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Message from the Patron.....



I am so glad to know that Peermade Development Society (PDS) is bringing out its Annual Report for the year 2018-2019. This report reflects the programmes carried out by PDS for the development of the people in the past year. Since its inception in 1980, PDS has stood for the marginalized, the weak and the needy.

It is a matter of great satisfaction to see that PDS has implemented several developmental activities in the current year. I congratulate all the staff and animators of PDS for the very commendable work they have done during the flood in 2018. The relief programmes and the rehabilitation activities that PDS undertook have brought solace to many in our area. I am very happy to know that PDS organic spices has been awarded the excellence award in the export of value added pepper products. This shows that we are appreciated for our good work with the marginalized and small farmers.

From the very beginning, PDS has stood for the development of the tribal communities. The establishment of the Hillrange Tribal Farmer Producer Company in Kannambady is a great support for them. Happy to know that it is being extended to nearby areas too. Biodiversity conservation

was always a major ambition of PDS and the Biodiversity award from the Kerala State Biodiversity Board is a great recognition for PDS for the various conservation activities taken up by the Society.

I was so happy to meet several of the former staff who worked with me in PDS during the get together in January. I thank them all for their immense support for PDS which helped PDS to become what it is today.

Today PDS is well-known all over this country and abroad for its novel and innovative programmes. It has developed strong collaborations and partnerships with leading international organizations in the world. On this occasion, I congratulate the Executive Director, Assistant Directors, Staff and animators of PDS for their many accomplishments during the past year. May you be able to fulfill many more goals in the coming years through. I wish God's blessings on each and every one of you.

With regards,

Mar Mathew Arackal

Bishop, Diocese of Kanjirappally

Message from the President.....



I am very happy to know that Peermade Development Society (PDS) is publishing its Annual Report for the year 2018-19. For the last 39 years, this organization has been working with the people for their sustainable development. It is a matter of great satisfaction that PDS, rooted on its vision of “Sustainable Development”, carry out its mission for the marginalized farmers, tribal people and women. Substantial contributions are made in the field of organic farming, processing and value addition of cash crops. The formation of number of Self Help Groups, Joint Liability Groups and Farmer Producer Organizations by PDS has contributed a lot to the development of men and women. The Farmer Producer Organization started in the Kannambady tribal colonies is to be appreciated so much. It has recorded envious growth and at present its operation is extended to other districts also.

Several small scale enterprises were started by the men and women groups through the support of microfinance granted by the organization. Further, the partnerships and network established by PDS make it a unique organization.

PDS stands high among the voluntary organizations of India through the great contributions for the society in general and for the marginal farmers, women and tribal population in particular. I appreciate the commitment and enthusiasm of everyone at PDS family. I wish and pray that PDS may be able to make larger contributions to the society and become the champion of social justice and development.

With regards,

Fr. Justin Pazheparampil

Message from the Executive Director...



Greetings!

Welcome! It is an honor to provide our annual report. The overview of our activities will showcase our existing programs and new endeavors as we continue to keep our mission statement the main goal. Our success is made possible by collaborating with many state and central organizations, financial supporters, excellent staff and village animators. We express sincere gratitude to all who continue to encourage, sustain, and endorse our work at PDS. Please enjoy reading our 2018 -19 Annual Report.

It's a matter of great pride for Peermade Development Society that IFOAM-Organic International, the worldwide umbrella organization of the organic agriculture movements, has selected PDS as the venue for their Organic Leadership Course. It was conducted from August 5 – 11, 2018. There were participants from Sri Lanka, South Africa, Zimbabwe, India, Ethiopia, Korea and Germany. The goal of the OLC was to establish leadership capacity of the actors in the organic sector. Training covered all the topics from value chain to marketing and consumption. The participants visited the organic farmers, organic processing units and the allied activities of PDS for enhanced learning.

PDS Organic Spices has received the excellence award in the export of value-added pepper products for 2017 from the International Pepper Community (IPC), based in Jakarta, Indonesia. The award committee evaluated that PDS Organic Spices has shown excellent performance in the export of value-added pepper products such as organic black pepper, white pepper, dehydrated green pepper, pepper in brine for countries like Canada, UK, USA, Egypt, France, Germany, South Africa, South Korea and UAE. Our joint director, Fr. Jilson James received the award from Hon. Deputy Minister of Primary Industries of Malaysia Mr. Shamsul Iskandar Md. Akin. This award was given at the opening ceremony of the 46th session of IPC, in Putrajaya, Malaysia on 2nd October 2018. PDS Organic Spices, Kuttikkanam, Idukki is one of the leading exporters of Organic spices from India. PDS Organic Spices supports about 2500 small and marginal organic spice farmers in Idukki ensuring equitable benefit sharing to producers and transparent supply chain and traceability to the customers. The award of excellence reinforces the superior quality of Kerala pepper in the international market.

During the reporting year, Kerala had witnessed the biggest flood in the history of the state. More than 20 million people in 12 districts were affected. Nearly 500 people were killed, more than 20,000 people are injured and 1 million people were in 3000 relief camps. PDS was very quick in supporting the affected people. All our staff participated in the rehabilitation programmes in several villages. Monetary support was extended to the victims for the construction and

renovation of houses, toilets and wells. With the support of Habitat for Humanity India, we distributed 425 flood relief kits worth Rs 10000/ each to the victims in Ranni and Peermade Taluks. We are extremely grateful to the GLS Future Foundation for Development, Naturland, Topqualitea, Spices Origin, Jagermeitser, Kerala Association of Chicago, Iccop Union and Helmut & Wilma for their financial assistance. Great contributions were made by our staff, animators and the village development councils for the rehabilitation of the flood victims. Thanks to each and every one of them.

This year, an MoU was signed between PDS and Plant Conservation and Research Foundation (PCRF) in Bangladesh for Biodiversity Conservation. This was made possible with the support of BGCI/ArbNet Botanic Garden Partnership Programme in London. Both the NGOs received a small grant from them to facilitate the partnership programmes.

To strengthen the micro finance programme, we have introduced a new online software which enables the staff to coordinate the implementation of the programme in a much better and faster way.

In association with NABARD, we have digitized all the SHGs affiliated with PDS in Idukki and Kottayam districts through the "E Shakthi" programme. This will ensure the transparency in the operations of SHGs at all levels.

The Hillrange Tribal Farmer Producer Company Ltd, which was promoted in the Kannambady tribal colony, has grown significantly. It has benefited around 260 tribal farmers. Recently,

it has extended its services to the nearby Grama Panchayaths.

A training programme for the animators was held on November 23-24 at Nirmala Renewal Centre, Podimatam. Dr Siby Joseph led the classes and guided the discussions. This programme was found to be very helpful for all but in a special way for our new village animators.

Mr. R. Srinivasan, CGM of NABARD, visited PDS and the Hill Range Tribal Farmers' Producer Company at Kanambady on August 9, 2018. He appreciated the smooth and efficient functioning of the FPO among the tribal people. He also inaugurated a food processing unit of the FPO at Upputhara village.

Dr. Hubby Mathew was invited to give two presentations at the IFOAM 3rd Organic Asia Congress at Bislig City, Surigao del Sur, Philippines from September 16-21, 2018. On the 18th, his presentation was on "Empowerment of Village Communities Through Sustainable Development." On the 21st September his presentation was entitled "Farmer Innovations at PDS". There were 1300 delegates from 22 countries attending the Congress.

We are very happy to report that the third phase of the CORE Support Programme was sanctioned to PDS by the Ministry of Science & Technology, Government of India. Through this, PDS can continue the various research programmes and also initiate several new ones in the next five years.

Another important achievement was receiving the Bio-diversity award from the Kerala State Bio-diversity Board for our commendable work in the area of biodiversity. PDS is implementing several programmes in this area by collaboration with various agencies.

As the number of village development councils increased in the districts of Kottayam and Pathanamthitta, we formed a new region in Kanjirappally. At present, there are 10 units under this region. Various developmental activities are planned and implemented in that region.

A "PDS Family Meet" was organized on January 13, 2019 at the Marian College Kuttikkanam. All the former staff were invited along with the current representatives. The founding director, Bishop Mar Mathew Arackal, was the presider. Almost 150 staff attended the programme. It was a great experience with lots of sharing. The present team members were excited to listen to the former staff about the origin and growth of the organization.

The Unit directors play a very important role in the Village Development Councils. We organized a get together of the unit directors on November 9, 2018. Thirty-five Directors attended the programme. One of the main outcomes of the meeting was to set up an Executive Committee in every unit consisting of 7 members with the director as the chairman. This committee will be responsible for making all the decisions in the units.

Being a member of the World Advisory Board of Naturland, Fr. Hubby Mathew attended the WAB in Munich, Germany in March and June of 2018. He made several presentations on the present status of Organic Farming both at PDS and in the Asian context.

As usual for every year, the International Women's Day was celebrated on March 8, 2019 at Kattappana. Bishop Joseph Pulickal inaugurated the celebrations. About 1750 women participated in the programme. Several women groups performed vari-

ous cultural programmes. Awards were given to the Best Women SHG, Best Men SHG and the best woman entrepreneur.

This year, PDS started 10 new units in the districts of Kottayam and Pathanamthitta. Various projects are being implemented in these units besides the microfinance programme.

The Sahyadri Eco shop at Kuttikkanam has a new look after the renovation. More products were added and sales have increased considerably.

May I take this occasion to thank all our donor agencies and groups for their support and guidance. We gratefully acknowledge the opportunities given to us by the governments, both at the Centre and the State level; as well as the local government who collaborate with us on various projects. We thank our governing body members who have been the pillars we rely upon. Also, we gratefully acknowledge the support and guidance given to us by our Patron, Bishop Mar Mathew Arackal, Bishop Jose Pulickal and our President, Rev. Fr Justin Pazheparampil. No words can express my gratitude towards our staff and village animators who are the backbone of this organization. We are very happy with the progress we have made in the last year. I hope this report will inspire you to join us in our efforts to work for the development of our brothers and sisters.

With warm greetings,
Dr Hubby Mathew
Executive Director

Community Empowerment

Community Empowerment through Peoples' Organizations

Promoting and nurturing community based organizations is found as one of the effective mechanisms for achieving sustainable rural development. Our community building interventions are based on the basic principles of participatory approach, decentralization of power and transparency. Peermade Development Society (PDS) stands for 'sustainable development' and promotes peoples' organizations of marginal farmers, women and tribal communities. Various people's organisations including Self Help Groups (SHGs), Joint Liability Groups (JLGs), Village Development Councils and SHG Federations are promoted in the rural villages. These peoples' organizations are effectively networked to create a common platform for exchanging their experiences and ideas.

Self Help Groups (SHGs)

Self Help Groups (SHGs) are informal groups promoted to disseminate the values of self-reliance and financial discipline. They also facilitate thrift and credit activities among the rural communities. PDS started promoting SHGs in 1996. As of March 31, 2019, PDS promoted 1,994 SHGs covering 27958 families in Idukki, Kottayam and Pathanamthitta Districts. SHGs are informal banks which cater to the day to day financial needs of the common people, especially women. All the SHGs have bank accounts in their service area banks and 93% of these groups have been availing credit facilities from the banks. SHGs are instrumental in availing credit support for the marginal farmers and women

from banks and other agencies for undertaking various income generating activities.

Joint Liability Groups (JLGs)

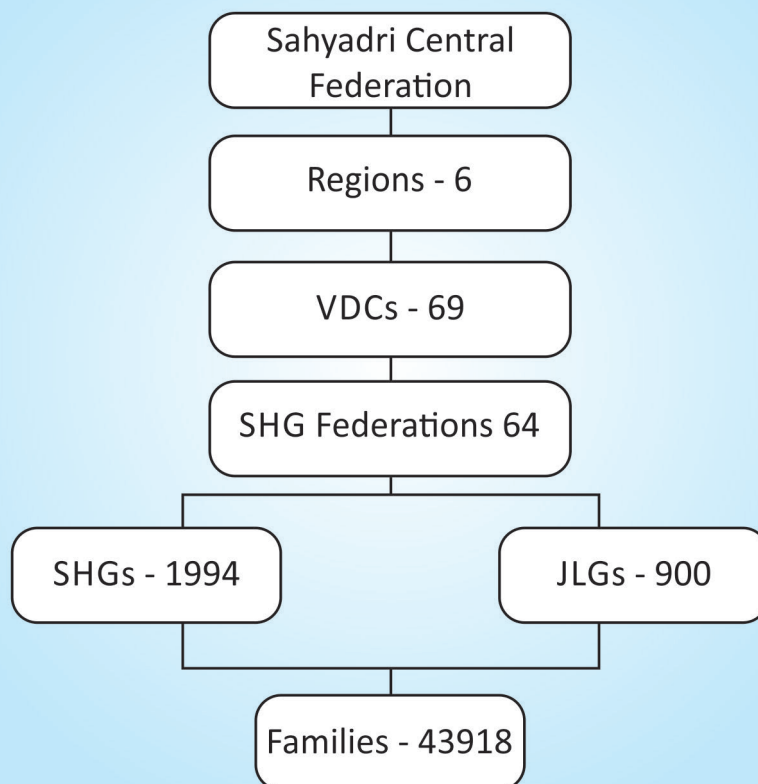
PDS promoted Joint Liability Groups (JLGs) to facilitate more income generation programmes by the rural households and women. In association with National Bank for Agriculture and Rural Development (NABARD) and Union Bank of India PDS promoted and credit linked more than 900 JLGs in Idukki, Kottayam and Pathanamthitta districts. More than 3600 farmers and women have undertaken various livelihood activities including cultivation of banana, cas-

sava, spices, coffee, tea, dairy units, poultry, goat rearing and food production. Many JLGs have taken multiple loans from banks and scaled up their economic activities.

Village Development Councils (VDCs)

Village Development Councils are social platforms promoted by PDS to discuss and plan various programmes in the community. It is the grass-root level mechanism to develop and empower local leadership and equip them to address local needs and problems. Every VDC consists of at least 7 members including the representatives of SHG federation

Village Level Network of Peoples' Organizations



and social workers. Currently there are 69 VDCs in Idukki, Kottayam and Pathanamthitta districts. The Animator is the key functionary of the VDC. VDC has various administrative and supervisory roles for the effective implementation and monitoring of various community development projects implemented by PDS.

SHG Federations

Self Help Groups are effectively networked at village level through SHG Federations. SHG federations are

informal community based organisations promoted to facilitate participatory monitoring of the SHGs in the village and provide various support services required for the growth and development of the SHG and its members. Presently we have 64 SHG federations functioning in 3 districts.

Region

A cluster of VDCs is known as regions. The number of VDCs in each region ranges from 12 to 22. During the year Kattapana region was divided

into two regions namely Kattapana and Upputhara. Presently, the six regions are Kattapana, Upputhara, Kumily, Mundakayam Pathanamthitta and Kanjirapally. Each region has a full time Regional Coordinator who is responsible for coordinating and monitoring various programmes in different villages under the region.

Sahyadri Central Federation

Sahyadri Central Federation is the apex body of various peoples' organizations promoted by PDS.

Farmer Producer Organisations

In collaboration with NABARD, 2 Farmer Producer Organizations were promoted in Idukki district. Both the organizations were incorporated under Indian Companies Act.

Hill Range Tribal Farmers' Producer Company Limited

Farmer Producer Organisations (FPOs) are collective initiatives of farmers intended to avoid middlemen and maximize their income. They are legal entities registered under Indian Companies Act. This company is promoted in Kannampady tribal colony, Idukki district. Initially the company was promoted involving only tribal farmers as its shareholders. In the current year the company has expanded its operations to

non-tribal areas as well and presently there are 330 shareholders including 192 tribals. The Board of Directors includes 8 tribal farmers. During the year the company has undertaken various new initiatives like 3 sales outlets in different towns, **Vansree food processing unit and Vanasree honey processing unit.**

The Company deals with various products including forest based products like wild honey, garcinia, hill grass for making eco-friendly brooms and various hill products and food products. During the current year the company has achieved total turnover of Rs.68 Lakhs against the target of Rs.75 lakhs. The products of the company are branded as Vanasree which also received trade mark approval.

Marketing support for organic spices

One of the major problems faced by the tribal communities in Idukki district is the lack of marketing facilities for their agriculture produce. In order to check the exploitation by the middlemen and ensure reasonable prices for the products of tribals, PDS continues to buy the organic spices from the tribals at a price higher than the market rate. The tribals are given training in organic cultivation of black pepper, ginger, turmeric and cardamom and get them certified by the Control Union as organic farmers. Presently, there are 411 certified tribal farmers. In the reporting period PDS has collected 29 tonnes of organic spices from the tribals.



Kumily Agro Spice Farmers' Producer Company Limited

This company is the consortium of

farmers producing vermicompost, organic vegetables and spices in Kumily area. The company is located in Kumily. This company aims to provide various support services to

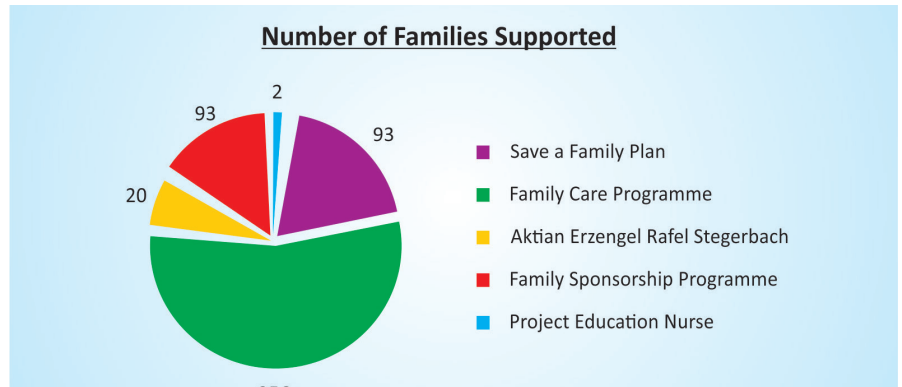
the farmers in Kumily area including collection, value addition, marketing, procurement of inputs etc. At present there are 102 shareholders in the company.

Family Development Programmes

The Family Development Programme is a flagship programme of PDS which has been continued for more than 30 years. Through this programme the poorest families are identified and supported for improving their livelihoods. The programme involves two components – family sponsorship and housing.

Family Sponsorship Programme

In this programme, poor families are supported through regular monthly assistance for a stipulated period of time. The families are selected by the local SHGs and each family is sponsored by a benefactor abroad. The assistance comes directly into an account that is jointly operated by the beneficiary family and the Diocesan Social Service Society (DSSS). The assistance is utilized for income generating activities and for fulfilling immediate needs like food, clothing, housing, medical and education. The programme is closely monitored by a team of village level animators, sponsors, parish priests and field coordinators. Presently, the programme exists in 121 villages in Idukki, Kottayam and Pathanamthitta districts covering 464 poor families. This year total assistance of Rs. 1.02 crores was paid to 464 families for various purposes.



Micro Finance and Micro Enterprise Development

The micro finance programme of PDS continues to achieve new heights in terms of vertical and horizontal growth. Our micro finance includes several programmes like promotion of SHGs, promotion of Joint Liability Groups, on lending to SHGs and direct

credit linkage of SHGs and JLGs with banks. It also covers other areas like micro insurance, capacity building and skill training programmes, entrepreneurship development and hand holding support.

Micro Finance

PDS enables marginal farmers, women, agriculture labourers and tribal

families to avail adequate, cheaper and timely credit through SHG/JLG based micro finance programme. PDS provides micro finance up to Rs.50000 per member on concessional rates with a repayment period of 30 months. The present credit limit for a SHG is fixed at Rs.10,00,000/-

The motivating factors behind the continuation of micro finance pro-

gramme are proper utilization of funds by the borrowers and its prompt repayment. The loan amount availed by the groups is shared among the eligible members for pursuing various income generating activities like dairy, goat rearing, group farming, organic farming of spices, vegetable cultivation, banana cultivation, vermicompost production, NTFP processing, food processing, garment making and petty shops.

Major Micro Finance Programmes implemented by PDS

1. Bank Loan through Indirect SHG bank Linkage Programme

Different schemes are promoted by PDS, both at the village and agency

level, for extending credit to the needy and eligible families. Also PDS is associated with a number of financial institutions in mobilizing funds for providing micro loans to its SHGs. Federal Bank, Kerala State Backward Classes Development Corporation, Sahyadri Credit Cooperative Society, NABARD are the major partners in this programme. The total outstanding loan given to SHGs under this category is Rs. 14.51 crores.

2. Bank Loan through Direct SHG Bank Linkage Scheme

During the current year PDS facilitated 145 SHGs to avail Rs. 7.25 crores as loan from different banks. Under this arrangement, the role of PDS is that

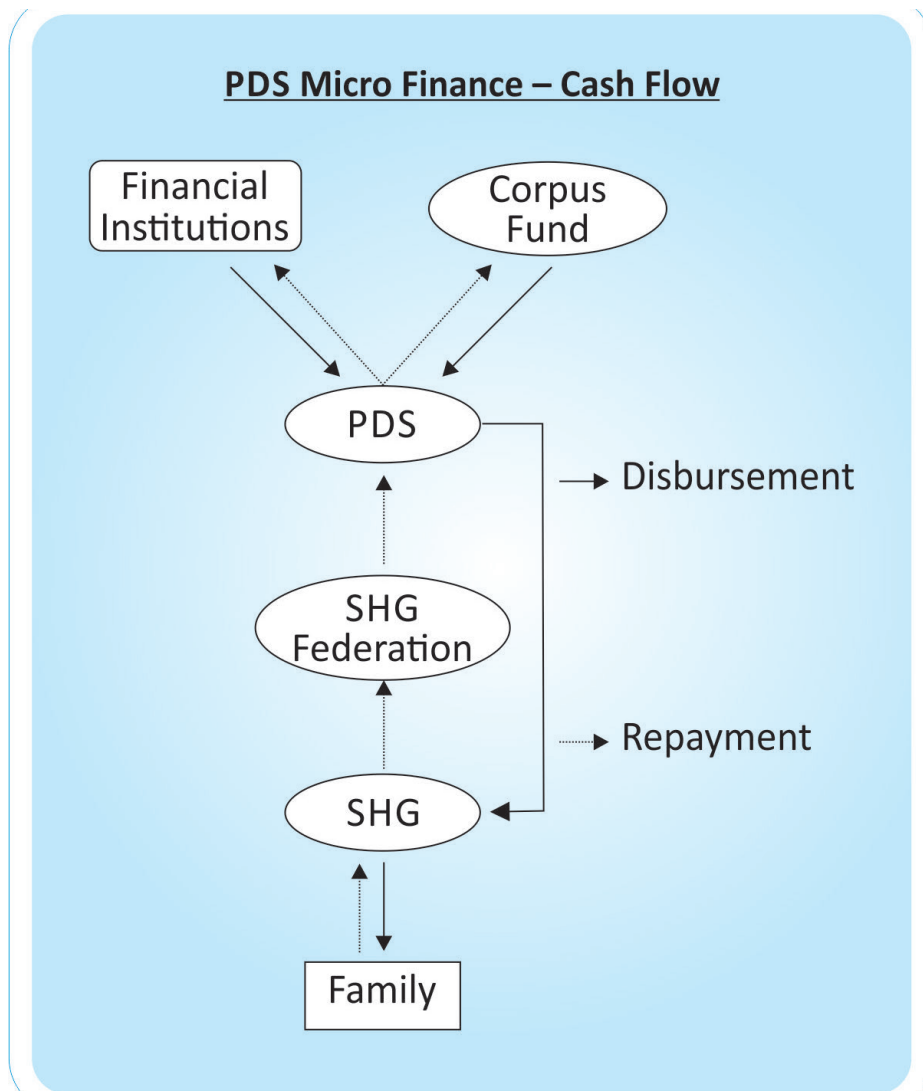
of a facilitator and SHGs get the loans directly from their banks. The repayments are also done by the SHGs themselves and PDS ensures that all loans are repaid in a timely manner.

3. Central SHG

SHG Federations (VDCs), at the village level, mobilize savings from member SHGs. This amount is revolved among the SHGs within the village. The monthly mandatory saving to be made in the village level federation by the member SHG is homogenous for each federation but differs from federation to federation and it ranges from Rs. 100 to Rs.1000. Transactions take place at the monthly federation meeting. Currently, 64 federations are engaged in providing these types of loans. In the current year, cumulative total of savings mobilized by the federations is Rs.201 lakhs and loans given to SHGs are Rs.185lakhs. PDS provides training in accounting, internal audit, fund management and management of NPAs to the village level leaders and animators on a regular basis. PDS conducts the external audit also.

4. Assistance for Soil, Water and Energy Conservation

In collaboration with Karl Kubel Stiftung (KKS), PDS continues to assist SHGs to undertake activities related to natural resource management. Farmers are provided both interest free and low interest loans for carrying out different activities which will enable them to adapt to climate change. Activities supported under the project includes soil conservation works, bio gas plants, solar lanterns, rain water harvesting tanks, cardamom dryers and agriculture nurseries. Under the scheme the cumulative amount of loan given is Rs.1.84 crores

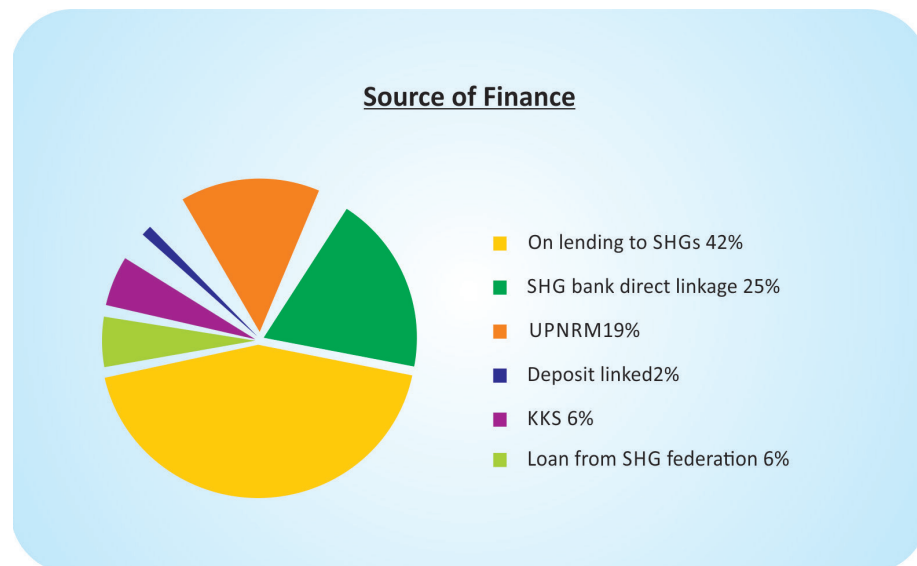


5. Deposit Linked Loan

PDS accepts one time deposit from its affiliated SHGs and the amount mobilized is utilized for on lending to SHGs. As of 31st March 2019 Rs.41.75 lakhs were mobilized and disbursed to SHGs as loan.

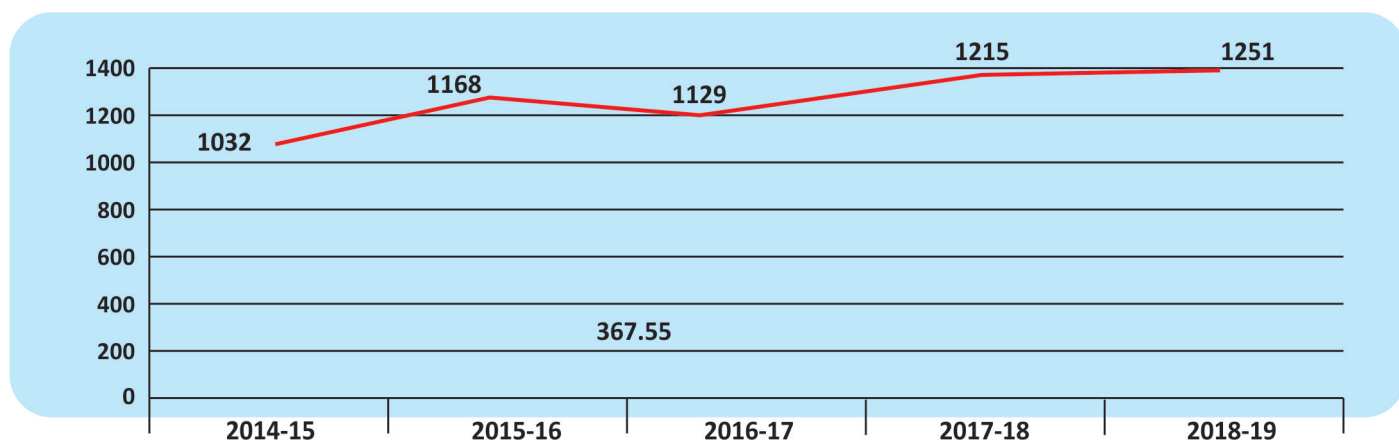
Umbrella Programme on Natural Resource Management (UPNRM)

The project on 'Natural Resource Based Livelihood Promotion' is a loan based programme aiming at improving the living conditions of the marginal farmers, low income families and women through sustainable natural resource management. The project is implemented in collaboration with NABARD under its Umbrella Programme on Natural Resource Management (UPNRM). The project



activities are envisaged towards conservation and judicious use of water, soil and bio mass by the target group through a participatory approach. The target group includes 5000 low income families belonging to 700 Self Help Groups in the Pathanamthitta, Kottayam and Idukki districts of Kerala State. Project activities include

soil and water conservation, livestock development, organic farming, cultivation of food crops and promotion of renewable energy. Under the project Rs.5.69 crores was given as loan through SHGs and the repayment to NABARD is also progressing very well.



Innovation, Science, Technology Entrepreneurship Development.

Commercialization of grassroots innovations by linking rural innovators and entrepreneurs and establishing supportive ecosystem for the same is the core objective of the this project. Commercialization of farmer developed pepper and cardamom varieties were attempted in 2017-2018 and were able to establish 16 enterprises

in the reporting period. These enterprises include 12 in pepper (Nurseries) and 4 in cardamom (nurseries & marketing of cardamom capsules) and are located in remote villages of Wayanad, Idukki, Palakkad, Thrissur and Kannur districts of Kerala.

With regard to commercialization of pepper, we have successfully experimented cluster approach by linking with rural innovators and entrepreneurs.

With the support of this programme, the innovators have developed a mother nursery of pepper which has a capacity of raising 60,000 seedlings. Rural entrepreneurs including women entrepreneurs from different parts of Kerala were identified, trained and supported to start satellite units in different parts of Kerala. Seedlings were distributed to the satellite nurseries from the mother nursery and satellite nurseries propa-

gated the seedlings by adopting the serpentine method. Seedlings are ready for sale at the mother unit and satellite units. Unique benefit sharing process has been evolved under the project between innovators and entrepreneurs and the entrepreneurs have agreed to give a royalty of Rs 5/ sold seedlings to the innovators. The enterprises have generated more than 50 direct employment and 100 indirect employment opportunities.

Specific website for promotion of established enterprises and business under this project has been launched (www.pdsinnovation.org). The entire details of enterprises and business such as location, address, availability

of seedlings for sale and customers' feedback are available on the site. The entrepreneur can add details such as stock availability, monthly details of sales and profit through the site and could be monitored at our headquarters.

PDS has constituted a high level advisory board for the monitoring of i-STED project chaired by Shri P.H Kurian IAS.

With an objective of dissemination of farmer variety of pepper and cardamom and to support the established enterprises, farmers' groups and women SHGs were trained in various aspects of cultivation of these spe-

cific varieties. More than 900 farmers were trained during the reporting period.

For wider dissemination of farmer varieties, demonstration/model plots of pepper and cardamom variety were established. Large number of farmers, students, scientists and entrepreneurs are visiting the demonstration plots to learn the specialties of the variety and its cultivation techniques.

Strategy for commercialization of farmer developed cardamom by marketing were developed and implemented in the year 2018-2019.



Rural Women Technology Park

PDS has implemented a novel project to develop and nurture science and

technology based micro and small enterprises among rural women in Kan-

jirapally, Ranni and Pathanamthitta Taluks of Kerala.



**SHG Federations in Three Taluks
(13 Federations, 219 SHGs)**



WOMEN TECHNOLOGY PARK (01)



WOMEN TRAINING SCHOOL (01)

Techno based enterprises (63)

Facilitation cum marketing center (01)

Trainings (330)

Joint Liability Group based enterprises	WTP Enterprises
Agri based enterprises (82)	Food processing units - 08 (90 Women)
Animal Husbandry Units (48)	Vetiver value addition units - 17 (95 Women)
Spices packing & grading units (02)	Spices Value Addition units - 08 (75 Women)
Food processing units (02)	Nurseries - 35 (54 Women) Marketing - 23 Women
Employment Opportunities	Employment Opportunities
Direct - 536	Direct - 450
Indirect - 1887	Indirect- 1741

Services Offered From Women Training School

- EDP trainings
- Project preparations
- Technology dissemination

- Credit linkage
- Quality control facilities
- Common facilitation cum marketing center
- Technical support for enterprises
- Marketing linkages
- S&T linkages

Entrepreneurship Development

Potential entrepreneurs are identified and equipped to set up enterprises through Entrepreneurship Development Programme (EDP) and Skill De-



Vanitha Laundry Unit at Kumily



Carpentry Unit at Peermade



Eco Shop at Kuttikkanam





velopment Programmes. SHGs and JLGs are provided with entrepreneurship awareness before disbursement of micro credit. Business counseling and technical support are provided to rural entrepreneurs in different areas like business opportunity identification, product development, preparation of business plan, availing new technologies, branding, labeling and marketing.

Rural Health and Wellness

PDS continues to provide health support services to the rural people in the area of primary health care, mental health and medical insurance.

Sahyadri Ayurveda Hospital

Sahyadri Ayurveda Hospital at Pallikunnu, offers specialty therapeutic treatments for diseases and health care/wellness packages. The hospi-



Carpentry Unit

The unit manufactured and supplied various furniture products to the tune of Rs. 52 lakhs this fiscal year. The unit specializes in manufacturing high quality furniture and equipments. Five carpenters are employed in the unit.

tal is well equipped with qualified and experienced Ayurvedic Doctors and therapists and standard facilities. Patients from India and abroad prefer Sahyadri Ayurveda Hospital as a centre of choice for undergoing both therapeutic and wellness Ayurvedic treatments. The centre offers various Ayurvedic treatments including Panchakarma (purification) and Rejuvenation therapies. The centre also has an O.P. and I.P. Ayurvedic treatments section for the poor and marginal sections of the society.



Our Proprietary Ayurvedic Formulations



Vanitha Laundry Unit

This is a fully automated laundry unit located in Kumily which is being managed exclusively by women.

Eco Shop

Eco Shop is the marketing outlet for Peermade Development Society dealing specifically with organic and rural products.

Sahyadri Ayurveda Pharmaceuticals

Sahyadri Ayurvedic Pharmaceuticals is a G.M.P. certified Ayurvedic medicine manufacturing unit, having a product range of 240 classical formulations and 10 proprietary formulations. The unit is provided with technical expertise in production, quality control, marketing and office administration. The production department has developed in-house formulary for all the products. The quality of



medicines is maintained by observing quality control measures right from the collection/procurement of raw materials up to the manufacturing stage.

The Sahyadri Ayurvedic Pharmaceuticals procure 70% of its raw material requirement from local collection under buyback arrangement from the tribal people. This arrangement helps to maintain the quality of the raw materials and also provides an income generation opportunity for the tribal communities. Having set up a strong network of distributors, agents and retailers, Sahyadri has found a remarkable space in the Ayurvedic

sector in the districts of Kottayam, Ernakulam and Idukki. An increase of 20% in the annual turnover was observed in the year 2018-2019 and Sahyadri Ayurvedic Pharmaceuticals is exporting Ayurvedic medicines to various countries across the globe.

Sahyadri Ayurveda Franchise

Sahyadri Ayurveda Franchise (SAF) provides technical expertise and consultancy services to set up Ayurvedic treatment/wellness centres across the globe. The franchise scheme provides the service of qualified and experienced Ayurvedic consultants, therapists, supply of quality medicines and treatment equipments along with periodical supervision and technical advice. Modern medical hospitals are also establishing Ayurvedic treatment centres jointly

with SAF as a part of integrated disease management programme.

Sahyadri International Institute of Ayurveda

Sahyadri International Institute of Ayurveda is a full-fledged training centre for the youth in Ayurvedic System of Medicines, Ayurveda nursing, Panchakarma therapy and Spa therapy. The training programme is designed in such a way so as to give maximum exposure to the individual capabilities and treatment skills. Training for personality development, communication skills, language proficiency and hospitality management are essential parts of the training programme.

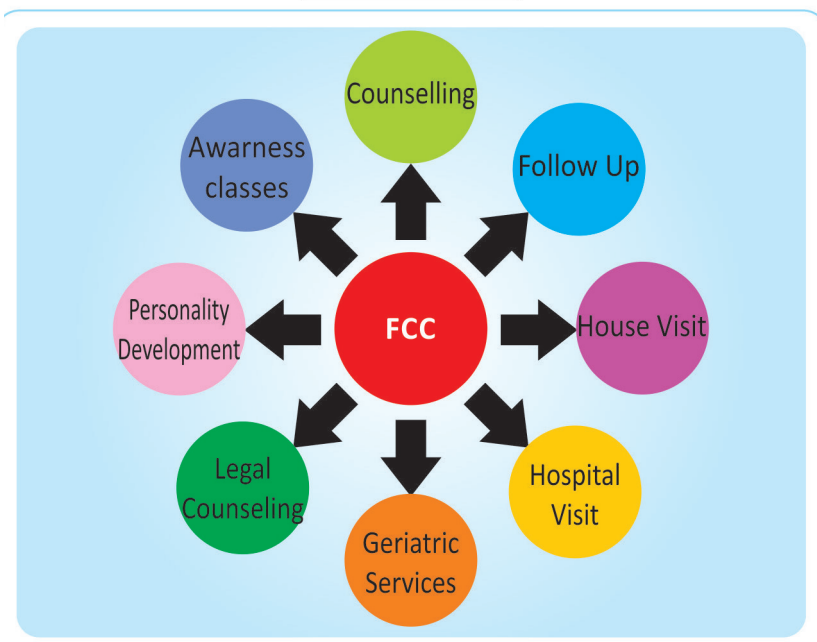
Sahyadri Institute of Ayurveda also offers short-term courses for profes-

sionals like Doctors, physiotherapists, Spa therapists, Pharmacist and nurses.

Family Counseling Centre, Kattapana

The Family Counseling Centre (FCC) located at Kattapana, has completed 27 years of selfless service and continues to provide counseling services to people with behavioral disorders, psychiatric and marital problems. It works in close association with Women's Cell, schools, colleges, Anganwadis, De addiction and rehabilitation centres. The services of the Centre are highly appreciated by one and all. During the year, 255 new cases were registered and 420 follow-up actions were handled at the centre.

Services Offered



Insurance

The micro finance programme implemented by PDS is linked with different insurance products. In association with the New India Assurance Company and Life Insurance Corp of

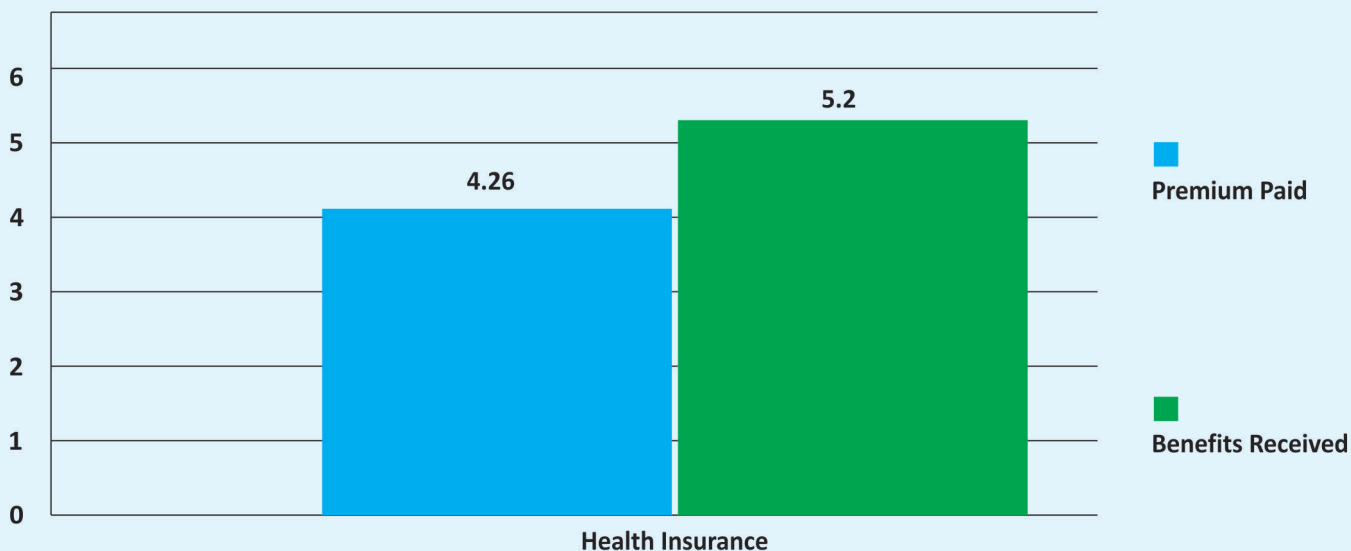
India, PDS provides three insurance products to its project partners at grassroot level.

Health Insurance

In collaboration with The New India

Assurance Company Ltd, PDS provides two different health insurance products; namely, Farmers Package Insurance and Universal Health Insurance. The Farmer's Package Insurance programme has been operational for the last 19 years.

Cost Benefit Details (in Lakhs)



The Universal Health Insurance Programme is a newly introduced programme under which the beneficiaries are provided with higher medical benefits. In the reporting year, 649 families are enrolled and 114 medical claims were settled dis-

bursing Rs. 519799.00

Cattle Insurance Programme

During the year, in association with United India Insurance Company Ltd, we implemented a cattle in-

surance programme for the beneficiaries of NABARD funded UPNRM project. This year we could insure the animals of 18 farmers from the villages and disbursed Rs.38000 as settlement against 2 claims.

Technology Development and Dissemination

Rural Innovations & Indigenous Knowledge

Mobilized more than 100 innovations from rural areas of Kerala

PDS is the regional collaborator of National Innovation Foundation and actively participated in the national campaign for grassroots innovations.

PDS has submitted more than 100 entries from different parts of Kerala for the 10th national competition. The innovations include plant variety, farm implements, machineries, innovative ideas and herbal medicine. The detailed documentation of the selected entries is progressing.

During the current year, Peermade Development Society has scouted 130

entries from different parts of Kerala and done detailed documentation of 50 entries and submitted to NIF for national level awards. Three of our innovators bagged national awards in the current year. Honorable President of India Shri Ram Nath Kovind has given away national awards to these innovators in a glittering function held at Gandhinagar, Gujarat on March 15, 2019. Mr Roy Souwriyamakkal (Nut-



10th National Traditional knowledge Award function



meg variety), Mr E.V. Thomas (Nutmeg), T. V. Suresh (Areca nut Climbing and Harvesting Machine) are the innovators recognized at national level. Fr Hubby Mathew, Executive Director, Peermade Development Society attended the function.

Tribal Development

PDS, from its inception, focused on tribal development as its major agenda and continues to work with them and facilitates their overall development. Various programmes are being implemented in different tribal colonies including Kannampady, Kozhimala and Kumily



Hill Range Tribal Farmers Producer Company Limited

Farmer Producer Organisations (FPOs) are collective initiatives of farmers intended to avoid middlemen and maximize their income. They are legal entities registered under Indian Companies Act. This company is promoted in Kannampady tribal colony, Idukki district. Initially the company was promoted involving only tribal farmers as its shareholders. In the current year the company has expanded its operations to non-tribal areas as well and presently there are 330 shareholders including 192 tribals. The Board of Directors includes 8 tribal farmers. During the year the



company has undertaken various new initiatives like 3 sales outlets in different towns.

Vansree food processing unit and Vansree honey processing unit.

The Company deals with various products including wild honey, garcinia, hill grass for making eco-friendly brooms and various hill products and food products. During the current year the company has achieved total turnover of Rs.68 Lakhs against the target of Rs.75 lakhs. The products of the company are branded as Vansree which also received trade mark approval.

Marketing support for organic spices

One of the major problems faced by



Various Tribal Development Programmes

the tribal communities in Idukki district is the lack of marketing facilities for their agriculture produce. In order to check the exploitation by the middlemen and ensure reasonable prices for the products of tribals, PDS continues to buy the organic spices from the tribals at a price higher than the market rate. The tribals are

given training in organic cultivation of black pepper, ginger, turmeric and cardamom and get them certified by the Control Union as organic farmers. Presently, there are 411 certified tribal farmers. In the reporting period PDS has collected 29 tonnes of organic spices from the tribals.

Navajeevan Tribal Hostel for girls, Kumily

PDS is running a tribal hostel for girl students at Kumily. The hostel is providing accommodation for poor tribal girl students. Presently, there are 13 girls being housed there.

Women Development Programmes

PDS is always responsive to the gender and environment aspects of every intervention it makes for the development of the society. Many of the projects implemented by the Society are targeted for the development of women and tribals. Economic independence and socio-political empowerment of the women are targeted through institu-

tion building, micro finance and enterprise development. Around 86% of the SHGs promoted by PDS are of women groups.

International Women's Day

PDS considers the celebration of International Women's Day as an opportunity for the women commu-

nity to come together to explore the opportunities for their further development. Women's Day 2019 was held on March 8th at St. George Parish Hall, Kattapana, Idukki District. Irrespective of the geographical barriers, the celebration was characterized by huge participation of women from Idukki, Kottayam and Pathanamthitta districts.



International Women's Day Celebrations - 2019

In connection with the International Women's Day celebrations, Peermade Development Society (PDS) had organized an "SHG Mela". The programme was attended by around 2000 SHG members from Idukki,

Kottayam and Pathanamthitta districts. The major highlights of the programme were the exhibition of SHG products, cultural event and honoring best women entrepreneurs.

Exhibition of SHG products

Several SHGs / JLGs participated in the exhibition. The enterprises included hand-made soaps, spice products, NTFP products like grass



International Women's Day Celebrations - 2019

brooms and garcinia of tribal farmers, food products, vegetable seeds, small packets of vermicompost, vegetables, hand-made jewellery, detergent products, etc. It was a good opportunity for these enterprises to introduce their products to people and get enough coverage for their enterprises.

during the celebrations in which unique cultural programmes were performed by the women SHG members. Diverse programmes with focus on the strength of women added more colour to the celebrations.

performing SHGs from its area of operations. This year the award was given to Mrs. Shini Augustine from Koruthode Unit for her outstanding performance in running different micro enterprises. Along with this, two best performing SHGs namely, Sreyas SHG from Kanamala village in women category and Greenvally SHG from Ramakalmedu in men category were also honoured during the occasion.

Cultural Event

Cultural event was also organized

Best Woman Entrepreneur Award

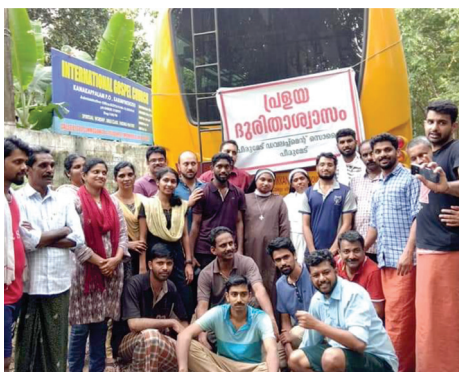
Every year, on the International Women's Day PDS honours best women entrepreneurs and best

Flood Relief Activities

In the year 2018-19 the state of Kerala has witnessed the great devastating flood and unusual discharge which

took the lives of over 493 people and threw more than fifty thousand families homeless. More than 1.2 million

people were in relief camps for over a week. Twelve districts were heavily affected causing fatal damages to hu-



man beings, infrastructure, houses, livestock, cultivations, land holdings, livelihoods, etc. According to UN sources total damages caused by the flood in Kerala was around Rs.30000 crores. Peermade Development Society has been actively involved in the rehabilitation of the affected people in Idukki, Kottayam and Pathanamthitta districts.

Massive Cleaning programme

PDS organised massive cleaning programme in Ranni Taluk. The staff and volunteers of PDS visited the affected area and conducted cleaning of the houses and surroundings. Twenty seven staff participated in the programme in which most deserving houses were identified for cleaning and the staff have removed silt, washed the houses and wells and removed the mud and sediments from the surroundings.

Distribution of Emergency Kit

In collaboration with Habitat for Humanity (HFH) PDS distributed emergency kit to 450 affected families in Pathanamthitta and Idukki districts. Each kit included kitchen utensils, mat, bed sheet, tools, water purifier, toilet articles worth Rs.12000. The target group was selected by the Village Development Council in consultation with the local leaders and SHGs. Distribution melas were organised in Pezhumpara, Peermade and Upputhara. HFH had conducted an impact assessment of the programme and found that the kit was received by the most deserving and affected families and it was highly useful for them.

Socio Economic Rehabilitation

In collaboration with the SHGs promoted by PDS, GLS Foundation, Germany and KKS, PDS has undertaken several programmes for the socio

economic rehabilitation of the most affected and deserving families in Idukki, Kottayam and Pathanamthitta districts. Altogether 102 families were supported in house construction, house repair, well renovation, reconstruction of cattle shed, purchase of milking cow, etc. We could also mobilise around Rs.6 lakhs locally from our affiliated SHGs and staff for the rehabilitation work.

In collaboration with the School of Social work of Marian college, Kuttikanam Psycho social support was extended to the victims in the affected area. The social work students spent 12 days in 9 villages. They had conducted house visits, conducted motivational sessions and games for the children and extended emotional support to the farmers and women. The interactions and visits could significantly contribute in improving their confidence and motivated them to take up the challenge.

Sustainable Agriculture & Agro Processing

Promotion of organic farming

From its inception, Peermade Development Society has been focusing on promoting organic farming. Currently, PDS is promoting organic farming in pepper, cardamom, tea and vegetables. PDS is the only organization in India having more than 4000 small and marginal farmers in a consortium as certified organic tea and spices growers. We are also the largest exporter of organic spices in India.

Soil Testing Laboratory

PDS is proud to note that a full-fledged soil testing laboratory is established in its premises at Thattathikanam, Peermade. The laboratory is equipped with all the modern equipments and gadgets required for analyzing both physical and chemical properties of the soil and recommend remedial measures for improvement. The laboratory is established with the following objectives:

- To analyse the macro and micro nutrients of soil and plant samples.
- To analyse the plant nutrient content in the agriculture manure to conform the quality of agriculture inputs.

During 2018-2019 a total of 426 samples were analysed at PDS Soil testing laboratory. The parameters analysed in the laboratory were pH (soil acidity), electronic conductance, organic carbon of soil, nutrients such as nitrogen, potassium,





phosphorus, calcium, magnesium, sulphur, zinc, copper, manganese and iron. The organic fertilizer or chemical fertilizer was recommended based on the soil test report for various crops. Soil testing laboratory has conducted seminars regarding scientific method of soil sampling and the importance of soil testing.

PDS Organic Garden and Seed Bank:

The seed bank continues to provide various support services to the farmers. Through this scheme the Society provides quality seedlings of vegetables and ornamental plants to the marginal farmers. Organic

vegetables including beans and cabbage, vegetable seeds, seedlings of ornamental plants like Anthurium, Rose, etc are supplied to the farmers at a nominal price. The suckers of the farmers proven varieties of cardamom such as Thiruthali, Wonder, and Njallani and pepper varieties such as Kumbukkal, Aswathi, Suvarna and Muringa variety PVAS are available in the organic farm.

Bio Manure Production:

PDS has a vermicompost production unit at Sahyadri Research Institute, Thattatthikanam. The vermicompost unit of PDS at Sahyadri Research Institute, Thattatthikanam, has been

supplying a superior quality product to the organic farmers of the region for the past 18 years. Eisenia foetida and Eudrilus eugeniae are used for the production of vermicompost.

During the reporting period, 43 tons of vermicompost, 3.5 tons of vermifert, and 728 litres of vermiwash were sold to the farmers at an affordable price.

We hosted 2005 visitors including students, farmers, NGO representatives and agriculture officers during the year.

Mushroom Cultivation

Mushroom Spawn Production Unit

A mushroom spawn production unit is going well in the Sahyadri Research Institute of PDS. Mushroom spawn is supplied to women groups and other mushroom growers in the district. A demonstration unit for mushroom cultivation is also set up in SRI for the effective dissemination of the technology. Presently we are supplying mushroom spawn to farmers of Idukki, Kottayam and Pathanamthitta districts.

Training Programmes in Schools

PDS Started a training programme among the school children on mushroom cultivation in collaboration with entrepreneurship clubs of the schools. This year we have conducted training programme and established mushroom production units



in eight schools of Idukki district training a total of 150 students. A project was submitted in State Horticulture Mission for popularization of mushroom production technology among school students.

Mushroom production unit.

A mushroom production unit was established in microbiology laboratory of PDS for evaluation of the performance of different varieties, identification of variants and sale of fresh mushrooms. Another ob-

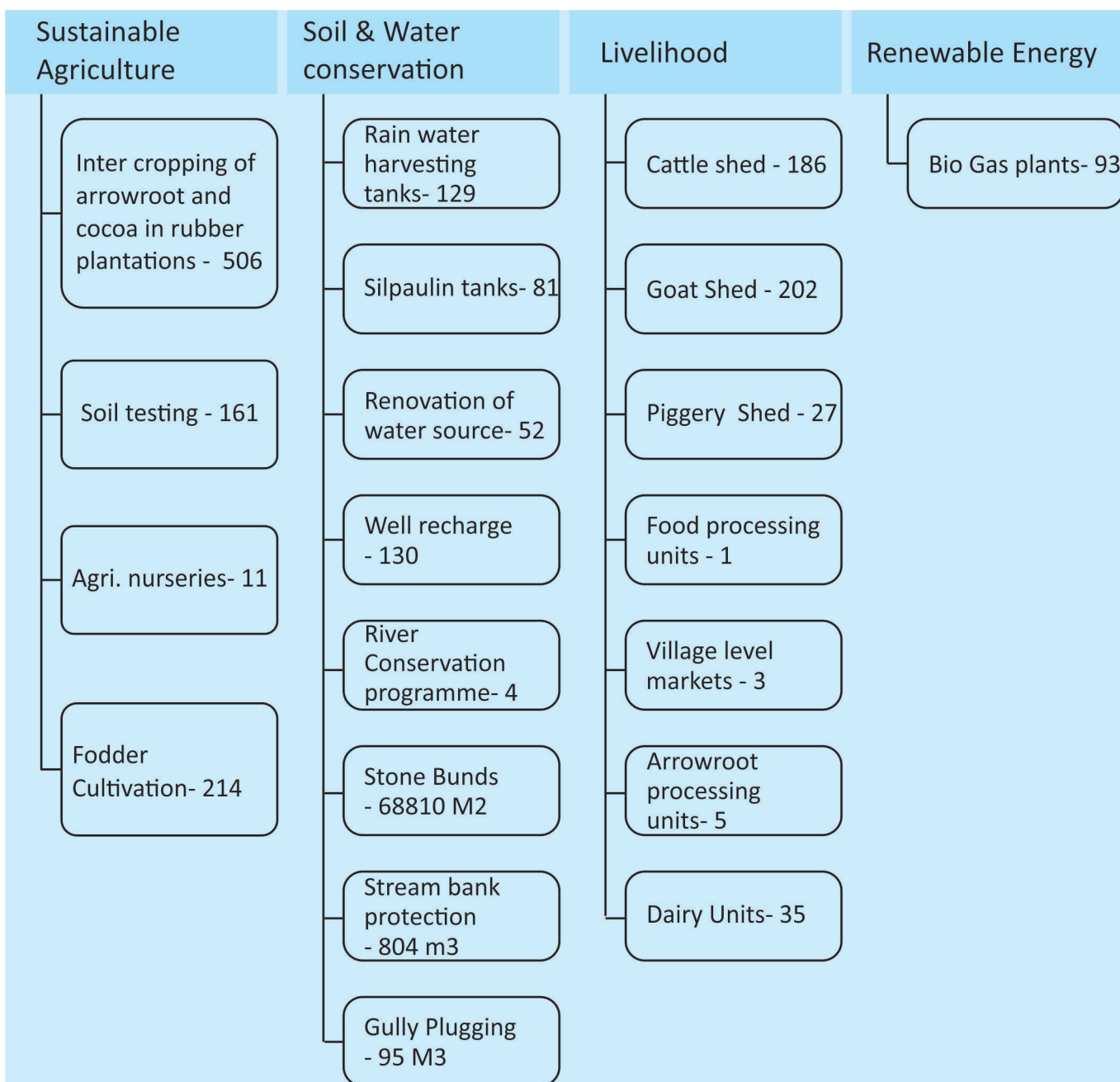
jective is sale of healthy mushroom beds to the farmers. Through this programme the farmers will get healthy/disease free growth bed for mushroom cultivation. The cost of mushroom growth bed is Rs. 150 for bigger ones and Rs. 80 for small beds.

Conservation of Natural Resources and Livelihood Promotion

With the support of Karl Kubel Stiftung (KKS) & BMZ, Germany, the project on 'Conservation of Natural Resources and Livelihood Promotion' is being successfully implemented in 21 se-

lected villages of Idukki, Kottayam and Pathanamthitta districts. Main objectives of the project are promotion of sustainable agriculture, conservation and development of drinking water

sources, promotion of natural resource based livelihood and renewable energy. The project is expected to benefit 5000 rural families.





The Recharged Well regains woman's hopes

The background

Neema (not the original name) is a housewife residing at Rajagiri village in Idukki district with her husband and mother-in-law. They have no children. Her husband and mother-in-law are heart patients and not able to do any work. They depend on an open well for their drinking water needs. However during the summer the well gets dried up and faces acute drinking water scarcity during March - May. They spent almost Rs 1000/ per week to purchase water. She also used to fetch water on head load from nearby places. Her husband and mother-in-law were not able to help her for collecting water.

The intervention

She joined the SHG during 2007 and came to know the KKS project and its activities from her SHG meetings. She applied for the well recharging

programme and got approval from SHG federation in 2016. The total expense of well recharging was Rs. 22000 of which Rs. 9000 was received from KKS project. The balance amount was taken from the SHG as loan.

The post intervention

She is not facing water scarcity after the well recharging. She says, "In the last season I neither carried water on head load nor bought water because I had sufficient water in my well and also saved around Rs. 12000". Now she is able to share drinking water with two of her neighbours and is cultivating vegeta-

bles and cardamom. She told that she could be free from mental tension, wasting of money and saving of time through this intervention



Research, Development and Extension

Research on Bio-Control Agents

Peermade Development Society has a Biological Control Agents laboratory at Thattathikkanam which conducts R&D and multiplication of viable Biological Controls for the control of diseases and pests in spices.

Trichoderma, Metarhizium and Beauveria which function as Biological Control Agents (BCA) against a number

of diseases and pests in spice crops are being multiplied and supplied to the farmers at a nominal price. During the reporting period 5.2 tons of Trichoderma, 0.9 tons of Metarizium and 1.0 tons of Bevaria are supplied to the farmers of Idukki District.

Tissue culture Laboratory

- Peermade Development Society has a Plant Tissue culture laboratory at Koovapally which conducts

various R&D and mass multiplication activities in plantation crops. The major crops selected for study are black pepper, vanilla and Banana. The objective of this unit is to supply disease free planting material to small and marginal farmers at affordable price. An MoU was signed with CANCORE MANAE, Angamaly for supplying disease free planting materials of Vanilla planifolia till December 2019. The total requirement is 50000 to 70000 plants.



Agro processing and export

The organic agro-products and export division of PDS, procures organic tea and spices from its certified organic farmers who are members of PDS organic small farmers' consortium. This division processes and exports them, thus ensuring a better income for the farmers.

PDS Organic Spices

PDS Organic Spices, a unit of Peer-

made Development Society, headed by Fr. Jilson James, Joint Director of PDS, promotes cultivation, processing and marketing of quality organic spices to help marginal farmers achieve sustainable livelihood. PDS Organic spices are one of the top most exporters from India. PDS Organic Spices has got certification of Fairtrade, NPOP, USDA, EU, Bio Suisse, JAS, Demeter, Naturland, Naturland Fair, Korean, Organic Cer-

tificate BRC''AA'' & ISO 22000, 5S, etc. Dr. J Thomas acts as the Advisor to PDS Organic Spices and CA Sanu Joseph acts as Consultant Finance. We have total 87 permanent employees including workers, and 30 casual labourers working in the unit.

Certifications

PDS Organic Spices received the





most commended and valuable British retail Consortium (BRC) global Standards on quality and safety certification for the year 2018-19 with "AA" Grade. Also the unit is certified as per the FDA, Food Safety Modernization ACT Requirements.

Employee Empowerment

PDS Organic Spices conducted more than 75 training programmes during the period 2018-19 which includes Internal & External training, Show Floor training, Internal auditor Training, Safety and Mock drill Training for staff & workers, Induction for new employees and workers etc. Besides the normal and routine production, review and FS-SAI meetings, important days like Onam, Christmas etc., are being celebrated well. Scholarship to deserving children of the staff is being distributed.

Farmers' Support and Empowerment

Around 330 new farmers were

added to the PDS family during the year, making the total to 2054. The year 2018, had been one of the worst year for the farmers, due to the devastating floods which rocked the entire Kerala. Along with the support of our buyers, PDS Organic Spices contributed Rs 27.81lakhs as flood relief to the farmers.

During the year we have conducted more than 30 training programmes and 56 farmer unit meetings headed by the Joint Director for farmers relating to transfer of agriculture technologies and farmer innovations. Trainings on Biodiversity and Medicinal Plants were organised for the farmers. Mr. Joby Vayalil secretary of our Fairtrade group Sahyadri Small Farmers Consortium (SOSFC) participated in the NAPP meeting held at Thailand.

Recognitions

On behalf of PDS Organic Spices, Joint Director, Fr. Jilson James received the excellence award for the

export of value-added pepper products for the year 2017, instituted by the International Pepper Community, from Hon. Deputy. Minister of Primary Industries, Malaysia Mr. Shamsul Iskandar Md. Akin, held in Putrajaya, Malaysia on 2nd October 2018.

National and International Conferences

Biofach India and Biofach Germany, the prestigious organic fair were well attended by Fr. Jilson James, Dr. J Thomas - Advisor, Mr. Jacob Jose and Mr. Jomon Joseph. Dr. J Thomas represented PDS at the International Spice Conference held in Hyderabad.

TruBio

PDS Organic Spices retail brand "TruBio" is now available in Kerala, Karnataka, Tamilnadu, Maharastra, and Rajasthan and also available online. This year we have improved the packaging and added more



products like CTC Tea, Green Tea, Coffee, cardamom etc.

The Eco Shop

The Eco Shop Kuttikanam has been renovated to attract more custom-



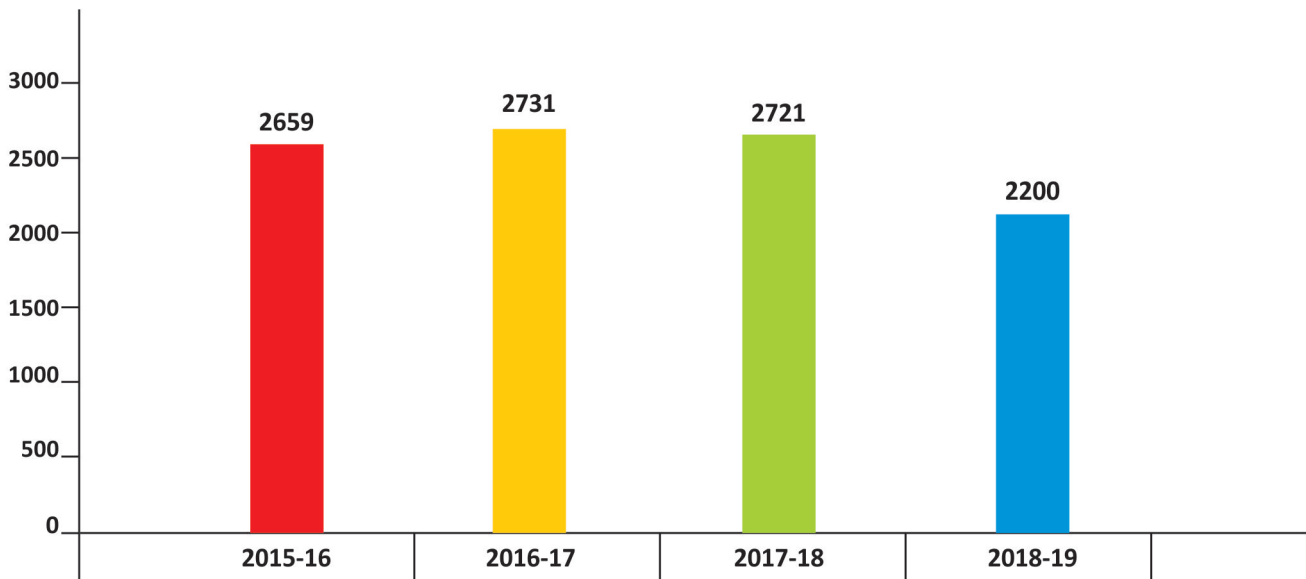
ers and products like Organic Masala, Organic Jaggery, Organic Oil, Honey, coffee, Handicrafts, Ghee, etc. have been added to the Eco Shop.



Turnover

During the year 2018-19, the total turnover of the unit stood at 22 Crores and the volume of sales at 456 MT.

Annual Turnover (Rs. in Lakhs)



PDS Organic Tea:

PDS organic Tea is in high demand both in India and abroad. As in the previous years, the export of organic

tea is growing. We are trying to encourage more and more small famers to convert to organic farming. As part of our commitment to our small tea farmers, we distributed premium to

all our organic tea farmers in the current financial year.



Organic Tea Processing



Human Resources Development and Institution Building

Marian College, Kuttikanam

In 1995, PDS started Marian College to provide the student community with quality education in Information Technology, Commerce, Social Work and Management. The college imparts information with the intention of proper character formation of the students, eventually achieving their holistic transformation. The courses and the curriculum at Marian College are designed to groom the students into superlative professionals who are well formed spiritually, academically and individually.

Marian College is the first new generation college in Kerala to be awarded with autonomous status. National Assessment and Accreditation Council (NAAC), the connoisseur of quality education in India has ranked the college with 'A' Grade with a CGPA of 3.45 on a four-point scale. It is the highest ranking for any new generation college in the country. It is bestowed with the status of 'College with Potential for Excellence' (CPE) by the University Grants Commission. Marian is the youngest college in Kerala to be awarded this recognition, which has been conferred on

only 149 colleges in all of India. Marian also has the approval of the All India Council for Technical Education (AICTE), which is yet another benchmarking body of the Government of India to sustain quality in technical education.

The Marian College offers the PG courses of MMH, MCA, MSW, M.Com - PGDIM and the UG courses of BBA, BCA, BSW and B.Com.

Marian International Institute of Management (MIIM)

This is a unique initiative of Peermade Development Society. The All India Council for Technical Education (AICTE), New Delhi approved MIIM with a sanctioned intake of 120 students. It is affiliated to Mahatma Gandhi University, Kottayam.



PEERMADE DEVELOPMENT SOCIETY

PEERMADE
IDUKKI (DIST), KERALA

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2019

PARTICULARS	Year Ended 31.03.2019	
	Rs.	Ps.
INCOME		
Income from Units	8,342,331.54	
Collection from Grants/Projects	11,820,975.00	
General Receipts & Contributions	17,542,643.66	
Interest on Income Tax Refund	148,802.00	
Interest from Banks	1,103,743.00	
TOTAL	38,958,495.20	
EXPENDITURE		
General Administration Expenses	10,892,269.50	
Agricultural Expenses	50,650.00	
Interest & Bank Charges	1,019,009.01	
Programmes/Project Expenses	17,270,177.76	
Vehicle Expenses	575,735.00	
Excess of Income over Expenditure	9,150,653.93	
TOTAL	38,958,495.20	

Sd/-
Fr. Justin Pazheparambil
President

Sd/-
Dr. Hubby Mathew
Secretary Cum Treasurer

Sd/-
Jose Kappen & Co.
Chartered Accountants

PEERMADE DEVELOPMENT SOCIETY

PEERMADE
IDUKKI (DIST), KERALA

BALANCE SHEET AS AT 31ST MARCH 2019

PARTICULARS	As on 31.03.2019	
	Rs.	Ps.
LIABILITIES		
Capital Fund	362,481,286.42	
Corpus Fund	341,950.00	
Grant Account - FC	9,268,027.24	
Revolving Fund	4,832,460.00	
Loans & Borrowings from Banks	102,692,035.48	
Loans from Funding Agencies	11,000,000.00	
Current Liabilities	14,951,420.83	
TOTAL	505,567,179.97	
ASSETS		
Fixed Assets	65,465,535.73	
Own Units & Projects	304,847,401.61	
Loans & Advances	116,419,231.07	
Deposits	500,000.00	
Receivables	2,739,128.65	
Cash & Bank Balances	15,595,882.91	
TOTAL	505,567,179.97	

Sd/-
Fr. Justin Pazheparambil
President

Sd/-
Dr. Hubby Mathew
Secretary Cum Treasurer

Sd/-
Jose Kappen & Co.
Chartered Accountants