

# ANNUAL REPORT

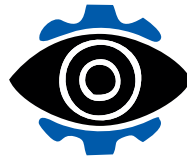
2020-21



**PDS**

**PEERMADE DEVELOPMENT SOCIETY**





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## **Vision**

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"...that they may have life and have it abundantly."  
(John 10:10)

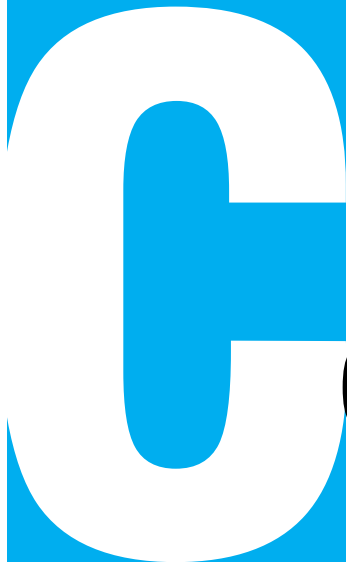


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## **Mission**

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Empowerment of village communities especially the tribals , women and the marginal farmers towards sustainable development by conserving and enhancing local resources in order to have fullness of life.



# Contents

Our Founder	1
Message from the Patron	2
Message from the President	3
Message from the Directors	4
New Projects and Interventions initiated during 2020-21	5
Community Empowerment and People's organization	8

Family Development Programmes	10
PDS Micro Finance	11
Micro Enterprise Development	13
Rural health & wellness	16
Technology Development & Dissemination	17
Tribal Development	18

Women Development Programme	21
Sustainable Agriculture & Agro processing	22
Agro Processing & Export	23
Human Resources Development	26
Audited Statement of Accounts	28

# OUR FOUNDER



**MAR MATHEW ARACKAL**

Bishop Emeritus  
Eparchy of Kanjirapally

## Message from **THE PATRON**



I am very happy to learn that Peermade Development Society (PDS) is bringing out its annual report for the year 2020-21. It is a matter of joy and pride to understand that PDS is continuing its spirit and enthusiasm in achieving its vision of fullness of life of its target population.

This year has witnessed unprecedented happenings globally in the wake of the great pandemic Covid-19. The pandemic has created havoc in the world killing millions and even the more are thrown to poverty and unemployment. I proudly salute all the health workers and volunteers for their brave and selfless work which prevented the spread of the pandemic and protected us from its impact. It is the time to rise to the occasion and be with the people to revive their hopes and enable them to lead a happy life. I appreciate the sincere efforts made by PDS in addressing various needs of the people during the lock down period of the pandemic.

I sincerely thank Fr. Jilson James and Fr. Brijesh Puttumannil for their able leadership and directions which keep PDS alive amidst new challenges. I make use of this opportunity to thank also all the stakeholders of PDS including governing body members, management, staff, unit directors, field staff and volunteers for their valuable contribution to PDS and to the society. I wish you all the success for your endeavours and may the Good Lord bless you and your development initiatives.

With regards,

Mar Jose Pulickal  
Bishop, Diocese of Kanjirapally

## Message from **THE PRESIDENT**



It gives me immense joy and pride to be part of Peermade Development Society which is a great pillar of support for the farmers and villagers of High-range. Going through its annual report for the year 2020-21 it is evident that PDS was successful in implementing various programmes and projects amidst the challenges and limitations created by Covid-19.

PDS has been successful in developing replicable models and approaches in rural development. It is noteworthy that during the current year PDS has extended its activities to other districts like Wayanad and western parts of Kottayam district. It is a welcome step as we have grown to cater to the needs of a larger community by sharing our experiences and utilizing our expertise. I do congratulate the entire PDS team for staying with the people during the pandemic and enabling them to be resilient to consequent challenges.

Extend special words of appreciation to the governing body members, advisors, management, staff and volunteers of PDS for their valuable contributions and support which enable PDS to realise its vision and mission. The dedication and passion with which Fr. Jilson Kunnathupurayidom, Executive Director and Fr. Brijesh Puttumanni, Joint Director are leading Peermade Development Society are greatly commendable. I am confident that their exceptional team work and administrative acumen will take PDS and its ever-expanding mission to newer heights.

With regards,

Fr. Bobby Mannamplackal  
President

## Message from **THE DIRECTORS**



**W**e are very happy to present before you the annual report of PDS for the year 2020-21. The report depicts the reactions and responses of PDS to various needs, problems and demands of the public for a better living. We extend our cordial thanks to the entire team including the donors, governing body members, staff, unit directors, village animators, VDC leaders, SHGs and volunteers for their outstanding contributions and support without which this journey would have been incomplete.

The pandemic Covid 19 has been an eye opener for most of us. Covid has taught us the value of family bond, relationships, neighborhood, togetherness, social cohesiveness and connectedness. The financial security and emotional back up provided during the pandemic by community-based organisations particularly Self-Help Groups have been instrumental in sustaining our target communities. PDS has been with the people throughout the lock down period providing provisions and groceries, personal protection equipment, medical support and psycho social support. I acknowledge with gratitude the self-help initiatives of our target population in helping the needy and deserving families affected by Covid 19.

We sincerely thank our patron Mar Jose Pulickal, Bishop of Kanjirapally diocese, Mar Mathew Arackal, Bishop emeritus of Kanjirapally diocese and founder of PDS and Fr. Bobby Mannamplackal, President of PDS for their guidance, constant encouragement and motivation. PDS is a family which is committed for the sustainable development of its people. We solicit the continued cooperation and support from all its well-wishers and friends to deliver more need-based services to the humanity.

With warm regards,

Fr. Jilson James  
Executive Director

Fr. Brijesh Puttumanniil  
Joint Director



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## NEW PROJECTS AND INTERVENTIONS INITIATED DURING 2020-21

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### RESPONSIVENESS TO COVID -19

In response to the spread of the destructive pandemic Covid -19, Peermade Development Society has stood by the people and promptly responded to the new needs and problems created by the pandemic. During the lock downs declared by the Central and state governments, PDS successfully implemented various programme in Idukki, Kottayam and Pathanamthitta districts. The collaboration with grass root level organisations including SHGs, SHG federations and Village Development Councils have ensured that the most needy and deserving people were reached.

#### Covid resilient communities

The worldwide outbreak of the coronavirus disease (COVID-19) is a source of unexpected stress and adversity for many people. However, the membership in Self Help Groups and other community-based organisations has been instrumental in creating covid resilient communities in the villages. The emotional and material support received from fellow members had been crucial for the survival of many families during lock down period.

#### Supply of food kit, medical kit and provisions

With the active involvement of the people, PDS supported more than 4000 families by providing medical kit to the patients, food kits and provisions. The SHG members and village leaders coordinated the programme and ensured that most deserving people get the benefits. Tele counseling services were provided to the needy people and the information about the services were widely circulated in the social media.

#### Distribution of Personal Protection Equipment

With the help of people's organisations PDS supplied PPE kits including N-95 face masks, surgical masks, cloth masks and sanitizer to more than 3000 people including tea estate labourers, tribal communities and SC communities. In collaboration with DST, Gol and RM Medi Innovations Pvt Ltd, PDS supplied 1500 goggles to the health workers of Taluk Hospital, Peermade.



## AREA EXPANSION

During the reporting period PDS has expanded its activities to more districts including Panamaram and Mananthavady blocks in Wayanad district, Lalom block in Kottayam district and Idukki and Adimali blocks in Idukki district. PDS has undertaken new projects in these blocks in collaboration with NABARD and TRIFED, GoI.

### Cluster Based Business Organisation (CBBO)

Under the “Central Sector Scheme of promotion of 10000 FPOs” of Ministry of Agriculture, GoI, PDS was empaneled by NABARD and NCDC (National Cooperative Development Corporation) as Cluster Based Business Organisation (CBBO) for the promotion of Farmer Producer Organisations (FPOs) in Kerala. In collaboration with NABARD, 7 farmer producer organizations including 2 organic FPOs will be promoted in Wayanad, Kottayam and Idukki districts and 2 FPOs



will be promoted in collaboration with NCDC in Idukki district. PDS will form and handhold these FPOs for next 5 years and ensure that at least 500 farmers are members in each FPO.



### Multiplication of Plant Varieties

In collaboration with NABARD a new project was initiated for conservation and multiplication of improved plant varieties. Under the project improved plant varieties of cardamom, pepper, vanilla, ginger and turmeric are procured from model farmers and research institutes and multiplied with the support of the farmers under the supervision of agriculture experts and later the planting materials will be distributed to the farmers.

## Evaluation Study

TRIFED, Gol has selected PDS to conduct an impact study of their Vandhan Vikas Kendra Project implemented in Poothadi and Noolpuzha tribal settlements in Wayanad district. The objective of the VDK project is to improve the income level of the tribal communities through procurement, value addition and marketing of Minor Forest Products. The evaluation study was conducted and report was submitted to TRIFED.



## Empaneled as Technical Agency

PDS is empaneled as Technical Agency (TA) of TRIFED, Gol to provide technical support to implementing agencies engaged in implementing the SFURTI (Scheme for Fund for Regeneration of Traditional Industries) programme of MSME, Gol among the tribal communities in Kerala. Under the programme a proposal is submitted to MSME through TRIFED for improving the income levels of tribal communities in Poothadi Grama Panchayat, Wayanad district.

## Renovation of Training Centre

Sahyadri Training institute at Thattathikanam, Peermade was renovated with full-fledged facilities for residential training of 30 persons. The institute has single and double rooms, dining hall and other amenities with state-of-the-art facilities.



## Renovation of Sahyadri Ayurvedic Pharmaceuticals

During the year the production unit of Sahyadri Ayurvedic pharmaceuticals was renovated with more storage facilities for raw materials, introduction of new machinery for manufacturing ayurvedic products and extended OP treatment facilities at Pothupara, Peermade.



### 1.COMMUNITY EMPOWERMENT AND PEOPLE'S ORGANISATIONS

With the objective of enabling the marginalized communities to achieve the Sustainable Development Goals (SDGs), Peermade Development Society invests lots of time and money in promoting and nurturing community-based organisations at grass root level. Various people's organisations including Self Help Groups (SHG), Joint Liability Groups (JLG), Village Development Councils and SHG Federations are promoted at grass root level. 96% of the members in these organisations belong to marginalized communities like women, marginal farmers, agricultural labourers and tribal communities. These organisations have been a great relief and consolation for its members during the adversities created by Covid 19.

#### Self Help Groups (SHG)

PDS started promoting SHGs in 1996. As of March 31, 2021, PDS promoted 2036 SHGs covering 280392 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 promoted by PDS have direct access to banks, panchayat and other government agencies. This enabled majority of the rural households to avail bank credit and other government services. SHGs play an important role in availing credit support by the marginal farmers and women from banks and other agencies for undertaking various income generating activities.

#### SHG Federations

Self Help Groups are networked at village level through SHG Federations. SHG federations are village level arrangements made by PDS for monitoring and mentoring the SHGs. The Animators are the key functionaries of SHG federations. Federations play an important role in linking SHGs with banks, local bodies and other government agencies. They also deliver various support services to SHGs including capacity building, skill training, micro finance, etc. Presently 63 SHG federations are functioning in 3 districts.

#### Village Development Council (VDC)

It is the grass root level mechanism to develop and empower local leadership and equip them to address local needs and problems by themselves. Every VDC consists of at least 7 members including the parish priest, representatives of SHG federation and social workers. Currently there are 69 VDCs in the operational area of PDS. The Animator is the key functionary of the VDC.

#### Region

A cluster of VDCs is known as regions. The number of VDCs in each region ranges from 10 to 16. Kattapana, Upputhara, Kumily, Mundakayam, Pathanamthitta and Kanjirapally are the regions. Each region has a full time Regional Coordinator who is responsible for coordinating and monitoring various programmes in different villages under the region.

### *Archana Marches on.....*

#### The context

Self Help Groups play a significant role in transforming the rural economy and its unprecedented growth helps the resurgence of the weaker sections of society in times of outreach, social position and sustainability. In 1990s the situation in Idukki district was quite different from what we see today. Men in the family was the main source of income. Women were always in the family, looking after their children and other elder family members. They hardly go out of the house. Women always depend on men, since they were not earning. This created a huge discrimination among men and women in the family. Men played a vital role in decision making

in the family. Women had no voice in the family. Ensuring adequate education to the children in the family was a far away dream for many parents due to this financial crisis and this forced children to stop their studies and take axe and go to the field. Majority of the people were farmers. They were forced to approach money lenders, since their earning was not sufficient to meet all these living expenses.

### **The beginning**

On June 16th 1998, 20 women from different families in Chellarcovil village, near Kumily in Idukki district gathered together under the supervision of PDS and formed Archana SHG. The SHG was formed based on the norms of NABARD. The initial weekly savings was Rs.10 and the group started the lending activities with a ceiling of Rs.1000 with 12% interest. The group opened bank accounts in Union Bank of India, Anakkara branch. The group received the first bank loan of Rs.5000 in 2000 and received loans frequently on repayment of the earlier loan. So far, the group has availed Rs. 17.5 lakhs from the bank.

The group is also affiliated with Chellarcovil SHG federation promoted by PDS. The monthly deposit to the federation is Rs.2000 and their total deposit with federation is Rs.2.5 lakhs and so far, availed Rs.14 lakhs as loan from the federation. Archana SHG has also received financial assistance from Kudumbashree (Rs.1 lakh grant) and PDS (Rs. 20 lakhs loan).

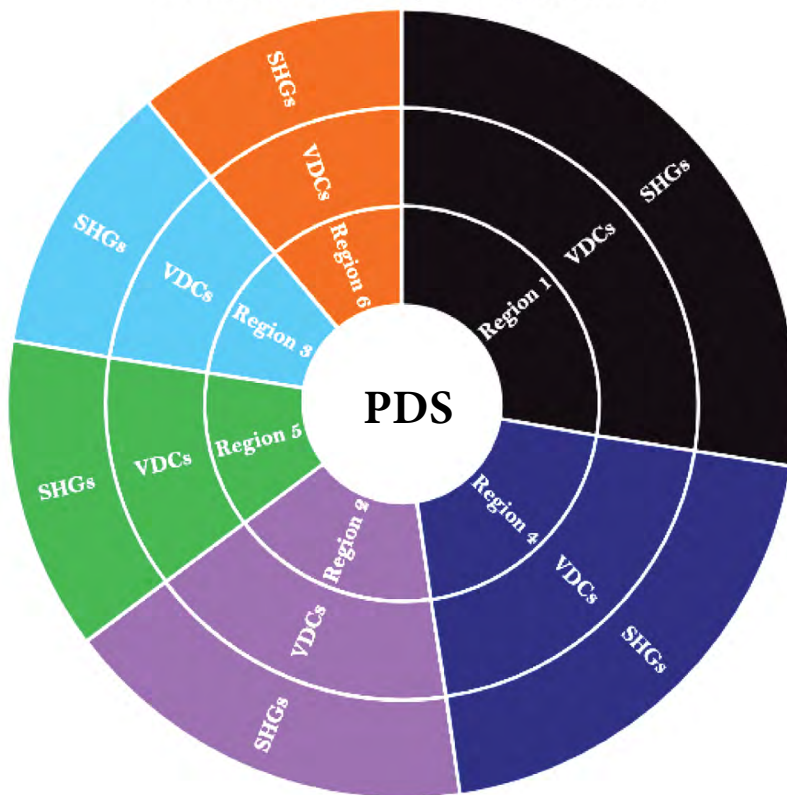
### **Results / Impacts**

The most striking change effected by the SHG is that “we are able to stand on our own foot and have good voice in our house” says the Secretary of the SHG. Cumulative savings of the SHG is Rs18.32 lakhs and every member has Rs. 96400 with the SHG. All the members are engaged in various income generating activities including cattle, goat rearing, poultry, farming, groceryshop,etc.“OurSHGhelpedourchildren’s education and today our children are studying for ITI, MBA, BBA, BCA, CA, BEd, etc. and four of our children are employed in school and banks” says the secretary.

Today the members of Archana SHG head various leadership positions in political parties, religious and civic organizations. In short, Archana SHG fulfills the objective of the program ‘Self-Help-Group’ -to disseminate the values of self-reliance and financial discipline.



PDS' Network of People's Organisations

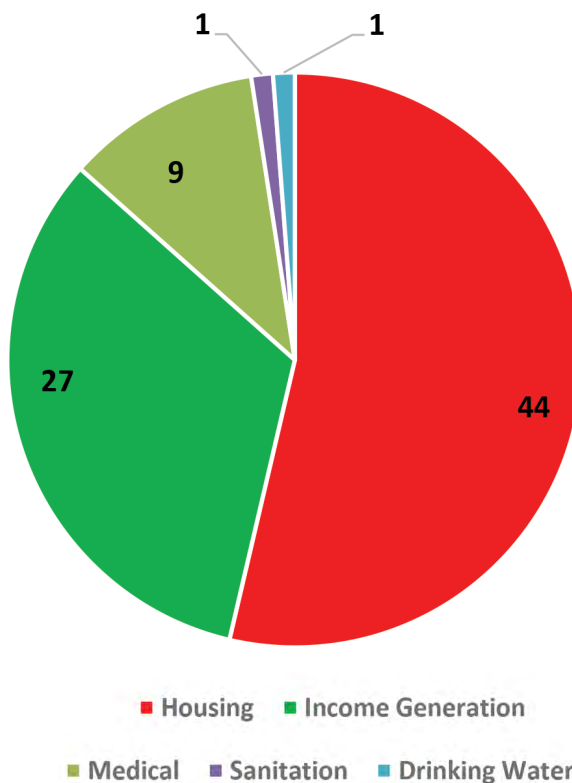


**2. FAMILY DEVELOPMENT PROGRAMMES**

**Family Sponsorship Programme**

In this programme, ultra-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 356 ultra-poor families. This year total assistance of INR7.85 million was paid to 356 families for various purposes.

Profile of fund utilisation



### 3. PDS MICRO FINANCE

PDS micro finance programme has adopted decentralized and participatory implementation methodology in loan approval, disbursement and repayment functions. Various stakeholders including SHGs, SHG federations, Village Development Council and village animators are involved in the process. Our micro finance includes both on lending to SHGs and credit linkage of SHGs with banks. We are following group lending model.

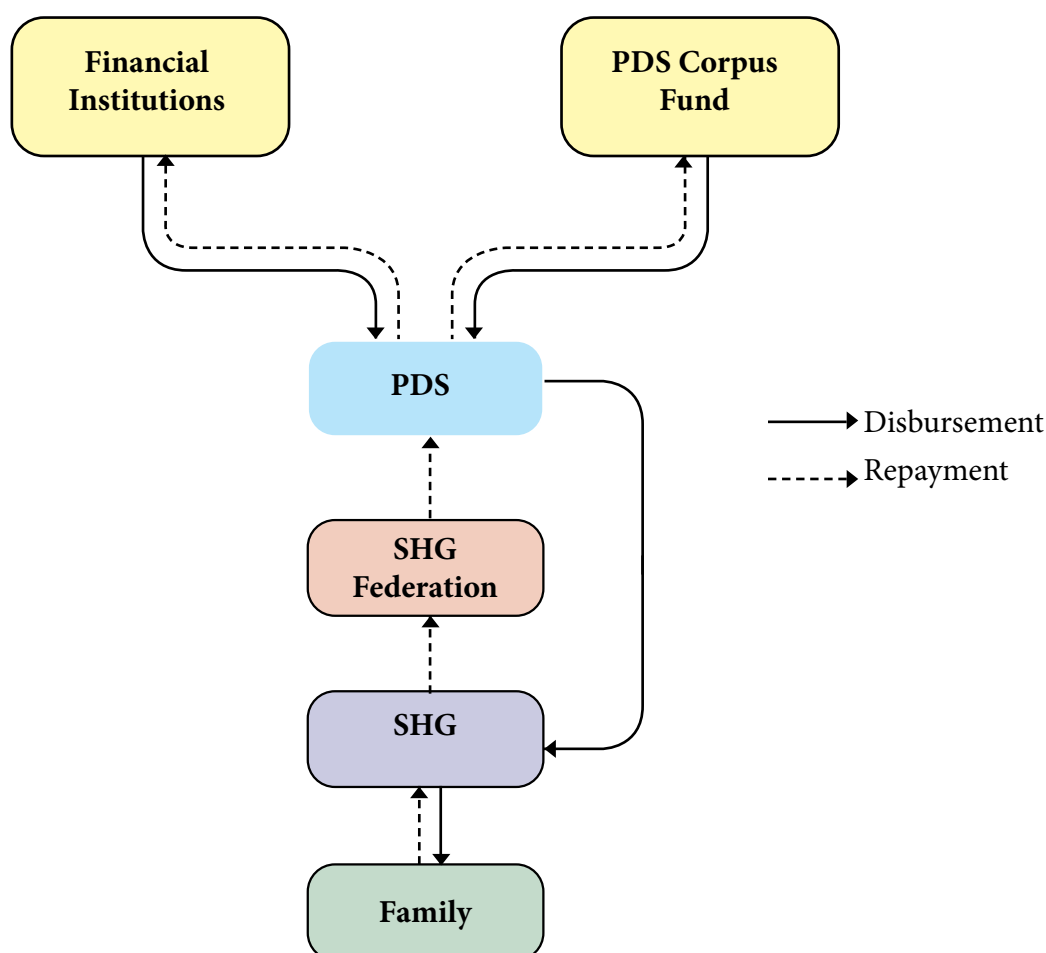
#### Details of SHGs under PDS Micro Finance Programme

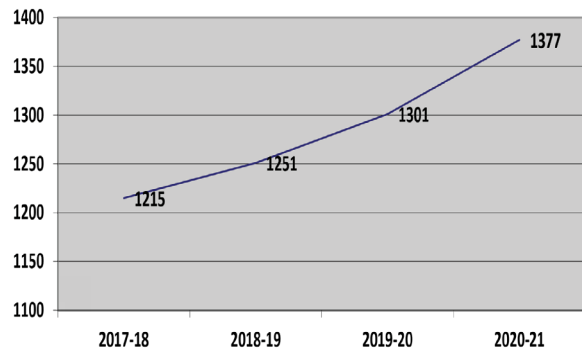
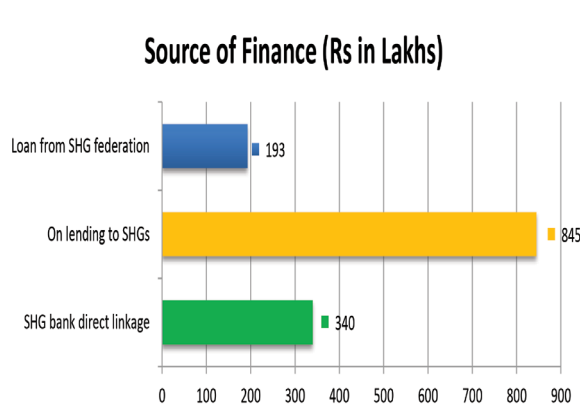
Sl. No	Particulars	Cumulative
1.	Total No. of SHGs	578
2.	Total number of families covered	7414
2.	No. of Village level SHG federations	63
3.	Savings mobilized in SHGs	24.38 crores
4.	Total Lending	36.17 crores

#### Credit Support

PDS enables marginal farmers, women, agriculture labourers and tribal families to avail timely credit through SHG based micro finance programme. PDS provides micro finance up to Rs.75000 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.

#### PDS Micro Finance – Cash Flow





## Major Micro Finance Programmes implemented by PDS

### 1. On lending to SHGs

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, etc are the major partners in this programme. During the current year Rs. 8.45 crores was disbursed to the SHGs under this category.



### 2. Bank Loan through SHG Bank Linkage Scheme

During the current year PDS facilitated 68 SHGs to avail Rs. 3.4 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. On lending by SHG Federations

SHG Federations (VDCs), at the village level, mobilize savings from member SHGs. This amount is revolved among the member SHGs. 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, 49 federations are engaged in providing these types of loans. In the current year, cumulative total of savings mobilized by the federations is Rs.208 lakhs and loans given to SHGs are Rs.192.95 lakhs. 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.



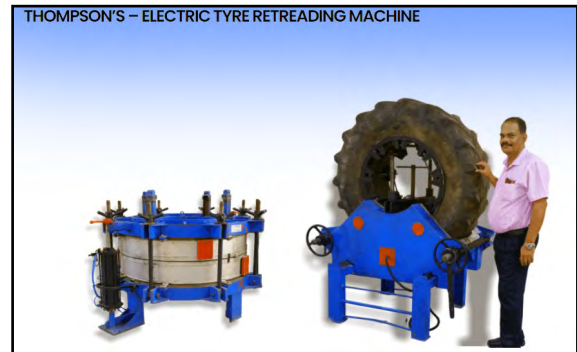
## 4. MICRO ENTERPRISE DEVELOPMENT

### Promoting Knowledge Driven Enterprises

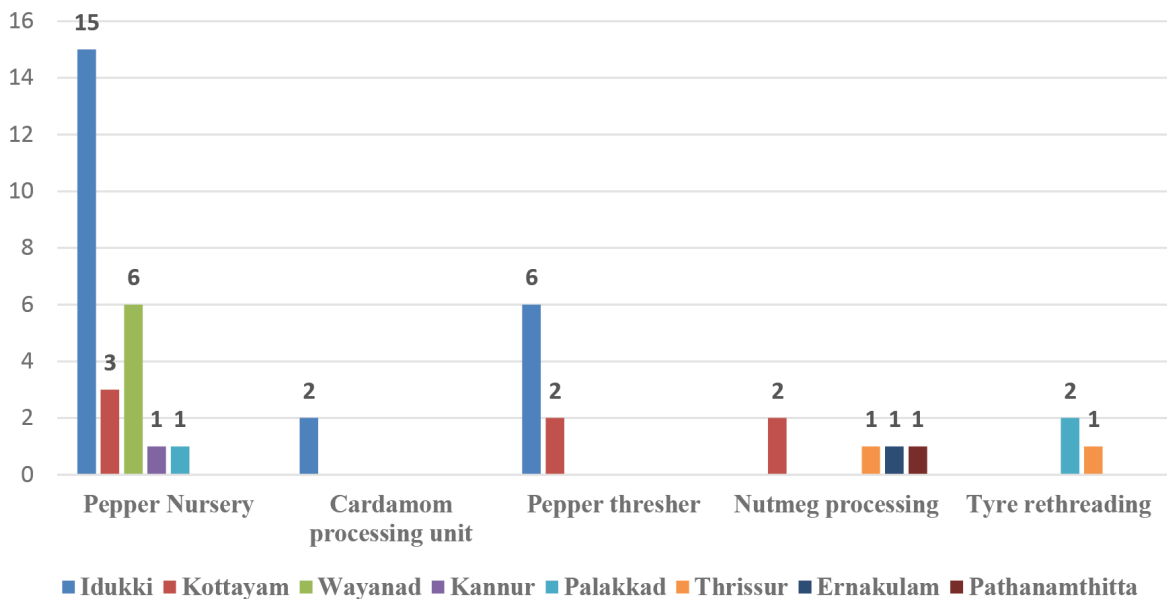
Peermade Development Society is always keen to experiment innovative and unique models for addressing location specific needs and creating livelihoods in rural and remote villages of Kerala. i STED project (Innovation, Science, Technology Entrepreneurship Development) supported by National Science and Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology (DST), Government of India is one of the best examples of such initiatives. Commercialization of grass-roots innovations by linking rural innovators and entrepreneurs and establishing supportive ecosystem for the same is the core objective of this 5-year project.

### The major components of the project are

- Establishing agriculture nurseries of farmer developed cardamom and pepper varieties
- Establishing farmer innovated pepper thresher units
- Establishing nutmeg semi processing units
- Establishing Electric rethreading units
- Establishing demonstration units, skill trainings and documentation



### Enterprises Promoted



Specific website for promotion of established enterprises and business under i STED project has been launched ([www.pdsinnovation.org](http://www.pdsinnovation.org)). The entire details of enterprises and business such as location, address, availability of seedlings for sale, customers' feedback etc will be available on the site. The entrepreneur can add details such as stock availability, monthly details of sales, profit, etc through the site and could be monitored at our headquarters.

## FARMER TURNED AGRIPRENEUR

Mr. P.M. Mathew is a progressive farmer engaged in the cultivation of pepper, ginger and turmeric in Agali village in Palakkad district. He had also established a polyhouse with the support of Horticulture Mission and produces planting materials of Arecanut and coconut and sold to the farmers. Mr. Mathew is a full-time farmer and utilised every opportunity to scale up his farming activities and increase the agricultural income.

### Intervention

Under the i-STED project supported by NSTEDB, Govt of India, PDS has organized a feasibility study in his agriculture plot and found that the area was suitable for propagating pepper cultivation. The objective of the i-STED project is to promote and commercialize grassroots innovations by establishing rural enterprises. Mr Mathew was encouraged to start pepper nursery by introducing a different type of farmer innovated high yielding variety namely Kumbukkal variety of pepper. Training was given in propagation methods and 150 mother plants were given for propagation in his nursery.

### Results / Outcome

Within a year Mr Mathew has produced 1.3 lakhs of pepper plants out of the mother plants and sold 1 lakh plants to more than 1000 local farmers in Palakkad district. The total turnover was Rs.40 lakhs and his annual income was increased by 60%. He has also given employment to 3 women for working in his nursery. Currently he has a stock of 30000 plants which is expected to be sold in the coming season. He has also plans to multiply the variety to another 1 lakh in the coming season.

Like him, the Peermade Development Society has been able to promote over 40 such units in different districts of Kerala.



## Cluster Based Business Organization (CBBO)

Under the “Central Sector Scheme of promotion of 10000 FPOs” of Ministry of Agriculture, GoI, PDS was empaneled by NABARD and NCDC (National Cooperative Development Corporation) as Cluster Based Business Organization (CBBO) for the promotion and handholding of Farmer Producer Organisations (FPOs) in Kerala. Under the programme 9 FPOs are promoted in Wayanad, Kottayam and Idukki districts.

## Hill Range Tribal Farmers Producer Company Limited



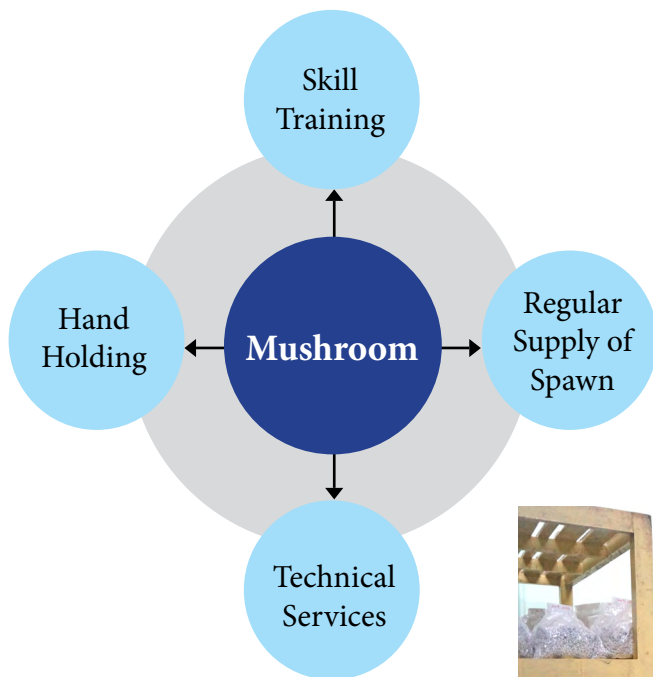
Farmer Producer Organisations (FPOs) are collective initiatives of farmers intended to avoid middlemen and maximize their income. This company is promoted in Kannampady tribal colony, Idukki district. Initially the company was promoted involving only tribal farmers as its shareholders. During 2018 company has expanded its operations to non-tribal areas as well and presently there are 547 shareholders including 293 tribals. The Board of Directors includes 8 tribal farmers and 1 farmer from general category. During the year two more sales outlets were added taking the total of such outlets to 7.



The Company deals with various products including spices, coffee, 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.137 Lakhs against the target of Rs.1.5 crore. The products of the company are branded as **Vanasree** which also received trade mark approval. The products are marketed through own outlets, franchisees, retail outlets and online marketing.



### Services provided



### Mushroom Cultivation

PDS continues to promote mushroom cultivation through farmers, community-based organisations and women groups. Promotional assistance includes skill training, demonstration classes, supply of quality mushroom spawn at nominal rates, supply of mushroom beds and handholding support to mushroom cultivators. A full-fledged resource centre is set up at Mariagiri, Peermade where farmers can get technical support in mushroom cultivation.

### Mushroom Varieties promoted

- Pleurotus florida
- Pleurotus Co2
- Pleurotus HU
- Pink Pleurotus
- Florida King



### Eco Shop

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

## 5. 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



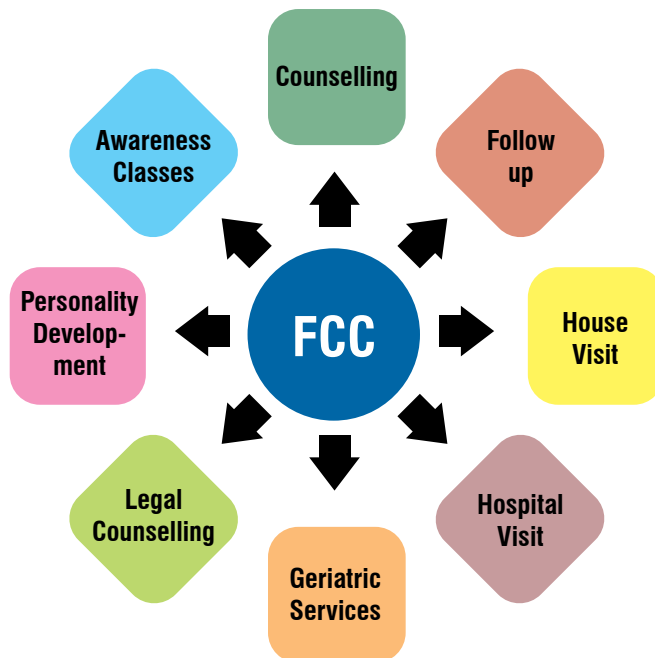
Sahyadri Ayurveda Hospital at Pallikkunnu, offers specialtytherapeutic treatments for diseases and health care/wellness packages. The hospital is well equipped with qualified and experienced Ayurvedic Doctors and therapists and standard facilities. Patients from India and abroad prefer Sahyadri Ayurveda 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.

### 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 18 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 networkof 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 2015-2016 and Sahyadri Ayurvedic Pharmaceuticals is exporting Ayurvedic medicines to various countries across the globe.

#### Services Offered



### Family Counseling Centre, Kattapana

The Family Counseling Centre located at Kattapana, has completed 28 years of selfless service and continues to provide counseling services to people with behavioral disorders, psychiatric and marital problems. The Centre is supported by Central Social Welfare Board, Govt. of India. It works in close association with Women Cells, schools, colleges, Anganwadis, De addiction and rehabilitation centres. The services of the Centre are highly appreciated by one and all. During the year, 322new cases were registered and 866follow-up actions were handled at the centre.

## 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 grass root 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. The Universal Health Insurance Programme is a newly introduced programme under which the beneficiaries are provided with higher medical benefits. In the reporting year, 495 families are enrolled and 48 medical claims were settled disbursing Rs.2.88 Lakhs.

## 6. TECHNOLOGY DEVELOPMENT AND DISSEMINATION

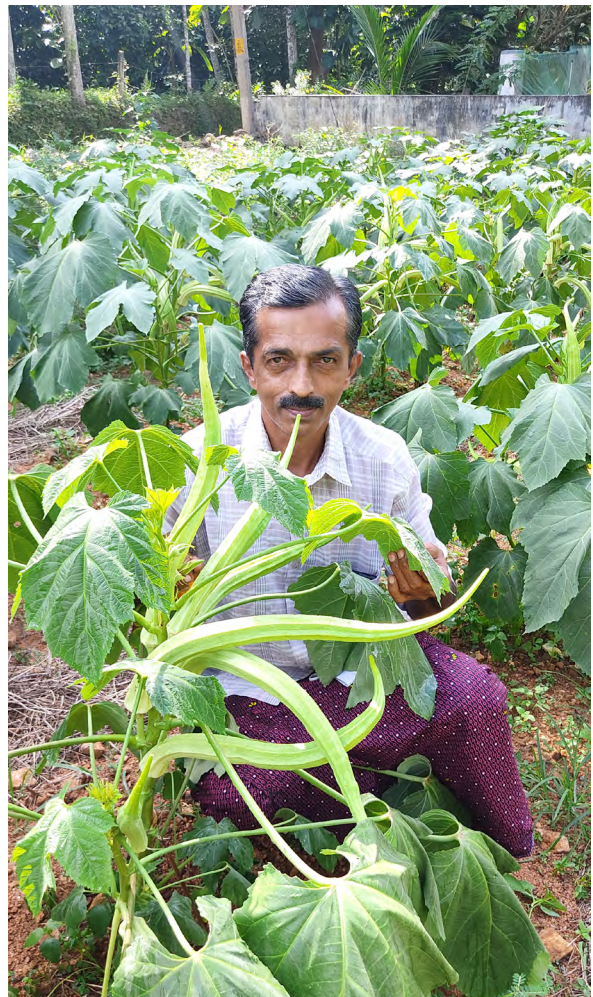
### Land to Lab

Innovative /progressive farmers and local/indigenous communities have evolved, developed and adapted several innovations and unique knowledge practices for addressing their location specific needs, problems and maximizing their local resources. However, the potential of these innovations/knowledge practices for catering location specific needs are largely underestimated, underutilized and limited to certain areas. Identifying such innovations and promotion of these innovations through various methods is one of the key strategies adopted by PDS. PDS is the regional collaborator of National Innovation Foundation, Government of India, for scouting innovations for national competition of grassroots innovation.

In the reporting period, PDS has scouted and documented more than 200 innovations from different parts of Kerala. Documentation of several unique community-based knowledge practices/innovations is the key achievement. The documentation includes indigenous pepper varieties cultivated by the Mala-Arayan Tribal groups, indigenous paddy varieties cultivated by Kurichya Tribal community in Wyanad and various local varieties of cassava.

In the reporting period PDS published two issues of quarterly newsletter 'Ini KarshakanSamsarikatte' in Malayalam for disseminating the documented innovations.

PDS has taken key role in the formation of PROLINNOVA: South India (Promotion of local innovations in ecological agriculture and NRM) Indian chapter of PROLINNOVA. PROLINNOVA is the multi stakeholder

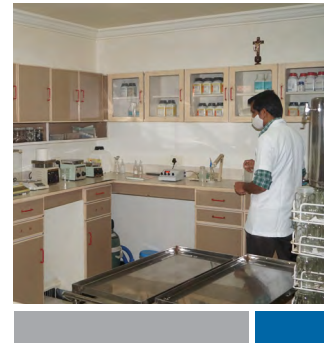


global network for promoting rural/local innovations. PDS is the host organization of PROLINNOVA network in India.

PDS is selected by GD Care- Corporate Social Responsibility wing of EY- India (Earnest and Young) as one of the partners for implementing CSR activities for the promotion of rural innovations.

## Tissue culture Laboratory

Peermade Development Society has a Plant Tissue culture laboratory at Koovapallyin Amaljyothi Engineering College premises which conducts various R&D and mass multiplication activities in plantation crops. The major crops multiplied in the lab are vanilla, ornamental plants and Banana. The aim of this unit is to supply disease free planting material to small and marginal farmers at an affordable price. Currently quality plantlets of Vanila and Banana are supplied to farmers, agriculture nurseries and through schools. Research studies are in the final stage in the multiplication of indoor ornamental plants.



## 7. TRIBAL DEVELOPMENT



PDS has been always in the fore front in promoting development of the tribal communities and other vulnerable communities in Kerala. The focus has been

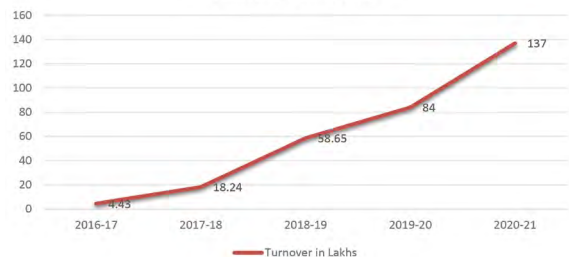
on promoting sustainable livelihoods through promoting tribal leadership, education and training, sustainable agriculture and market linkage. Presently PDS is working in Kannampady, Kozhimala, Mullakanam, Kumily tribal settlements in Idukki district and Kombukuthi tribal colony in Kottayam district.

### Hill Range Tribal Farmers Producer Company Limited

The Hill Range Tribal Farmers Producer Company Ltd was established at Kannampady tribal colony in 2016 under Indian Companies Act to support the livelihood initiatives of the tribal farmers and provide organized marketing support to their products. The tribal farmers had been heavily exploited by the local traders and middlemen as there were no organized marketing

facilities to sell their products including Non-Timber Forest Products (NTFPs). The emergence of the farmer owned company with the support of NABARD has significantly contributed in ensuring reasonable price for their products. At present there are 568 shareholders including 312 tribal farmers. The Company markets its products under the registered brand name - **Vanasree**. The product basket consists of processed MFPs, grass broom, processed food, coffee powder, spices, curry powder, pickles, products of SHGs, products of local farmers and other similar farmer organization. Presently the company has 2 procuring outlets, 1 processing unit, 4 sales outlets and 1 franchisee outlet. The company has 11 employees working in different units.

Turnover in Lakhs



## 'VANA JYOTHIS'

With the support of BMZ and KKS Germany, PDS has started this project in 2020 to support and facilitate 1000 tribal families to strengthen their livelihoods and link them with formal marketing systems. The project is being implemented in 3 tribal settlements namely Kannampady, Kozhimala in Idukki district and Kombukuthi in Kottayam district.

### Major Components

- Strengthening of indigenous tribal organisations and SHGs
- Development of natural water sources and rain water harvesting
- Promotion of local specific livelihoods
- Strengthening of tribal farmer producer organisation
- Strengthening of market support including online marketing



## CHENNINAIKENKUDI DRINKING WATER PROJECT

### Pre-Intervention Stage

Chenninaikenkudi is a small tribal village located near Marykulam in Ayyapancovil panchayat of Idukki district. The 29 tribal families residing in the village belong to Urali communities and are engaged in farming of spices and coffee. Drinking water particularly during summer was a big problem and tribal women used to carry water on headload. Also, many of the families used to buy drinking water from private suppliers.

An uncompleted drinking water project implemented jointly by grama panchayat and Block panchayat was situated in the village which was not functional.

### Intervention

Knowing about the current project people approached PDS for the support for completing the project. The project staff visited the site and conducted preliminary discussions with the people. Chenninaikenkudi Drinking Water Project Committee (User Group) was formed and opened a joint bank account. The estimated cost of work including laying supply lines and household connections was INR 200000. The committee mobilized Rs. 75000 from 29 beneficiary families and the amount was deposited in the bank account. Rs.125000 was released from the project and this amount was also deposited in the bank account. The work was executed



under the supervision of the committee and people also contributed their sweat labour. The project was officially inaugurated on 03.01.2021 jointly by the Executive Director PDS, Panchayat President and the tribal leader from Chenninayikankudi hamlet. Presently 29 households including 28 families, Chenninayikankudi Anganwadi and Sree Durga Sasthra Temple are using water from this project.

### Post Intervention

The project is running successfully benefiting 29 households. Each family is contributing Rs.100 per month for meeting the running expenses including electricity and incentive for the pump operator. Each family is having house connections and water is available at their door step. In the coming summer nobody will have to neither buy drinking water nor carry water on headload

### **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. Presently, there are 411 certified tribal farmers. In the reporting period PDS has collected 26 tonnes of organic spices from the tribals.

### **Livelihood Generation & Biodiversity conservation among tribal communities, women self-help groups and marginal farmers**

In collaboration with UNDP a project was implemented for the commercial cultivation of selected medicinal plants which has high demand in the Ayurveda industry, among the marginal farmers, tribal communities and women groups at Anchunadu region at Idukki District.

#### **Milestones Achieved**

- *Establishment of mother nurseries of the commonly used medicinal plants for multiplications.*
- *Promoted the commercial cultivation of five selected medicinal plants through 40 selected farmers in the target area.*
- *Successfully completed 23 homestead gardens.*
- *Imparted training for women groups in the preparation of home remedies for common ailments with the collaboration of Adimaly Grama Panchayath.*
- *Field level training programmes were conducted for the selected farmers at Marayoor and Kanthalloor Panchayath area.*
- *Developed a successful medicinal plant cluster for livelihood generation and biodiversity conservation among marginal farmers and women groups in Marayoor and Kanthalloor Panchayath (Anchunad Region), Idukki District.*

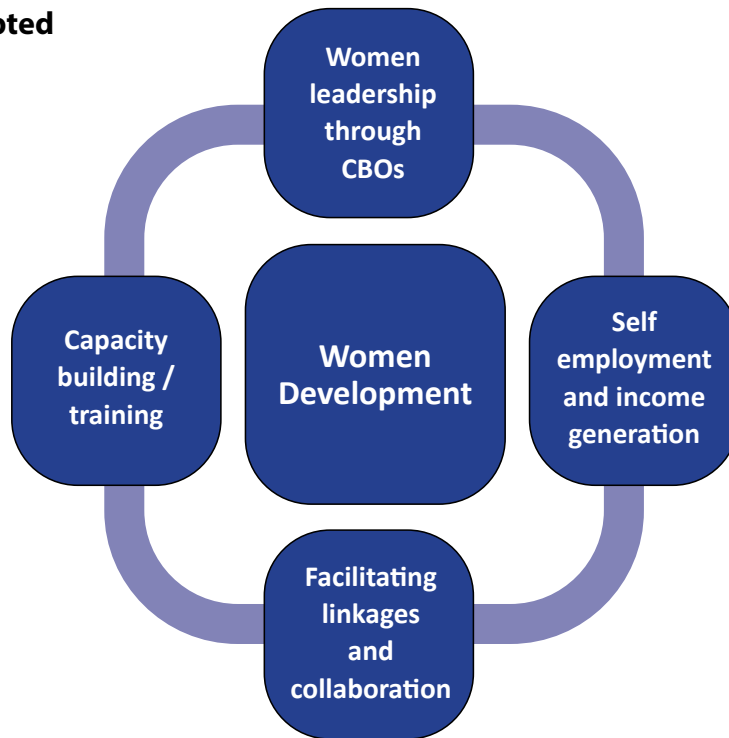




## 8. WOMEN DEVELOPMENT PROGRAMME

Gender and environment being cross cutting themes, PDS seeks equal weightage for both aspects in every intervention it initiates for the development of the society. Participation of both men and women are ensured in different stages of the project cycle. Women still being a marginalized community, special focus is given to highlight their achievements and accomplishments in the development sector. 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 institution building, micro finance and enterprise development. Around 86% of the SHGs promoted by PDS are of women groups.

### Strategies adopted



### International Women's Day

PDS considers the celebration of International Women's Day as an opportunity for the women community to come together to explore the opportunities for their further development. In spite of the Covid unrest, Women's Day 2021 was celebrated on March 8 at Sahyadri Research Institute Thattathikanam, Peermade. Village animators and representatives of SHG federations have participated in the programme. Dr. Ancy James, Principal In-charge, St. Dominic's College Kanjirapally has felicitated the gathering.



## 9. SUSTAINABLE AGRICULTURE & AGRO PROCESSING

### Promotion of organic farming

The Agro-processing and Export Division of PDS aggregates organic spices and organic tea from its network of more than 3000 certified farmers, who are members of Organic Small Farmer Consortium of PDS. The Mission of the Division is to provide higher income to small and marginal farmers, with focus on ecological & biodiversity sustainability and to ensure highest quality of the products to its customers. The division stands on the principle of 3 "Ts" –Traceability, Transparency & Trust.

### 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 equipment 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



- Analysis of macro and micro nutrients of agriculture soil and plant samples and agriculture inputs are recommended based on soil test result.
- Analysing the plant nutrient content in the agriculture manure to conform the quality of agriculture inputs.

The parameters analysed in the laboratory are pH (soil acidity), electronic conductance, organic carbon of soil, nutrient 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



Through this we provide quality seedlings of different varieties of vegetables, medicinal, spices and ornamental plants to the farmers in marginal price. We build a gallery of plants, pots and other organic inputs in the garden for the easy understanding of availability of items in garden for the people who are visiting. As a part of garden, we design herbal garden for some of government institutes in our area. In this year we support organic kitchen gardens by selling different varieties of vegetable seedlings at low price. We receive many enquires and many people visits our vermicompost unit to study its activities.

### PDS Eco Farm



From Eco farm we distribute different local varieties of pepper seedlings including tribal varieties Shakti and Kutta to the farmers at subsidised rate. Many of the organic inputs were prepared and different types of trials are conducted in Eco farm to identify its effect in the field. We try to make farmers capable for making inputs in their own farm from their farm waste products. As a part of this we distributed neem seedlings to farmers at free of cost. Most of the organic preparations for PDS farms were prepared in Eco farm. By the request of Agri extension team we make and distribute different organic preparations for pest and disease management.



## Research on Bio-Control Agents

Peermade Development Society has a Biological Control Agents laboratory at Thattathikkanam which conducts R&D and multiplication of various Biological Control agents for pests and disease management in spice crops. Inputs were supplied to the organic certified farmers of the region. Training and demonstration programmes were conducted among the spices farmers for the effective dissemination of these technologies. Our main focus is mass multiplication of *Trichoderma harzianum* which is very effective for controlling quick wilt disease and various rotting diseases in black pepper, vegetables and cardamom caused by *Phytophthora capsici*.

## 10. AGRO PROCESSING AND EXPORT

The Agro-processing and Export Division of Peermade Development Society aggregates organic spices and organic tea from its network of more than 3000 certified farmers and export quality produce to all major developed countries of the world. All the farmers are grouped under 5 ICS (Internal Control Systems) and are members of Organic Small Farmer Consortium of PDS. The Mission of the Division is to provide higher income to small and marginal farmers, with focus on ecological & biodiversity sustainability and to ensure highest quality of the products to its customers with transparency and traceability. The division stands on the principle of 3 "Ts" – Traceability, Transparency & Trust.

### PDS Organic Spices (PDSOS)

PDS Organic Spices is headed by Fr. Jilson James, Executive Director of PDS and together with Dr. Thomas J. as the Technical Advisor and Mr. Sanu Joseph, C.A. as the Financial Consultant, constitute the Management Committee of the Division. The division provides employment to 106 permanent staff/workers and 15 temporary workers. During the year 2020-2021, total turnover of the unit was Rs.22.16 crores and the volume of sales was 485.363 MT of organic spices. Spices were exported to USA, Canada, Germany, UK, France, Switzerland, Spain, Korea, Japan, Dubai, Egypt etc.



### Objective of PDSOS

- Promote cultivation, processing and marketing of superior quality organic spices to ensure sustainable livelihood of small and marginal farmers.
- Ensure supply of super organic spices confirming to international Food Safety and Quality standards to customers around the world.
- Adhere to principles of nature's sustainability and working towards Sustainable Development Goals (SDG)

## Our Quality Certifications

PDSOS farmers and their products confine to all or any of the certifications like NPOP (India), NOP (USA), EU (Europe), JAS (Japan), Korean Organic (S. Korea) and also private labels like Bio Suisse (Swiss), Fair Trade, Naturland Organic and Naturland Fair (Germany), Demeter (Biodynamic Agriculture) and Fairtrade USA.

Farmer's organic products are directly procured from the farm gate through an excellent Internal Control System (ICS) confirming to field level quality standards ensuring traceability and avoiding any middlemen.

The farmers' produce are directly processed at the in-house world class PDS Organic Spices processing facility at Valanjanganam. This processing facility confine to the prestigious British Retail Consortium (BRC) global standards with a "AA" rating. All the produce are cleaned, graded and processed through steam sterilization. The factory confine to ISO 22000 and 5s compliant. It is also certified under FSSAI, EIA and Spices Board.

During the current year, new KSEB substation was commissioned exclusively for the PDS organic processing center.

The production facility is entirely water neutral. The total requirement of approximately 45 lakh liters of water is being collected during rains and stored in 3 large rain water harvesting water harvesting ponds. Action is also taken to recharge ground water through rainwater recharging of all existing bore wells and open wells.

## Farmer Support System

PDSOS ensures one of the best benefit sharing principles by giving high premium to farmer's produce, apart from other direct and indirect support being offered to them. This include,

purchase of produce from their farm gate and transportation, organic certification cost of the farms, supply of inputs like organic manures, planting materials, free soil testing and advisory services, field visits by ICS staff and providing necessary technical guidance for farming, payment of fair trade premiums and other farmer support services

## Agri-Extension System

To provide better support to farmers as well to ensure stronger biodiversity and environment sustainability action plan, a 6 member Agri-Extension Officers' group was formed during the year 2021. The team look into field level farming issues as well as help to develop a plan to improve biodiversity conservation within the farm as well as to ensure sustainable natural resource utilization including, land, water and energy. Periodic trainings and field visit are being under by the team in all ICS.

The extension team of the PDS has conducted 10 biodiversity awareness programs for the farmers in various localities of dukki in accordance with the GIZ project on biodiversity. The awareness programs for the farmers were a part of the GIZ project on Private Business Action Plan on Biodiversity (PBAB) in spices, implemented in Western Ghats Region. The programs were conducted in Peermade, Amalagiri, Kanayankavayal, Cheruvallikulam, Irumbupalam, Karunapuram, Murikkaserry and Mlamala. Many farmers from these regions participated in the program and classes were taken by the PDS extension team. These classes include interaction with the farmers about their concerns in the field of agriculture and organic input preparation. Training of Trainers (ToT) for the PDS ICS staff were also conducted by



the extension team during the year.

Organically raised pepper seedlings, 6850 kg ginger and 4590 kg turmeric rhizomes were distributed among farmers as a part of this farmers supporting venture. Likewise, 5500 Kg Copper sulphate and 155 L of bio- liquid pesticides were distributed to farmers. As part of Biodiversity program, we have taken up largescale multiplication of medicinal and aromatic plants apart from spices and distribute to farmers in our network. We are providing individual farm wise soil health card as well as soil microbial status monitoring. This will help farmers to build up their soils and improve production in the long run.



### **Employee Empowerment**

PDS Organic Spices conducted more than 75 training programme during the period 2020-21 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 FSSAI meetings, important days like Onam, Christmas etc., are being celebrated well. Scholarships to deserving children are being distributed.

PDS Organic Spices conducted the Skill Development Programme for OSD staff on organic farming and pest and disease management

### **Ecosystem Services**

1. Undertaken a GiZ project of Biodiversity Action Plan in Spices in the Western Ghats
2. Recorded soil nutrient status and Carbon sequestration in selected 100 farms.
3. Action taken for prevention of soil erosion through planting of vetiver grass on farm lands along the contours and developing women entrepreneurship on vetiver baskets. (Photo)

### **Participation in National and International Conferences and Exhibitions**

CII virtual interaction on Climate change -- April 26th 2020

IBBI workshop on Post 2020 Global Biodiversity – 3rd July, 2020

Encounter with Plants Goethe am, Switzerland 12 August 2020

Online participation at International Spice Congress (ISC) organized by AISEF at Kochi during Feb 2021

SYMSAC Webinar of Spices 120 14Feb 2021

Online participation in Biofac during Feb 2021

Virtual meetings with GiZ, Germany on Private business Action plan on Biodiversity in the Western Ghats in March 2021

### **PDS Organic Spices**

#### **Retail Brand – Trubio**

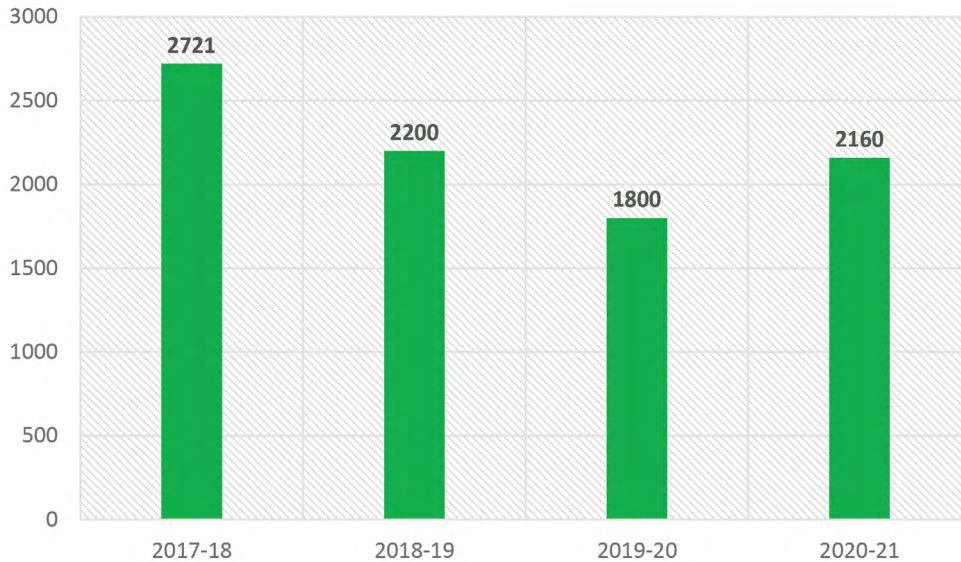
PDS Organic Spices retail brand “Trubio” is now available in Kerala, Karnataka, Tamilnadu, Maharashtra, Rajasthan, GCC countries, Malaysia and also available online. Trubio products are now rolling out from our exclusive building, making use of the most modern fully automated machineries.



## Coffee Unit

To cater the needs of the growing worldwide demand for coffee, we have installed a new coffee processing unit this venture will definitely add more world class products to our organic supply chain.

### Annual Turnover PDS Organic Spices (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 farmers 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.



## 11. HUMAN RESOURCES DEVELOPMENT

### Internship at PDS

Peermade Development Society is preferred by many students of Social Work, Business Administration, Agriculture and Biotechnology for undergoing their internship as part of their course. In spite of the Covid limitations we could provide internship opportunity to 20 students during the reporting period.



### **Marian College Kuttikanam (Autonomous)**

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 UG courses of BBA, BCA, B.Com, BSW, BA (Economics), BSc Physics and Maths and PG courses of MMH, MSW, M. Com, MCA and also various diploma courses.

### **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.

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 ST MARCH 2021**

<b><u>PARTICULARS</u></b>	<b><u>Year ended 31.03.2021</u></b>	
	<b>Rs.</b>	<b>Ps</b>
<b>INCOME</b>		
Income from Units	4,56,14,886.49	
Receipts-Grants /Projects/Programmes	1,71,96,680.15	
General Receipts & Contributions	67,17,295.18	
Interest from Banks	1,34,161.84	
<b>TOTAL</b>	<b>6,96,63,023.66</b>	
<b>EXPENDITURE</b>		
General Administration Expenses	73,77,123.87	
Programme/Projects Expenses	1,18,90,693.15	
Interest & Bank Charges	10,32,679.47	
Vehicle Expenses	77,237.00	
Excess of Income over Expenditure	4,92,85,290.17	
<b>TOTAL</b>	<b>6,96,63,023.66</b>	

Sd/-  
Fr. Bobby Mannamplackal Alex  
President

Sd/-  
Fr. Jilson James  
Secretary Cum Treasurer

Sd/-  
Jose Kappen & Co.  
Chartered Accountants

**BALANCE SHEET AS AT 31ST MARCH 2021**

<b><u>PARTICULARS</u></b>	<b><u>As on 31.03.2021</u></b>	
	<b>Rs.</b>	<b>Ps.</b>
<b>LIABILITIES</b>		
Capital Fund	42,94,83,926.07	
Corpus Fund	3,41,950.00	
Revolving Fund	48,32,460.00	
Loans & Borrowings from Banks	11,21,64,619.56	
Loans from Funding Agencies	90,00,000.00	
Current Liabilities	1,53,16,345.58	
<b>TOTAL</b>	<b>57,11,39,301.21</b>	
<b>ASSETS</b>		
Fixed Assets	6,74,85,553.35	
Own Units & Projects	36,73,90,918.38	
Loans & Advances	12,22,84,573.79	
Deposits	5,00,000.00	
Receivables	31,39,801.65	
Cash & Bank Balances	1,03,38,454.04	
<b>TOTAL</b>	<b>57,11,39,301.21</b>	

Sd/-  
Fr. Bobby Mannamplackal Alex  
President

Sd/-  
Fr. Jilson James  
Secretary Cum Treasurer

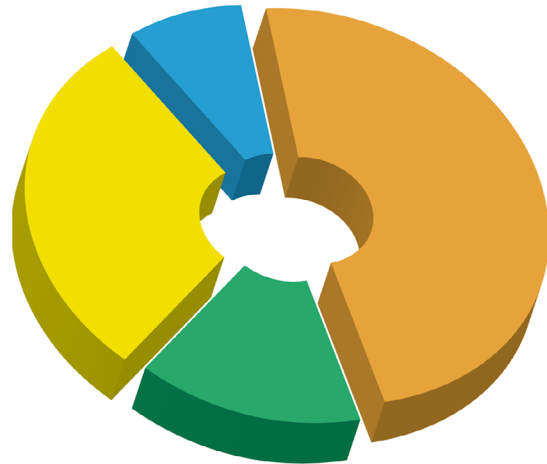
Sd/-  
Jose Kappen & Co.  
Chartered Accountants



## PDS – EMPLOYEE PROFILE



**Employee Distribution Based on Nature of Work**

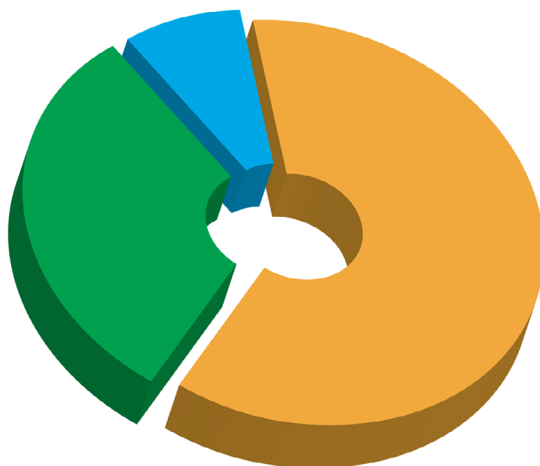


**Employee Distribution based on Years of Association**

■ Production Line Workers 25%    ■ Research & Social Scientists 12%  
■ Project Support Staff 21%    ■ Management Administration & Accounts 8%  
■ Field Workers 31%    ■ Others 3%

■ 5-10 Years 48%    ■ 10-15 Years 15%  
■ 15+ Years 29%    ■ 0-5 Years 8%

## PDS – FINANCE PROFILE



**Revenue Source**



**Fund Utilisation**

■ Own Generated Income 61%  
■ Foreign & Non Funding Agencies 31%  
■ Govt. Funding 8%

■ Research & Extension 34%    ■ General Administration 14%  
■ Manpower 10%    ■ Agriculture 11%  
■ Social Empowerment 31%

# PDS PEERMADE DEVELOPMENT SOCIETY

- ▶ SAHYADRI AYURVEDA HOSPITAL  
PALLIKUNNU. PH: 233496, 9495915562
- ▶ SAHYADRI AYURVEDA PHARMACEUTICALS  
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- ▶ PDS INNOVATION CENTRE  
PEERMADE, PH 04869232197
- ▶ MARIAN INTERNATIONAL INSTITUTE OF MANAGEMENT  
KUTTIKANAM, PH. 04869-233922

NATURAL  
RESOURCE  
MANAGEMENT

RURAL  
TECHNOLOGY  
PROMOTION

COMMUNITY  
BASED  
ORGANISATION  
AND  
LIVELIHOODS

RURAL  
HEALTH  
AND  
WELLNESS





**PEERMADE DEVELOPMENT SOCIETY**

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[www.pdsorganicspices.com](http://www.pdsorganicspices.com) | [www.sahyadriayurveda.com](http://www.sahyadriayurveda.com)