

Annual Report 2023 - 24



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

CONTENTS

Sl.No	Contents	Page No.
1	Message from Secretary	2
2	Synopsis, Vision and Mission	3
3	Organization profile	4
4	SEEDS Area of Operation	5 - 6
5	Organogram	8
6	SEEDS Working Areas	9
7	FPO Promotion	9
8	Natural Resource Management	13
9	Promotion of Millets Cultivation	16
10	SEEDS - ASSEFA - SYNCOM Agri. Tech Organic Agriculture Project	18
11	Social Security & Financial Inclusion	19
12	Agri. Livelihood Project	20
13	FWWB Climate Resilience Project	21
14	Imminent Plan for 2024-25	21
15	Photo Gallery	22 - 43
16	Partners and Donors	44
16	Awards	45

Message from Secretary

With the upsurge of time spreading its wings to countless efforts, SEEDS extended its activities from centre based carrying initiatives to wider community development programmes. As it strongly believes that people should not be the passive beneficiaries but the active actors of development process. Our Organization with the help of its workers tried put the farming community at the centre stage of development. With the hand holding support from many friends, SEEDS is marching ahead to craft some designated regions free of hunger and food security for the farming community. Simultaneously, it emphasizes sensitization, empowerment and capacity building of Agriculture community for sustainable development through various action research programmes. Let us take the oath of solidarity and contribute a shoulder -to -shoulder efforts with an approach "Think big for the Farming community". While bringing out this report, I have the honour to congratulate all my staff, collaborators, team mates, funding Partners, donors, bankers, guiding agencies, government authorities and other stakeholders. In expressing my indebtedness on behalf of the organization for their all-round support for building and bringing up the reputation of our organization at a national magnitude. I am hopeful and confident that the same spirit will prevail all the way in the time to come and all the stakeholders of the organization will keep continue their wholehearted support in the same manner.



On behalf of our organization I would like to inform hereby that, SEEDS has stepped into the 29th year of its noble mission of development of the deprived farming community in the target area. On behalf of our organization, we are happy to present our Annual Report for the year 2023 - 24. This year, SEEDS has completed 28 years since its inception and dedicated for the development of the rural farming community. The organization is a people's organization that is constantly working towards empowerment of the farming community of its target area through various community mobilization activities, empowerment of women and underprivileged people with special focus on Sustainable development of the farming community.

SEEDS believe that, Social and economic development of the farmers is possible only when they come together in a group and decide to work together. The environment provides the frameworks as well as the agenda, which draws farmers together lead them to work together and awakens their creative potentials and lead towards an improved quality of life. SEEDS follow the participatory development approach with active involvement of the farmers of the target area to lead towards an improvement in the economic condition and also creates an environment for community development as a whole and development of the families within the community.

Our sincere thanks and regards to all.



A handwritten signature in black ink, appearing to read "S. D. PANDIAN".

S. D. PANDIAN

SYNOPSIS:

SEEDS was registered as a Society under the Societies Registration Act on 21st April 1995 by Mr. S. D. Pandian (a follower of Gandhian thoughts and a volunteer of the Sarvodaya Movement) to usher in rural upheaval with special focus on agriculture, small and marginal farmers as well as to bring about inclusive growth in women, children and the vulnerable. Having been a determined 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 pragmatic 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 thousands 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 ecofriendly 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	Social Education Economical Development Society (SEEDS)
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	94435 59473
PAN Number	AAAAS8286R
Certificate of 12A and 80G	Completed
FCRA Number	Reg.No.076110002
E-mail	seeds95@gmail.com
Website	http://www.seedsvo.org/

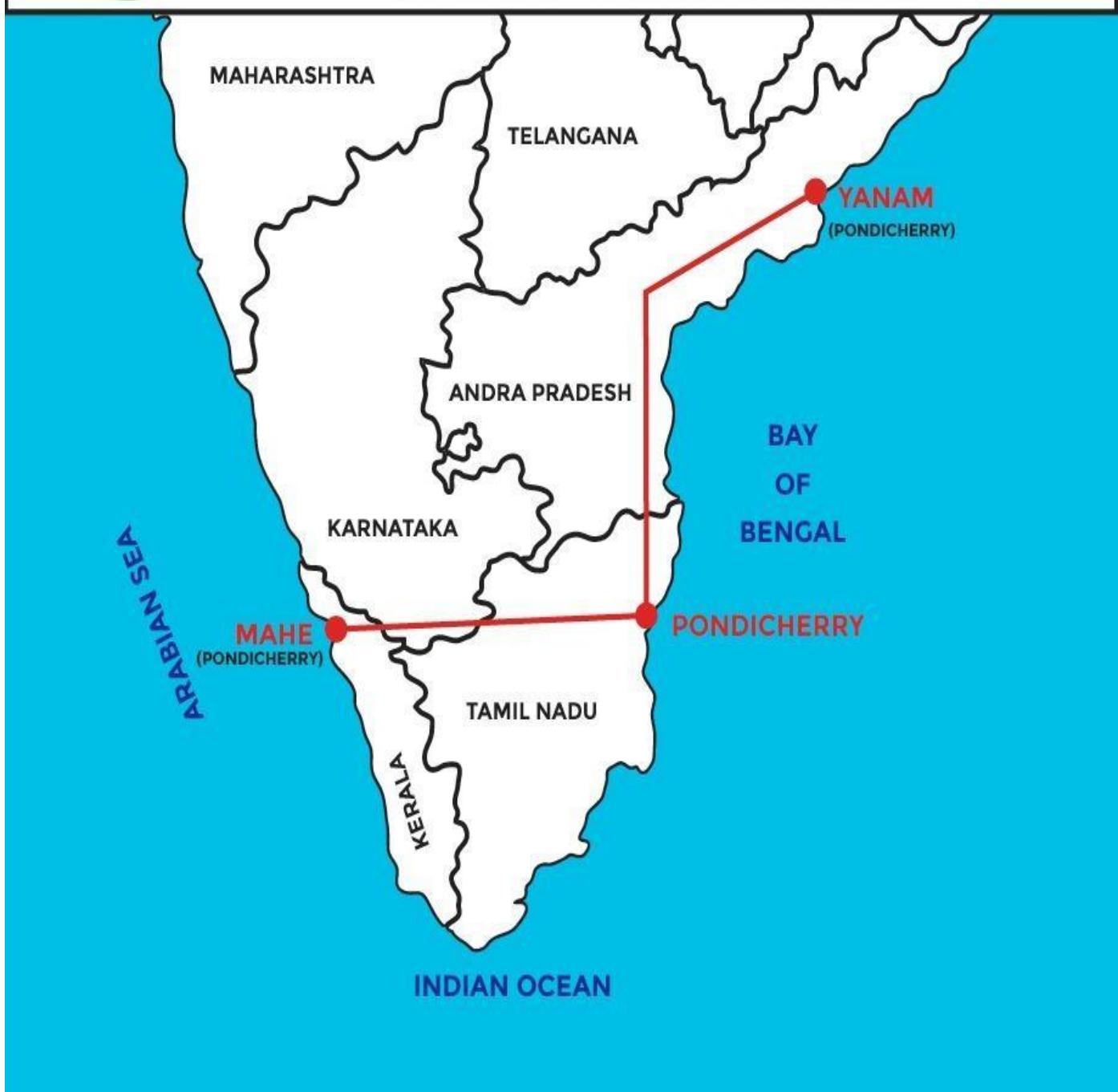
SEEDS AREA OF OPERATION IN INDIA:



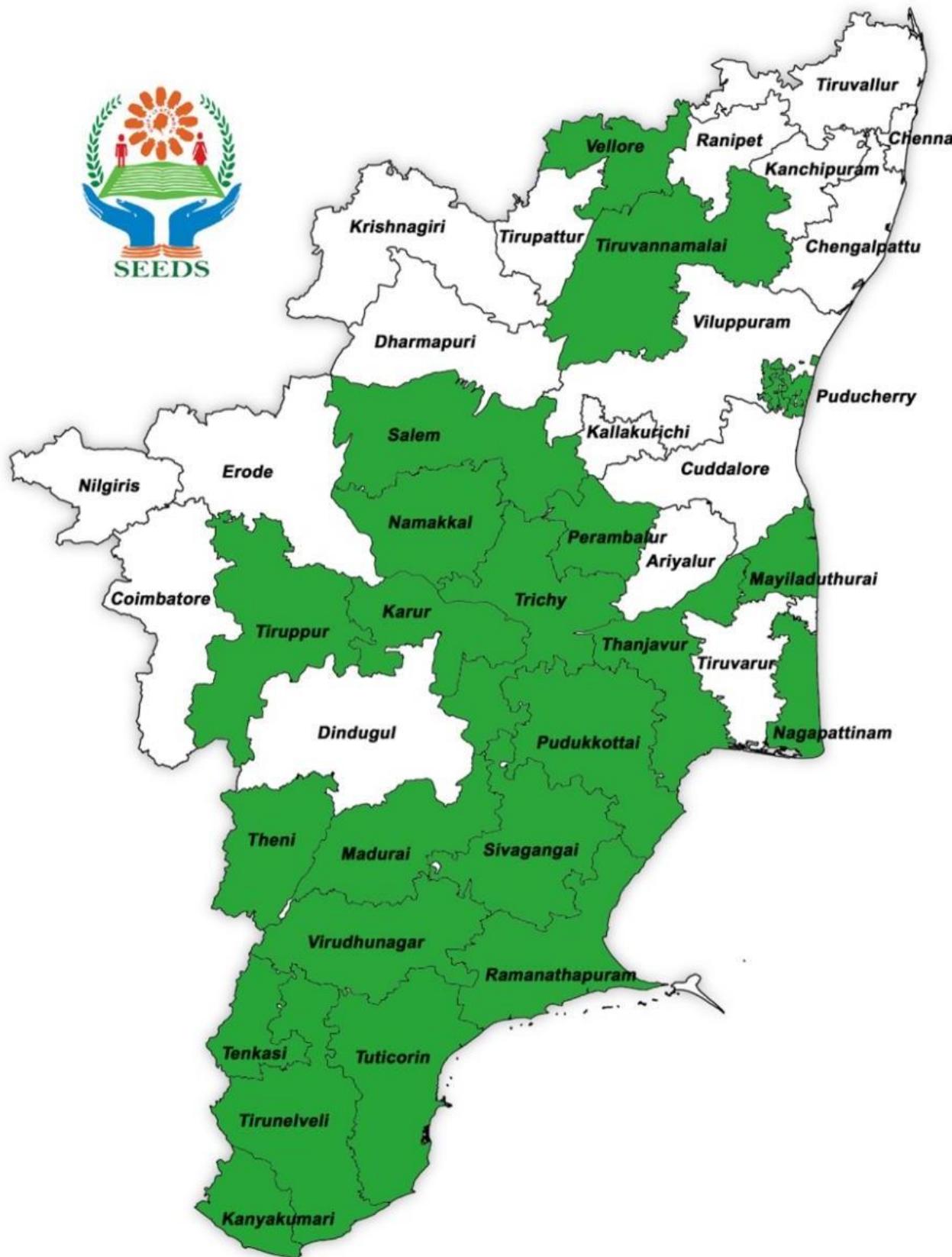
05 STATES, 26 DISTRICTS, 100 FPOs with 68766 FARMERS covering 21 NUMBER OF CROPS, 01 GOAT, 01 DIARY & 05 FISHERMEN FPOs.



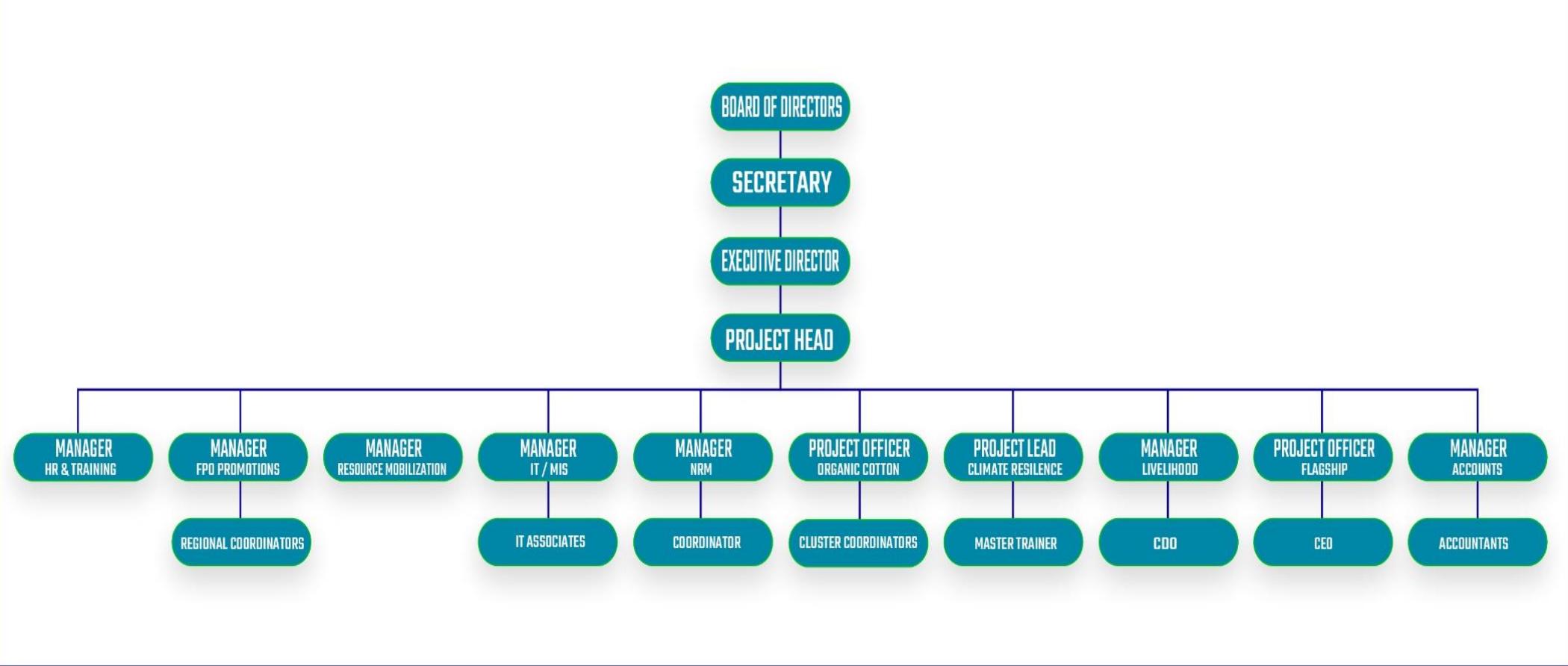
SEEDS
Area of Operation
UNION TERRITORY OF PONDICHERRY
(PONDICHERRY, MAHE & YANAM)



SEEDS AREA OF OPERATION IN TMILNADU:



ORGANOGRAM



SEEDS Working Areas:

Enhance competitiveness and market opportunities for Farmers through FPO Promotion

The significance of Farmer Producer Organizations (FPOs) in agriculture is critical. These entities serve as pivotal instruments in empowering farmers, particularly smallholders, by aggregating their resources, enhancing market access, and providing various support services. FPOs play a crucial role in improving the socio-economic status of farmers, fostering rural development, and promoting sustainable agricultural practices. Through collective action and cooperative principles, FPOs enable farmers to overcome challenges such as limited access to credit, inputs, technology, and market information. In essence, FPOs represent a pathway towards inclusive growth, resilience, and prosperity in the agricultural sector.

With aspirations to transform into a food-surplus and net exporting sector, the Indian agricultural industry grapples with climate shocks and informational gaps. Gender inclusivity and climate resilience emerge as imperative factors in thrusting agricultural productivity forward. Farmer Producer Organizations serve as vital conduits, bridging farmers with stakeholders and furnishing avenues for market access and visibility. The integration of digital tools, data collection mechanisms, and knowledge dissemination becomes pivotal in empowering FPOs and enhancing agricultural outcomes.

Accomplishments till March 2024

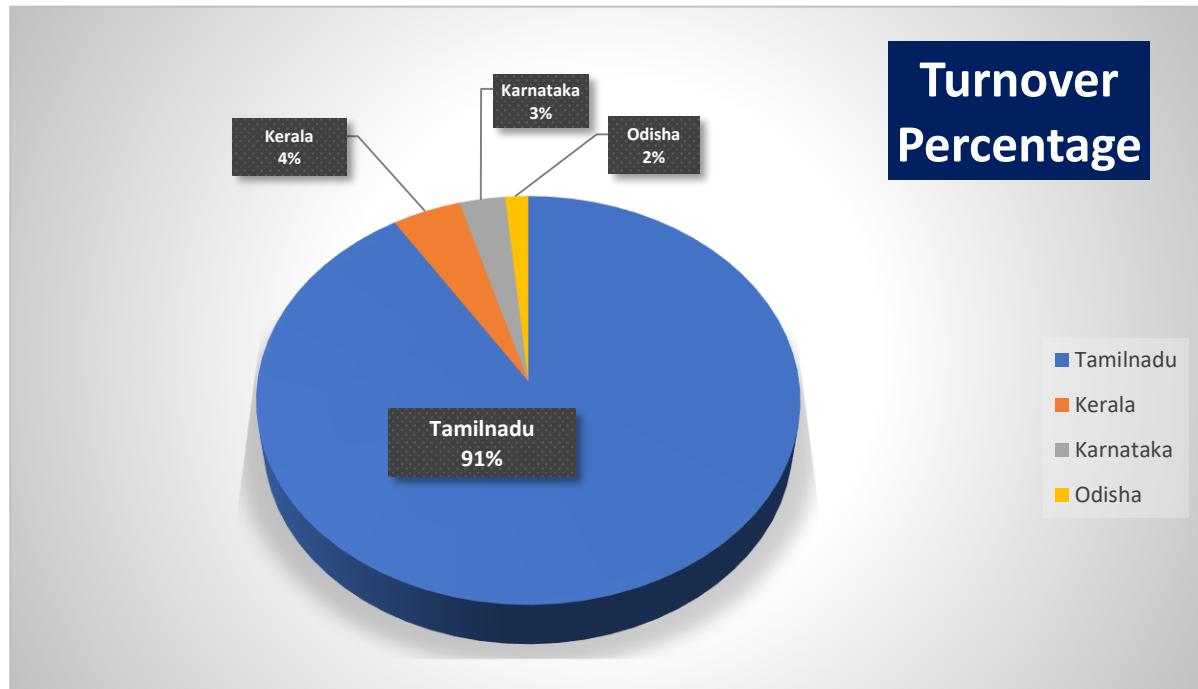
SEEDS had promoted 101 FPOs till date out of which 92 are active. SEEDS is at work in 5 States encompassing 25 Districts and 84 Blocks. 1 Block in 1 District in Odisha, 2 Blocks in 1 District in Karnataka, 3 Blocks in Puducherry, 3 Districts and 9 Blocks in Kerala and 21 Districts and 74 Blocks in Tamilnadu. SEEDS has been empaneled by 5 Implementing Agencies in India (NABARD, NCDC, SFAC, TNSFAC & AQUA NCDC)

SEEDS had promoted 3 Fish FPOs supported by Aqua NCDC in Thoothukudi, Ramanathapuram and Pudukkottai Districts and had promoted 1 Fish FPO supported by NABARD in Thoothukudi District.

1 Dairy FPO in Odisha and 1 Goat FPO in Virudhunagar District of Tamilnadu supported by NABARD Animal Husbandry Division.

FPOs involved in lively business:

Sl. No.	State	No. of FPOs	Business activities involved	Turnover (in Rs.) Crores & Lakhs
1	Tamilnadu	61	Aggregation & Trading, Value addition and Trading, Agri. inputs sales, Cattle feed sales, Retail grocery marts, Common Service Centres, Agri. machinery sales and Goat Trading	38.47 Crores
2	Kerala	3	Agri. inputs sales, Vegetable outlet shop, Coconut procurement & Trading, Common Service Centre	58.40 Lakhs
3	Karnataka	2	Agri inputs sales, Coffee & Pepper aggregation & Trading, Value addition & Trading	13.0 Lakhs
4	Odisha	1	Milk procurement, Value addition & Trading	50.0 Lakhs



The major crops involved in Tamilnadu:

Paddy, Banana, Betel, Chilli, Coriander, Maize, Millets, Pulses, Groundnut, Coconut, Jackfruit, Flowers, Sugarcane and Palm.

Trainings & Exposures

Totally 22 Trainings were conducted during the current reporting period on different topics.



• No. of CEOs Trained

57

• No. of Accountants Trained

26

• No. of BODs Trained

25

• No. of FIG Leaders Trained

203

• Total No. of participants in 22 Trainings

311

Social Education Economical Development Society (SEEDS) at a glance up to March 2024:		
S.No	Activity	Progress Data
I	SEEDS CBBO	
1	SEEDS SOCIETY established	21.04. 1995
2	Years of experience in development sector	28
3	Years of Experience in FPO promotion, Strengthening & Watershed Development	10
4	SEEDS RI/ CBBO Empanelment orders	14
5	SEEDS RI working states	5
6	SEEDS RI- Empaneled by IAs	8
7	Farmer coverage	0.1 Million
8	Working districts	29
9	Working Crops	21
II	FPO Promotion	
1	FPO promoted with grants	100
2	FPOs promoted under NABARD	22
3	FPOs promoted under TNSFAC	35
4	FPOs promoted under SFAC	11
5	FPOs promoted under NCDC	25
6	FPOs promoted under AQUA NCDC	3
7	FPOs promoted under JSWF CSR	4
8	SEEDS promoted successful FPOs	98
9	FPOs incorporated in Companies Act	72
10	FPOs incorporated in Societies Act	27
11	Capacity building to promoted FPOs	82
12	FPOs Credit Linked	26
13	FPO Equity Grant Scheme (EGS) linked	37
14	FPO Govt. Convergence Scheme (Value addition) linked	28
15	FPO Mezzanine Capital Assistance (MCA) linked	20
16	FPO Business Development Assistance / START UP linked	20

Natural Resource Management

Soil and Water Conservation

Limited natural resources are available on the planet under immense pressure due to the ever-increasing population and changing climate. Soil and water are fundamental natural resources for the agricultural production system. Anthropogenic and adverse natural activities are the major factors for the deterioration of natural resources. Among the various degradation processes, soil erosion is one of the serious threats for the deterioration of soil and water resources. In India, about 68.4% of the total land area has been degraded by the water erosion process. Intensive agricultural practices accelerate the soil erosion process. Similarly, increased exploitation of groundwater resulted in depletion of groundwater level. Hence, the holistic management of soil and water resources is indispensable for agricultural sustainability as well as for the protection of the natural ecosystem. Development and adoption of improved technologies, judicious use of natural resources, and effective management practices are the need of the hour for protection of soil and water from degradation. This programme climaxes the status of natural resource degradation, erosion processes and, soil and water conservation strategies for agricultural sustainability and soil health in the long run.

Soil conservation strategies rely on three basic steps:

- obtaining proper knowledge of the land's resource use;
- monitoring fields and detecting critical zones;
- Controlling and estimating the efficiency of applied soil conservation techniques.

The Vision and Core Values of these Projects are to

Entrench participatory processes through network approach that strengthen Natural Resources Management (NRM) practices to secure livelihoods of deprived Farming communities in the rainfed areas. Participatory processes include Capacity building, Institutional development, Networking and Advocacy.

❖ **Equity**

Being sensitive and committed to reduce all forms of discrimination with focus on Farmers, Landless and women

❖ **Participation**

Having faith in people's knowledge, capacities and their institutions

❖ **Collaboration**

Developing synergies through networking

❖ **Team work**

Striving for quality, innovation and diversity

❖ **Accountability**

With transparency

Impact of soil erosion on agriculture

The accelerated soil erosion significantly influences the soil quality, agricultural production and nutritional quality. Higher soil erosion results in the removal of fertile topsoil along with nutrients which leads to reduced agronomic yield, land degradation, and terrain deformation. The main causal factors affecting the rate of soil erosion are parent material, soil texture, slope steepness, plant cover, tillage and climate. Higher nutrient concentration has been recorded in soil samples collected from runoff loads over the soil of agricultural fields. The soil organic matter (SOM) is vital for improving soil bio-physio-chemical properties and contains nearly 95% of N and 25–50% of phosphorus. Higher rate of erosion results in loss of soil and fine organic particles. The soil removed by erosion has 1.5–5 times higher SOM than the soil left behind.

SEEDS is implementing 4 Watershed Development Projects (Full Implementation Phase) in Virudhunagar District and 1 in Thoothukudi District supported by NABARD.

Name of the watershed	No. of Villages covered	Total area covered (Ha)	No. of Families benefitted	Sanctioned amount (Rs.)
Erumaikulam watershed- FIP	8	923.6	797	1,52,92,610
Eluvani watershed-FIP	7	1105.3	322	1,94,15,660
Vadakkupuliyampatti-FIP	10	1225.3	493	2,51,44,330
Pillaiyarthottiyankulam-FIP	12	1165.6	393	2,27,87,220
Mathalapuram- FIP	4	1330.24	638	2,29,04,814

Watershed's key achievements

Watershed's rigorous monitoring of its outcomes and achievements during the current year, captured the following:

S.No	Activity	Activity wise No. of Beneficiaries			
		Erumaikulam	Eluvani	vadakkupuliyampatti	Pillaiyarthottiyankulam
1	Field Bund	106	133	84	154
2	Field Bund Outlet	32	56	21	72
3	Farm Pond	10	18	18	10
4	Farm Pond Outlet	10	32	18	12
5	Bush cleaning	21	34	29	38
6	Disc ploughing	27	36	41	22
7	Agro forestry	32	35	65	80
8	Agro Horticulture Dry land Horticulture	32	30	96	48
9	Grass Seed	112	185	128	141

Impacts due to Implementation:

Sl. No.	Activity	Unit	Soil excavated	Water harvested (in Litres)
1.	Trench cum Bund	138785 Rm	58290 Cum	580290000
2.	Farm Pond	56 Nos.	16800 Cum	16800000
3.	Sunken Pond	12 Nos.	2300 Cum	2300000
4.	Bush Clearance	90 Ha	Transformation of Fallow land into Cultivable land for 122 beneficiaries	
5.	Disc Ploughing	83 Ha	Land has been improved with soil tillage	
6.	Agro- forestry	16000 Seedlings	To augment green cover in the villages	
7.	Agro-horticulture Dry land horticulture	17000 Saplings	As additional income generation activity for farmers.	
8.	LBS	134 RM	To curtail water velocity & Filtering debris	
9.	GCD	4		

People Institutions in the Watershed Region

Sl. No.	Name of the Watershed	JLGs	SHGs	VWC Members	FPO
1	Vadakkupuliyampatti Watershed	30	-	12	1
2	Pillaiyarthottiyankulam Watershed	22	4	12	1
3	Eluvani watershed	18	3	12	1
4	Erumpukulam Watershed	25	4	12	-
5	Mathalapuram Watershed	-	12	13	1

Sustainability

Due to the implementation of Soil and water conservation activities an augmentation in the ground water table has been witnessed and productivity is enhanced. Maintenance fund is being collected from the beneficiaries and deposited in a separate account of the VWC. After the withdrawal of the PFA from the project area the VWC will take over the maintenance of the structures constructed and will utilize the maintenance fund for minor damages occurring due to natural calamities. 50% of the maintenance fund will be deposited in the FD account and the rest will be given as loans to the farmers for Agricultural activities at low interest rate which will generate the growth of funds for the VWC.

The FPO promoted in each watershed will procure the produces from the farmers in the watershed at a fair price which will enhance the Social and economic status of the farming community.

Promotion of Millets Cultivation in the Rainfed region of Virudhunagar District

Promoting and mainstreaming millets necessitates a multi-pronged approach. Awareness remains one of the most important factors in this revival. Lack of information leads to numerous questions among farmers. The queries tend to increase in regions where millets are not part of the staple diet or their consumption has been minimized over the years. Awareness campaign will be one of the important activities of the proposed project, which will provide a platform to advance the project objectives down the line.

Village cadres / Volunteers are the key persons for scaling up the awareness on millets cultivation to the farming community. 10 village Cadres were nominated. Trainings were conducted for them by SEEDS Resource team to provide the required exposure, awareness and also enhance the confidence of the volunteers in the entire package of practices involved in millets cultivation and their health benefits. Destitute women and young widows were prioritized as Cadres.

Awareness programme was conducted in the targeted 10 villages of Mallankinar and Kalkurichi Agri. Firkas through Street Plays. This genre of street play was chosen as a vital tool to ignite the minds of farming community on the prominence of millets cultivation, its benefits to the soil and environment, benefits to health of the next generation, scope of marketing and economic returns etc.

The Signature campaign was initiated on 25th May 2023 by Mr. Himanshu Korde, Consultant, Ministry of Agriculture, GOI and Mr. Srikanth, DOD, GOI, Hyderabad on their visit to SEEDS FPCL. They appreciated the efforts of SEEDS in promotion of Millets. AGM, NABARD, Virudhunagar, JDA, Virudhunagar and DD, Marketing, Virudhunagar participated in the session.

As planned the awareness programme was initiated on 29th May 2023 in Alagiyallur and Pisindi villages and went on till 6th June 2023.

The woman NGO's Vidiyal Cultural Team of 5 members (3 male & 2 female) were hired to execute the programme.

As a part of the International Year of the Millets 2023, it was planned to create awareness among students about Millets which will pave a path for them to trigger their parents towards cultivation and consumption of millets. Essay writing and Elocution competitions on the importance and health benefits of various millets was conducted in the schools for students from 6th to 9th Standards.

The theme for the competition was importance of millets cultivation and various health benefits in consumption of millets-based food items. The event witnessed an enthusiastic participation by students across all sections. The objective of this competition was to develop the oratory skills of the students alongside telling them about the wonders of millets. The competition also aimed at developing the public speaking confidence, creativity and presentation skills of the students.

On 26th August 2023 an awareness campaign was organized in the NABARD Rural Haat functioning in SEEDS FPCL campus on every Friday. The campaign was conducted in convergence with Tamil Nadu Agriculture Dept. and Brochures explaining the importance of millets cultivation and the health benefits through consumption of millets were distributed to the farmers who visited the Rural Haat for vending and purchase. Nearly 600 farmers were reached through this campaign.

As a follow up this event Millets seed was distributed to 100 farmers through the project as targeted in the

first year. A heavy competition was witnessed during the distribution. AGM, NABARD, Virudhunagar cluster and experts from KVK, Aruppukottai participated and distributed the seeds to the farmers. Considering the interest shown by farmers, SPIC and Green star Biofertilizer company came forward to support with the supply of seeds.

SPIC and Green star fertilizer Company are with a campaign in promoting millets cultivation in the region. They came forward to converge with SEEDS NGO in this context. As an initiative of the convergence 350 Kgs of millets seeds was distributed to 120 Farmers.

Farmers in the watershed villages are supported with Bush clearance activity in 17 Ha of fallow land inundated with *Prosopis juliflora* bushes and millets cultivation was insisted to these farmers as the first crop after transformation. They were provided with seed at free of cost. Apart from these, 100 farmers in the non-watershed area were provided with Barnyard millet seed MDU1 climate resilient and drought tolerant variety. Farmers were cultivating pulses and cotton earlier and were not attaining expected yield and proper price due to market fluctuation. So, after the awareness programmes they have taken up millets' cultivation as a crop diversification activity. Earlier the farmers were harvesting 2-3 Quintals / acre but now they have reaped with a harvest of 4-5 Quintals / acre.

The detail of the programmes accomplished under the project:

Sl. No.	Programme	No. of villages / Schools covered	No. of participants / beneficiaries
1	PRA Exercise	10	250
2	Awareness meetings and Street plays	10	862
3	Signature Campaign	22	1320
4	Awareness for school children	10	300
5	Millets seed distribution	22	220
6	Organic Millet mela	1	976
7	Cultivation of Millets	11	76
8	Yield	76 acres	40 tonnes

SEEDS- ASSEFA-SYNCOM AGRITECH ORGANIC AGRICULTURE PROJECT:

SEEDS NGO in collaboration with ASSEFA & Syncom Agri. tech, Japan have entered into an agreement for Indigenous organic cotton cultivation with Japanese Technology. SYNCOM Agritech Company is specialized in technology for organic farming. SEEDS NGO has planned to work with SYNCOM Agri tech for three years in the field of cultivation of organic indigenous cotton in India & export the yarn to Japan after ginning & spinning from 1500 acres initially & after ascertaining the quality of yarn, expansion of area will be done.

The produce will be procured by Syncom for TSI Holdings, Japan through SEEDS FPOs & ASSEFA @ 20% extra premium price than the market price.

Three clusters have been identified for organic cotton cultivation in Virudhunagar District.

Vadakkupuliyampatty cluster- 500 acres

Thandiyanenthal cluster -500 acres

Pillaiyarthottiyankulam cluster- 500 acres

Awareness meetings were conducted in the targeted clusters regarding organic indigenous cotton cultivation through Japanese technology and procurement by Syncom Agri. tech.

As of today, 763 acres with 404 farmers have been enrolled under the project. Summer Ploughing is planned to be taken up in the enrolled farmer lands @ 50 % subsidized rate. Soil sample collection for analysis and supply of inputs is under plan. A seven member's staff team have been engaged in the field task from April 2024 onwards. An exclusive Tractor has been purchased through the project and will be equipped with advanced technology instruments imported from Japan for the Agronomic Practices for cotton cultivation. Farmers will be supported with high quality seed material, seed treatment, Bio fertilizers and mechanized harvesting.

Sl. No.	Clusters Identified	Activity	No. of acres / meetings	No. of Farmers
1	Vadakkupuliyampatti , Thandiyanenthal and Pillaiyarthottiyankulam	Identification of beneficiaries	1500	1200
2		Village level meetings	20	600
3		Awareness & Collection of soil samples	749	392
4		Summer Ploughing	749	392

Financial Inclusion & Social Security

SEEDS had joined hands with Pradan a National NGO and implementing the IndusInd Bank CSR Flagship Programme. IndusInd Bank Ltd (IBL) believes that 'Good Ecology is Good Economics'. The Bank ensures it grows its business consistently and responsibly, benefitting those it directly serves while also promoting the well-being of employees, natural environment and the community at large. The Bank designs and supports sustainable CSR programs that empower marginalized sections of society. The Bank wishes to achieve holistic district development of Aspirational Districts, leading to income enhancement for rural households, under its proposed Flagship CSR Program.

The execution of the program will be carried out by a consortium of stakeholders as follows:

IndusInd Bank being the program funder will be responsible for Design & Governance, Program Monitoring & Evaluation, Engagement with the ecosystem and Auditing the fund utilization.

Pradan will be the District Anchor Partner and will perform the role of lead partner for Virudhunagar District and will execute the program in one thematic area of its expertise.

As per the recommendation by Pradan, SEEDS will function as a Grassroot partner across the selected thematic areas and will be expected to deliver on the following key areas of responsibility:

- ❖ Design & Lead interventions in sector of expertise, in collaboration with Pradan and IndusInd Bank
- ❖ Coordinate with Pradan for on-ground implementation
- ❖ Coordination with block/village-level govt officials
- ❖ Will be a part of the District Level Steering Committee / Action Team (for execution)
- ❖ SEEDS will submit activity reports to Pradan, with details of inputs for and outputs of interventions undertaken

Social security schemes and Financial inclusion through banks to the shareholders and landless women.

SEEDS - PRADAN FPO wise Performance

- ❖ PMFBY (plan for 6000 policies), PMJJBY (5,750 policies), PMSBY (5,750 policies), and APY (500 policies) are planned under social security. About 18000 policies are to be subscribed under all four schemes.
- ❖ About Rs 62.69 lakhs premium is mobilized from 6,239 policies against plan of 6,000 policies under PMFBY,
- ❖ About Rs. 20.17 lakhs premium is mobilized from 4, 660 policies against plan of 5,750 policies under PMJJBY,
- ❖ About Rs 1.49 lakhs premium is mobilized from 7,466 policies against plan of 5,750 policies under PMSBY, and
- ❖ About Rs 4.30 lakhs contribution is mobilized from 583 persons against plan of 500 persons under APY.
- ❖ Only under PMJJBY, 1080 policies could not be completed as only 4,660 could be covered against the plan of 5,750 policies.

- ❖ In all other policies, actual coverage is higher than that of the plan.
- ❖ Total premium mobilized under all four schemes is about Rs 88.66 lakhs from 18,948 policies against the plane of Rs. 1,80,00,000.

The plan assumed an average premium of Rs. 1000 from 18000 policies under all four schemes whereas the premium per policy under the PMSBY is just Rs. 20 so there was an error in planning which will have to be corrected in next year plan.

The achievement is 49% in terms of value but more than 100% in terms of no of policies.

April-23 to Mar-2024 Achievement						
PMFBY	PMSBY	PMJJBY	APY	No of Loans	Loan in Rs. Crores	Agri Commodity Marketing Turnover in Rs. Crores
6,238	7501	4775	556	1,426	121,628,125	112,066,130

Agri Livelihood Project:

This project is designed to enable smallholder farmers to increase their incomes and profitability, and diversify their livelihoods. The project aims to strengthen smallholder institutions, improve agricultural production and marketing, and build capacities for employment and enterprise development.

SEEDS has been prearranged as a Business Correspondent for Federal Bank. The smallholder farmers were supported with Instant KCC Loans. Federal Bank had launched instant Kisan Credit Card (KCC) lending in its bid to digitalize rural finance in **Virudhunagar and Sivagangai** districts of Tamil Nadu. The instant KCC was developed by the Reserve Bank Innovation Hub, a subsidiary of Reserve Bank of India (RBI). Federal instant Kisan Credit Card loans are issued to farmers to meet their cultivation needs and non-farm requirements including purchase of inputs and other short-term requirements and working capital requirements for allied activities in a flexible and cost-effective manner. The land possession should be on the name of the beneficiary and should not have CIBIL defaults. The loan will be credited to the bank account of the beneficiary within minutes. All the process is carried out through mobile digital application.

This facility opens up possibilities in making frictionless credit accessible to our farmers. This will accelerate the transition towards quicker access to credit from the organized banking system and is one more decisive step in the formalization of our rural economy.

This project was launched in December 2022 and till March 2024, 1117 farmers were supported with this loan facility tuning up to Rs. 13,67,40,028/-

FWWB Climate Resilience Project:

At the core of the vision behind FWWB's creation are millions of women from low income households, who do not have access to any financial services. They attempt to harness the collective power of these women by supporting self-help groups, federations, co-operatives, and farmer producer companies. They believe in the bank-ability and credit-worthiness of women, knowing that economic empowerment is crucial to fight injustices of all kinds. However, FWWB is not a lending agency. As a facilitator of access to financial services, they catalyse the formation of a credit history by becoming the first lenders. A big part of this process also includes building capacities of the women they work with. They enable them to overcome barriers of gender, poverty, and lack of access to knowledge in the path of lifting themselves out of poverty.

FWWB in India is operating from Gujarat and extending their support to women in Virudhunagar, Ramanathapuram and Puducherry Districts through SEEDS. Master trainers have been identified and appointed. 1200 women will be identified and trained on climate resilience activities. Nine Biogas units were established @ Rs. 49,500/- per unit.

Awareness training was conducted for 1200 women

Mass awareness in 4 villages with 188 Participants

Imminent Plan for 2024-25

- Multistate Cooperative Societies to be formed with an emphasis to provide Livelihood services to smallholder farmers to enhance their economic development and also to deliver financial inclusion services to the deprived farming community.
- To establish SPV to cater the purpose of pre and post-harvest technology, input and output marketing support to smallholder farmers and enhance their economic development with environmental conscious.
- To focus on Environment Social Governance (ESG) activities towards providing education and skill development to the Farming community.
- To establish an Incubation Centre with organic demo plots of Pulses, Millets and Cotton. Quality testing lab to cater to the need and modalities in organic agriculture promotion and undertake agribusiness incubation, technology commercialization, market and financial linkages and other business services, capacity building programs and outreach activities for the farming communities coming to the centre with trust.
- To establish an Ideal village to enable the essential needs in Water, Health, Education, Energy and Livelihoods, in a Holistic and Sustainable manner, using cost-effective technology and stakeholder-collaboration to create an enduring rural economy which will pave way for the holistic development of the Village panchayat.

FPO's Photo Gallery

Tamilnadu events:

Virudhunagar Region



SEEDS FPCL Procurement

SEEDS FPLCL Weekly Vegetable Market



SEED FPCL Primary Processing Units



SEEDS FPCL F-Mart



Eluvani Pasumai Paddy Seed Sales Photos



Vadakkupuliyampatti Goat Producer Company Ltd Goats purchase



Goat Trading through VP Goat PCL for Village Festival



Training on Goat rearing for Shareholders of V P Goat PCL

Sivagangai Region:



Business plan Training for BODs & CEOs



BODs meeting at Kalaiyarkoil organized by RC



Training for Rameswaram Sigaram Fisheries FPO BODs and Shareholders



**Awareness on Agro Food processing technology
For Sakkottai VFPCL**



Procurement Centre opening for Sakkottai VFPCL

Namakkal Region:



Panamarathupatty and Omalur Farmers Producer Cooperative Society Limited receiving Registration certificate.



Vinothkumar visited the early morning flower market at Gaziabad, New Delhi to explore the possibility of marketing the flowers from Namakkal region in bulk quantity.



Mr.

Mr. Vinothkumar, RC participated in the DLMC meeting at Namakkal Collectorate



Bheemaeshwarar Farmers Producer Company Limited of Namakkal region participated in the Agri Expo 2023 at CARE Engineering College, Trichy. Agriculture Minister Thiru M.R.K



Paneerselvam visited the stall.

Thanjavur & Pudukottai Region:

Millets Value Addition training to Nagai and Thirumaraikkadu CFFPCLs of Nagapattinam dt



at NIFTEM Thanjavur

Veppur 10k FPCL BODs meeting at Agaram Seegur, Perambalur district.



Veppanthattai 10 k FPCL BODs meeting

Manamalkudi FFPO office opening Honble Minister of Fisheries GOI, Shri. Parshotam Rupal



Agri Input stall opening at Nammalvar FPO, Gandarvakottai by DD AB



Thoothukudi Region:

Management Training at SEEDS RI for newly



Promoted FFPO from Manalmelkudi structure for the Fisherfolk of Thoothukudi District

Training on Cold Chain Logistics & marketing infra



at Aathoor by RO,

NCDC.



BODs meeting organized at Udangudi FPO



NABARD DDM, meeting with Porunai 10K FPO

Mobilization meeting for FFPO at Singhithurai



Awareness meeting for formation of Alanthalai



FFPO by AGM, NABARD

Kanyakumari Region:



Share certificate distribution for Thovalai Block FPCSL shareholders



Training cum Exposure to Thuckaly and Thovalai Block FPCSL BODs



Tiruvannamalai & Vellore Region:

JDA, Tiruvannamalai inaugurating processing unit



Business plan training for Vellore region FPOs staff at Uyirpu 10k FPCL



Training to Tiruvannamalai & Vellore region CEOs on MIS Portal updating

Puducherry Events:



Oulgaret FPCSL office opening

Training and Exposure visit for the BODs of Oulgaret FPCSL to successfully functioning NABARD promoted FPO at Villianur, Puducherry



Awareness meeting and selection of BODs for Yanam Block FPCSL



Meeting with Lead Farmers of Mahe Block for Shareholders Mobilization

Kerala Events:



Farmers mobilization for Chowanur FPO, Thrissur



New brand shop and Common Service Centre inauguration by KKFPCl in Kollengode Block



SEEDS Expert Team visit to Sri Krishnapura FPCL in Palakkad District



Exposure visits for BODs, Lead Farmers of Kollangode Keresekere FPCL to Vanavarayar Institute of Agriculture, Pollachi

Karnataka Events:

Chikmagalur Farmer Producer Cooperative Society Limited:



CBBO Experts planning meeting with BODs of Chikmagalur FPCSL



BODs Submitting request letter for warehouse to Smt. Shobha Karandlaje, Member of Parliament



Regional Director, NCDC visit to Chikmagalur FPCSL office and input shop as an appreciation



Mr. Yiji Yamamura, CEO of Syncom Agri. Tech, Japan visit and discussion with BODs regarding organic coffee cultivation and export



Business Planning Training to BODS of CFPCSL

Events at Krishi Bharathi Farmers Producer Cooperative Society Limited, Sringeri



CBBO Experts visit and planning with the President of KBFPCSL and field visit



Organizing and Submission of EG & MC Documents to NCDC Regional office, Bangalore



1st AGB Meeting and Training on importance of Micro nutrients to Crops

Odisha Events:



Training to Dairy FPO shareholders on hygienic ghee, Peda preparation and Vermicomposting



Exposure visit for Dairy FPO shareholders to
ORMAS, Govt. milk processing unit in Ganjam
District

Inauguration of Dairy Processing unit and
Cocopeat unit at Purana Odapa village by District
Collector



Milk procurement by Amrut Dairy FPO

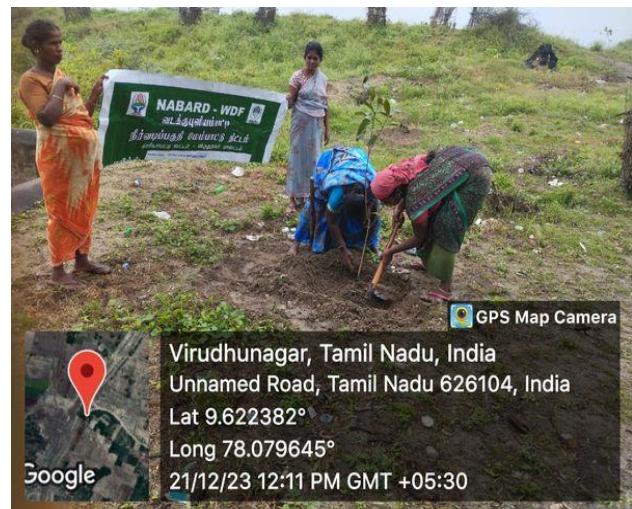
Natural Resource Management Activities:



AM, NABARD RO, Chennai monitoring visit to Eluvani watershed and distribution of saplings



NABCONS Consultant Mrs. Yasodha monitoring visit to Watershed villages



Animal health camp and Agro-forestry seedlings plantation in common land organized by Vadakkupuliyampatti Watershed project

Millets Promotion Project Activities:



Awareness through Street Plays in the Target Villages

Signature campaign was initiated by Mr. Himanshu Korde, Consultant, Ministry of Agriculture, GOI



Awareness to School children through Elocution and Essay Competitions



Millets seed distribution to beneficiaries at free of cost



Millets harvest and Yield impact



Millets Mela organized by SEEDS at virudhunagar presided by District collector.

Organic Cotton cultivation project:



Syncom CEO discussion with SEEDS officials

Syncom CEO meeting with Farmers



Village level meetings with Syncom Agri. Tech on Organic cotton cultivation

Financial Inclusion Project & Social Security



Social Security Scheme Awareness



**SEEDS staff team initial meeting with
Pradan Tamilnadu Team leader and FPO Manager.**



**Marketing coordination strategies- Planning
with FPO Manager, Pradan.**



Veterinary Health camp organized in convergence with Pradan



Kitchen Garden Seed Distribution





Pradan investors visit to SEEDS promoted FPOs in Virudhunagar District for Financial inclusion

Agri. Livelihood Project:



Mr. Nithin, the Regional Head, South, Federal Bank trained Our CEOs & CDOs on the app application for facilitating the farming community in availing the Instant Kisan Credit Card facility.



Mr. Ahamed Nadeem, manager, Federal Bank explaining the process of Instant KCC Loan to SEEDS promoted FPO Staff

FWWB Climate mitigation Project:



FWWB representatives initial visit to SEEDS



Meeting with women in the village



Village level awareness meetings on climate resilience



Biogas Unit Installed through the project

Our Partners and Donors:



SFAC
लघु कृषक
कृषि व्यापार संघ



NCDC
Assisting Cooperatives. Always!



NABARD



A Subsidiary of NABARD
(Formerly Agri Development Finance (Tamilnadu) Limited)



Awards:



Appreciation award for best COVID-19 services



Best performance award at Livelihoods India Summit.



Best Performing watershed Project award



Heartful Organisation Award 2020 Kanha Shanti Vanam, Hyderabad



Gramodaya Bandhu Mitra Puraskar-AWARD



Best Performing watershed Project award



Year planing Meeting 2024



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