENTION			
Sl. No.	Activities	Accomplishments	Impact
1	Awareness creation on COVID safety measures & importance of Vaccination	Through 46 FPOs of 17 districts & 195 volunteers trained & the activity in progress for the past six months	75563 members benefitted
2	Orientation for vaccination	Recommended for vaccination in camps organized	8305 members benefitted
3	Oxygen concentrators supply to PHC / GH – 10 LP (5nos) & 5 LP (10 nos)	10+5 LP oxygen concentrators to 5 PHCs & 3 GHs	315 patients were benefitted
4	NCD Screening(sugar, BP, O2, heartbeat, temperature etc)	130 Nos. pulse oxy meter, 2 BP checking apparatus, 2 sugar testers, 2 thermometers were provided	9623 members were benefitted
5	Face mask distribution	3000 Nos	7 FPOs – 3000 beneficiaries
6	Hand sanitizer distribution	1000 Nos supplied to 25 FPO offices	15230 were benefitted
7	Dry ration kit to vulnerable women	350 Nos covered in 2 districts, 5 blocks, 52 villages, 12 CDOs & 7 FPOs- worth Rs. 2.62 lakhs	Vulnerable women covered: Widow 65, abandoned women 48, orphan 25, Folk artist 10, elderly 54, differently abled 23, Migrant labour 35, sanitary workers 25, women headed family 45 & transgender 20
8	Vitol project	8 staff supported with honorarium (1 coordinator -7 field staff) for two months tuning up to Rs. 1.520 lakhs	20424 beneficiaries covered in 2 months period on awareness & social protection schemes.
9	Covid support to villages	Through SEEDS- Gramunnati project in 5 Village	5064 families with 17470 members were benefitted.
10	Village Development Plan.	5 Panchayats with 19 villages, covering 3 districts, Virudhunagar, Ramanathapuram & Thoothukudi	immunity booster and approved herbal decoction, 70 safety suits provided to the Frontline sanitary workers of 5 panchayats (2 sets each for 35 workers) were provided through 5 FPOs
11	Support to FPO farmers through low interest loans for agricultural activities	CAC- FWWB- SEEDS NGO- FPO- Rang De platform	23 FPOs have submitted the demand for Rs 3.10 crores for the loan which would benefit 3100 farmers.

Contribution of oxygen concentrators to hospitals during COVID SECOND PHASE by SEEDS & CAC

Sl. No.	Donor FPCLs	Details of the PHC / GH
1	SEEDS FPCL	PHC, Mallankinar ,Kariyapatty post, Virudhunagar - 1 number
	SEEDS FPCL	Aruppukottai GH Virudhunagar district - 4 number
2	RAMANAR FPCL	PHC, Paralachi, M.Reddiyapatti, Aruppukottai Taluk, Virudhunagar district -626114 - 1 number
3	RAMNAD FPCL	Primary Health Centre - Kovilangulam, kamuthi (tk), Ramanathapuram-623603 - 1 number
4	KUMARAPPA FPCL	GH, Periyur - 625703, Madurai district - 1 number
5	VIZHUTHUGAL FPCL	PHC, Paralachi, Boothapuram, Kadalkudi, Vilathikulam post, Thoothukudi district- 628907 - 1 number
6	VINOBA BHAVBE FPCL	Government Primary Health Center (PHC) , Gopalapuram, Aruppukottai, Virudhunagar District - 1 number
TOTAL		10 NUMBER OF 5 LP





Distribution of groceries to frontline workers



Awareness to Frontline workers





Relief to the aged and needy



Distribution of Milk for the tribal children

SUPPORT FROM STAKEHOLDERS :

Supporting Patrons	Financial assistance for groceries procurement	No. of households benefitted
 Samunnati <small>Invested in Your Growth</small>	500,000	500
 AVANTI <small>FINANCE</small>	250,000	250
 ANANYA <small>Going Beyond Finance</small>	250,000	250
 Virudhunagar District	869,000	869
 ASSEFA Madurai	50,000	50
 ANTENNA TRUST	75,000	100
 SEEDS	357,000	357
Total	2,351,000	2,376

Watershed Development:

Watershed management interventions such as soil and water conservation and water harvesting are crucial in refining the natural assets of an area. As a result, there will be an increase in overall biomass, productivity, cropping frequency, irrigation sources, livestock, livelihoods opportunity etc., all which are crucial in building a sustainable ecosystem in rural areas. SEEDS has been in the forefront on watershed projects which is a part of its comprehensive rural development initiatives. The watershed Program is strategized on a comprehensive integrated Community Development approach integrating areas such as soil and land management, water management, afforestation, pasture land development, agriculture development, livestock management, livelihood support and enhancement, community empowerment to target effective holistic development of rural communities on a sustainable basis. Watershed management is a holistic concept, which tries to achieve the best possible balance in the ecosystem between natural resources on the one side, and human and other living beings on the other. SEEDS smear a multidisciplinary & multi- sectoral approach, using scientific knowledge from different fields and a combination of technologies, strategies, and techniques to create maximum possible benefit to the stakeholders. Watershed projects of SEEDS were implemented with the support of donors.

WATERSHED PROJECTS IMPLEMENTED BY SEEDS :

Sl. No.	Name of the Project	District	No.of Villages covered	Total Area (Ha)	No. of households benefitted	Funding Partner
1.	Pisindi-Alagiyanallur watershed Development (FIP) - Completed	Virudhunagar	5	1123.5	1042	NABARD & TAWDEVA
2.	Pisindi-Alagiyanallur watershed Climate Proofing Project – Completed	Virudhunagar	5	1123.5	1042	NABARD
3.	Erumaikulam watershed Development (FIP)	Virudhunagar	5	1683	815	NABARD
4.	Eluvani watershed Development (CBP)	Virudhunagar	7	103	322	NABARD
5.	Pillayarthottiyankulam watershed Development (CBP)	Virudhunagar	7	116	364	NABARD
6.	Vadakkupuliyampatti watershed Development (CBP)	Virudhunagar	8	106	493	NABARD
7.	Madalapuram Watershed Development (Pre CBP)	Tuticorin	8	109	638	NABARD

Watershed Development Programme and Climate Proofing funded by NABARD & TAWDEVA in Pisindi-Alagiyanallur, Virudhunagar District, Tamilnadu

This project has been implemented in Kariyapatti block of Virudhunagar district since 2017. Prior to the intervention of SEEDS this watershed area suffered from severe water runoff and soil erosion. Due to concerted efforts by SEEDS team and cooperation of the village community, Pisindi-Alagiyanallur today, shows all round improvement in visible increase in surface and ground water, change in cropping pattern of the farmers, who now opt for multiple crop cycles due to increased availability of water, thereby increasing yields through adaptation of modern agricultural practices and best techniques, also impacting the level of income of the entire community. Construction of various water harvesting structures in the village has led to the overall conservation and proper storage of water, making this vital resource available to the farming community and thereby impacting the lives of the community living the project area.

Major Interventions:

Area Line Treatments such as Trench cum bunds, water bodies rejuvenation like excavation of Farm ponds, Sunken ponds, Well recharge pits, agro - forestry plantation, drainage line treatments such as channel renovation, construction of gabion check dams & check weirs, Training and demonstrations for promotion of best agri. practices, Field Level Demonstrations and livelihood additional income generation activities.

Project Outreach:

- The Project is implemented across 5 villages benefitting 1042 households with 4650 members.
- 25 SHGs with 364 members were trained and got benefitted from Income generating Program.
- Village Watershed Committee was formed with 12 members.

Impact Created:

- 364 women beneficiaries impacted through trainings, awareness programs and Income generation activities.
- 20 acres brought under fodder cultivation benefitting 200 farmers and making them self-sufficient.
- 1123.5 hectares covered under Project interventions, showing improvement in farming practices and cattle management system.
- 100 hectares farm land irrigated through watershed development.
- Increase in ground water table to 4 meters due to various water conservation measures.
- 14370 seedlings were distributed under Agro - forestry initiatives to increase the green cover, additional income generation for farmers.
- 2650 Horticulture saplings were planted in the watershed area.
- 200 Hectares of fallow land was converted into cultivable land through bush clearance and due to increase in ground water resources.





Watershed Development Programme funded by NABARD in Erumaikulam, Virudhunagar District, Tamilnadu.

The major interventions in this project were creation of water harvesting structures and expansion of the cultivable area in the watershed. The project activities include clearance of channels, excavation of farm ponds and desilting of existing ponds, sunken ponds excavation along the supply channel, construction of well recharge pits, expansion of cultivable area through bush clearance activity, enhancing soil texture through disc ploughing, Agro-forestry and Agro-horticulture plantations and introducing dry land horticulture.

Impacts / outreach of the project:

- The Project is implemented across 5 villages benefitting 815 households with 3016 members.
- 12 SHGs with 220 members were trained and got benefitted from Income generating Program.
- Village Watershed Committee was formed with 14 members.
- 1683 hectares covered under various land and water interventions.
- 40 Hectares of fallow land brought under cultivation due to availability and increase in ground water resources.
- 1350 Agro Horticulture saplings and 580 Agro-forestry seedlings were planted in the watershed in order to provide a more sustained income for the farmers in the region.
- 32 hectares of barren land inundated with bushes was converted into cultivable land.
- Increase in ground water table to 2 meters due to various water conservation measures.
- Significant increase in yield of crops ranging from 20 % to 30 % and improved increase in crop cycles, due to water availability and improved farm management practices has been witnessed in the watershed area.



Farm Pond



Trench cum bund



Open Well Recharge pit



Channel Formation



Agro Horticulture Plantation



Dryland Horticulture Plantation



VWC Meeting



Bush Clearance

Watershed Development Programme funded by NABARD in Pillayarthottiyankulam, Virudhunagar District, Tamilnadu.

The delineated area of the Pillayarthottiyankulam Watershed is 116 hectares with 364 households. The project focuses on enhancement of the rural community through its Integrated Watershed Management Program while impacting the farmers and restoring the natural resources through its various interventions.

Major Interventions: Construction of Gabion check dams, channel cleaning, well recharge pits, sunken pond, farm pond, bush clearance, disc ploughing, Agro-forestry & Agro-horticulture plantation, livelihood enhancement activities, training and capacity building for farmers.

Project Outreach:

- The project is implemented across 7 villages with 364 households and 1092 members.
- 100 women being the members of 5 SHGs were benefitted from various training and income generating program for livelihood enhancement.
- Village watershed Committee formed with 16 members supported for development initiatives.

Impact Created:

- 116 hectares covered under project interventions benefitting 364 households under various land and water interventions.
- 100 women benefitted from Income Generating Loan for development of Livelihood.
- 1000 Agro horticulture saplings and 800 agro forestry seedlings were distributed to the farming community in the watershed to provide a sustainable alternative livelihood for farmers and under Greening initiatives.
- 11 hectares of barren land inundated with bushes were converted to cultivable land.



Farm Pond

DPPO A9 2020



Sunken Pond



Gabion Check dam



Trench cum bund



Channel formation



Bush Clearance



VWC Meeting



Agro Horticulture Plantation

Watershed Development Programme funded by NABARD in Vadakkupuliyampatti, Virudhunagar District, Tamilnadu.

Over the years, water is proving to be a precious resource facing many challenges and much shortage in both urban and rural areas due to over exploitation, improper conservation and climate change, thereby impacting lives and livelihoods across. Poor water holding capacities of the existing water bodies, many of which have disappeared due to poor management or diversion of that land for other purposes. NABARD's support has helped to augment the water resources de-silting and deepening, creation of effective water ways and channelizing them through construction of suitable water harvesting structures in order to support the people. Thus SEEDS has been able to effectively address this water crisis using a "Catalytic Strategy" to enhance the productivity and profitability of the farming systems and livelihood security.

Major interventions:

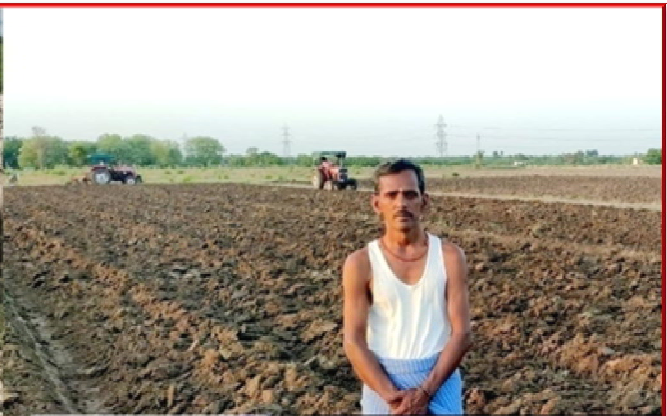
- Excavation of Farm ponds, Trench cum field bunds, bush clearance, well recharge pits, supply channel cleaning and deepening, Agro-forestry & Agro-horticulture plantation, dry land horticulture, disc ploughing, deep ploughing and livelihood activities.
- Project Outreach:
- The project is implemented across 8 villages with 493 households and 1479 members.
- 140 women from 7 SHGs were benefitted from various training and income generating program for livelihood enhancement.
- Village watershed Committee formed with 12 members supported for development initiatives.

Impact Created:

- 106 hectares covered under project interventions benefitting 493 households under various land and water interventions.
- 140 women benefitted from Income Generating Loan for development of Livelihood.
- 1200 Agro horticulture saplings and 650 agro forestry seedlings were distributed to the farmers in the watershed to provide a sustainable alternative livelihood for farmers and under Greening initiatives
- 18 hectares of barren land inundated with bushes were converted to cultivable land.



Farm Pond



Disc ploughing



Trench cum bund



Bush Clearance



Agro Forestry Plantation



Agro Horticulture Plantation



VWC Meeting



Channel formation

Watershed Development Programme funded by NABARD in Eluvani, Virudhunagar District, Tamilnadu.

The intention of this program is Integration of watershed development program activities towards rehabilitation of degraded Soils and building climate resilience by improving adaptive capacities of the communities against changing climate. The soil and water conservation measures focused were Trench cum field bunds excavation of Farm ponds and sunken ponds, Disc ploughing to enhance the soil texture and Agro-horticulture and Agro-forestry plantation.

Project Outreach:

- The project is implemented across 7 villages with 322 households and 966 members.
- 160 women from 8 SHGs were benefitted from various training and income generating program for livelihood enhancement.
- Village watershed Committee formed with 16 members supported for development initiatives.

Impact Created:

- 103 hectares covered under project interventions benefitting 322 households under various land and water interventions.
- 160 women benefitted from Income Generating Loan for development of Livelihood.
- 1000 Agro horticulture saplings and 380 agro forestry seedlings were distributed to the farmers in the watershed to provide a sustainable alternative livelihood for farmers and under Greening initiatives
- 27 hectares of barren land inundated with bushes were converted to cultivable land.



Farm Pond



Trench cum bund



Farm Pond



Bush Clearance



Sunken Pond



Agro Horticulture Plantation



VWC Meeting



Trench cum bund

Major Interventions in Watershed Projects:

- ❖ The following interventions were implemented under the watershed projects over a period of time.
- ❖ Adaptation of existing measures and implementation of required additional physical measures for soil and water conservation, erosion and degradation control, land reclamation and land improvement on common and private land.
- ❖ Promotion of measures to improve soil quality and soil health.
- ❖ Promotion of sustainable farming, productivity enhancement and natural resource management practices and climate change adaptation measures
- ❖ Implementation of measures to improve nutritional security and livelihood promotion by backyard poultries, kitchen garden.
- ❖ Capacity building and institution building for above mentioned activities and especially climate change risk, adaptation and mitigation measures through Project Facilitating Agencies.
- ❖ Systematization and documentation of local experiences and best practices, publications, trainings, policy dissemination as well as workshops, exposure visits, events for knowledge exchange

Supporting Livelihoods and empowering women through Micro enterprises in rural areas

SHG women were propped up with financial assistance to help them engage in productive business activities at the village level. Encouraging them through various capacity building and skill development training, SEEDS with support from NABARD and bridging them with other Nationalized banks has been able to reach out to a total of 844 women and develop them into micro entrepreneurs, thereby empowering them and helping them create an identity for themselves in the village social scene.



JOINT LIABILITY GROUP (JLG)

Joint Liability Group is a group of 4-10 people of the same village or locality of homogenous nature and of the same socioeconomic background who mutually come together to form a group for the purpose of availing loan from a bank without any collateral.

JLG serves as an important tool for augmenting flow of credit to landless farmers cultivating land as tenant farmers, oral lessees, share croppers and small/marginal farmers and other poor individuals for taking up farm, off farm and non-farm activities.

SEEDS had accomplished a significant effort towards the enhancement of the economic status of rural women. Joint Liability Group, is a concept developed by NABARD in the year of 2014 to provide credit support to small farmers. SEEDS has moulded 320 groups in the targeted areas with 5312 beneficiaries, majority of them being small farmers. In this economic development project, SEEDS was propped up with financial support by NABKISAN, UNION BANK OF INDIA, INDIAN BANK, SOUTH INDIAN BANK, NBFC like



SAMUNNATI, ANANYA, AVANTI FINANCE and ANTENNA TRUST. Through this support SEEDS was able to lend credit facility to the beneficiaries tuning up to Rs. 362,502,627/-.

This financial support to the beneficiaries generated a tangible impact through augmentation in their agricultural activities, averting child labour issues and migration in exploration of occupation was curtailed. Considerable empowerment was perceived among the women folk.

Agri-Business Development Division

Indian economy is globally identified as an agrarian economy. Agriculture is called the backbone of our economy as it supports the livelihood of more than 50% of the nation's population. But the farmers, especially the small land holding farmers, struggle to make ends meet on a day-to-day basis due to various issues at both the national and local level. Ironically though, farming is deemed to be economically profitable, but being a farmer is not.

Of late, there has been considerable shift in agriculture from “Subsistence farming” to “Market Led” approach. i.e. “Agri – Culture” to Agri – Business”. Thus, collectivization and resource pooling has been the norm for sustainable agribusiness options. Farmers Producer Organizations (FPOs) have been identified as engines of change in agribusiness. In order to address the challenges faced by the farmers in making agriculture a profitable business,

FPOs are being promoted with handholding support from the Government. FPOs are agribusiness companies (registered under Companies Act 2013) promoted by farmers and primary producers as shareholders. This helps in collectivization of their inputs and resources thereby enabling them to access technology, inputs, credit as well as market thereby realizing the economic benefits from agriculture.

The core purpose of this division is to focus on formation, nurturing and strengthening of the FPOs as a profitable and sustainable business model through the application of scientific management principles such as value addition, branding, marketing, setting up a supply chain, operations management, financial management, value addition, processing, market linkage, digitization etc. SEEDS is increasingly focusing on equipping the FPOs and

considers these collectives as a strategic tool to achieve the government's vision of doubling the farmers' income by 2022.

Broadly promotion of agribusiness and FPOs are done by - building rural entrepreneurship; inking SMF to integrated agri. value chains; promoting agri. enterprises and facilitating forward and backward linkages through credit linkages, produce aggregation, value addition and marketing linkage/tie ups

SEEDS has been empanelled as a Resource Institution (RI) by Small Farmer Agri. Business Consortium (SFAC) and by NABARD as Producer Organization Promoting Institute (PoPI) for promotion of Farmer Producer Organizations (FPOs) in Tamil Nadu. Apart from the above, SEEDS has also been empanelled by NABARD and NCDC as Cluster Based Business Organization (CBBO) for promotion of FPOs under Central Sector Scheme for promotion of 10000 FPOs in Tamilnadu, Kerala and Karnataka. 45099 farmers from 17 districts are shareholding members in the FPOs formed and nurtured by SEEDS.



SEEDS PROMOTED FPOS COVERED AREAS



Tamil Nadu

- 18 Districts
- 79 Blocks
- 1594 Panchayats

Kerala

- 2 Districts
- 3 Blocks
- 19 Panchayats



Karnataka

- 2 Districts
- 7 Blocks

Odisha

- 4 Districts
- 6 Blocks
- 11 Panchayats



SEEDS FPO promotion status in India:
SEEDS familiarity in FPOs promotion

Sl.No.	State	District	No. of FPOs	Major Crops / Activities
1.	TAMILNADU	Virudhunagar	14	Millets, Pulses, Coriander, Chilly – Samba, Cotton & Coat
		Ramanathapuram	4	Chilly – Mundu, Paddy, Coriander
		Thoothukudi	6	Pulses, Coriander, Coconut
		Tirunelveli	1	Paddy, Coconut & Lemon
		Madurai	2	Paddy, Coconut & Vegetables
		Karur	1	Millets, Pulses, Coriander, Chilly
		Kanyakumari	5	Banana, Paddy, Spices
		Tiruppur	1	Coconut
		Theni	2	Coconut & Maize
		Thanjavur	8	Paddy, Groundnut, Herbals
		Thenkasi	1	Paddy
		Mayiladudurai	2	Paddy & Pulses
		Nagapatinam	2	Paddy & Pulses
		Pudhukottai	4	Paddy & Pulses
		Trichy	3	Paddy & Pulses
		Namakkal	7	Pepper, Spices, Jack
		Sivagangai	3	Groundnut
		Thiruvannamalai	5	Millets, Herbal & Pulses
2.	KERALA	ALAPPUZHA & PALAKAD	3	Vegetables, Groundnut, Coffee, Pepper
3.	KARNATAKA	JSW & NCDC	7	Chilly, Groundnut, Coffee, Pepper
4.	ODISHA	Cuttack, Kendrapara, Jaipur, Bargarh & Sambalpur	5	Paddy & Spices
TOTAL	4 STATES	27 DISTRICTS	86 FPOs	20 CROPS + 02 GOAT + 01 FISH

TAMIL NADU - 76 FPOs
KARNATAKA - 07 FPOs
KERALA - 03 FPOs

Sl. No.	PARTICULARS	Nos. IN EXISTENCE
1.	STATES COVERED	4
2.	DISTRICTS COVERED	27
3.	FARMERS ENROLLED	75000
4.	FPOs PROMOTED	86
5.	FPOs INCORPORATED	45
6.	FPOs IN PROCESS FOR INCORPORATION	41
7.	MATURED FPOs (more than 3 years old)	13
8.	FPOs WITH MORE THAN 50 LAKHS TURNOVER	12
9.	FPOS WITH NET PROFIT	12
10.	MARKET LINKED FPOs	13
11.	CREDIT LINKED FPOs	17
12.	FPOs WITH ESTABLISHED VALUE ADDITION UNITS	15 (29 Units)

POST HARVEST MANAGEMENT

Facilitation of convergence through Govt. Schemes to FPOs

FPCL	VALUE ADDITION UNITS ESTABLISHED	COST OF THE UNITS
SEEDS FPCL	MSDA- Value addition for Millets & Pulses	10 LAKHS
Viruthai Millets FPCL	MSDA- Value addition for Millets & Pulses	10 LAKHS
	SEED Processing & Storage unit	60 LAKHS
Srivilliputhur Maize FPCL	SEED Processing & Storage unit	60 LAKHS
Madurai Thennai FPCL	SEED Processing & Storage unit	60 LAKHS
	MSDA- Oil extraction unit	10 LAKHS
	MSDA-SPL for SC FIG- Tractor, power tiller	10 LAKHS
Ramanathapuram FPCL	SEED Processing & Storage unit	60 LAKHS
	MSDA- Oil extraction unit	10 LAKHS
	NFSM- Dhall mill unit	10 LAKHS
Vizhuthugal FPCL	MSDA- oil mill unit	10 LAKHS
	MSDA- Dhall mill unit	10 LAKHS
	Supply chain management unit-1- Pudhur-Tuticorin district	7 LAKHS
	Supply chain management unit-2- Vilathikulam, Tuticorin district	7 LAKHS
	Supply chain management unit-3- Kadaiyanallur, Tuticorin district	8.3 LAKHS
Nanjilnadu FPCL	Banana value addition, processing & packing unit – under Rurban project	200 LAKHS
Kariapatti FPCL	MSDA- Value addition unit for Oil	10 LAKHS
	Seed Processing & storage unit	60 LAKHS
Ragav FPCL	Coconut Oil Processing unit	05 LAKH
	Pulses Processing unit	16 LAKHS
	Pulverize unit	01 LAKHS
Ramanar FPCL	Cattle feed Production unit	20 LAKHS
	Millet Processing Unit	10 LAKHS
Vajura FPCL	Ground nut Oil Processing unit	10 LAKHS
	Pulses processing unit.	10 LAKHS
Nallaru FPCL	Coconut Oil Processing unit	10 LAKHS
Vaipar CF FPCL	Pulses mill cattle feed, oil units	30 LAKHS
Nallaru FPCL	Oil mill	10 LAKHS
T.Vadipatty CF FPCL	Pulses mill cattle feed, oil units	30 LAKHS
TOTAL	15 FPOs – 29 UNITS	764.3 lakhs

Credit Linkages Facilitated to FPOs -2017 to Dec 2020

Input loan, livestock loan, working capital, infrastructures, building, Branding & Machineries for FPOs, KCC & JLGs for the farmers.

Sl. No.	LINKAGE	2016-17	2017-18	2018-19	2019-20	2020-21	Total in CRORES
1	SAMUNNATI	4.96	24.34	33.88	53.84	0.20	117.22
2	ANANYA	0	5.67	11.9	18.7	0	36.27
3	AVANTI	0	0	0	22.59	3.83	26.42
4	BANKS	0	0	1.25	1.75	3.00	6.00
5	NABKISAN	0	0	0	1.62	1.75	3.37
	TOTAL	4.96	30.01	47.02	96.87	7.03	185.91

Capacity Building :

Training to	Program	Total Nos. trained
BoDs/Staff of FPOs	101	3100
CEOs/ staff of CBOs	34	1568
Accounts training	16	120
Other stakeholders	65	900
Total	216	5688

FPOs with net profit

Sl. No	Name of the Farmers Producer Organization
1	SEEDS FPCL
2	RAMANAR MILLETS FPCL
3	VIRUTHAI FPCL
4	SRIVILLIPUTHUR MAIZE FPCL
5	KARIYAPATTY MILLETS FPCL
6	RAMANATHAPURAM FPCL
7	VIZHUTHUGAL FPCL
8	MADURAI MAVATTA THENNAI FPCL
9	NANJIL NADU BANANA FPCL
10	NALLARU COCONUT FPCL

PROCUREMENT OF AGRI COMMODITIES DIRECTLY FROM FARMERS THROUGH MATURE FPOs

Sl. No.	COMMODITY	RAW / VA	QUANTITY PURCHASED IN TONNES	NO. OF FARMERS BENEFITTED
1.	GREEN GRAM	VA	100	480
2.	BLACK GRAM	VA	800	650
3.	RED GRAM	VA	150	250
4.	PADDY	VA	250	500
5.	CHILLY LONG	RAW	175	750
6.	CHILLY MUNDU	RAW	280	825
7.	COCONUT	VA	350	700
8.	MILLETS	VA	804	1200
9.	BANANA	VA	300	550
10.	MAIZE	RAW	200	540
11.	CORIANDER	RAW	300	650
12.	PEAS	RAW	20	225
13.	COW PEA	RAW	20	255
14.	SESAME	RAW	10	50
15.	TAMARIND	RAW	50	500
	TOTAL		3809	8125

RAW GRAINS TRADED

1055 TONS

VALUE ADDED GRAINS

2754 TONS

TOTAL

3809 TONS

Pre-Harvest management & support to Matured FPOs- 3 years old

Sl. No.	Name of the FPO	Total shareholding farmers in the FPO	Input Supply	Credit	Training	Insurance	Advisory	Total Farmers Benefitted	Performance %
1.	SEEDS FPCL	5000	487	2670	490	334	120	4101	82
2.	RAMANAR MILLETS FPCL	2943	355	1350	550	225	75	2555	87
3.	RAMNAD FPCL	2323	250	1330	350	1200	100	3230	139
4.	VIZHUTHUGAL FPCL	1385	275	550	215	200	85	1325	96
5.	VIRUTHAI MILLETS FPCL	1600	85	600	250	200	177	1312	82
6.	KARIAPATTI FPCL	1020	150	650	185	150	100	1235	121
7.	MAIZE FPCL	1033	155	350	125	150	85	865	84
8.	NALLARU FPCL	640	90	110	150	85	145	580	91
9.	NANJILNADU FPCL	1200	225	855	160	55	145	1440	120
10.	RAGAV FPCL	500	55	250	110	60	90	565	103
11.	MADURAI FPCL	1000	120	350	160	155	80	865	87
12.	PULIYUR & PUGALUR	500	75	55	115	50	70	365	73
	TOTAL	19144	232	9120	2860	2864	1272	18438	96%

PALM

PALM (Participatory Learning Meet) is a tool that helps in developing a business plan for the FPCL. Since the inception of FPOs, it is determined to develop the business plan in a systematic and scrupulous method. Remarkably, the success behind the promotion of FPOs by SEEDS was through the strength of business plan preparation while applying the guidelines for the participatory Learning Meet (PALM).



This exercise was carried out by a team of experts who assessed the needs of FPOs with the inputs / suggestion received from the shareholders, which paved the path for developing a successful model.

Objectives of PALM:

- ✓ To understand the status of the FPCL by involving shareholders to evaluate the resources and utilization.
- ✓ To identify the Strengths, Gaps, Opportunity and Challenges (SGOC) of producer companies for appropriate interventions and development.
- ✓ To prepare an effective plan for the business of FPCL towards sustainable development.



Technology Intervention

SEEDS had been persistently propping up introducing innovative technologies to enhance the yield. The farmers were supported with activities like Summer Ploughing and Disc Ploughing. A digitalized platform is planned to be introduced to access all their needs in future. The



corporate tractor manufacturing company “TAFE” extended their support by providing Tractors at free of cost for the farmers under their CSR initiatives. Through this convergence with TAFE, FPOs availed tractors for their shareholders. E-Commerce in planned in the ensuing year to elevate the system.

Input supply :

12 FPOs promoted by SEEDS, have established Agro-Inputs marketing outlets through which 2332 farmers were benefitted by getting their required inputs on time at nominal price without hassles.

**The RI team had steered 101 PALM (Business plan meets)
for BOD's and FPO's**

Procurement :

The produces were procured directly from the farm GATE through this activity. The major advantage of this direct procurement is that the farmers get on the spot payment for their produce, weighing will be accurate in their presence and also the transport cost is curtailed. Substantially this activity reduces nearly 20 – 25% of the expenditure for the farmers and elevates their savings. During this reporting period, 3809 tons of varied commodities were procured from the farmers through this approach and 8125 farmers were benefited.

Value Addition



Government is providing support to the FPOs for capital investment and convergence with MSDA and NSFM to enhance the livelihood and economic status of the farmers. 15 FPOs promoted and nurtured by SEEDS have established 29 processing and value addition units through this convergence.

Branding and Marketing

SEEDS has established another concern - SEEDS AGRO under its roof for Branding and Marketing the products procured by the FPOs. All these products are free from adulteration and the value-addition comply with the FSSI standards.



Export oriented business :

Viruthai FPCL in Virudhunagar District nurtured by SEEDS are exporting their products to USA, Canada, Oman and Qatar. This is a significant business activity, from a rural pocket to international arena. This FPO stands as a role model for other FPOs.



SEEDS- BRLF PROJECT ON NON-PESTICIDE MANAGEMENT IN AGRICULTURE

The ecological and economical problems of pests and pesticides in agriculture gave rise to several eco-friendly innovative approaches which do not rely on the use of chemical pesticides. These initiatives involved rediscovering traditional practices and contemporary grass root innovations supplemented by strong scientific analysis mainly supported by non-formal institutions like NGOs. Such innovations have begun to play an important role in development sector. This trend has important implications both for policy and practice. One such initiative by SEEDS with the support of BRLF (Bharat Rural Livelihoods Foundation) was Non-Pesticide Management. BRLF being an agency, supporting farming communities in backward regions of Central & Eastern India through NPM which is an ecological approach to pest management using knowledge and skill-based practices to prevent insects from reaching damaging stages and damaging proportions by making best use of local resources, natural processes and community action.

SEEDS and the NPM network have been working on a project “Improving the market readiness of small and marginal farmers practicing NPM in Agriculture since October 2018. This project covers 22 CSOs (Civil Society Organizations) spread across 5 states in Central and Eastern India. The main objectives of this project are to promote FPOs (Farmer Producer Organizations) by training the CSOs and prepare the CSO partners who have been promoting NPM in their working areas to aggregate, value add and connect them with organized markets.

Objectives :

- ❖ To strengthen the capacities of inexperienced partners, who are advocating NPM, to promote community based, producer-led Farmer Producer Organizations (FPCs).
- ❖ To enhance the market preparedness of partners who are already promoting FPCs and open up for them, the possibility of working at scale to connect farming communities with organized markets.
- ❖ Accomplishments:
- ❖ Until March 2021, 10 visits have been made to different partner regions. One training on market readiness and two training on FPO formation and strengthening along with exposure visits to well-doing FPOs have been steered.

- ❖ In May 2020, when the national lockdown period was further extended the PMU (Project Management Unit) requested BRLF to convert all of the exposure visits, FPO surveys & CSO surveys and capacity building training online. All of these surveys and interviews are documented and shared with partners. They are also helpful in fine tuning the NPM protocol & testing manual.



Field visit by the project team to FES in March

- ❖ 17 online trainings were conducted on various topics related to FPO formation, 4 trainings on FPO formation had been conducted for 4 partners. 7 partners were trained on FPO registration, 3 partners were trained on FPO strengthening, 10 partners were trained on market standards, Best aggregation practices, costing and pricing, 5 partners had a training with Company Secretary to learn about the role of Company Secretary and compliances. As a result of this continuous effort and follow up, 10 organizations registered their FPOs.
- ❖ Two case studies with pioneering NPM promoting organizations such as SAMUHA and Samaj Pragati Sahayog, were done to capture the best practices in NPM production on various crops, soil & pest management practices, aggregation and storage practices, marketing practices, and impact of NPM agriculture on producers, environment and economy.
- ❖ One round of consumer survey was conducted online among metro city consumers, tier 2 & 3 city consumers to know the eating habits, affordability and the demand of pesticide free foods in the market and the results are documented.
- ❖ Online courses on setting Internal Control Systems for maintaining quality standards for NPM products have been conducted by Mr.D. Saravanan from JSMBT- Samuha , Raichur Karnataka to all the APC partners.
- ❖ Foundation for Ecological Society has taken their learnings to their field level staff and conducted an orientation program on ICS and Farmer Field Schools.

- ❖ Online Course on Advanced NPM was organized in collaboration with Center for Sustainable Agriculture to all the Odisha partners. 36 members from all the partners have attended the training and learnt about the recent technologies and software for pest identification.
- ❖ As a result of these training, our partners have aggregated 124 MT of non-perishable commodities from the farmers through FPOs and sold it to an NPM buyer at a premium price. This includes 50 MT of turmeric, 20.4 MT of green gram, 38.6 MT pigeon pea, 10 MT of tamarind and 5 MT of flax seeds. The Rabi season produces are harvested in March and some of them will be harvested in April. There is a huge potential to market 20 MT of mustard and 20 MT of flax seeds.
- ❖ 2100 hermetic liner bags for storing the NPM produce without using synthetic chemicals have been distributed to all the 21 partners as a part of the pilot and the demo session with farmers were conducted by 5 partners so far. This will help the farmers in storing the seeds and non-perishable commodities which have less than 14% of moisture for up to 2 years.
- ❖ One more Project Manager has been hired and placed in Jhansi for better implementation of the project.
- ❖ At the end of March 2021, NPM protocol is updated, NPM testing manual, separate training manual for NPM Guarantee Systems is designed, 15 Partners are aware of market standards & NPM protocol, 10 Partners are preparing their own market standards for their focus crop, 3 partners have registered their FPOs and involved in aggregation process. 10+ visits to partner organizations have happened in the pandemic to take the follow up of all the online trainings. Two movies are made to train the farmers on aggregation practices, value addition and packaging, and to promote NPM at the market end.

Future Project under pipeline: Block chain Development Program

Objectives of this Project:

The main objective of this project is intended to conceive, develop and implement a block chain project for farming community in India and inter-alia develop certain block chain technology and thereafter study the trends in farmer lending and overall farmers well-being and those who are associated with the Farmers Producers Organizations (FPOs).

Essential baseline and background of the Project:

Collectivization of producers, especially small and marginal farmers, into producer organisations has emerged as one of the most effective pathways to address sundry challenges of agriculture but most importantly, an improved access to investments, technology and inputs and markets. Department of Agriculture and Cooperation, Ministry of Agriculture, GoI has framed a National Policy for the promotion of Farmers Producers Organizations.

The main objective of FPOs (Farmer Producer Organisations) is to organize farmers into a collective and improve their bargaining power in the market. In particular, reduction of cost of borrowing, providing market linkages and overall wellbeing of the farmers. However, mere aggregation will not yield desired results unless the demand side and supply side problems are addressed. On the demand side, farmers would like to have access to timely finance with lower rates of borrowing. On the supply side, lenders require more information to assess the default risk of the farmers and thereby reduce their information asymmetry problem.

This proposed project aims to reduce the frictions on both demand and supply side by introducing two specific technology based interventions, namely, robo-advising service (on the demand side) that aims to improve financial discipline of farmers and block chain design for farmers transactions with FPO and lenders (on the supply side), that aims to reduce the information asymmetry and better monitoring of assets for the FPO and lenders. These two technological interventions may help reduce borrowing costs and improve farmers' economic well-being. Thus, more efficiency and improved margins through FPO aggregation would increase farmers' contribution to India's GDP, hence this is first block chain implementation for farmers in India. Research on technology interventions to reduce information asymmetry is limited for farmer empowerment.

- ❖ Develop two specific technology-based interventions, namely, robo-advising service (on the demand side) that aims to improve financial discipline of farmers and block chain design for farmers transactions with FPO and lenders (on the supply side). In broad parlance, to build a blockchain interface of lender and the FPO-Farmer Producer Organisation referred to as (“Technology Development”)
- ❖ Develop chatbot to improve facility of repayment mechanism from farmers.
- ❖ Appropriate naming reference shall be identified for these 2 technological interventions. UoH shall be the IP owner of these technologies.
- ❖ The technology will be an easy interface between lenders and FPO & farmers.
- ❖ Increase transparency between lenders and farmers over financial transactions. 3 (three) rounds of borrowings shall be observed from pilot start date and will review impact of block chain in the overall Project.
- ❖ Project working scope will be extended to Telangana and Andhra Pradesh.

The Project aims to partner with Samunnati Financial Intermediation & Services Pvt Ltd (“Samunnati”) and Social Education Economical Development Society -SEEDS, Roles and responsibility as the lender and FPO respectively and works towards building a block chain between the two entities. Both the external parties, Samunnati and Seeds FPO shall be the consenting parties for this MOA.

State level Consortium:

Majority of FPOs struggle to establish viable and sustainable business models and achieve significant revenues and returns to their members. To overcome this hassle a state level consortium is to be formed aggregating the producers and create a state level umbrella support for the member FPOs in reducing the risk in agriculture and refining the access of small and marginal producers to investments, technology and markets. This strategy will prop up in achieving better coordination among FPOs, will enable them to enter into policy negotiation with the state and central agencies, pave them a path to access services and inputs from Government and private agencies, upsurge their capacity in cost effective manner, seek credit from financial institutions and leverage their opportunities in agribusiness.

AWARDS / RECOGNITION:

SEEDS has done various remarkable works for the socio-economic development in the backward areas over the period of time. Most importantly, this organization has promoted a good number of FPOs in different locations and the business activities under FPCL is getting momentum. SEEDS FPCL has created a very good model and infrastructure for business activities - Dr. G.R. Chintala, Chairman of NABARD.

- ❖ SEEDS was designated as the best Producer Organization Promoting Institution for the year 2020 by NABARD, Chennai.
- ❖ SEEDS was privileged with Gramodaya Bandhu Mithra Puraskara award by Gramodaya Chamber of Commerce and Technology, Hyderabad in the year 2020.
- ❖ SEEDS was bestowed with First prize for organizing maximum shareholders in an FPO, maximum turnover of an FPO and maximum profit making FPO by NABARD in the year 2020.
- ❖ Viruthai Millets FPCL, Virudhunagar promoted and nurtured by SEEDS was nominated as the best performing FPCL in Tamil Nadu for the year 2020 by Viswa Yuvak Kendra, New Delhi.
- ❖ Ramanathapuram FPCL and Vizhuthugal FPCL, Thoothukudi promoted by SEEDS were awarded for being the second best FPCLs in Tamil Nadu for airing the maximum turn over in the year 2020.
- ❖ Mr. S. D. Pandian, the Chairman of SEEDS FPCL honored with the best COVID – 19 service Award by the District Collector, Virudhunagar.
- ❖ SEEDS Farmers Producer Company was presented with the Livelihoods India Summit 2020 Award for being the best FPO on large category in India.





OUR PARTNERS AND DONORS

Government Institution



Banking Partners



Non-Banking Financial Partners



Marketing Partners





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79 Blocks
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2 Districts
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