

Social Education Economical Development Society (SEEDS)

ANNUAL REPORT

2024 - 2025



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MESSAGE FROM THE SECRETARY

With great pride and gratitude, I present this year's annual report for SEEDS. The past year has been a journey of resilience, collaboration, and impact, as we continue to work towards sustainable development and community empowerment. Our commitment to rural transformation, climate resilience, and livelihood enhancement has strengthened, thanks to the dedication of our team and the unwavering support of our partners.

This year, SEEDS has successfully implemented numerous projects across diverse sectors, including watershed development, climate-resilient agriculture and farmer-producer organizations. Our work with partners has enabled us to bring meaningful change to the lives of farmers and rural communities.

As we move forward, we remain committed to fostering innovation, strengthening partnerships, and ensuring that our interventions create lasting impact. The challenges ahead require collective action, and we look forward working together to build a more sustainable and resilient future.

I extend my heartfelt gratitude to our dedicated team, partner organizations, and the communities we serve for their unwavering trust and support. Together, we will continue to sow the seeds of change and growth.

Sincerely,

A handwritten signature in blue ink, appearing to read 'S.D. Pandian', with a stylized flourish at the end.

S.D. PANDIAN,
Secretary.

OVERVIEW

Social Education Economical Development Society (SEEDS) is a non-profit organization established in **1995** with the mission to foster **sustainable livelihoods** and promote **environmental conservation**. Over the past three decades, SEEDS has made a significant impact, implementing community-driven initiatives across **four states, one union territory,** and **29 districts**, directly benefiting over **1 lakh farmers** and countless rural families.

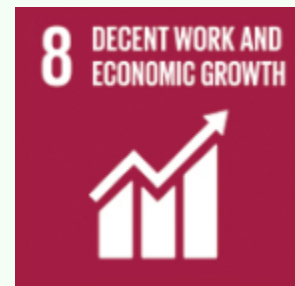
SEEDS specializes in key focus areas such as **organic farming, water conservation, watershed development,** and **Farmer Producer Organization (FPO) development,** empowering rural communities to achieve economic and social well-being. By fostering grassroots participation, SEEDS ensures that marginalized and poor families take ownership of their progress.

Our approach integrates **institution building, networking,** and **technology-driven solutions** to bring about **socio-economic equity** and sustainable development. Through innovative programs and collaborative efforts, SEEDS remains committed to creating resilient rural communities by addressing critical challenges, enhancing livelihoods, and promoting environmental stewardship.

CONTRIBUTION TO SUSTAINABLE DEVELOPMENT GOALS

SEEDS aligns its initiatives with the **United Nations Sustainable Development Goals (SDGs)** to promote sustainable agriculture, rural development, and environmental conservation.

The key SDGs addressed by SEEDS are:



VISION

SEEDS envisages, a society, where poor and marginalized women, farmers and Children are socially, economically empowered with environmental harmony and gender equity.

MISSION

Enabling the poor and marginalized families by organizing themselves, facilitating their empowerment process through institution building, networking, technology driven scientific innovation approach to achieve socio- economic and equitable development through effective participation.

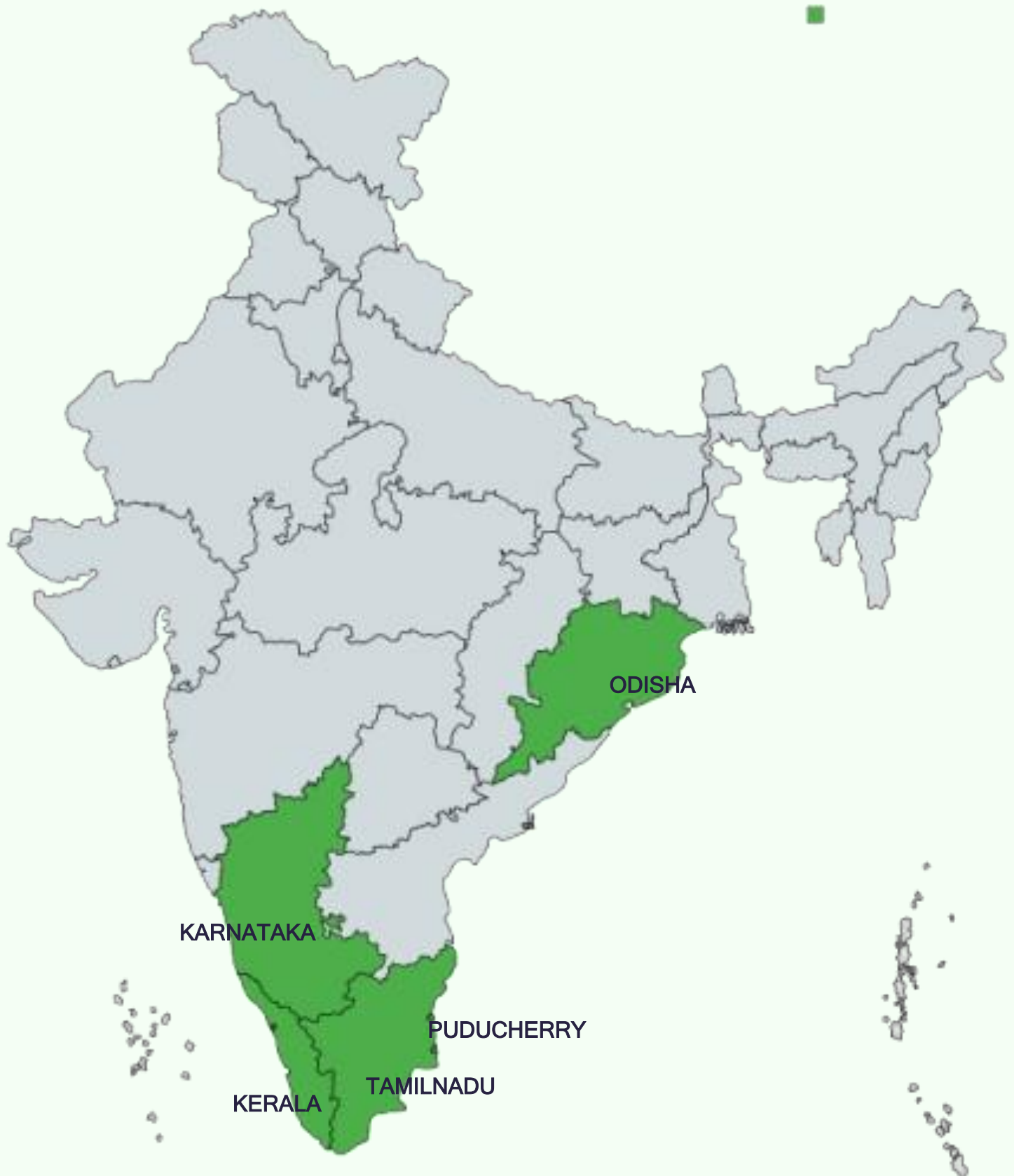
CORE VALUES

1. **Community Empowerment:** Prioritize grassroots participation, building the capacity of communities to manage their development.
2. **Sustainability:** Focus on environmental, social, and economic sustainability guides our long-term planning and resource management.
3. **Equity and Inclusion:** Advocate for marginalized groups, particularly women and small-scale farmers, ensuring their voices are heard.
4. **Integrity and Accountability:** Transparency and ethical practices are fundamental in our program delivery and resource management.
5. **Collaboration and Partnership:** Work together with local communities, government bodies, and organizations to achieve common objectives.
6. **Adaptability and Innovation:** Remain responsive to community needs and embrace innovative methods to meet challenges.

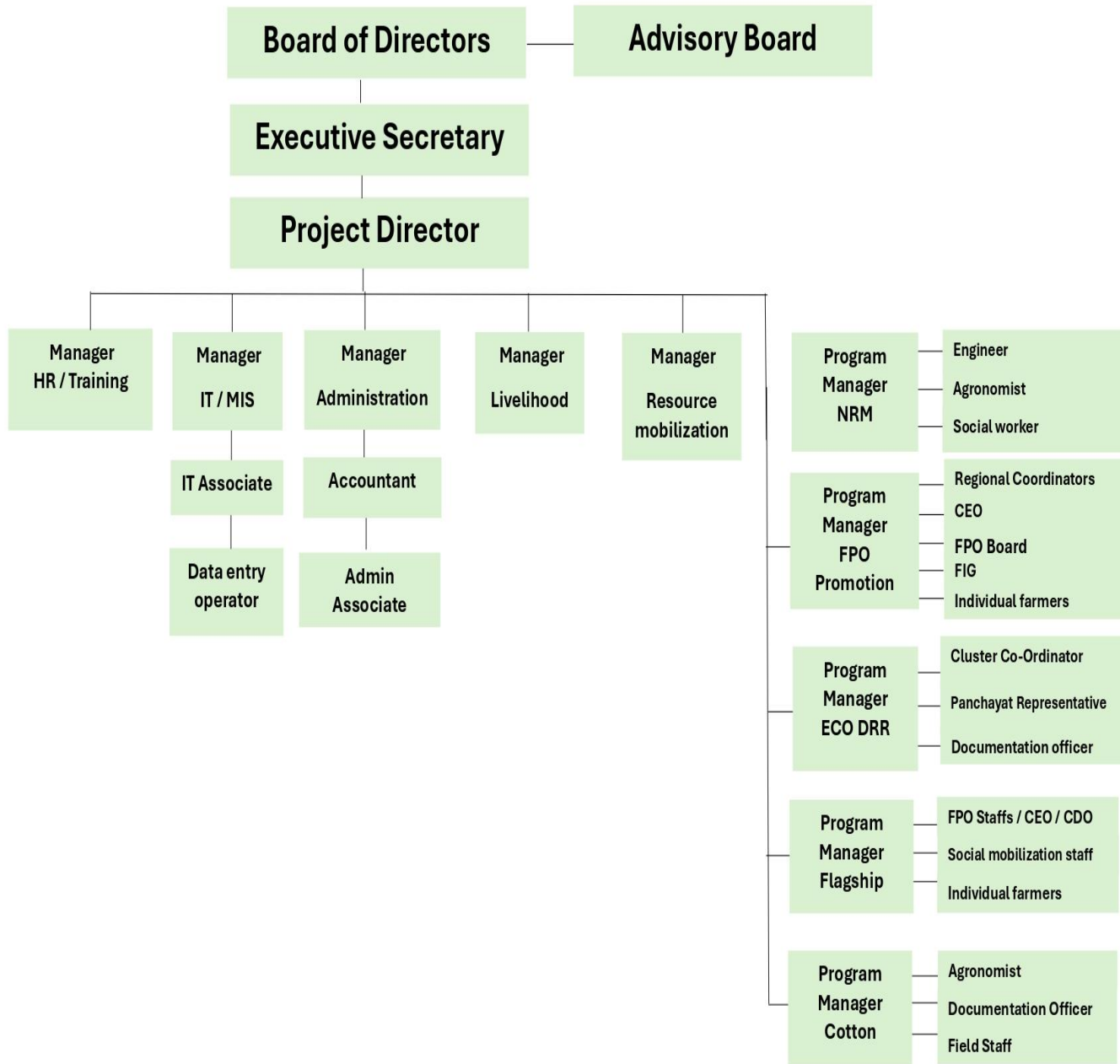
PROFILE

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
TAN Number	MRIS07265G
Certificate of 12A	AAAAS8286RE2021401
Certificate of 80G	AAAAS8286RF2007801
DARPAN ID	TN/2016/0106313
CSR ID	CSR00005762
FCRA Number	076110002
E-mail	seeds95@gmail.com
Website	http://www.seedsvo.org/

Areas of Operation



ORGANOGRAM



BOARD MEMBERS

- **S. D. Pandian – Secretary**

Social Worker | B.A. | Associated Since 1995

With three decades of experience in social work, plays a key role in guiding the organization's community development initiatives and social empowerment efforts.



- **S. Chellammal – President**

Teacher | M.A., M.Phil., Ph.D | Associated Since 2004

Over 20 years of academic expertise to her leadership role, contributing greatly to the organization's growth and impact in rural development.



- **G. Manisekaran – Vice President**

Retired District Agriculture Officer | B.Sc. Agriculture | Associated Since 2023

Offers valuable insights into agricultural projects, leveraging his experience in government agricultural administration to enhance the organization's agricultural initiatives.



- **G. Jeyakkannan – Treasurer**

Social Worker | Higher Secondary | Associated Since 1995

Uses his extensive background in social work to oversee the financial stability and management of the organization, ensuring its long-term sustainability.



- **G. Suresh Babu – Memberss**

Micro Finance Professional | MBA | Associated Since 2023

With a focus on financial inclusion, brings a fresh perspective to the team, helping to enhance economic empowerment for rural communities through microfinance.



- **Ramesh Venugopal – Member**

Retired Assistant General Manager | M. Com, CAIIB | Associated Since 2024

His banking expertise offers strategic financial insights, contributing to the organization's efficient financial operations and growth.



- **K. Parthasarathy – Member**

Social Worker | MSW | Associated Since 2023

Committed to promoting social welfare and development. His recent involvement adds a dynamic, youthful perspective to the organization's mission.



ADVISORY BOARD

Mr. Daniel Anand Raj Andrew

- Development professional with 30 years of experience in agriculture, climate change adaptation, and rural livelihoods. He specializes in sustainable farming, climate resilience, and value chain development, currently serving as a National Resource Person for the Ministry of Rural Development.



Dr. Senthil Ramalingam

- Founder - Thaaai Organics, specializes in eco-friendly products like NPK boosters and industrial enzymes. With a Ph.D. in Biotechnology and 10+ years as an Assistant Professor, he has published 18 papers and guided over 80 students. His work focuses on sustainable solutions for agriculture, textiles, and poultry.



Mr. Mayandi.A.P

- With 30+ years of experience in community development, project management, and research. He has led initiatives in rural empowerment, SHG formation, education, and disaster recovery with organizations like SPEECH, Laico Aravind Eye Hospital, and CREED. Skilled in PRA, micro-planning, and training, specializes in project proposals and community engagement.



Mr. L. Raja

- A retired Professor and former Head of the Department of Lifelong Learning and Extension at Gandhigramam Rural Institute, is an expert in lifelong learning, rural development, and Gandhian studies. With over 40 years of experience, he has authored 38 books, 47 research articles, and 15 journal papers, specializing in adult education, skill development, and social transformation.



Mr. Karthik Narayanan

- Chartered Accountant with 22+ years of experience, including roles at Samunnati, leading finance and NBFC functions. Previously, led finance at a USD 17Bn bank in Qatar and worked in retail, manufacturing, and risk/audit roles at ICICI Bank, KPMG, and National Bank of Kuwait



EXPERT TEAM

Mr. S. Pandiaraj - Project Director

with 27 years of expertise in NGO/FPO management, capacity building, and commodity marketing.

Mr. S. Dharma Neethi - HR Manager

with 29 years of experience in NGO management, fundraising, gender equity, and counselling.

Mr. S. Vinoth Kumar - FPO Promotion Manager,

skilled in agricultural training and business promotion, with 5 years of experience.

Mr. M. Johnselvin - Monitoring & Evaluation Manager

with 33 years of expertise in NGO management, fundraising, and documentation.

Mr. S. Johnson Durai - Regional Coordinator

with 6 years of focus on community organization, business plans, and auditing.

Dr. V. Chinnamurugan - Regional Coordinator

specializing in rural development and training, with 10 years of experience.

Mr. T. Durai Poovendran - IT Manager

with 10 years of expertise in online marketing and software development.

Mr. V. Vikas - State Coordinator

with 3 years of experience in community organization and training.

Mr. P. Sivakumar - Watershed Project Manager

with 15 years of expertise in FPO promotion and government liaison.

Mr. M. Nivas - Consultant

specializing in agricultural training, business promotion, and watershed management, with 9 years of experience.

Mr. R. Mariselvam - Agri Expert

with 4 years of experience in community organization and training.

Mr. M. Karthick - Agri Expert

skilled in training and construction, with 5 years of experience.

Dr. M. Rajeshwaran - Project Officer

with 3 years of expertise in agricultural research, teaching, and farmer training.

Mr. K. Kannan - Accountant

with 7 years of experience in accounts and auditing.

Ms. Sujitha M - IT Associate

specializing in process documentation and social media, with 1 year of experience.

MAJOR INTERVENTIONS



Farmer Producer Organizations (FPOs)

- Promoted 103 FPOs, benefiting 61821 farmers
- Partners: NABARD, NCDC, SFAC, TNSFAC, Aqua NCDC, Dept. of Fisheries, DD(AB), DDM, JD (Agri), KVK, TNAU, FC & RI Mettupalayam



Watershed Projects

- Improved water management for 4930 beneficiaries across 5 regions, 10615.85 hectares
- Partner: NABARD



Millet Promotion

- 420 farmers, 420 acres, 22 Villages in Kariyapatti block of Virudhunagar district
- Partner: NABARD, KVK, Agri. Department Virudhunagar



Organic & BT Cotton

- Supported 891 farmers in sustainable cotton farming (Non-GMO & BT)
- Partners: Syncom Agritech, Japan and Ramco Mills, Rajapalayam and Sri Ayyanar cotton Mills, UNIQLO



Financial Inclusion & Social Security Scheme

- Empowered 30548 families, benefitted through financial inclusion
- Partners: Virudhunagar District Administration, PRADAN and IndusInd Bank



Bio fertilizer Production

- Promoted eco-friendly farming
- Partner: Thai BioTech, Trichy



Disaster Risk Reduction (ECO DRR)





- 25 Village panchayats in Kariyapatti block of Virudhunagar district with a people coverage of 17550 (School students, adolescents and farmers) through 936 trainings
- Partners: Mission samridhi, UNICEF, Virudhunagar District Administration, IIT Gandhi nagar, GEAG and IndusInd Bank



Instant KCC to Farmers

- Supported 1281 farmers with Kisan Credit Cards
- Partner: Federal Bank

KEY FOCUS AREAS

Sustainable Agriculture	Water Conservation	Farmer Producer Organizations (FPOs)	Biodiversity Conservation
 <p>Promoting organic farming practices across diverse crops and integrating climate-resilient strategies</p>	 <p>Implementing watershed projects to enhance irrigation and reduce soil erosion</p>	 <p>Empowering rural communities by forming and supporting 103 FPOs that engage farmers in collective marketing and resource management.</p>	 <p>Encouraging practices that protect ecosystems and promote sustainable use of natural resources.</p>

KEY ACHIEVEMENTS

- Implemented various projects across key thematic areas, including organic farming, water conservation, watershed development, and FPO promotion.
- Promoted 103 Farmer Producer Organizations (FPOs), supporting over 61821 farmers and creating market linkages
- Developed watershed projects covering 10,615 hectares, harvesting 36.94 crore litres of rainwater.
- Facilitated social security schemes for women and empowered farmers with credit access and financial inclusion initiatives.

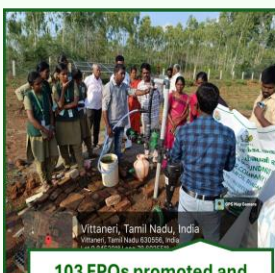
Farmer Producer Organizations (FPOs)

1. Introduction

India's small and marginal farmers face numerous challenges, including limited access to quality inputs, credit, and direct market linkages. Due to fragmented landholdings, they struggle to benefit from economies of scale, leading to higher production costs and lower price realization. Farmer Producer Organizations (FPOs) provide a collective platform for farmers to enhance bargaining power, reduce input costs, access financial support, and connect directly with markets.

SEEDS NGO has played a pivotal role in promoting and strengthening 103 FPOs, ensuring sustainable livelihoods and increased economic opportunities for farmers across Tamil Nadu. As an empanelled Cluster Based Business Organization (CBBO) and Producer Organization Promoting Institute (PoPI) under SFAC, NABARD, NCDC, and TNSFAC, SEEDS facilitates the establishment, training, and market linkages of FPOs. Through strategic interventions in capacity building, financial support, value addition, and climate-resilient agriculture, SEEDS is transforming smallholder farming into a profitable and

2. Key Achievements at a Glance



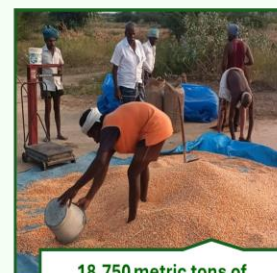
103 FPOs promoted and strengthened across Tamil Nadu



61,821 farmer members engaged in various agricultural value chains



Annual turnover of leading FPOs reaching ₹28.5 crores



18,750 metric tons of agricultural produce procured and traded



₹12.8 crores in credit linkages facilitated for FPOs



Reduction in input costs through bulk procurement and collective purchasing



Expansion of value addition initiatives into new product lines



Strengthened market linkages through institutional buyer collaborations



Capacity-building training for FPO board members and women entrepreneurs

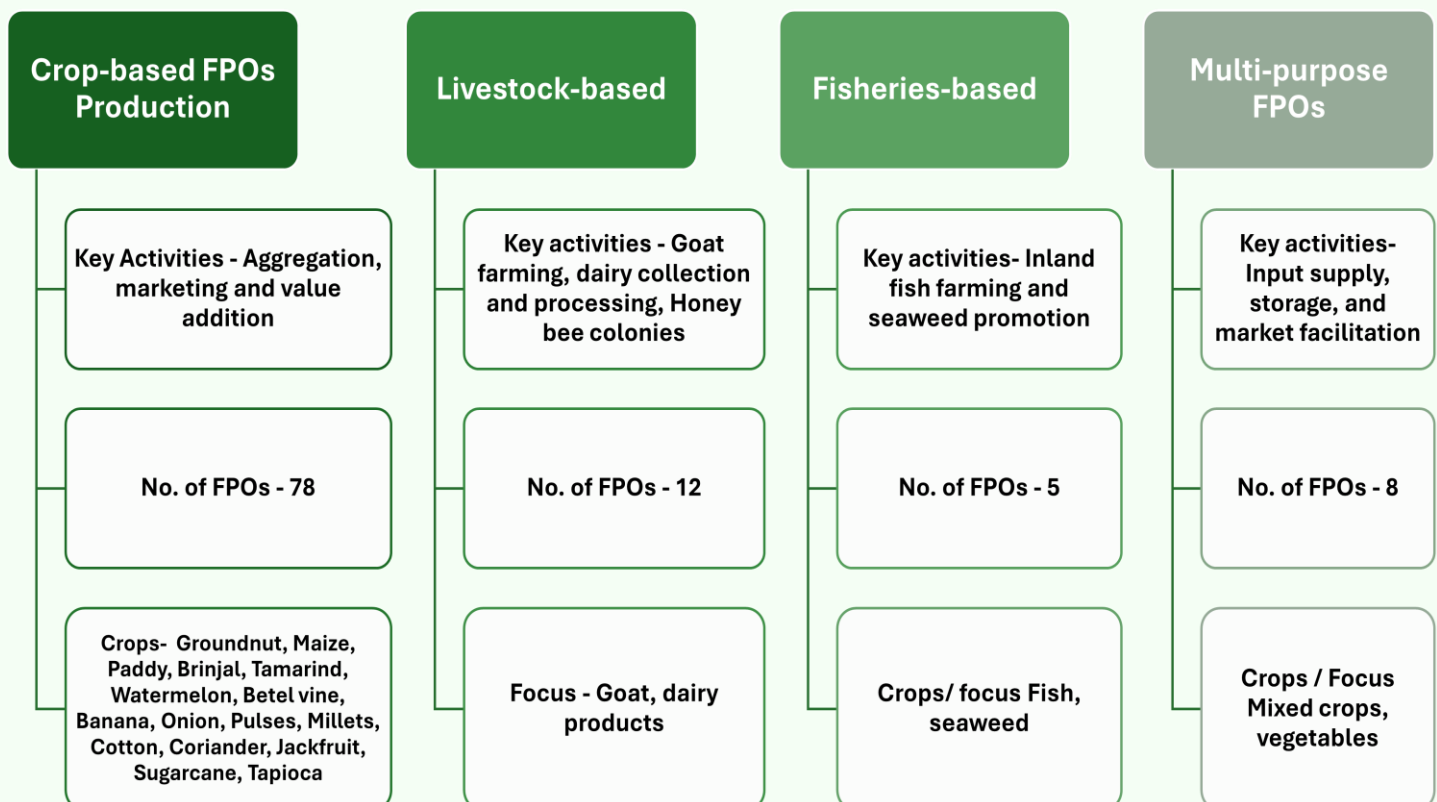
3. Objectives of FPO Promotion

SEEDS NGO aims to strengthen FPOs with a clear vision and strategic objectives, including:

- **Enhancing Farmer Incomes:** Enabling better price realization through collective bargaining and efficient marketing.
- **Facilitating Financial Inclusion:** Connecting farmers to formal credit and financial literacy programs.
- **Value Addition and Processing:** Encouraging FPOs to process and brand their produce for higher market value.
- **Capacity Building and Leadership Development:** Providing training on governance, financial management, and business strategies.
- **Sustainable and Climate-Resilient Agriculture: Promoting organic farming, water conservation, and carbon credit initiatives.**

4. FPO Categorization and Focus Areas

SEEDS has promoted a range of **specialized FPOs** tailored to specific agricultural needs and markets.



5. Activities and Interventions



Aggregation and Marketing:

- Over 18,750 metric tons of agricultural produce aggregated and traded through FPOs, contributing to a business volume of ₹14.66 crores. This includes groundnut, onion, lady's finger, coconut, maize, banana, pulses, and millets.



Value Addition:

- FPOs have diversified into value-added product lines such as groundnut oil, raw peanuts, palm jaggery, coconut oil, jackfruit chips and powder, millet powder, herbal soap, D-tan powder, and soup powders. The value-added segment alone generated ₹1.78 crores in turnover and a profit of ₹4.6 lakhs.



Market Linkages:

- SEEDS facilitated linkages through financial and marketing institutions like Union Bank of India, Central Bank of India, NABKISAN, Indian Overseas Bank, AIF, e-NAM, ONDC, GeM, and APEDA. A total of ₹11.55 crores was facilitated as loans for working capital, infrastructure, and development. Strategic MoUs have been signed with Rivulis Irrigation, Asian Cropcare, Godrej Agrovet, NSC, TNAU, Ann's Food Products, Federal Bank, and more than 30 private and institutional buyers.



Licensing and Legal Enablement:

- FPOs have acquired licenses including seed, pesticide, fertilizer, mandi licenses, APEDA, FSSAI, MSME, USL, ONDC, and e-NAM to ensure compliance and expand operational capacity.



Capacity Building:

- 1,829 members including CEOs and BoDs were trained in financial literacy, business planning, bookkeeping, Tally, share mobilization, leadership, Ayurvedic plant training, and millet value addition. SEEDS organized multiple exposure visits to institutions like INDAM Hybrid Seeds, CAVP Kanjikkod, NIFTEM-Thanjavur, KVK Valikondapuram, and SSS Rice Mill.



Exhibitions and Networking:

- FPOs participated in events such as GI Mahotsav cum MABIF Mela 1.0, MABIF 2.0 and 2.1, and Agri Export Training, strengthening branding, marketing, and buyer engagement.

6. Notable Success Stories

Women-Led FPOs – Driving Inclusive Change

SEEDS has been instrumental in promoting women-led FPOs, empowering 3,504 female farmers to actively engage in agricultural entrepreneurship and financial decision-making. These women leaders have taken charge of governance, mobilization, and business planning. A notable achievement is the development and marketing of handmade organic fertilizers, which combine traditional knowledge with sustainable farming practices. These FPOs not only contribute to economic growth but also serve as catalysts for social transformation in their communities.

7. Economic Impact



Direct benefit to 61,821 farmers.



Overall economic turnover across all FPOs: ₹28.5 crores.



Value-added product turnover: ₹1.78 crores.



Profit from value-added products: ₹4.6 lakhs.



₹11.55 crores loan facilitated for working capital, mezzanine support, and infrastructure.



Reduced dependency on intermediaries through direct market access.

8. Challenges and Mitigation Strategies

Low initial capital

Facilitated credit through NABKISAN, banks, and equity grants

Limited business skills

Intensive capacity-building training for CEOs and BoDs

Market competition

Secured institutional buyer tie-ups and e-commerce platform access

Infrastructure gaps

Mobilized support under AIF, SFAC, and convergence schemes

Climate variability

Promoted climate-resilient crops and organic farming techniques

9. Impact at a Glance



Strengthened 103 FPOs across Tamil Nadu, Kerala, Odisha, Puducherry and Karnataka.



Women's participation exceeds 65% in FPO membership.



1,829 capacity-building and training programs conducted.



Enabled convergence with over 12 government and private institutions.



Promotion of organic and climate-smart agriculture on more than 5,000 acres.

10. Future Roadmap

SEEDS envisions scaling its FPO promotion program with the following focus areas:

Scaling Market Access:

- Expand e-commerce integration and linkages with premium buyers for FPO produce.

Technology Integration:

- Introduce digital bookkeeping, crop advisory apps, and real-time MIS for FPOs.

Value Chain Strengthening:

- Invest in storage, processing, and logistics infrastructure for perishables.

Youth and Women Engagement:

- Establish rural agri-business hubs with skill training for youth and women.

Carbon Credits & Sustainability:

- Expand the promotion of sustainable practices through carbon credit projects and eco-certification.

The promotion and support of 103 FPOs by SEEDS NGO have led to substantial improvements in farmer incomes, business viability, and rural development. These FPOs serve as a model for collective action, showcasing how grassroots institutions can enable inclusive growth, sustainable agriculture, and economic empowerment. With continued support, capacity building, and market access, SEEDS aims to scale these efforts and contribute meaningfully to India's agricultural transformation.

Watershed Development

1. Introduction

Water is the lifeline of agriculture and rural livelihoods. In regions affected by erratic rainfall, soil erosion, and water scarcity, watershed development plays a transformative role in restoring degraded ecosystems and improving agricultural productivity. The Social Education Economical Development Society (SEEDS) has been at the forefront of implementing innovative, community-driven watershed programs across Tamil Nadu, ensuring sustainable water and soil resource management.

To date, SEEDS has successfully treated over **10,615** hectares of land, harvesting **36.94** crore liters of rainwater and directly benefiting **3,715** rural households. By adopting a ridge-to-valley approach, SEEDS has surveyed and rejuvenated wells, implemented advanced soil conservation techniques, constructed water harvesting structures, promoted afforestation, and introduced livelihood enhancement programs. These efforts have significantly improved agricultural resilience and rural prosperity.

Additionally, the initiative has led to a notable reduction in distress migration, as farmers have regained confidence in sustainable farming practices and secured stable income sources. The expansion of cultivable land through targeted interventions such as bush clearance and organic farming support has further boosted agricultural productivity, ensuring long-term food security and economic empowerment for rural communities.

2. Objectives of Watershed Development

The watershed program focuses on the following objectives:

- **Water Conservation:** Ensure year-round water availability through rainwater harvesting, groundwater recharge, and well rejuvenation.
- **Soil Conservation:** Prevent soil erosion and improve fertility through trench cum bunding, farm ponds, and channel formation.
- **Livelihood Promotion:** Diversify income opportunities through horticulture, agroforestry, and livestock farming.

- **Climate Resilience:** Encourage drought-resistant crops and sustainable agricultural practices to mitigate climate risks.
- **Community Ownership:** Strengthen Village Watershed Committees (VWCs) and train local stakeholders for long-term project sustainability.

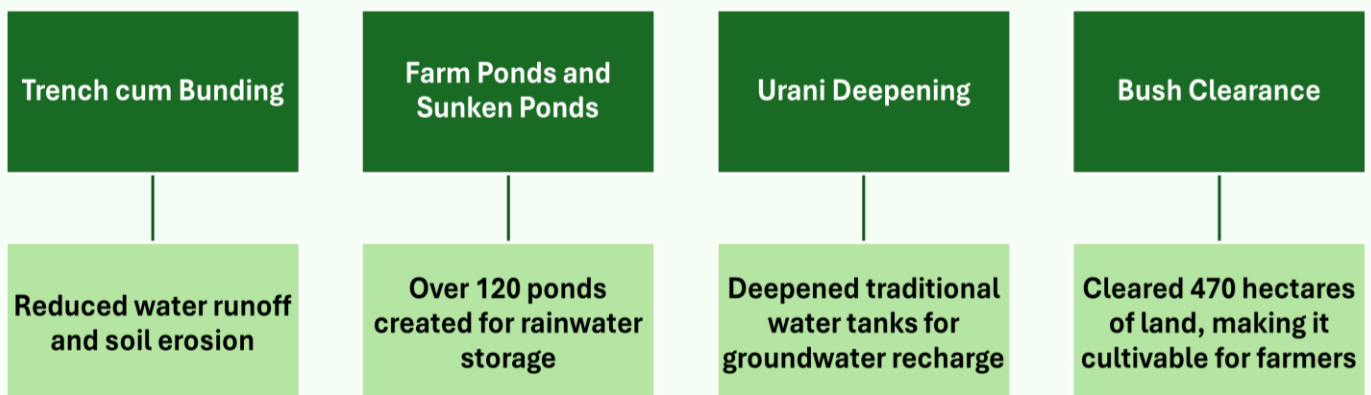
3. Key Achievements at a Glance



5. Activities and Interventions

5.1 Soil and Water Conservation

SEEDS implemented critical interventions to improve soil health and water availability



5.2 Agroforestry and Horticulture

To promote green cover and income diversification, SEEDS distributed:

- **50,170** agroforestry saplings (teak, neem, mahogany, etc.).
- **62,250** horticulture plants (mango, guava, citrus varieties).

These initiatives enhanced biodiversity while providing long-term economic benefits to farmers.

5.3 Capacity Building and Community Participation

SEEDS focused on engaging local communities through:

- **Training Programs:** Conducted 129 sessions on watershed management, sustainable farming, and climate resilience.
- **Village Watershed Committees (VWCs):** Formed in all project villages to oversee implementation and maintenance.
- **Women Empowerment:** Encouraged participation of women through Self-Help Groups (SHGs).

6. Impact Assessment



Increase in Groundwater Levels

- Improved by 20-30 feet



Crop Productivity

- Increased by 25-30%



Livelihood Diversification

- Farmers engaged in horticulture and livestock farming



Migration Reduction

- Families now remain employed year-round



Women's Participation

- Over 1,000 women trained in SHGs

7. Success Stories

7.1 Vadakkupuliyampatti Watershed Project

Once struggling with water scarcity and low incomes, farmers in Vadakkupuliyampatti are now thriving, thanks to NABARD-supported watershed initiatives by SEEDS. The FSPF Millet Cultivation Project introduced drought-resistant millets across 11 villages, ensuring food security and stable incomes.

The NABARD-funded Rural Haat enabled direct farmer-to-consumer sales, benefiting 4,000 people with weekly transactions of ₹10–15 lakhs. Additionally, 100 farmers engage in weekly pulse processing, boosting earnings and reducing losses. These initiatives have transformed rural livelihoods, ensuring sustainability and resilience for the future.

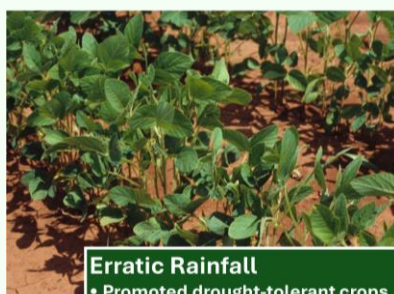
Testimonial: “With better crops and market access, our incomes have improved, making agriculture reliable again.”

7.2 Pillayar Thottiyankulam Watershed Project

Farmers in Pillayar Thottiyankulam have gained financial stability through NABARD-supported initiatives. The Vinoba Bhave Cotton FPCL, with over 500 shareholders, focuses on cotton cultivation, while 87 farmers supported by Syncom Agritech have transitioned to organic cotton farming across 103 acres, ensuring higher-quality yields and premium prices.

Financial aid from Canara Bank includes ₹32.5 lakhs in JLG loans and ₹14.8 lakhs under the KCC scheme, while the ₹15 lakh NABARD Rural Haat now hosts a weekly market, boosting farmer incomes. IndusInd Bank's social security schemes further enhance support. These initiatives have revitalized cotton farming, making it more profitable and sustainable.

8. Challenges and Solutions



9. Future Roadmap

SEEDS envisions scaling up its watershed initiatives with a focus on:

1. **New Watershed Projects:** Expanding to **Sivalarpatti and Perunali** regions.
2. **Technology Integration:** **GIS mapping and digital tools** for enhanced monitoring and evaluation.
3. **Climate-Resilient Crops:** Promoting **millets and pulses** as drought-resistant alternatives.
4. **Women-Led Management:** Encouraging women to take leadership roles in **Village Watershed Committees**.
5. **Value-Added Agriculture:** Supporting **organic certification, agro-processing, and rural enterprise development**.

With a strong foundation in **community participation, climate resilience, and sustainable resource management**, SEEDS remains committed to **transforming landscapes and improving livelihoods in rural Tamil Nadu**.



Organic Cotton Development

1. Introduction

The **Syncom Organic Cotton Project** is a transformative initiative by SEEDS, in collaboration with **Syncom Agritech Pvt. Ltd. (Japan)** and **ASSEFA**, aimed at promoting sustainable and organic cotton farming. The project focuses on **enhancing farmer livelihoods, improving soil health, and reducing environmental impact** by transitioning from chemical-intensive cotton cultivation to organic practices.

By adopting organic farming, farmers **reduce input costs, secure premium prices, and contribute to ecological sustainability**, ensuring a long-term, climate-resilient agricultural model. In 2024, the project successfully engaged **293 farmers across 443 acres** in **Virudhunagar District**, reinforcing SEEDS' commitment to empowering small-scale farmers and fostering eco-friendly agricultural practices.

2. Objectives of the Project

The Syncom Organic Cotton Project aims to:

Promote Organic Cotton Farming – Reduce dependency on chemical fertilizers and pesticides.

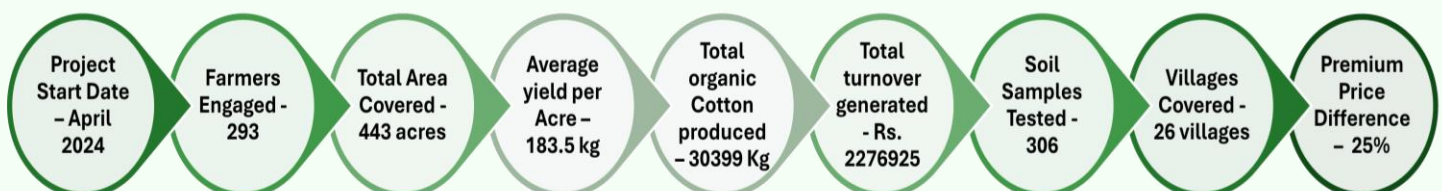
Enhance Farmer Incomes – Establish premium market linkages for better pricing.

Improve Soil Health – Restore soil fertility through organic inputs and sustainable practices.

Empower Farming Communities – Build capacity through training and expert support.

Expand Sustainable Trade – Facilitate organic certification and global market access

3. Key Achievements at a Glance



4. Project Activities and Interventions

4.1 Farmer Training and Capacity Building

SEEDS conducted **two structured training sessions** on organic cultivation techniques, ensuring that farmers understood sustainable farming methods.



Organic Farming
Techniques



Soil Testing



Exposure Visits



Training Sessions

4.2 Technical and Financial Support

- **Expert Visits:** Organic fertilizer experts **visited fields twice a month** to provide hands-on guidance.
- **Subsidized Costs:** 50% subsidy on ploughing expenses to support farmer adoption.
- **Access to Organic Inputs:** Farmers received bio-fertilizers, natural pest repellents, and compost materials.

4.3 Soil Health Management

- **306 soil samples** were tested to tailor organic solutions for better crop productivity.
- **Deep ploughing initiatives** were implemented to improve soil aeration, fertility, and water retention.

4.4 Market Linkages and Premium Pricing

- **Direct Export Partnerships:** Collaboration with **TSI Holdings, Japan** through **Syncom Agritech Pvt. Ltd. Japan** enabled global trade opportunities.
- **Higher Pricing:** Farmers earned **25% more** than the current market price due to premium organic certification.
- **Eliminating Middlemen:** Ensured fair pricing and timely payments for farmers.

5. Economic and Environmental Impact

5.1 Economic Impact

- Farmers earned higher revenues due to premium organic pricing.
- Reduced dependence on expensive chemical fertilizers lowered input costs.

5.2 Environmental Impact

- **Reduced Chemical Use:** Minimized synthetic fertilizers and pesticides, protecting soil and water quality.
- **Improved Soil Fertility:** Adoption of bio-fertilizers and compost restored long-term soil health.
- **Biodiversity Enhancement:** Crop rotation and intercropping increased ecological resilience.

6. Success Stories

Case Study: Farmer Transformation in Virudhunagar

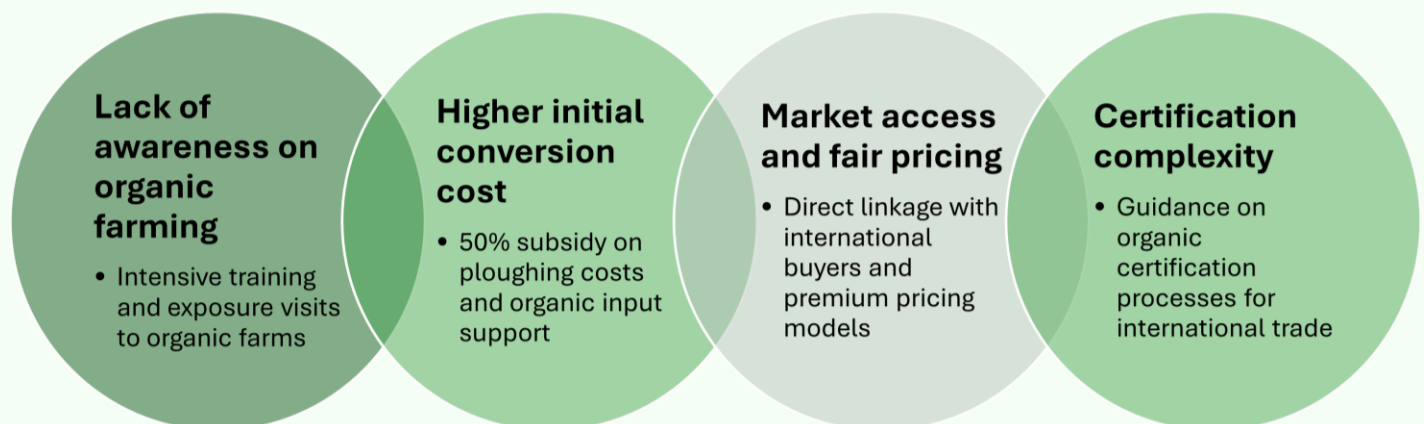
Mr. Ramesh, a small-scale farmer, transitioned to organic cotton cultivation under the Syncom Project. With training and technical support, he:

- Reduced input costs by replacing synthetic fertilizers with compost and bio-fertilizers.
- Increased yield to 200 kg/acre—significantly higher than conventional farming.
- Earned 30% more by selling directly at premium prices.

Testimonial:

"Switching to organic cotton has transformed my life. I now earn more, and my soil is healthier for future generations"

7. Challenges and Mitigation Strategies



8. Future Roadmap

SEEDS aims to **scale the Syncom Organic Cotton Project** through:

- **Expanding Coverage** – Increase farmer participation to **500 farmers across 1000 acres by 2025**.
- **Value Addition** – Establish **processing units** for organic cotton textiles to enhance profitability.
- **Youth Engagement** – Train young farmers in organic techniques and market innovations.
- **Scaling International Trade** – Expand partnerships with global buyers for better export opportunities.
- **Soil Health Monitoring** – Conduct periodic **soil testing** to track long-term improvements in fertility



9. Impact at a Glance

- **Higher Income & Market Stability:** Farmers receive fair, premium pricing and better financial security.
- **Environmental Sustainability:** Reduced reliance on chemicals enhances soil health and biodiversity.
- **Scaling Sustainable Agriculture:** A roadmap for long-term organic farming adoption across Tamil Nadu.

With clear plans for expansion, value addition, and global trade, **SEEDS remains committed to strengthening organic cotton ecosystems** while ensuring long-term economic and environmental benefits for farmers.

BIO FERTILIZER PRODUCTION

1. Introduction

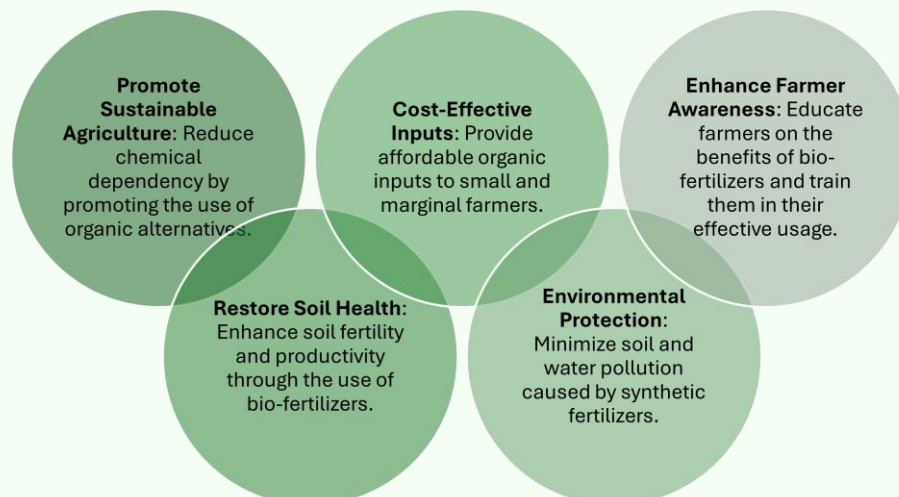
The Bio-Fertilizer Production Initiative by SEEDS focuses on promoting sustainable agriculture through the production and distribution of eco-friendly bio-fertilizers. As part of its mission to reduce chemical dependency and improve soil health, these bio-fertilizer production units benefit small and marginal farmers by providing cost-effective organic inputs, mainly for the organic cotton project.

The initiative incorporates advanced research-backed bio-fertilizer formulations inspired by Thai Biotech's model, utilizing microbial consortia such as **Azospirillum, Azotobacter, Phosphobacteria, Pseudomonas fluorescens, Trichoderma viride, and Metarhizium spp.** These bio-fertilizers enrich the soil by improving nitrogen fixation, phosphorus solubilization, and overall microbial activity, leading to better soil fertility and crop productivity.

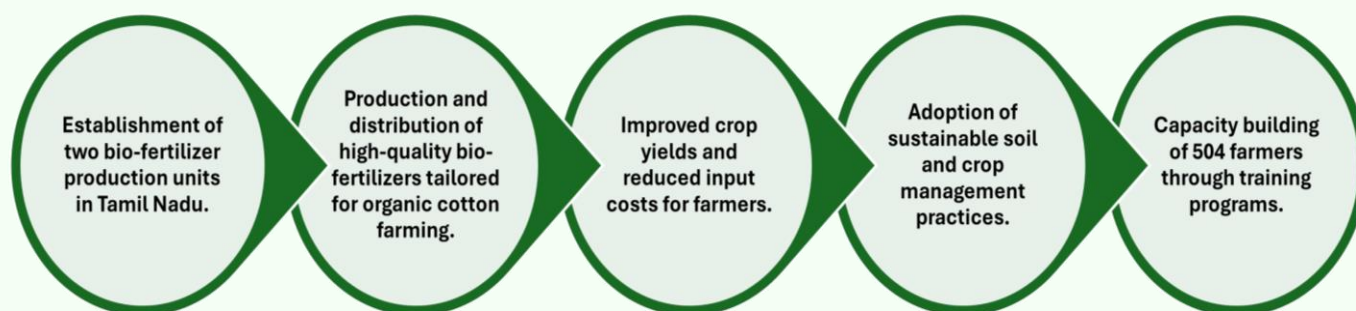
The program aims to address critical challenges such as soil degradation, declining productivity, and the harmful effects of chemical fertilizers by encouraging the use of bio-fertilizers and organic farming practices. This approach has significantly reduced input costs for farmers while playing a vital role in enhancing soil fertility and promoting environmentally sustainable agriculture.

2. Objectives of the Project

The Bio-Fertilizer Production Initiative is designed to achieve the following objectives:



3. Key Achievements at a Glance



4. Project Activities and Interventions

4.1 Establishment of Bio-Fertilizer Production Units

With bio-fertilizer production units in Tamil Nadu high-quality organic fertilizers are produced. These units focus on manufacturing microbial consortia-based products such as **BIOLIFE (organic booster)**, **BIOLIFE LM (lyophilized microbial consortia)**, **BIOLIFE-PSEU (fungicide)**, and **BIOLIFE TRICHO (biological fungicide)**.

4.2 Training and Capacity Building

To ensure effective usage of bio-fertilizers, SEEDS conducted awareness programs and training sessions for farmers on:

- Benefits of bio-fertilizers in organic cotton farming.
- Proper application methods and dosage of different bio-fertilizer products.
- Integrated disease and weed management strategies using organic inputs.



Awareness Campaigns:

Organized **12 sessions** across **15 villages** to educate farmers on the benefits of switching to bio-fertilizers.



Practical Demonstrations:

Field demonstrations showcasing how to apply bio-fertilizers for maximum effectiveness.



Soil Health Training:

Farmers were trained on soil testing, organic manure preparation, and crop-specific application techniques.

4.3 Distribution of Bio-Fertilizers

SEEDS ensured the affordable and timely distribution of bio-fertilizers to farmers, specifically for organic cotton farming, to maximize their benefits. The distribution was structured based on soil quality assessments and crop-specific nutrient requirements.

5. Economic and Environmental Impact

5.1 Economic Impacts



Cost Reduction: Farmers reduced input costs by replacing chemical fertilizers with organic alternatives like vermicompost, neem cake, and microbial consortia.



Increased Productivity: Cotton farmers reported yield improvements of **30%** due to enhanced soil fertility.



Higher Profitability: Improved soil health led to increased crop resilience and better-quality cotton, fetching higher market prices.

5.2 Environmental Impact



Soil Restoration: Regular use of bio-fertilizers has improved soil microbial activity, enhancing organic matter content.



Reduced Chemical Dependency: Farmers have shifted away from synthetic inputs, reducing soil and water contamination.



Biodiversity Enhancement: Organic farming has encouraged beneficial insects and microorganisms, promoting a balanced ecosystem.

6. Success Stories

Case Study 1: Organic Farming Success for Mr. Rajan

Mr. Rajan, a smallholder farmer from Virudhunagar, transitioned to using SEEDS' bio-fertilizers on his **2-acre millet and cotton farm**:

He replaced chemical fertilizers with **BIOLIFE microbial consortia, vermicompost, and neem-based fertilizers**, reducing input costs by **40%**.

His **millet and cotton yield increased by 30%**, and soil health visibly improved after one cropping cycle.

Testimonial: *"Switching to bio-fertilizers has been a game-changer for me. My costs are lower, my soil is healthier, and I'm getting better yields."*

7. Challenges and Mitigation Strategies



Limited Awareness: Conduct more farmer training programs on the benefits and application of bio-fertilizers.



Initial Cost Perception: Introduce microfinance and subsidy schemes to support small farmers in transitioning to organic farming.



Availability of Raw Materials: Strengthen local partnerships for sustainable sourcing of organic inputs.

9. Impact at a Glance

The Bio-Fertilizer Production Initiative has successfully promoted eco-friendly and cost-effective alternatives to chemical fertilizers, transforming agricultural practices in rural communities. By improving soil health, reducing input costs, and enhancing crop productivity, the program has empowered farmers to adopt sustainable agriculture while increasing their incomes.

With a focus on **expansion, innovation, and farmer empowerment**, SEEDS remains committed to scaling up bio-fertilizer production, contributing to a healthier environment and more resilient rural livelihoods.



RAMCO Cotton

1. Introduction

The Ramco Cotton Project, a collaboration between SEEDS and Ramco Group, aims to enhance cotton farming practices through technical training, financial support, and market integration. The project addresses critical challenges faced by cotton farmers, including low yields, pest infestations, soil fertility issues, and limited access to quality inputs. By implementing sustainable farming techniques, promoting mechanized interventions, and ensuring direct procurement partnerships, the project has led to higher yields, lower input costs, and improved incomes for farmers across Tamil Nadu. In 2024, the project covered 320 farmers across 612 acres, enabling the adoption of modern, climate-resilient, and sustainable agricultural techniques.

2. Objectives of the Project

The Ramco Cotton Project focuses on achieving the following objectives:

Enhance Cotton Productivity through improved agronomic practices, including **manual weeding, fertilizer application, and micronutrient spraying.**

Improve Pest and Disease Management by introducing **Integrated Pest Management (IPM)**, organic pest control solutions, and training on pest identification.

Strengthen Market Linkages with **Ramco Mills**, ensuring fair pricing and a stable demand for high-quality cotton.

Reduce Input Costs by providing financial assistance for **bio-fertilizers, mechanization tools, and eco-friendly farming solutions.**

Promote Sustainable Water Management through **micro-irrigation techniques** to optimize water use and improve long-term productivity.

3. Key Achievements at a Glance



4. Project Activities and Interventions

4.1 Farmer Training and Capacity Building SEEDS conducted specialized training programs

focused on:

- Sustainable agronomic techniques, including fertilizer application, pest control, and soil fertility management.
- Field demonstrations on pest identification and control measures.
- Best practices for cotton harvesting and post-harvest handling.

4.2 Pest and Disease Management

- Integrated Pest Management (IPM) techniques minimized the use of chemical pesticides.
- Organic pesticides and bio-control agents were introduced as eco-friendly alternatives.
- Monitoring programs helped farmers detect and manage aphids, thrips, and nutrient deficiencies in real time.

4.3 Financial and Technical Support

- 50% subsidy on inputs, including high-quality seeds, organic bio-fertilizers, and pest control agents.
- Mechanization Support: Farmers gained access to modern seed drills, weed management tools, and efficient irrigation systems.

4.4 Market Linkages with Ramco Group

- **Fair Pricing:** Farmers received competitive rates, eliminating the need for middlemen.
- **Guaranteed Market:** Ramco Mills committed to bulk procurement, ensuring stable farmer incomes.

- **Quality Enhancement:** SEEDS guided farmers to meet stringent textile industry standards for cotton quality.

5. Economic and Environmental Impact

5.1 Economic Impact



Yield Increase: Average yields improved from 450 kg/acre to 600 kg/acre



Higher Incomes: Increased cotton quality led to **35% higher farmer earnings.**



Cost Reduction: The adoption of **organic and mechanized farming methods** cut costs by **15-20%.**

5.2 Environmental Impact

- **Reduced Chemical Dependency:** IPM and organic pest control **minimized chemical pesticide use.**
- **Soil Health Improvement:** Use of **bio-fertilizers** restored **soil fertility and crop productivity.**
- **Water Efficiency:** **Micro-irrigation techniques** reduced **water wastage** and optimized irrigation practices.

6. Success Stories

Case Study 1: Increased Yield and Income

Mrs. Rajeshwari, a farmer from Virudhunagar District, adopted the improved cotton cultivation techniques promoted under the Ramco Cotton Project. By implementing pest management and organic practices, her yield increased from 450 kg/acre to 750 kg/acre, and her income grew by 35%.

Testimonial: ***“The training and support I received through SEEDS helped me improve my yields and access a guaranteed market. I now earn a stable income and can reinvest in my farm.”***

Case Study 2: Sustainable Pest Management

Through IPM demonstrations, Mr. Senthil Kumar replaced chemical pesticides with organic alternatives. This not only reduced his input costs but also improved soil health and cotton quality, ensuring premium pricing from Ramco Mills.

7. Challenges and Mitigation Strategies



Pest Infestations: Strengthening pest surveillance and training on early intervention.



Labor Shortages: Engaging local workers and youth in sustainable cotton farming.



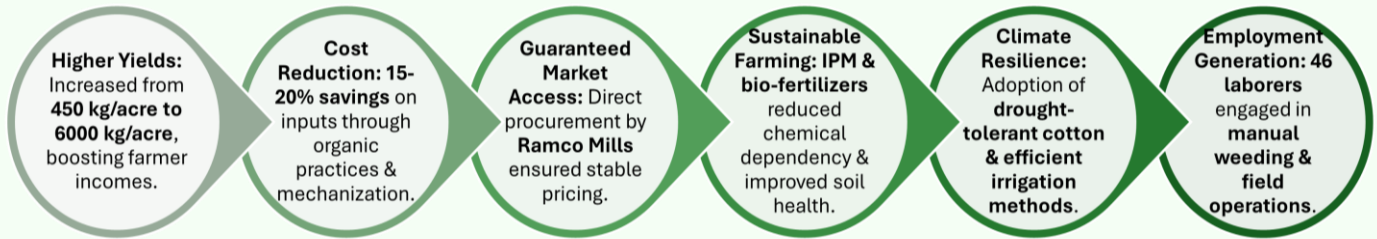
Market Access Barriers: Expanding market linkages with additional textile mills.

8. Future Roadmap

SEEDS, in collaboration with Ramco Mills, aims to expand the cotton program with the following key focus areas:

1. **Scaling Coverage:** Expand the project to cover 1,000 farmers and 1,500 acres over the next two years.
2. **Value Addition:** Set up processing units for ginning and spinning to capture additional value for farmers.
3. **Climate-Resilient Practices:** Promote drought-tolerant cotton varieties and water-efficient irrigation systems.
4. **Youth Engagement:** Train young farmers to adopt modern technologies and sustainable farming practices.
5. **Strengthening Market Linkages:** Build partnerships with additional textile companies to ensure diversified and stable markets.

9. Impact at a Glance



The Ramco Cotton Project has significantly improved the lives of cotton farmers by increasing productivity, reducing input costs, and providing access to guaranteed markets. Through technical training, pest management interventions, and strong market linkages with Ramco Mills, SEEDS has created a sustainable model for cotton cultivation that enhances farmer incomes and protects the environment.

AYYANAR COTTON

1. Introduction

The Ayyanar Cotton Project, implemented by SEEDS in collaboration with local stakeholders, is a targeted initiative to improve cotton quality, productivity, and farmer incomes through sustainable farming practices and value-chain development. The project focuses on enabling farmers to produce high-quality cotton that meets the standards required by premium textile industries, while providing technical, financial, and market support to smallholder farmers.

Covering 278 farmers across 530 acres in Tamil Nadu, the project integrates capacity building, advanced farming techniques, and direct market linkages to ensure higher yields, better prices, and reduced input costs.

2. Objectives of the Project

The Ayyanar Cotton Project is designed to achieve the following goals:

1. **Enhancing Cotton Productivity:** Introducing modern agronomic techniques to improve per-acre yield.
2. **Improving Cotton Quality:** Training farmers on post-harvest handling & grading to meet premium textile industry standards.
3. **Strengthening Market Linkages:** Facilitating direct partnerships with textile mills for fair pricing & stable incomes.
4. **Reducing Input Costs:** Providing financial & technical support for bio-fertilizers, organic pest control & mechanization tools.
5. **Building Rural Employment:** Engaging local labourers for manual weeding & inter cultivation activities.

3. Key Achievements at a Glance



4. Project Activities and Interventions

4.1 Training and Capacity Building

SEEDS organized 10 training programs to equip farmers with the skills and knowledge required for high-quality cotton cultivation:



Pre-Sowing Techniques

- Best practices for land preparation, seed selection, and spacing.



Pest and Disease Management

- Training on Integrated Pest Management (IPM) and use of organic alternatives to reduce chemical inputs.



Post-Harvest Management

- Guidance on proper harvesting, sorting, and grading to ensure premium quality cotton.



Soil Health Management

- Training on soil testing, deep ploughing, and organic inputs to improve fertility and productivity.

4.2 Technical and Financial Support

To reduce production costs and improve efficiency, SEEDS provided targeted support:

- 50% Subsidy on Inputs: Financial assistance for high-quality seeds, organic bio-fertilizers, and pest control solutions.
- Mechanization Support: Access to farm mechanization tools such as seed drills and weed management tools to improve labor efficiency and yields.

4.3 Improving Cotton Quality for Textile Markets

The project emphasized post-harvest quality management to meet the demands of the textile industry:

- Farmers were trained to follow standard harvesting protocols to reduce contamination.
- Cotton was graded and sorted to ensure uniformity, color, and strength—key parameters for premium pricing.
- Direct market linkages were established with local textile mills and industry buyers for bulk procurement.

5. Economic and Environmental Impact

5.1 Economic Impact

- Yield Improvements: Average yields improved from 400 kg/acre to 680 kg/acre, representing a 70% increase.

- Revenue Growth: Farmers collectively earned ₹90 lakhs through improved quality and market linkages.
- Cost Reduction: Adoption of organic inputs and mechanization reduced input costs by 15-20%, enhancing profitability.

5.2 Environmental Impact



Reduced Chemical Dependency

- Farmers adopted organic fertilizers and biopesticides, promoting sustainable cotton production



Soil Health Improvement

- Deep ploughing and organic practices restored soil fertility and reduced degradation



Water Efficiency

- Micro-irrigation techniques promoted efficient water usage, ensuring resilience in drought-prone areas

6. Success Stories

Case Study 1: Transforming Productivity for Mr. Karuppasamy

Mr. Karuppasamy, a cotton farmer from Virudhunagar, struggled with low yields due to improper pest management and poor-quality inputs. Under the Ayyanar Cotton Project:

He adopted Integrated Pest Management (IPM), reducing input costs by 20%.

His yield improved from 400 kg/acre to 750 kg/acre, earning him a 40% higher income.

Access to the textile market through SEEDS enabled him to sell premium-quality cotton at competitive prices.

Testimonial: ***“With SEEDS’ training and support, I’ve learned better farming methods. My cotton is now high quality, and I earn more than before.”***

Case Study 2: Quality Cotton Secures Better Pricing

Through post-harvest training and quality improvement measures, Mrs. Meenakshi, a smallholder farmer, was able to sort and grade her cotton efficiently. By meeting industry quality standards, she secured 30% higher prices and sold directly to a textile mill.

7. Challenges and Mitigation Strategies



Low Awareness of Quality Standards

- Training programs on sorting and grading



High Input Costs

- Financial support and subsidized organic inputs



Pest and Disease Management

- Promoted IPM and organic pest solutions



Market Volatility

- Established direct partnerships with textile mills for stable demand

8. Future Roadmap

SEEDS aims to scale the Ayyanar Cotton Project with the following focus areas:

1. Expanding Coverage: Increase project reach to 1,000 farmers covering 1,200 acres.
2. Value Addition: Set up ginning and processing units to create additional income opportunities for farmers.
3. Promotion of Organic Certification: Facilitate certification processes to access premium global markets.
4. Climate Resilience: Introduce drought-resistant cotton varieties and sustainable water management techniques.
5. Youth Engagement: Train rural youth to adopt modern, sustainable farming technologies.

9. Impact at a Glance



With plans for expansion, value addition, and global market integration, SEEDS remains committed to driving long-term transformation in cotton farming communities and contributing to a resilient agricultural future.

MILLET PROMOTION

1. Introduction

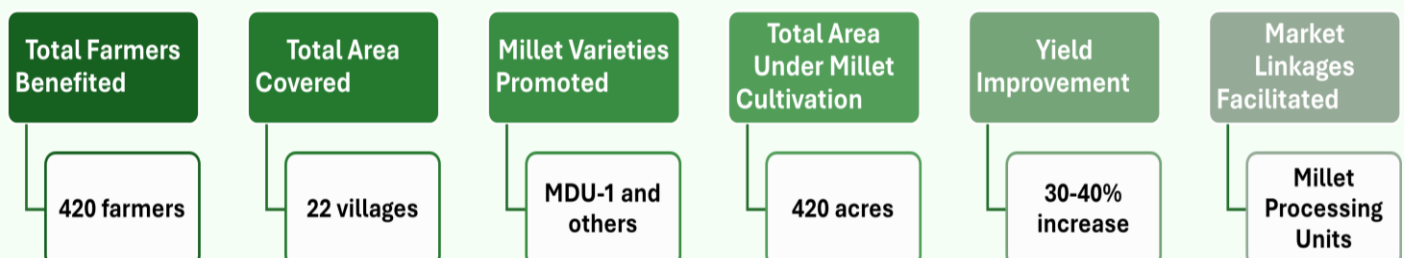
Millets are highly nutritious, climate-resilient crops that have the potential to transform agriculture and improve food security in India. SEEDS' Millet Promotion Initiative aims to revitalize the cultivation of millets, particularly in drought-prone and resource-poor areas. This initiative focuses on promoting the cultivation, consumption, and market linkages for millets, ensuring that farmers benefit from both sustainable farming practices and diversified, nutritious crops. The millet promotion program has successfully reached 420 farmers across 22 villages in Kariyapatti block of Virudhunagar district in Tamil Nadu, introducing MDU-1, a high-yielding millet variety, and enhancing rural livelihoods through improved productivity, soil health, and climate resilience.

2. Objectives of the Project

The Millet Promotion Initiative aims to achieve the following objectives:

1. **Increase Millet Production:** Encourage farmers to adopt high-yielding and drought-tolerant millet varieties.
2. **Promote Nutritional Security:** Raise awareness about the nutritional benefits of millets for food security and healthy diets.
3. **Strengthen Market Linkages:** Facilitate direct market access for millet farmers, ensuring fair pricing and stable demand.
4. **Enhance Soil Health:** Integrate millets into crop rotation systems to restore soil fertility and improve ecosystem health.
5. **Build Awareness:** Educate farmers and consumers on the environmental and health benefits of millets.

3. Key Achievements at a Glance



4. Project Activities and Interventions

4.1 Promotion of High-Yielding Millet Varieties

SEEDS introduced MDU-1, a high-yielding millet variety, along with other drought-tolerant millet crops, to enhance production:



Farm Trials and Demonstrations:

Field trials were conducted in partnership with agricultural universities to showcase the high potential of MDU-1 and other varieties



Seed Distribution: Over 50,000 kg of seeds were distributed to farmers for better quality millet cultivation



Soil Health: Millets were promoted in crop rotation systems to restore soil nutrients, improve organic content, and reduce the risk of soil degradation

4.2 Capacity Building and Training

SEEDS organized training sessions and workshops to equip farmers with the knowledge and skills needed for successful millet cultivation:



Soil Management and Irrigation: Training on sustainable farming practices, proper irrigation techniques, and organic pest management.



Post-Harvest Techniques: Guidance on improved harvesting, cleaning, sorting, and storage to ensure high-quality millet produce.



Value Addition: Farmers were trained on processing millets into value-added products like millet flour, millet-based snacks, and animal feed to increase income opportunities.

Total Training Sessions Conducted: 18 sessions, covering over 350 farmers.

4.3 Strengthening Market Linkages

SEEDS focused on creating sustainable market linkages for millet farmers by establishing partnerships with local buyers and processors:

- **Market Facilitation:** Facilitated direct linkages with organic food processors, local markets, and retail outlets.
- **Income Generation:** The project helped farmers secure ₹30 lakhs worth of sales, ensuring fair pricing and stable demand for their millet crops.
- **Millet Processing Units:** SEEDS helped set up two processing units in rural areas to add value to raw millet, such as making flour, oil, and ready-to-eat snacks.

5. Economic and Environmental Impact

5.1 Economic Impact



Yield Improvement: Farmers saw an increase of 30-40% in millet yields compared to traditional crops.



Income Growth: By growing millets, farmers reported a 25% increase in annual income due to higher yields and the ability to sell value-added products at premium prices.



Market Development: ₹30 lakhs worth of millet products were sold in local and regional markets, ensuring financial stability for farming families.

5.2 Environmental Impact



Improved Soil Fertility: Millets, being a hardy crop, require fewer resources, reducing dependency on chemical fertilizers and promoting soil health.



Water Conservation: Millets are drought-tolerant and require less water compared to conventional crops, making them ideal for rain-fed, water-scarce regions.



Biodiversity: The introduction of millet crops into farm rotations has improved on-farm biodiversity and resilience against pests and diseases.

6. Success Stories

Case Study 1: Increased Productivity and Income for Mr. Subramani

Mr. Subramani, a farmer from Sivagangai, adopted MDU-1 millet variety on his 2-acre plot. With SEEDS' training on organic pest management and irrigation techniques, he:

- Increased his yield by 35%, from 500 kg to 675 kg per acre.
- Sold the produce directly to a millet processor, earning 30% higher income compared to traditional crops.

Testimonial: *"Millets have changed the way I farm. The training and support from SEEDS have helped me grow more with fewer resources. I now earn a stable income and support my family better."*

Case Study 2: Rural Women Empowerment Through Millet Processing

Ms. Rani, a member of a Self-Help Group (SHG) in Virudhunagar, began processing millets into flour and ready-to-eat snacks. With SEEDS' help, she:

- Set up a small millet processing unit.
- Created a local business that employed 6 women, boosting household incomes and ensuring food security.

7. Challenges and Mitigation Strategies



Low Farmer Awareness on Millet Benefits

- Intensive outreach and education campaigns on the health and environmental benefits of millets.



Limited Market Access

- Establishment of direct market linkages and processing units to add value.



Weather Dependence

- Promotion of drought-resistant millet varieties and water-conserving practices.



Lack of Infrastructure

- Setting up millet processing units to improve value and shelf life.

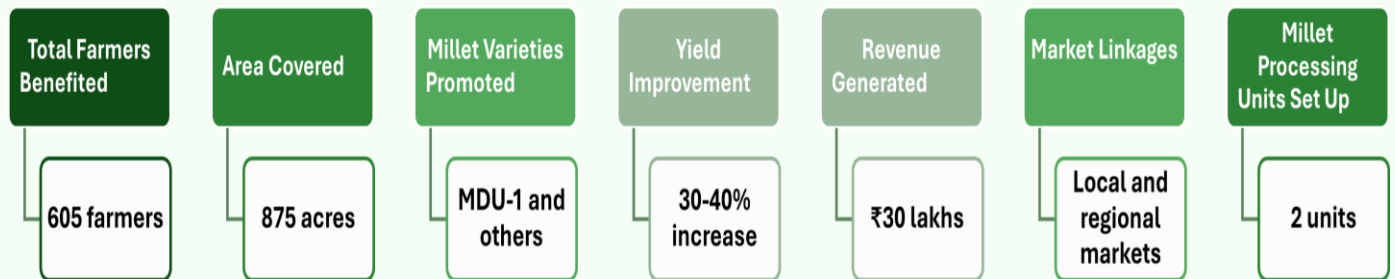
8. Future Roadmap

SEEDS plans to expand its Millet Promotion Initiative with the following objectives:

1. Scaling up Coverage: Expand millet cultivation to cover 2,000 farmers and 2,500 acres across more regions in Tamil Nadu.

2. Value Addition: Set up additional processing units for making millet-based products such as snacks, flour, and animal feed.
3. Nutritional Campaign: Launch campaigns promoting the health benefits of millets for better public awareness.
4. Market Expansion: Partner with national and international retailers to increase demand for millets and millet-based products.
5. Youth and Women Empowerment: Focus on youth and women's participation in millet farming, processing, and marketing to drive inclusive development.

9. Impact at a Glance



The Millet Promotion Initiative has proven to be a game-changer for farmers, particularly in drought-prone regions. By promoting the cultivation of drought-tolerant, nutritious millets, SEEDS has improved agricultural productivity, farmer incomes, and food security. Through strong market linkages, value addition, and capacity building, SEEDS has laid the foundation for a sustainable millet economy that benefits farmers and the environment.



INDUSIND BANK FLAGSHIP PROGRAMME

1. Introduction

Financial inclusion and social security are vital for improving the economic well-being of rural households. **SEEDS, in partnership with IndusInd Bank**, has launched a **comprehensive financial empowerment initiative** aimed at providing rural communities with access to essential financial services, credit facilities, and social security schemes.

This programme focuses on **strengthening financial literacy, ensuring access to banking services and linking farmers and women to government welfare schemes**. With **21450 beneficiaries across 120 villages**, SEEDS has played a crucial role in promoting economic stability, empowering women, and enhancing rural livelihoods.

2. Objectives of the Project



Expand Financial Inclusion

Ensure access to banking, credit, and savings for underserved rural communities



Enhance Social Security Coverage

Enroll farmers and rural households in key government schemes for financial protection



Facilitate Credit Access

Strengthen rural enterprises by providing loans and microfinance support



Promote Agricultural Growth

Develop market tie-ups to improve income generation for farmers and SHGs



Increase Financial Literacy

Educate beneficiaries on savings, investment, and credit management

3. Key Achievements at a Glance



4. Key Activities and Interventions

4.1 Social Security Schemes

SEEDS has facilitated social security coverage for thousands of rural households through government-backed schemes:

- **PMSBY (Pradhan Mantri Suraksha Bima Yojana):** ₹2 lakh accident insurance coverage.
 - **7,190 beneficiaries enrolled** across multiple villages.
- **PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana):** ₹2 lakh life insurance.
 - **3,450 beneficiaries covered** under the scheme.
- **PMFBY (Pradhan Mantri Fasal Bima Yojana):** Crop insurance for farmers.
 - **6,280 farmers enrolled** for risk protection against crop loss.
- **PMAPY (Pradhan Mantri Atal Pension Yojana):** Pension scheme for smallholder farmers.
 - **750 farmers secured pensions** for financial stability in old age.

4.2 Financial Inclusion and Credit Access

- To ensure economic sustainability, SEEDS has provided:
- ₹1.62 crore in credit to farmers, SHGs, and women entrepreneurs to invest in agriculture, small businesses, and self-employment.
- Kisan Credit Cards (KCC) distributed to farmers, enabling them to access loans for crop production.
- Women-focused microfinance programs supporting SHGs in starting small businesses such as tailoring, dairy farming, and food processing.

4.3 Financial Literacy and Awareness Campaigns

- SEEDS has conducted multiple awareness campaigns and training programs to improve financial literacy:
- Workshops on savings, credit management, and government schemes for farmers and SHGs.
- Training on business planning and entrepreneurship to help women-led enterprises grow.

5. Economic and Social Impact

5.1 Economic Impact

- **Increased financial access:** Over **₹1.62 crore disbursed** to rural entrepreneurs and farmers.
- **Higher rural incomes:** Microfinance and business training **helped women and SHGs increase earnings by 20-30%.**
- **Sustainable agricultural investments:** Farmers benefited from credit access and crop insurance (PMFBY).

5.2 Social Impact

- **Over 21,450 individuals enrolled in social security schemes**, ensuring financial protection.
- **Strengthened SHGs:** Hundreds of **women-led groups empowered through training and financing.**
- **Improved financial literacy:** Rural families are now more aware of **savings, insurance, and credit management.**

6. Success Stories

Case Study 1: Empowering Women Through SHGs

Ms. Lakshmi, a member of an SHG in Virudhunagar, used a ₹30,000 loan facilitated by SEEDS to start a dairy farm. Through training and access to finance, she:

Increased her income by 35%.

Empowered her group members to invest in small businesses, creating a sustainable income source for 15 women.

Testimonial: ***"I have been able to support my family and hire local women to work in my dairy. SEEDS helped us understand how to make the most of our savings and investments."***

Case Study 2: Pension Security for Farmers

In Sivagangai, Mr. Murugan, a smallholder farmer, was enrolled in PMAPY and began receiving a pension after his retirement from farming. This steady income allowed him to invest in livestock farming, ensuring a reliable source of income for his family.

7. Challenges and Mitigation Strategies

Limited awareness of financial services

- Conducted extensive training programs

Hesitancy in accessing credit

- Built trust through community banking initiatives

Challenges in government scheme enrolment

- Provided documentation assistance and village-level support

8. Future Road map

SEEDS aims to **scale the IndusInd Bank Flagship Programme** by:

- **Expanding Village Coverage** – Increase outreach to more **rural communities**.
- **Growing the Beneficiary Base** – Enroll **more farmers and women** in financial schemes.
- **Enhancing Market Tie-ups** – Facilitate **better marketing opportunities for agricultural products**.
- **Increasing Credit Access** – Strengthen **microfinance and SHG lending programs**.

With a strong vision for expansion, SEEDS continues to lead efforts in financial inclusion, rural development, and economic empowerment.



INSTANT KCC TO FARMERS THROUGH FEDERAL BANK

1. Introduction

Access to credit is a major challenge for smallholder farmers in rural India, often hindering their ability to invest in agricultural inputs, machinery, and other essential resources. The Instant Kisan Credit Card (KCC) to Farmers initiative aims to address this issue by providing timely access to affordable credit through Kisan Credit Cards. This initiative, supported by SEEDS in collaboration with Federal bank, ensures that farmers receive quick, easy access to credit to meet their financial needs.

The Instant KCC program has been rolled out across various regions, benefiting thousands of farmers by streamlining the process and offering financial inclusion for smallholder farmers. With faster disbursement and simplified documentation, the scheme has significantly enhanced agricultural productivity, improved cash flow, and fostered economic resilience among rural communities.

2. Objectives of the Project

Provide Timely Credit:



Offer immediate access to working capital for farmers to meet their agricultural needs.

Simplify Credit Access:



Streamline the process of obtaining KCCs with minimal documentation and quick approval.

Increase Agricultural Productivity:



Enable farmers to invest in quality inputs, seeds, fertilizers, and farm equipment to enhance productivity.

Ensure Financial Inclusion:



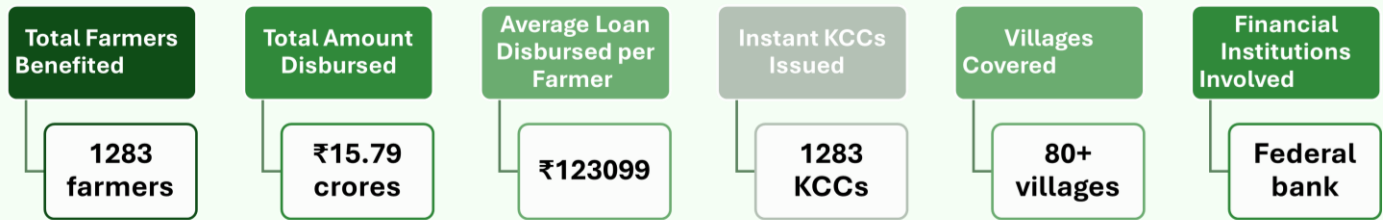
Include smallholder farmers in the formal financial system and provide them with sustainable credit options.

Improve Cash Flow:



Provide quick credit disbursement to help farmers meet short-term financial requirements without delays.

3. Key Achievements at a Glance



4. Project Activities and Interventions

4.1 Streamlined Application Process

One of the primary features of the Instant KCC initiative is its simplified application process, which allows farmers to receive credit quickly. SEEDS, in collaboration with federal bank, has:



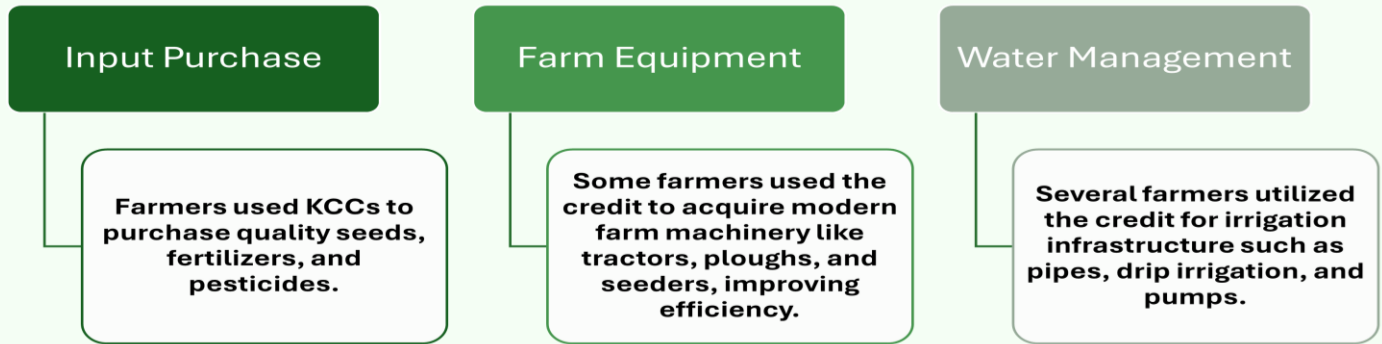
4.2 Financial Literacy and Awareness



4.3 Partnerships with Federal Bank

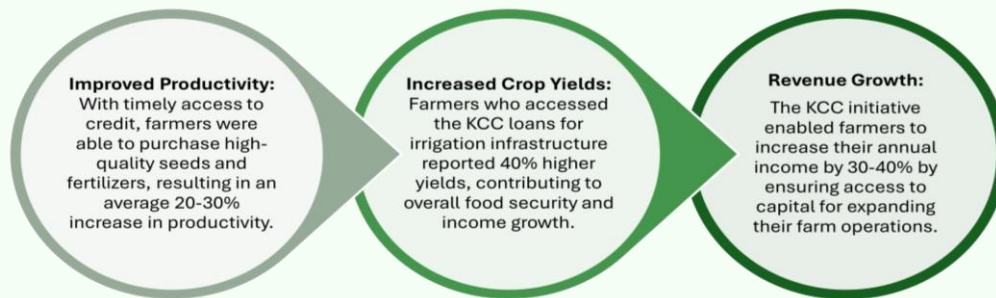


4.4 Credit Utilization for Agricultural Inputs



5. Economic and Social Impact

5.1 Economic Impact



5.2 Social Impact



6. Success Stories

Case Study 1: Mr. Rajesh's Improved Cotton Farming

Mr. Rajesh, a cotton farmer in Virudhunagar, faced challenges in accessing timely credit for purchasing pesticides and fertilizers. Through SEEDS' Instant KCC program:

- He accessed ₹38,000 to purchase necessary agricultural inputs.
- His yield increased from 500 kg/acre to 750 kg/acre, and his income grew by 25%.
- He used the credit for improved pest management and soil enrichment, ensuring better crop quality and market prices.

Testimonial: *"The Instant KCC helped me purchase quality inputs and improve my cotton yield. My income has grown, and I no longer worry about financial constraints during planting season."*

7. Challenges and Mitigation Strategies



Limited Awareness of KCC
 • Conducted targeted awareness campaigns and workshops.



Documentation Delays
 • Simplified application processes through digital platforms.

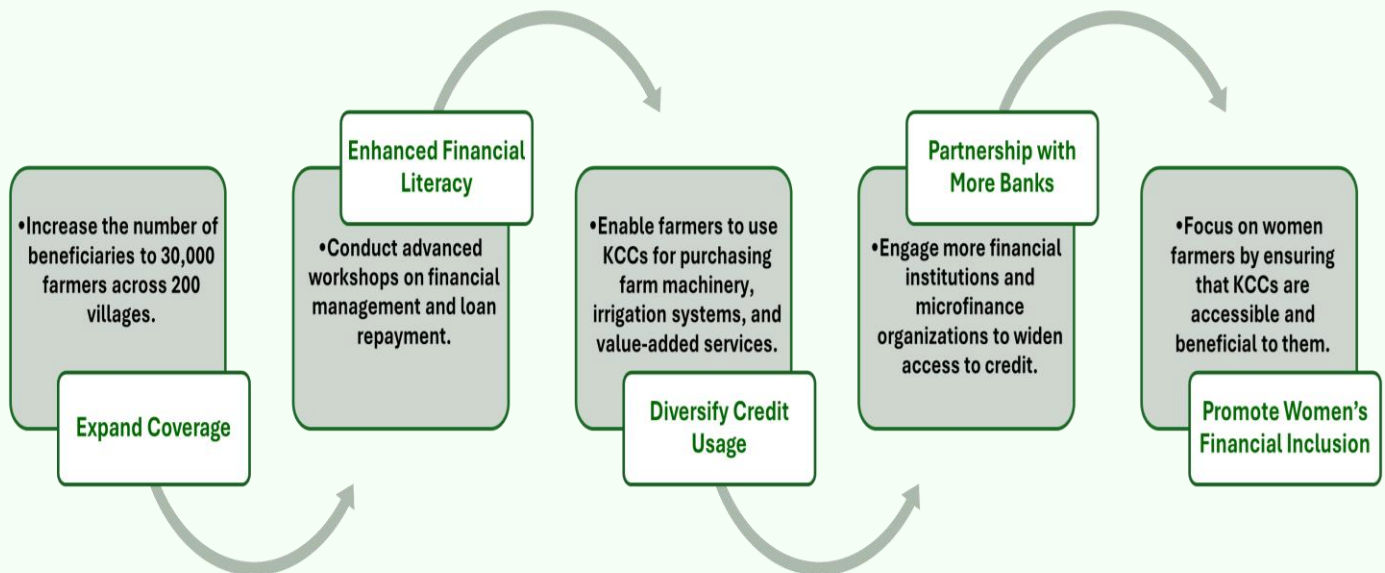


Low Credit Utilization
 • Provided guidance on best usage of KCCs for agricultural purposes.



Farmers' Hesitation to Take Loans
 • Promoted financial literacy and shared success stories of credit utilization.

8. Future Roadmap



The Instant Kisan Credit Card (KCC) to Farmers initiative has successfully addressed the credit gap in rural agriculture, enabling farmers to access timely loans for improving productivity and enhancing financial resilience.

MISSION SAMRIDDHI – ECO DRR

1. Introduction

The **Mission Samriddhi ECO-DRR (Ecosystem-Based Disaster Risk Reduction) Project** is a pioneering initiative aimed at **strengthening rural ecosystems, enhancing community resilience, and mitigating climate risks**. Implemented by **SEEDS in collaboration with Mission Samriddhi**, this project integrates **ecosystem restoration, climate-resilient agriculture, and disaster preparedness** to address the pressing challenges of **climate change and natural disasters**.

Focusing on **drought-prone and disaster-vulnerable regions, particularly in Kariapatti block, Tamil Nadu**, the project covers **25 panchayats**, impacting over **17550 school students, adolescents and farmers**. Through **nature-based solutions**, the initiative empowers local communities to **adapt to climate risks, safeguard livelihoods, and restore degraded ecosystems**.

2. Objectives of the Project

 <p>Promote early warning systems and early action</p>	 <p>Implement climate-sensitive water resource management</p>	 <p>Enhance climate-sustained agriculture and sustainable livelihoods</p>	 <p>Promote a culture of preparedness</p>	 <p>Protect biodiversity and foster climate adaptation</p>
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3. Key Achievements at a Glance

Integration with Government DRR Initiatives Project interventions align with district-level resilience planning .	Capacity Building Training programs conducted for women, farmers, and youth on climate-resilient practices.	Technology Adoption Farmers trained to use IIT Gandhinagar & TN-Alert mobile apps for weather-based farm decisions.	Livelihood Support Over 300 families engaged in alternative income activities like fish farming and agroforestry.	Water Security Restoration of 18 water bodies benefitting 1,000+ acres of farmland.	Agroforestry & Green Cover Expansion 350+ acres brought under sustainable plantation models.
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4. Project Activities and Interventions

4.1 Ecosystem Restoration

The project focused on restoring critical ecosystems such as water bodies, degraded lands, and green belts to build natural buffers against disasters:



4.2 Climate-Resilient Agriculture

To reduce farmers' vulnerability to climate variability, the project promoted sustainable agricultural practices:



Impact: Over 500 farmers adopted climate-resilient agriculture, increasing crop productivity by 20-25%.

4.3 Community-Based Disaster Preparedness



Village Disaster Management Committees (VDMCs) local emergency response



Early warning systems and TN-Alert app usage



Women empowerment legal awareness training livelihood diversification

4.4 Livelihood Diversification

The project introduced alternative livelihood opportunities to reduce community dependence on vulnerable income sources:



Alternative income sources
livestock promotion,
agroforestry, and self-
employment training



Empowerment of Women
Entrepreneurs SHG
members



Impact - Livelihood
diversification benefitted
300+ families

5. Economic and Environmental Impact

5.1 Economic Impact

- **Water Availability:** 18 restored water bodies provided irrigation for **1,000+ acres**.
- **Increased Income:** Farmers adopting climate-smart practices saw a **20-30% rise** in earnings.
- **Livelihood Security:** 300+ families benefitted from **alternative livelihood activities**.

5.2 Environmental Impact

- **Enhanced Green Cover:** Over 350 acres of land was brought under agroforestry, improving biodiversity and ecosystem health.
- **Green Cover Expansion:** **350 acres of agroforestry** planted.
- **Soil & Water Conservation:** Improved soil fertility, reduced runoff, and increased water retention capacity.
- **Climate Adaptation:** Greater **crop diversity** and **reduced dependence on rain-fed farming**.

6. Success Stories

Case Study 1:

Smart Farming: Ramaswamy's Journey to Climate-Resilient Agriculture

Ramaswamy, a groundnut farmer from Mangulam, used IIT Gandhinagar and TN Alert apps to tackle climate challenges. By optimizing fertilizer, irrigation, and pesticide use based on weather forecasts, he improved crop productivity, reduced costs, and enhanced resource efficiency, making farming more sustainable and profitable.

7. Challenges and Mitigation Strategies



Limited awareness of climate risks

Conducted extensive community training programmes



Low adoption of climate smart technologies

Promoted weather-based advisory systems



Financial constraints for sustainable farming

Linked farmers with Tamil Nadu Grama Bank loans

8. Future Roadmap

SEEDS plans to scale up the ECO-DRR Project with the following goals:

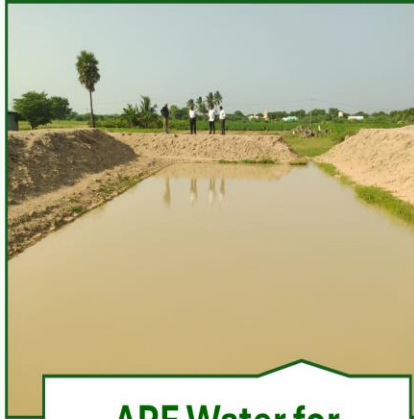
1. **Expand Coverage:** Reach **50 panchayats** and **5,000 families**.
2. **Ecosystem Restoration:** Restore **50 additional water bodies** and increase afforestation to **500 acres**.
3. **Women-Centric Livelihoods:** Train more **women in agroforestry and micro-enterprises**.
4. **Advanced Climate-Smart Practices:** Introduce **new resilient technologies and early warning systems**.
5. **Youth Involvement:** Train **rural youth in ecosystem conservation and disaster risk management**.
6. **ECO DRR integration into the GPDP of 25 VPS**

9. Impact at a Glance

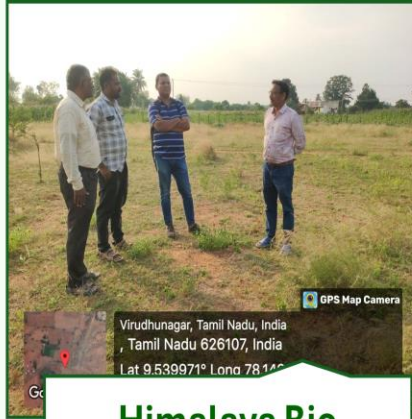


The Mission Samriddhi ECO-DRR Project has successfully combined ecosystem restoration and community-based disaster risk reduction

IMMINENT PLAN FOR 2025-2026



APF Water for Agriculture



Himalaya Bio diversity



Renew carbon credits



Varaha carbon credits



Karur Organic farming



Karur FPO



Virudhunagar organic groundnut



Disaster management in Sivagangai & Ramanathapuram.

PARTNERS AND COLLABORATIONS



Samunnati

Mission Samriddhi
SOCIAL IMPACT ENTERPRISE



BRLF

Bharat Rural Livelihoods Foundation
An independent society set up by the Government of India to
upscale civil society action in partnership with Government



NCDC

Assisting Cooperatives, All India



NABKISAN FINANCE LIMITED

A Subsidiary of NABARD



SFAC
सहकारी विकास
प्रमाणिका



AWARDS



LIVELIHOODS INDIA SUMMIT 2020 Award: SEEDS Farmers Producer Company was honored as the Best Performing FPO in India in the Large Category



Best COVID-19 Services Award: The Chairman of SEEDS FPC received this award from the District Collector of Virudhunagar for exemplary services during the pandemic.



Gramodaya Bandhu Mitra Puraskar: Awarded by the Gramodaya Chamber of Commerce and Technology for leadership in promoting community well-being and development.



Best FPO Promoting Institution of the Year 2019: Recognized by Access Foundation and RABO Bank in New Delhi for outstanding efforts in promoting Farmer Producer Organizations.



Best Performing FPO in Tamil Nadu: SEEDS Farmers Producer Company Limited secured the 1st place in this category.



Best Performing FPO in Tamil Nadu awarded to RAMANAR Millet FPCL during NABARD's 37th foundation day.



First Prize for Excellent Performance among FPOs under the PRODUCE Fund in 2018.



Best Performing FPO Award from NABARD



Best Social Entrepreneur Award: Presented to SEEDS FPC by Hand in Hand's Global Social Entrepreneurship Programme (GSEP) in 2018.



FPO of the Year 2018: Awarded to RAMANAR FPCL for enhancing the livelihoods of small and marginal farmers.



Samunnati and The Economic times Farmer Producer Organization submit and Awards



Best FPO Award for Vinobha bhave FPCL in the 76th Republic Day celebrations at Collectorate, Virudhunagar



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