



**PDS**  
PEERMADE  
DEVELOPMENT  
SOCIETY



**ANNUAL  
REPORT** 2022-23



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## **VISION**

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"...that they may have life and have it abundantly."



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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.

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# 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 2022-23. It gives me immense joy and pleasure to acknowledge that PDS is continuing its great work of engaging with the tribal communities, marginal farmers, women and agriculture labourers for their sustainable development.

During the last few years, we have been facing different problems resulting from climate change, environmental pollution and diverse problems in the agriculture sector. As a result, the livelihoods of our farming community especially small and marginal farmers are very much affected. I appreciate the efforts taken by PDS in alleviating the adverse effects of these problems on our farmers and tribal communities. Going through the report it is understood that all the initiatives of PDS are directed towards ensuring sustainable livelihood and improved standard of living of its target group leading to their sustainable development. It is also commendable to note that PDS is successful in sustaining its various programmes for the rural people which were started years back.

I sincerely appreciate and thank Fr. Jilson James, Fr. Brijesh Puttumannil and Fr. Jacob Nedumthakadiyil for their able leadership and directions which keep PDS moving ahead in its normal pace. 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 village animators for their dedicated work and 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,

**Bishop Jose Pulickal**  
Diocese of Kanjirapally

Message from \_\_\_\_\_  
**THE PRESIDENT**



It is indeed a matter of joy and pride to inform that Peermade Development Society is bringing out its annual report for the year 2022-23. I feel proud being part of PDS which completes its 43 years of relentless service to the people in Kerala and outside in ensuring their sustainable development. Going through the report it is evident that PDS is continuing its spirit and enthusiasm in achieving its vision of 'fullness of life'.

It is understood that the support of PDS is preferred by many government agencies and other donor organisations in implementing their programmes among the farmers and tribal communities in Kerala. The expertise, professionalism and participatory approach adopted by PDS in planning and implementation of various projects and programmes has created this repute. Also, it is commendable to note that various projects which PDS initiated right from 1980 onwards for the development of tribals, small and marginal farmers and women are converted into programmes and are still continuing. The increasing number of educational institutions, NGOs, farmer groups, civic organisations and students across the country and outside visiting and learning from PDS is a clear indication that PDS has set replicable models in the development sector.

It is my pleasure to pass on special words of appreciation to the Governing Board 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, Fr. Brijesh Puttumannil, Joint Director and Fr. Jacob Nedumthakadiyil, Asst Director are leading Peermade Development society and the rest of the team are greatly commendable. I am confident that their exceptional team work and passion will take PDS and its ever-expanding mission to newer heights.

**Fr. Bobby Mannamplackal Alex**  
President



## Message from **THE DIRECTORS**

We are very happy to present before you the annual report of PDS for the year 2022-23.

During the year PDS could accomplish different projects and programmes with the active participation of various stakeholders. We extend our cordial thanks to the entire team including the donors, governing body members, staff, unit directors, village animators, VDC leaders, SHGs and the farmers for their outstanding contributions and support.

We are proud to report that PDS is successful in maintaining and expanding our ongoing programmes to new areas and to more people of need. A natural product processing and trading division has started under PDS Organic Spices with an objective of providing chemical free safe to eat food to the consumers and to ensure better income to the small producers through value addition and branding. Also, organic coffee powder was added to the product basket of PDS. During the year we have expanded our reach in Kozhikode district of Kerala state and promote 5 farmer producer organisations with the support of NCDC. We have also refurbished the existing mushroom production unit into Mushroom Research and Development Centre with the support of Horticulture Mission, Govt of Kerala. Our Organic Spices, Organic tea and Sahyadri Ayurvedic Pharmaceuticals are also making steady progress in terms of reaching out to more people and business turnover. In collaboration with NABARD and NCDC we are promoting and handholding 32 FPOs in Kerala. 3 of our FPOs were selected by Government of India to attend the Independence Day celebrations at New Delhi. PDS has newly promoted 62 SHGs and promoted 4 SHG Federations in Kozhimala Tribal Colony, Kollamula, Erumely and Thulapally.

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. Boby 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 Puttumannil**  
Joint Director

**Fr. Jacob Nedumthakadiyil**  
Assistant Director

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## ONGOING PROGRAMMES AND PROJECTS

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

From its experience in working with people for the last 43 years, PDS believes that promoting, handholding and networking people's organization is one of the successful models for bringing about sustainable rural development. With this objective PDS continues to promote and strengthen Self Help Groups (SHG), Joint Liability Groups (JLG), Village Development Councils (VDC) and SHG Federations at grass root level. 96% of the members in these organizations belong to marginalized communities like women, marginal farmers, agricultural labourers and tribal communities.

#### Self Help Groups (SHG)

PDS started promoting SHGs in 1996. As of March 31, 2022, PDS promoted 2186 SHGs in Idukki, Kottayam and Pathanamthitta Districts. PDS promotes both male and women SHGs and all of them are secular in nature. SHGs are engaged in diverse activities like weekly meetings, thrift and savings, lending operations and various social development interventions. Many SHGs have initiated innovative programmes like lowering of interest rates, chit funds, voluntary savings, sharing of profit with other vulnerable communities, undertaking NRM related activities, etc. SHGs helped thousands of families in providing quality higher education to their children, undertaking income generating activities and get rid of the dependency on moneylenders. However, the greatest achievement of SHG is that it helped thousands of women in improving their leadership skills, access to resources and real women empowerment.

#### *HILL VIEW SHG - the Shining Star*

14 women formed Hill View SHG in 2016 at Pezhumpara village, Pathanamthitta district as a means to avail loans and other financial assistance from government. They were confined to the domestic chores and did not have access to outside world. "We had to depend on our men for the smallest fund requirements...did not have any source of fund for undertaking income generation programmes" says the president.

#### Turning Point

Hill View SHG joined PDS in 2016 by joining the SHG federation at Pezhumpara. The SHG is keen to have their regular weekly meetings, discussions, savings and other activities. The group has so far mobilized Rs. 2.24 lakhs as savings from their members and more than 90% of the savings is internally revolved as loan.

#### Major activities undertaken by the SHG

Income generation programmes: Rs 20 lakhs availed from PDS for Poultry, goat rearing, pickle making, grocery shop, higher studies for children, etc.

**Environment conservation:** Stone bunds, Rain water harvesting tanks, planting of trees.





**Health:** Karunya Fund for helping others, assistance to tribals living near the village, conducting medical camp, etc.

**Socio Cultural:** Observation of important days like Women's Day, environment day, Gandhi Jayanthi, Independence Day, Children's Day, etc.

**Charity and donations:** supply of 35 food kits to patients in Pathanamthitta General Hospital every six months, assistance for tribals residing near the village

**Recognitions:** Best Women's SHG award from PDS during 2019.

### **We are today...**

All the 14 members feel very happy and proud of what they are today and what they have achieved over the last 9 years. 9 of the members have undertaken income generating activities and earn income of around Rs.4500 per month. Today they are able to repay the loans from their own income. Moreover, we have our own savings from which we can take loans for different purposes. The greatest benefit of Hill View SHG is that "today we are not alone, we have 13 friends to help each other and support each other.... we are one and we will continue to be one" say the group members.

## **Central SHG (SHG Federation)**

The cluster of SHGs promoted by PDS in a village form Central SHG or SHG federation. Central SHGs are promoted to effectively handhold the SHGs in a participatory manner. Presently there are 65 Central SHGs functioning in Idukki, Kottayam and Pathanamthitta districts in which 626 SHGs are members. Village Animator is the Chief Functionary of the Central SHG. Central SHGs undertake numerous activities like capacity building trainings, skill trainings, awareness building programs, micro finance activities and facilitate linkages with banks, govt. agencies, etc. Each Central SHG has a President, Secretary and Treasurer.

### ***CENTRAL SHG - Thekkemala***

Thekkemala is a remote village located in Peruvanthanam Panchayat in the western ghats of Idukki district. The village is of hilly terrain with very limited infrastructure facilities. Around 300 families are residing in this village and more than 95% of the population are marginal farmers cultivating rubber, spices and food crops. Considering the socio economic and infrastructural backwardness of the village, PDS started working in the village in 1990.

### **The beginning**

PDS started working in the village by promoting different people's organizations including women's groups and credit union. During 1996 the credit union was restructured into SHGs. Presently there are 13 SHGs which are federated into Thekkemala SHG federation. There are altogether 150 families in the network. The federation has monthly meeting in which the leaders of federated SHGs attend and present their reports. The federation also collects Rs 500 from each SHG as monthly savings and this amount is used for giving micro loans to the SHGs. The federation also helps the SHGs to avail credit facilities from the local banks and PDS, conducts trainings and awareness classes, financial audit of SHGs, financial literacy programmes, facilitates health insurance

coverage for the members and above all facilitate linkages with other agencies. 6 of its SHGs are linked with Kudumbashree and 2 SHGs are linked with the block Panchayat. The able leadership given by the unit director Fr Sebastian Madapally, unit animator Jessy Sunny and the team work of the federation leaders contribute in the smooth functioning of the system.

**Results / outcome**

The biggest advantage of SHG federation is that it ensures the sustainability of its member SHGs. All the 13 SHGs are more than 15 years old and they are active. All the SHGs are linked with local banks and they have availed multiple loans from the banks. The federation has so far mobilised Rs. 8.7 lakhs from the SHGs and provide upto Rs.1.5 lakhs as loans to SHGs without collateral. During the current year 6 SHGs have received Rs. 43.5 lakhs as micro loans from PDS for undertaking various income generation activities. The SHGs and SHG federation also enabled the families to undertake soil and water conservation measures, drinking water projects, income generation activities, etc. The village animator namely Mrs. Aleyama had won the Panchayat elections and represented the village in Peruvanthanam Panchayat. Another important achievement of the SHG movement in the village is that it could free the local people from the moneylenders. Today SHGs give loans up to Rs.2 lakhs without collateral which is a great relief to the local people.



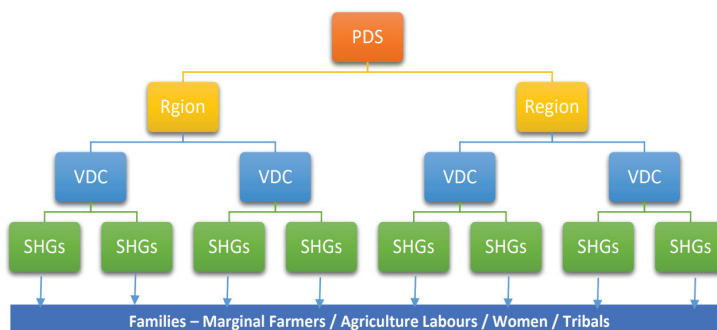
**Village Development Council (VDC)**

VDCs are community-based organizations promoted irrespective of politics, caste or creed at village level. The objectives of VDC are to plan and implement various programmes at village level with active participation of the community. VDCs are represented by SHGs, social workers, local leaders and village animator. Currently there are 65 VDCs affiliated with PDS.

**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.

PDS' Network of People's Organisations



### 3. PDS' MICRO FINANCE

PDS' micro finance programme has adopted decentralized and participatory implementation methodology in loan application, approval, disbursement and repayment phases. 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-based lending model.

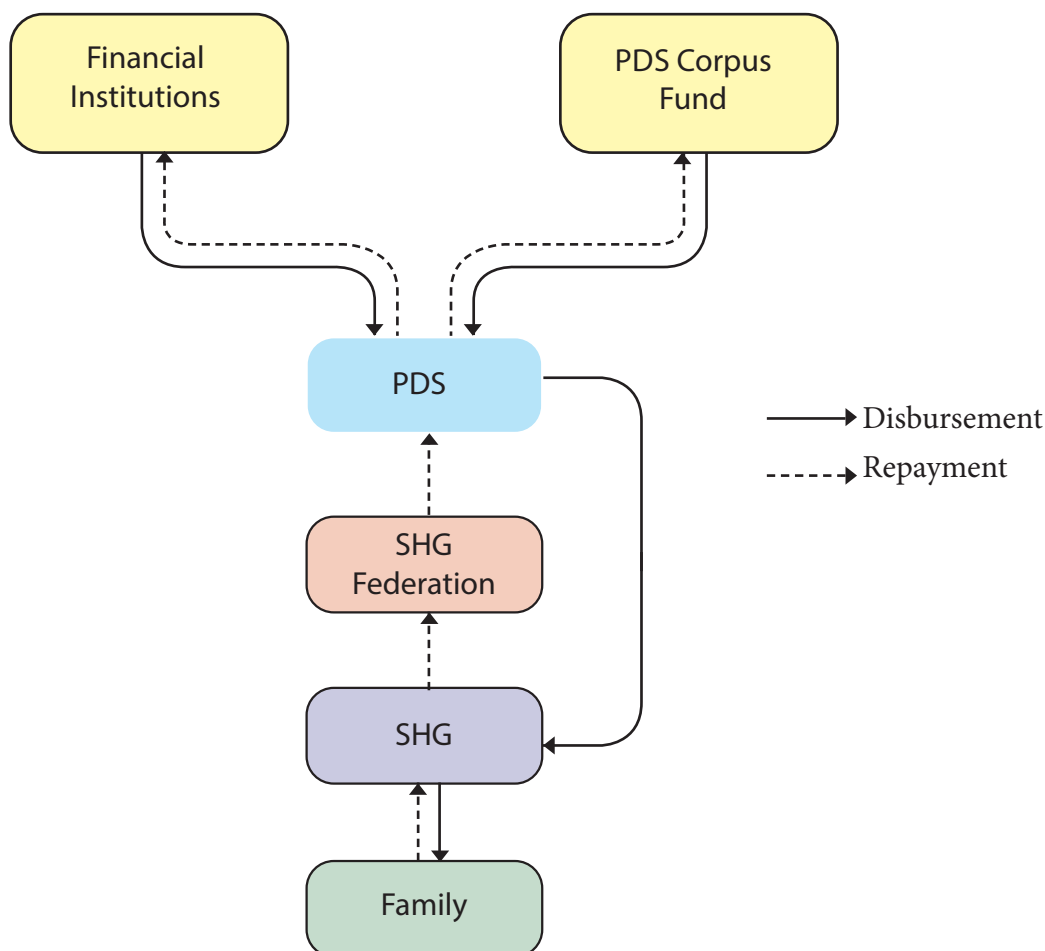
#### Details of SHGs under PDS Micro Finance Programme

Sl. No	Particulars	Cumulative
1.	Total No. of SHGs	546.
2.	Total number of families covered	7414
3.	No. of Village level SHG federations	65
4.	Savings mobilized in SHGs	27.21 crores
5.	Total Lending	14.50 crores

#### Credit Support

PDS enables marginal farmers, women, agriculture labourers and tribal families to avail easy 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.

#### PDS Micro Finance – Cash Flow



## Different models promoted by PDS

### 1. On lending to SHGs

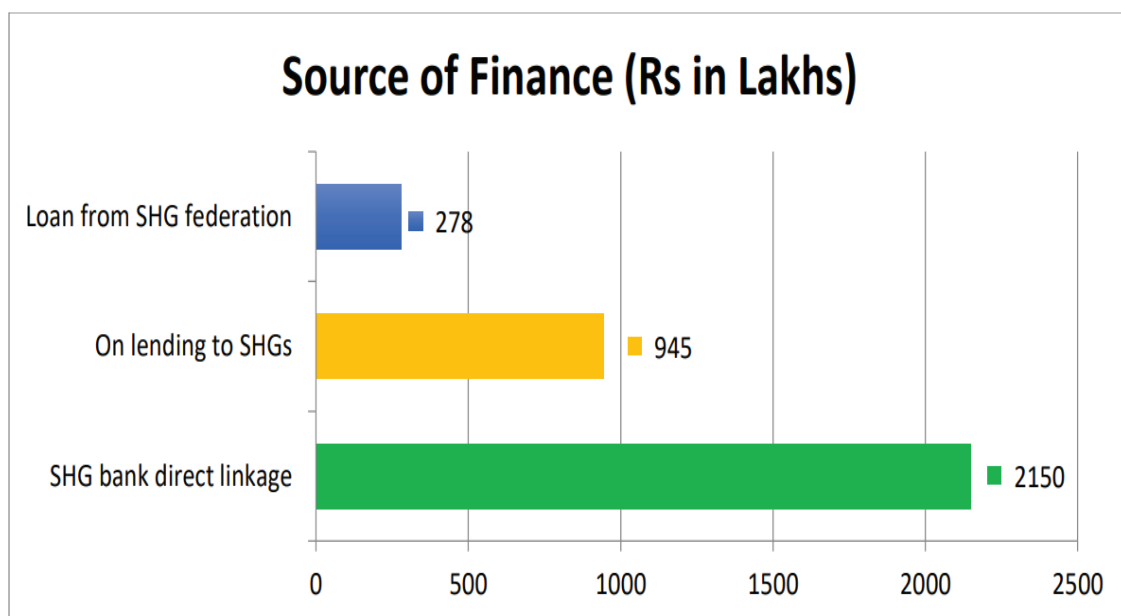
PDS is associated with a number of financial institutions for mobilizing funds for providing micro loans to its SHGs. Federal Bank, Kerala State Backward Classes Development Corporation, Sahyadri Credit Cooperative Society, NABARD, etc. are the major partners in this programme. During the current year Rs. 9.45 crores were disbursed to the SHGs under this category.

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

During the current year PDS facilitated 242 SHGs to avail Rs. 21.50 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. SHGs make the repayment directly to their banks 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, 59 federations are engaged in providing these types of loans. In the current year, cumulative total of savings mobilized by the federations is Rs.289 lakhs and loans given to SHGs are Rs.278 lakhs. PDS provides training in accounting, internal audit, fund management and management of NPAs to the village level leaders and animators on a regular



### 3. LIVELIHOODS & ENTERPRISE DEVELOPMENT

#### Micro Finance

Micro finance program is one of the strategies adopted by PDS in promoting micro enterprises in rural areas. The collaboration with Kerala State Backward Classes Development Corporation enables PDS to extend credit support to people at 5% of interest rate annually. Numerous income-generating activities were promoted through SHGs in both farm and non-farm sector including group farming, poultry, buffalo rearing, goat rearing, dairy, petty shop, tailoring, etc.

#### **UDAYA SHG - ELEVATES THE HOPES OF A RURAL FAMILY**

Mr. Raju Thomas (anonymous name) is the head of a low-income family residing in Neyyattussery village near Ponkunnam in Kottayam district. He has 20 cents of land and his major source of livelihood was a small job in a private firm. He has 2 children who are studying. His wife was a coolie labourer. They had an open well which was seasonal and during summer used to buy water and spent around Rs. 10000 in a year.

#### **Raju Joins the SHG**

Mr. Raju joined Udaya SHG in 2011 promoted by PDS. He is one of the founders of the SHG. He started saving Rs.20 per week which is presently increased to Rs.200. He is an active member in the SHG and attend almost all the weekly meetings of the group. Over the last 12 years he had availed multiple loans for various purposes including his children's education, buying an autorickshaw, starting a tailoring centre by his wife, consumable items, etc. He had also received grant for recharging his open well which was seasonal and during summer he used to



#### **Today...**

Total savings of Mr Raju in the SHG has increased to Rs.67500. He had availed Rs.50000 from the SHG and purchased an autorickshaw. Today his major livelihood is the income from autorickshaw. The loan was completely repaid and he obtained another loan of Rs. 50000 from PDS and started tailoring centre by his wife. This loan is also completely repaid. For the last 6 years they are not buying drinking water as their well is not drained in summer and thereby saved more than Rs.75000. According to Mr. Raju *"I am able to repay the loan because of the concessional repayment terms and low interest rates"*.

## Promoting Knowledge Driven Enterprises

PDS has successfully completed the 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.

The major components of the project were

- 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

Under the project 47 micro enterprises were promoted during last 5 years and 82% of these enterprises are active.

### **AGRIPRENEURSHIP**

Mr. K. Rajan is a progressive farmer in the Wayanad region of Kerala who grows pepper, coffee, and areca nuts in Mananthavady village. Along with that, he constructed up a polyhouse with the help of the Horticulture Mission, where he produces planting materials for coffee and native pepper varieties that he sells to farmers. As a full-time farmer, Mr. K. Rajan is keen to take up any intervention to diversify his farming operations and enhance agricultural revenue.

#### **Intervention**

PDS performed a feasibility assessment in his land plot as part of the i-STED project, which is funded by the NSTEDB, Govt. of India. The study found that the area was appropriate for disseminating pepper crop. The objective of the i-STED project was to promote and commercialize grassroots innovations by establishing rural enterprises. Mr. K. Rajan was inspired to launch a farmer-owned innovative pepper variety nursery by presenting three distinct high-yielding varieties: Kumbukkal and Zion mundi. Mother plants were provided for propagation in his nursery and training in propagation techniques was provided.

#### **Results / Outcome**

From the mother plants, Mr. K. Rajan produced 20,000 pepper plants in less than a year. He sold the plants to more than 500 nearby farmers in the Wayanad district, increasing his yearly income by 60%. In addition, he had employed three women to work in his nursery. Annually he produces around 30,000 plants for growing season. In the upcoming season, he also intends to add more farmer-innovated varieties and produce more number of plantlets. Peermade Development Society has successfully promoted more than 40 of these units throughout various districts in Kerala.



## Livelihood Entrepreneurship Development Program (LEDP)

In collaboration with NABARD, PDS has promoted 135 micro enterprises in goat rearing, apiculture, mushroom cultivation and poultry farming in Idukki district. 139 women were imparted skill training and micro credit support was extended from PDS to 135 women for undertaking micro enterprises. Refresher training and handholding support is given by PDS regularly.

### HOUSEWIFE TURNED TO ENTREPRENEUR

Mrs. Rita Jessie is a housewife hailing from Kurisumotta in Peermade, Idukki district. She belongs to Nalanda SHG promoted by PDS. Mrs. Rita is a progressive woman and makes use of every business that comes to her way. She had a poultry unit and bee keeping unit in her backyard.

Mrs. Rita attended the 10 days LEDP training conducted in Kurisumotta village. It helped her to address the practical difficulties she was facing in running her poultry and bee keeping units. For scaling up these activities she obtained loan of Rs. 50000 from PDS and Rs.60000 from her SHG.

Today she is having 190 poultry birds and 25 bee boxes. She sells around 140 eggs per day and earns Rs. 980. Also she sells around 100 litres of honey every year and earns Rs. 120000. She is able to repay her entire loan and recently she bought a two-wheeler for the smooth conduct of her business



## Buffalo Calf Rearing Program

Aiming at promoting supplementary income source for farmers, PDS implemented buffalo calf rearing program through the Self-Help Groups. 200 farmers were identified through SHGs and skill training was imparted to all the farmers by veterinary doctors from Livestock Management Training Centre, Govt of Kerala. 'Murrah' variety of buffalo calves were procured from govt approved farms and supplied to trained farmers. Each calf weighed between 120 to 150 kg. Interest free loans were given to the farmers for buying calves which will be repaid in 15 EMIs. The calf is expected to grow around 200 - 250 kg within 18 months which will generate income around Rs. 60000 - Rs.75000 per head. All the calves were insured under the cattle insurance program.



## Farmer Producer Organisations

Farmer Producer Organisations are farmers collectives promoted to increase farmers income by avoiding middlemen. FPOs are registered as companies or cooperative societies which engage in input supply and marketing support to farmers. The profit generated from the operations is also shared among the shareholders.

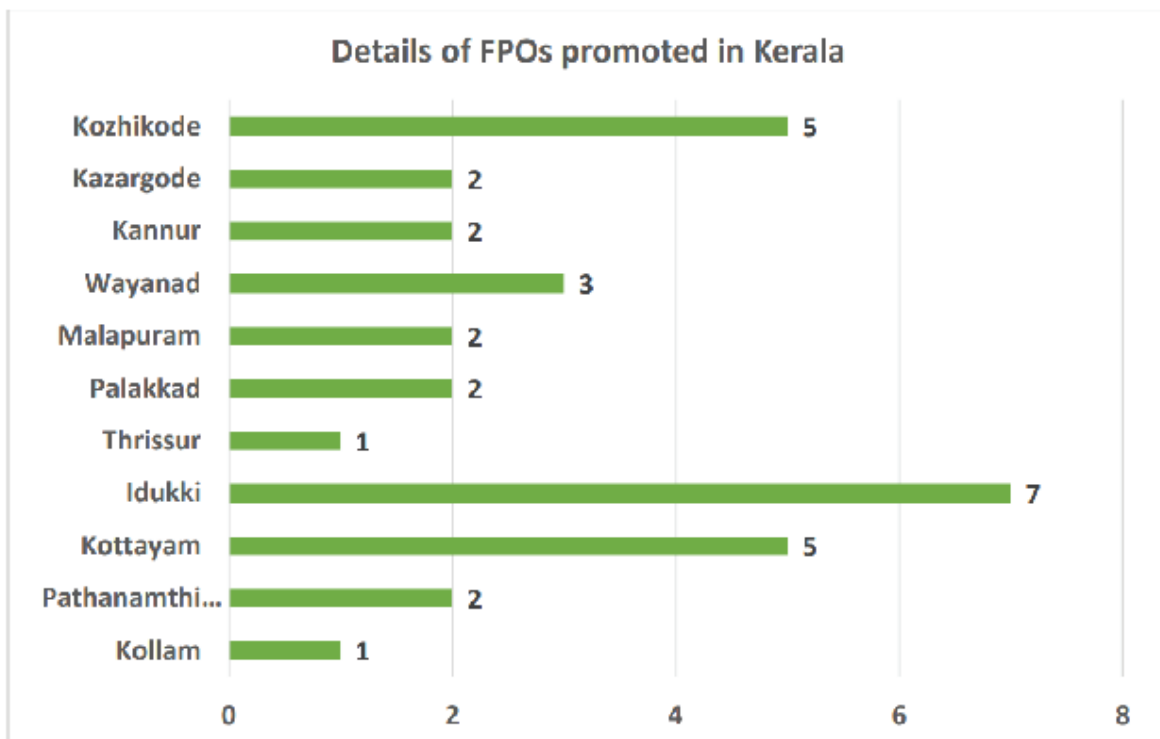
PDS stepped into promoting Farmer Producer Organisations in 2016 under the PODF scheme of NABARD. PDS promoted Hill Range Tribal Farmers Producer Company Ltd in 2016 with 10 tribal farmers and presently there are 727 shareholders with 48% tribals. It is an A grade company by NABARD and recently received Rs.30 lakhs as working capital from NABKISAN. This experience enabled PDS to be empanelled by NABARD and NCDC as Cluster Based Business Organisation for promoting more FPOs in Kerala under the Central Sector Scheme of promotion of 10000 FPOs.

## Cluster Based Business Organization

Under the “Central Sector Scheme of promotion of 10000 FPOs” of Ministry of Agriculture & Family Welfare, 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 currently 32 FPOs are promoted in 11 districts of Kerala State.



Details of FPOs promoted in Kerala





## ***Blossoming Prosperity: How the Panamaram Farmer Producer Company Transformed Passion Fruit Farming***

Panamaram Block in Wayanad was once home to scattered passion fruit farmers who struggled to earn a fair income. The primary reasons for their plight were the exploitation of middlemen in trading and the wastage of second-quality fruits due to the lack of proper storage facilities.

**Formation of Panamaram Farmer Producer Company:** Under the GOI, CSS 10,000 FPOs scheme and with guidance from the Peermade Development Society and NAB-ARD's financial support, ten progressive passion fruit farmers established the Panamaram Farmer Producer Company, mobilizing 500 more as shareholders.

**Key Initiatives:** The company addressed these challenges through direct procurement, fair pricing, waste reduction, and provision of essential resources like high-quality seedlings and fertilizers.

**Results and Impact:** The company significantly increased farmers' revenue by 5 to 8 percent, empowered farmers, reduced wastage and inspired more farmers to engage in passion fruit farming, thus enhancing livelihoods in the region.

The Panamaram Farmer Producer Company has emerged as a transformative solution for passion fruit farmers in the region, improving their income and rejuvenating passion fruit farming in Panamaram Block. This case study underscores the power of collective action in rural agricultural development.

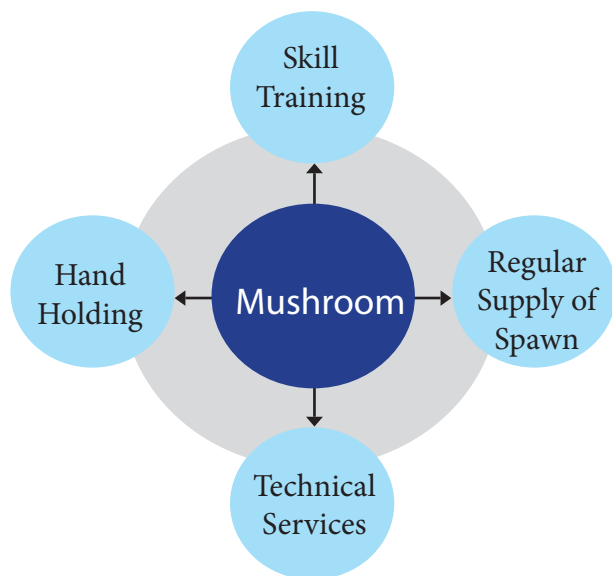


## **Mushroom Research and Development Centre (MRDC)**

For the last 31 years PDS is successfully running its mushroom production program. Skill training, hand-holding support, production and distribution of spawn and technical support are provided to entrepreneurs, women groups, farmers and government institutions like VFPCK. With the financial support of Horticulture Mission, Govt of Kerala a full-fledged mushroom research and development centre is established at Peermade. The installed capacity of the production centre is 2500 beds.



### Services provided



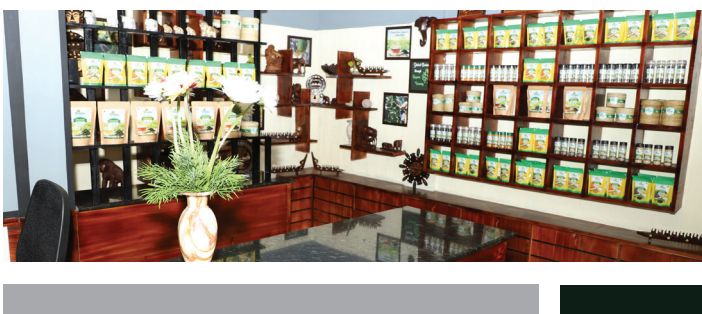
### Varieties promoted

Pleurotus florida,  
Pleurotus Co2.,  
Pleurotus HU



### Eco Shop

Sahyadri Eco Shop at Kuttikanam is the marketing outlet for Peermade Development Society dealing specifically with organic and rural products of its various stakeholders.



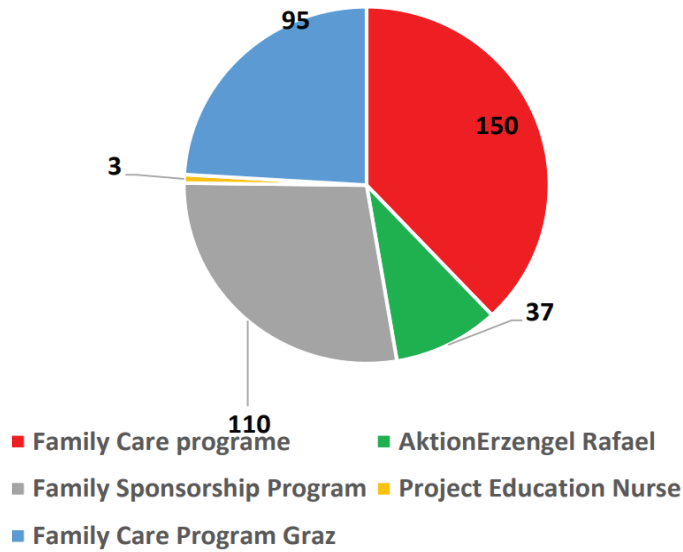
## 4. FAMILY DEVELOPMENT PROGRAMMES

The Family Development Programme is a flagship programme of PDS which is being continued for the last 35 years. Through this programme the poorest families are identified and supported for improving their livelihoods.

### 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 102 villages in Idukki, Kottayam and Pathanamthitta districts covering 395 ultra-poor families. This year total assistance of INR 10.5 million was paid to 382 families for various purposes.

Profile of Agencies Involved



### The House of Hope

Mrs. Jisha Benny (Anonymous name) and family including two children are residing in a temporary hut made with plastic sheets. They don't have any other assets of their own. Recently the parish has donated 0.05 acres of land to them for house construction. The family has raised several applications to local government for house construction help but due to not having proper documents their application was rejected. Income to Jisha and her husband Benny from daily wage works were not sufficient to make a small house with sanitary latrine and drinking water 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 2022-2023 and Sahyadri Ayurvedic Pharmaceuticals is exporting Ayurvedic medicines to various countries across the globe.

#### Intervention

Mrs. Jisha was identified by the local social welfare committee for the Family Sponsorship Program. As per the yearly planning, they started the house construction. The family was very much supported by the neighboring families and local community for completing the house construction. Money, material and free labour were contributed by the local community. The sweat labour of the family members was crucial for the successful completion of the



house construction. The house has three bed rooms, a hall, a sit out, kitchen, sanitary latrine etc. Rs. 7.25 lakhs was spent on the project including the project assistance and contribution from the local community.



### Post Intervention

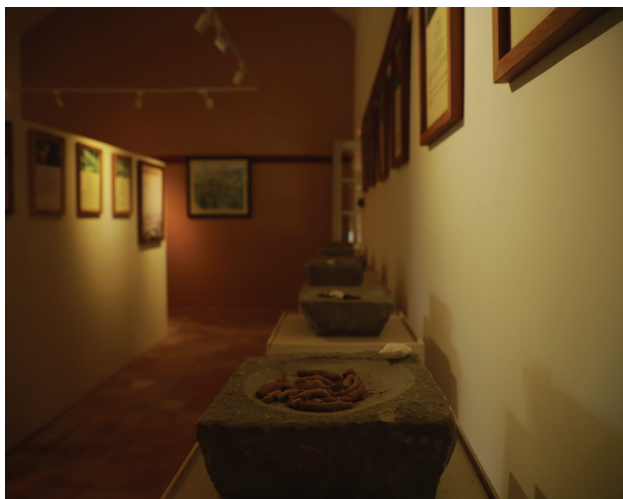
This project was undertaken by the family under the supervision and guidance by the Parish Social Welfare committee, Coordinators of Family Sponsorship project of PDS. The cooperation of the family was very laudable in implementing the sponsorship project. Now they have a good house, have sanitary latrine, drinking water storage tank and regular income for their safe living. Mr. Benny has regular work in the village and children are regularly attending their school classes. They are very happy and lead a satisfied life. The family is encouraged to undertake all these activities by the reason of sponsorship project.

## 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 specialty therapeutic 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 formulae 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.

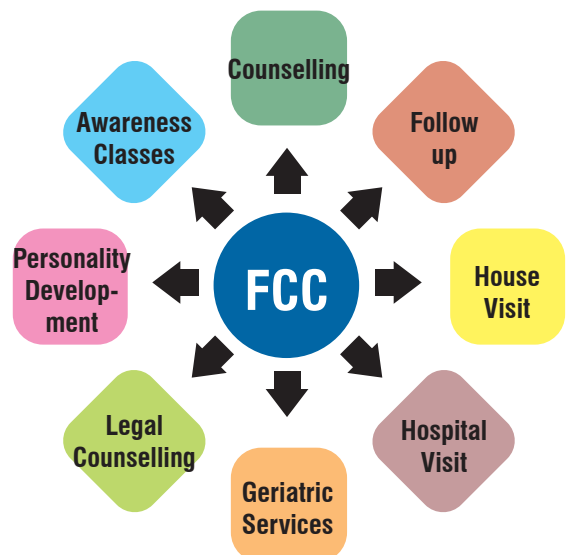
The Sahyadri Ayurvedic Pharmaceuticals procure 70% of its raw material requirement from local collection under buyback arrangement from the tribal people. This arrangement helps to maintain the quality of the raw materials and also provides an income generation opportunity for the tribal communities. 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 2022-2023 and Sahyadri Ayurvedic Pharmaceuticals is exporting Ayurvedic medicines to various countries across the globe.



**Family Counseling Centre, Kattappana**

The Family Counseling Centre located at Kattapana, has completed 31 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, 388 new cases were registered and 862 follow-up sessions 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 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, 337 families are enrolled and 43 medical claims were settled disbursing Rs. 2.75 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.

During the current year six innovators received Grassroots Innovation and Outstanding Traditional Knowledge Awards of NIF from the hon'ble President of India in the 11th National Biennial Grassroots Innovation Awards 2023. The innovations were scouted and documented by PDS from Kerala.

1. Mr. Biju Narayanan  
(innovation: Portable Coconut Breaking Machine)
2. Smt. Aniyamma Baby  
(innovation: Innovative Multiple Rooting Propagation Method)
3. Mr. Shine Joseph  
(innovation: clove bud separator)
4. Mr. Aji Thomas  
(innovation: pelletization for paddy cultivation)
5. Mr. Binoy Sebastian  
(innovation: Pepper Thresher)



We are also publishing a quarterly newsletter in Malayalam “ Ini Karshakar Samsarikkattae” for popularizing documented innovations. 3 volumes of newsletter were published in the reporting period.

### **Tissue culture Laboratory**

PDS has a well-established at Plant Tissue culture laboratory at Amal Jyothi Engineering College Campus, Koovapally. The prime aim of this unit is to produce bulk quantities of Banana, ornamentals, black pepper, vanilla and various medicinal plants and supply it to farmers at affordable price. Currently we have very good linkages with Kancor Ingredients Private Limited, Ernakulam for the supply of quality TC vanilla plants. Banana plants sales were carried out in collaboration with Banana Park, Palakadu and various nurseries in Tamilnadu and Kerala. We have supplied these plantlets through various projects and SHGs of our villages too. TC vanilla supplied to farmers of Idukki district in collaboration with NABARD. The total production capacity of the plants is eight to ten lakhs plants per year.



### **Varieties**

- Vanilla
- Banana – Nendran, Red banana, Robusta etc
- Aglonema
- Syngonium

## **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.



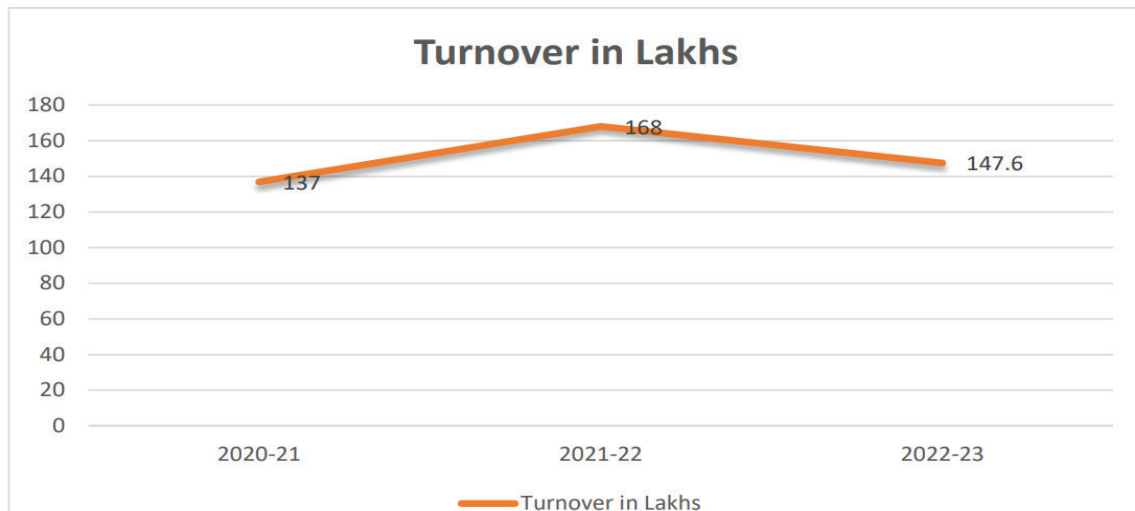
### **Hill Range Tribal Farmers Producer Company Limited**

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). units. 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 720 shareholders including 336 tribal farmers.

The Company markets its products under the registered trade mark 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 4 procuring outlets, 1 processing unit, 3 sales outlets and 1 franchisee outlet.

The company has 11 employees working in different units. During the current year the company has availed credit support of Rs 30 lakhs from NABKISAN. With the financial support from Spices Board, the company has also started a cardamom processing centre at Upputhara.



## VANAJYOTHIS

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.



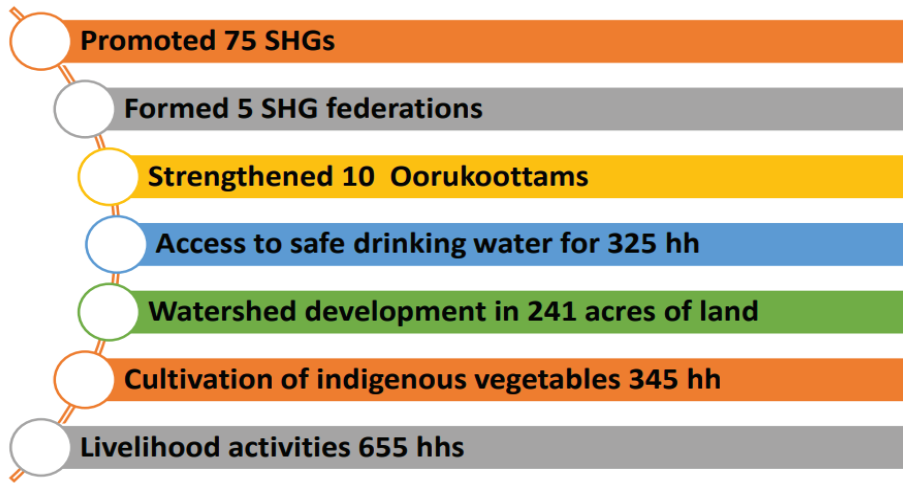


## Major Components

- 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



## Project Achievements



### **BEE KEEPING THRILLS A TRIBAL FAMILY**

Mr. Babu belongs to Mannan tribal community living in Memari hamlet of Kannampady tribal colony in Idukki district. Memari tribal hamlet is located in the deep forest in Idukki wildlife sanctuary and it will take more than 2 hours by Jeep to reach the colony from the nearest bus stop. He has more than 5 acres of land in which he cultivates coffee and spices. His wife and 3 children are also helping him in farming.

#### **The Intervention**

PDS implemented the BMZ / KKS supported Vanajyothis project in Kannampady tribal colony. Mr. Babu was identified for implementing the bee keeping project. He had been engaged in bee keeping for many years and he wanted to do it more scientifically. He attended two skill trainings organised by PDS under the project. He also received 16 empty bee boxes from PDS. Within a period of 4 months, he was successful in trapping stingless bees in the supplied boxes from the basement of his house.



### The Result

Today he has 50 active stingless bee boxes. Every year he sells around 10 kg of stingless honey at a rate between Rs. 2500 to Rs.5000. His costumers are mainly outsiders who approach him for honey for medicinal purposes. They are very much satisfied with the honey supplied by him and are ready to pay higher amount. "Earlier I used to keep bees in bamboo logs and pots from which honey harvesting was difficult. Also, honey was not harvested every year and I did not know how to separate bee colonies". The training enabled him to address these problems.

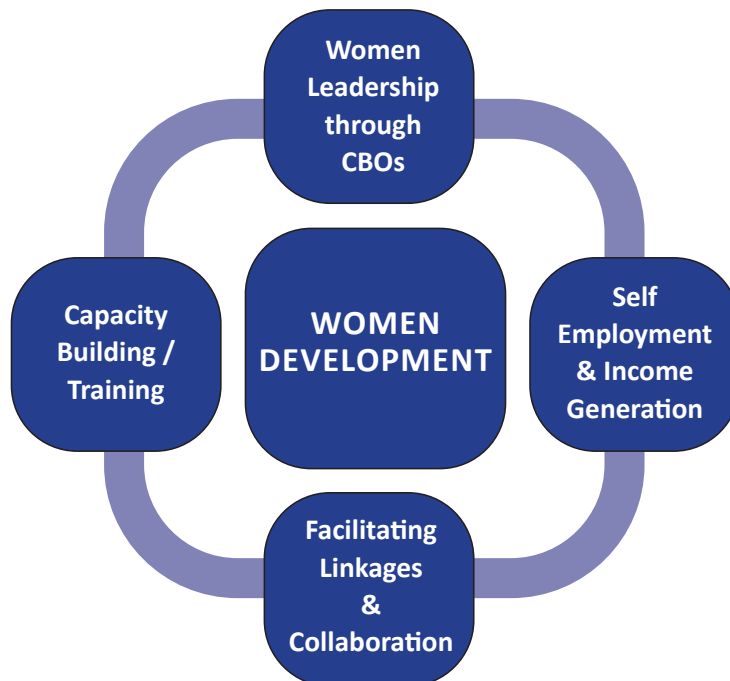
### Marketing support for organic spices

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 36 tonnes of organic spices from the triabls.

## 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. Women's Day 2023 was celebrated on March 8 at Kattapana. More than 2000 women have participated in the celebration which was inaugurated by Mrs. Sheeba George, District Collector, Idukki. Cultural events and exhibition of SHG products were the highlights of the programme.



## 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

In the month of October 2022, the soil testing lab and the microbiological lab were refurbished and put into service in the new building. Around 1000 soil health cards were issued to the organic farmers in the year 2022-23 after testing the soil and plant samples from the farmers' fields.

2000 soil samples have been analyzed for soil microbial study in the microbial lab. Additionally, 2000 litres of organic input incorporated with microorganisms and 100 kg and 200 kg of Trichoderma and Pseudomonas were produced for distribution to our organic farmers.

The Soil and Microbial Laboratory at Thattathikkanam has been recognized by FAO under Global Soil Laboratory Network (GLOSOLAN)

### PDS Garden and Eco-farm

At present we have been selling around 100 varieties of ornamental plants and vegetable varieties from our garden. Also, good we have prepared around 25000 good quality local variety Pepper saplings and 8000 medicinal plants in our eco farm to distribute to our farmers.



### **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*.

### **PDS Organic Spices**

PDS Organic Spices, a unit of Peermade Development Society is working with around 2500 small and marginal organic certified farmers located in and around Idukki district area. PDS Organic Spices aggregates organic produce from its network farmers and process it in own BRC A grade facility and export to all major developed countries of the world and retail in India under the brand name – Trubio & Biorigin. 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 sustainable income to small and marginal farmers, with focus on ecological & biodiversity regeneration and to ensure highest quality of the products to its customers with transparency and traceability. PDS Organic Spices is also implementing several initiatives to attract youth, women and tribal in to farming.

### **Objectives of PDSOS**

Promote cultivation, processing and marketing of superior quality organic spices from the place of its origin to ensure sustainable livelihood of small and marginal farmers.

Ensure supply of certified organic spices conforming to international Food Safety and Quality standards to customers around the world.

Adhere to principles of nature’s sustainability thereby aligning to Sustainable Development Goals (SDG).



PDS Organic Spices is headed by Fr. Jilson James, Executive Director of PDS and together with Dr. Thomas J. as the Technical Advisor, Mr. Sanu Joseph, C.A. as the Financial Consultant and Mr. AM Ravindran Nair as COO, constitute the Management Committee of the Division. The division provides employment to 110 permanent staff/ workers and 15 temporary workers.

During the year 2022-2023, total turnover of the unit was Rs.18.89 crores and the volume of sales is 350 MT of organic spices. Spices were exported to USA, Canada, Germany, UK, France, Switzerland, Spain, Korea, Japan, Dubai, Egypt etc. The retail brand Trubio & Biorigin are available in all the major organic retail shops across the main cities in south India and online. During the year we have added around 10 new buyers for our products. Also, we have expanded our farmer base to more villages of Kottayam and Pathanamthitta districts.

As part of technology advancement and infrastructure development we have installed a new Ginger tea bag cutting machine with 2.5 MT/day capacity, electric dehydrated drying machine, powdering mill, multi-purpose drier unit, online metal detector, sealing machine, online bagging machine, sorting system etc. this year in our factory.

Ms. Sunhwa Kim and Ms. Mi Ok Lee from iCOOP Co-operative Institute, Korea visited PDS Organic Spices between January 19th to February 04th, 2023 for a research study on our Fair-trade certified farmers. They visited many farmers' fields; various units of PDS, FPOs promoted by PDS, Marian College and interacted with more than 200 Fairtrade farmers, employees and workers of PDS for their data collection. Their main research interests included the impact of climate change on farmers, the benefits of organic and fair trade farming on the local farming community, gender equality in agriculture, youth involvement, etc.



### **Our Quality Certifications**

PDS Organic Spices 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), Fairtrade, Naturland Organic and Naturland Fair (Germany), Demeter (Biodynamic Agriculture) and Fairtrade USA.

This year PDS Organic Spices obtained Great Britain Organic certificate that is mandatory for export organic products to UK.

In response to the changes in the international organic certification regulations, along with the existing control union certifications, we have added two more control bodies for our organic certifications; the Adithi and Indocert.

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.

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" rating. All the produce are cleaned, graded and processed through steam sterilization. The factory confines to ISO 22000:2018 and 5S compliant. It is also certified under FSSAI, EIA and Spices Board.

### Participation in National and International Conferences and Exhibitions

PDS executive director Fr. Jilson James participated in the 3rd Asia Pacific Coffee forum in Bali, Indonesia on 17th and 18th October 2022 organized by Fairtrade NAPP. This is a forum of all Asia and Pacific Fairtrade certified coffee producer to meet, exchange concern, and to propose vision and program on coffee-specific to be implemented in order to improve the livelihood of



Dr. Thomas. J participated in the Asia Pacific Biodynamic Conference held at Raub, Pahang Malaysia in October 21-23, 2022. It was a forum of key actors of the organic and biodynamic movement to meet and develop networks of collaboration, support, and learning. Dr. Thomas shared PDS experiences of working with small farmers and local tropical spices.

Fr. Jilson James, Dr. Thomas. J, Mr. Jacob Jose and Mr. Subin Sabu participated in the Biofach India exhibition held in Delhi in the month of September 2022.

Dr. Thomas. J and Mr. Jomon Joseph participated in the Biofach Nuremberg, Germany, held in February 2023.



Mr. Jacob Jose participated in the 5th Organic Asia Congress held in Goesan county South Korea on October 13th -15th and presented a paper on – Vetiver micro enterprise: Building resilience through mutually benefitted interaction between nature and local community.

Dr. Thomas J participated in the international Spices Conference held in Chennai, on January 19th to 22nd, 2023 and National Spices conference held in Mumbai on October 6th to 8th, 2022, organized by the world spices organization.

Additionally, PDS Organic Spices represented in a number of national and state-level trainings, events, and exhibitions hosted by the Fairtrade NAPP, the Biodynamic Association, the ICOOA, the Industrial Department, and other organisations.

### **Employee engagement and empowerment programs**

As part of employee empowerment programme PDS Organic Spices conducted 90 training programmes during 2022-23, which includes internal and external training, on- floor training, internal auditor training, safety and mock drill training, site security and food defense 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.

As part of the employee engagement programme we have conducted a family get-together of all our staff members, in the month of November 2022. Around 200 persons were participated

### **PDS Natural Products**

A natural product processing and trading division has started under PDS with an objective of providing chemical free safe to eat food to the consumers and to ensure better income to the small producers through value addition and branding. This unit was inaugurated and blessed on 21.11.22 by the president of PDS, Rev.Fr. Boby Mannamplackal. The products are being sold under the brand name Biorigin and as the name represents, we aim to procure products directly from its place of origin. Currently different kinds of Millets, Jaggery, Vinegar, Spices etc. are available under Biorigin brand. In order to reach out to more customers we are marketing it through our online platform [www.bioriginonline.com](http://www.bioriginonline.com) also.



### **Organic 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. The unit was blessed and inaugurated by H.E Mar Mathew Arackal.



### **Farmer support system**

The farmer support system or the Organic Sector Development (OSD) department of PDS Organic Spices comprises of 15 staffs which includes OSD manager, documentation team and 10 field staffs.

The major duty of OSD team is to support the farmers in organic farming, documentation and keeping integrity of the products from farm to fork.

We have implemented project “Women Entrepreneurship Through Organic Agri-Input Production” under GiZ - Fair Trade COVID-19 Emergency Initiative Fund for Producer Partners of Forum Fairer Handel with an objective of Covid-19 Recovery and Climate Change Resilience for small-holder Spices farmers in Kerala, India.

Through this farmer support system, we have trained more than 1000 farmers in various topics like organic method of pest and disease management, mechanization in farming, soil and water conservation methods, on farm quality improvement of produce, good agriculture practices etc. In collaboration with Fairtrade NAPP, we have launched a Coffee Development Project and as part of that we have planned a series of training on coffee cultivation, processing and quality improvement for our farmers. Also, a coffee farm is setting up at Thattathikkanam as a model farm where farmers can visit and learn many practical and theoretical lessons on good practices in coffee farming.

As part of the support system, we have distributed 5000 kg CUSO<sub>4</sub>, 3000 kg organic Ginger seedlings, 1800 kg organic Turmeric seedlings and 2000 liters Harithakashayam to our certified organic farmers during the year 2022-23. This enabled the farmers to reduce the cost of cultivation, enhance productivity, ensure the quality and authenticity of their organic products and earn better livelihood.

### **Agriculture extension system**

We have an agri- extension team comprising of 4 Members with special focus on promoting climate resilient local/farmer varieties, farmer innovations and traditional knowledge, implementing activities focused on enhancing the agro biodiversity, soil health regeneration and efficient management of natural resources, thereby ensuring the sustainability of farming.

A women group was set up at Thattathikkanam for making organic inputs and they started making liquid organic manure named Harithakashayam. Also set up a production center with machineries like chaff cutter, filtration unit, fermentation unit, agitator, pulverizer etc. This year they have prepared around 9000 liters of Harithakashayam to distribute to the farmers.



As part of the extension programme the team has done baseline survey in 600 farmer's fields and collected soil samples for analysis. They have also collected samples for analysing soil microbial data for our R&D programmes. The extension team has conducted 33 trainings in the year 2022-23 which covers more than 400 farmers. Around 5 MT of good quality vermi compost has been produced in our vermi compost unit and production of high-quality biodynamic inputs like CPP and BD 500 is going on in our facility under the supervision of our trained staffs.

### **IN THE ORGANIC WAY.....**



Augustine Thomas from Kanayankavayal village of Idukki district in Kerala state is one of the pioneers who started organic farming in Idukki district under the guidelines of PDS Organic Spices. Before he started sustainable farming on his 2 hectares of land, he faced many problems like most small and marginal farmers in the region. The main problem was the lack of market linkages for his produce like pepper, turmeric, ginger, cloves etc. and exploitation by middlemen. Also, the high price volatility of the spice crops and high production costs often affected the sustainability of his livelihood. "Living in an interior village, I also had to spend a lot of money on transport if I wanted to sell my products at the market in the cities or if I wanted to transport inputs or farm equipment for my agriculture operations" – says Mr. Augustine.

#### **The beginning**

In 1998 Mr Augustine joined the organic program of PDS. In the beginning he received several trainings in organic farming, its benefits, composting and preparation of on-farm inputs, organic methods of pest and disease management, etc. After following the organic farming practices under the supervision of PDS for 3 years his land was certified as organic.

PDS Organic Spices also provides Mr Augustine with high quality organic inputs and spice planting material, which in turn helps him to reduce his farming costs and manage the farm more efficiently than before. Augustine Thomas has been a board member of the Fairtrade small farmers' consortium of PDS Organic Spices for 10 years. As a senior member of the PDS farmers' group, Mr. Augustine Thomas has been able to participate very effectively in the discussions and share his experience of two decades of organic farming. "I always consider soil as a living system and believe that true resilience can only be achieved through proper care of soil life" explains Augustine.

PDS Organic Spices included his farm under the biodiversity action plan project. As part of that, PDS conducted various trainings and awareness classes and assessed the soil fertility and carbon sequestration in the farm. There are 20-25 varieties of plants species on his farm. He also grows many traditional spice plants along with modern, high-yielding varieties.

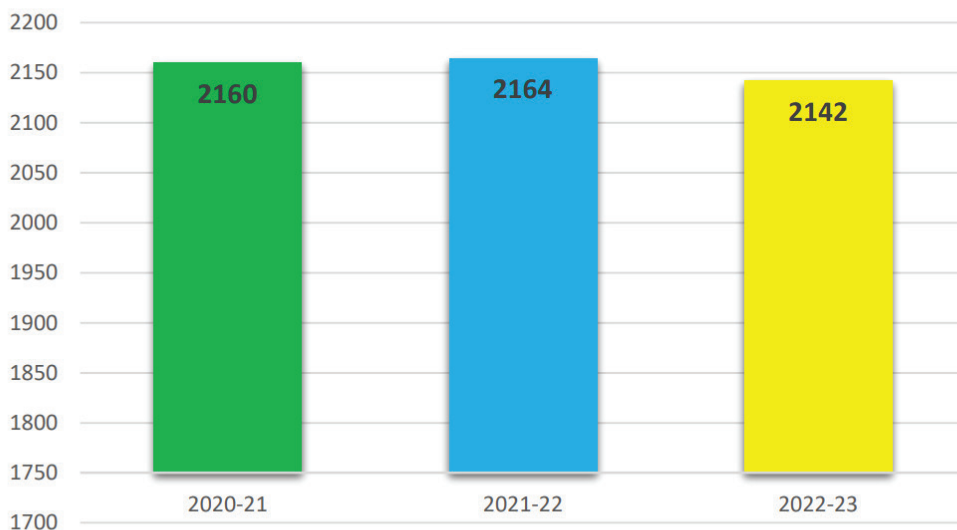
#### **The efforts pay back**

Through the direct and indirect support by PDS Organic Spices, Mr. Augustine could make his agriculture operations more sustainable than before. The premium price and assured market help him to get a fair income through his farming operations.

The climate resilient farming practices like stone bunds, rain water collection systems, mulching, cover crops, boarder plants, etc. implemented in the farm with the support of PDS Organic Spices helps Mr. Augustine to tackle the impacts of climate change. "If we respect our nature, our soil and our plants, they will also respect our efforts". says Augustine.



Annual Turnover PDS Organic Spices (Rs.in Lakhs)



## 10. 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. During the year we could provide internship opportunity to 47 students in social work, business management and rural health. Also 22 institutions including colleges, NGOs, farmer groups, etc. have visited various projects of PDS during 2022-23.

### **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.

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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 3.71 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, MCom, 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 in MBA. It is affiliated to Mahatma Gandhi University, Kottayam.

## PEERMADE DEVELOPMENT SOCIETY

PEERMADE-685 531  
IDUKKI (DIST), KERALA

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

<u>PARTICULARS</u>	<u>Year ended 31.03.2023</u>	
	Rs.	Ps.
<b>INCOME</b>		
Income from Units	23,59,141.35	
Receipts-Grants /Projects/Programmes	1,96,10,397.00	
General Receipts & Contributions	1,03,23,718.24	
Interest from Banks	2,99,877.00	
<b>TOTAL</b>	<b>3,25,93,133.59</b>	
<b>EXPENDITURE</b>		
General Administration Expenses	44,54,811.72	
Programme/Projects Expenses	2,17,11,111.64	
Interest & Bank Charges	9,56,152.53	
Vehicle Expenses	2,73,008.00	
Excess of Income over Expenditure	51,98,049.70	
<b>TOTAL</b>	<b>3,25,93,133.59</b>	

### BALANCE SHEET AS AT 31ST MARCH 2023

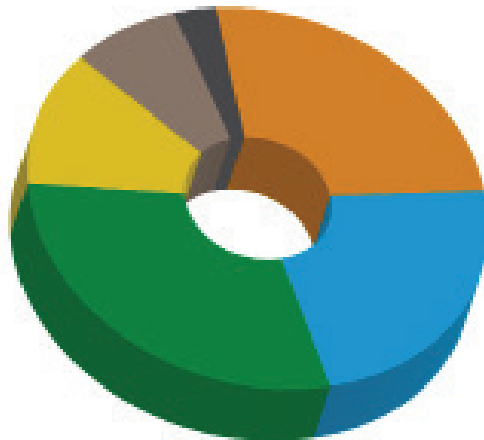
<u>PARTICULARS</u>	<u>As on 31.03.2023</u>	
	Rs.	Ps.
<b>LIABILITIES</b>		
Capital Fund	45,34,51,049.42	
Corpus Fund	3,41,950.00	
Revolving Fund	48,32,460.00	
Loans & Borrowings from Banks	10,14,47,218.58	
Loans from Funding Agencies	70,00,000.00	
Current Liabilities	1,51,10,974.48	
<b>TOTAL</b>	<b>58,21,83,652.48</b>	
<b>ASSETS</b>		
Fixed Assets	6,79,05,003.35	
Own Units & Projects	39,55,18,535.23	
Loans & Advances	11,01,19,173.27	
Deposits	5,08,620.00	
Receivables	23,70,849.13	
Cash & Bank Balances	57,61,471.50	
<b>TOTAL</b>	<b>58,21,83,652.48</b>	

Sd/-  
**Fr. Bobby Manramplackal Alex**  
President

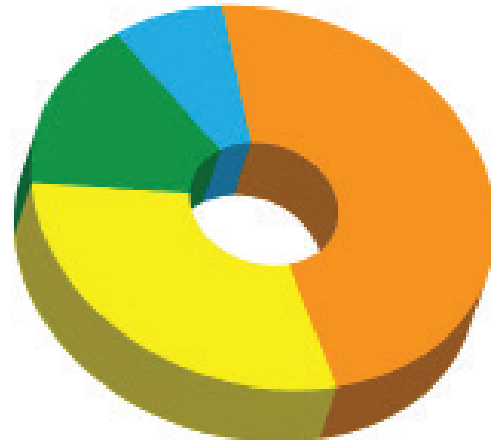
Sd/-  
**Fr. Jilson James**  
Secretary Cum Treasurer

Sd/-  
**Jose Kappen & Co.**  
Chartered Accountants

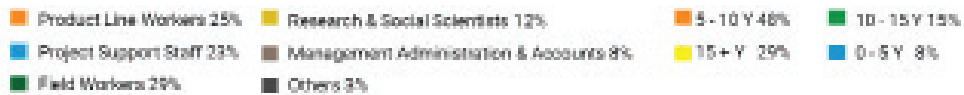
## PDS EMPLOYEE PROFILE



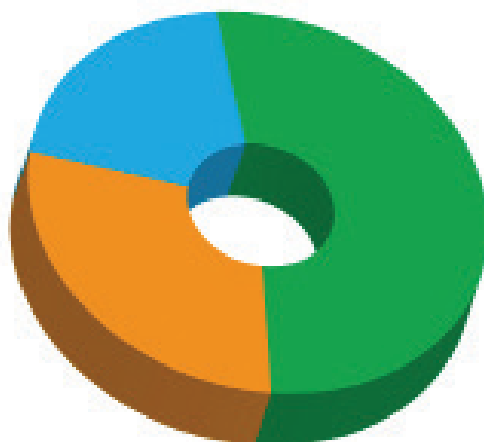
Employee distribution based on nature of work



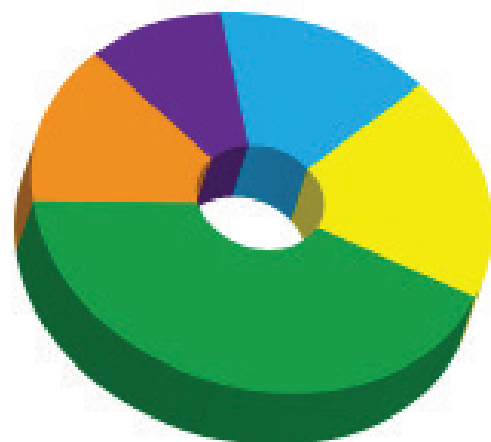
Employee distribution based on years of association



## PDS FINANCE PROFILE



Revenue Source



Fund Utilization



# PDS

PEERMADE  
DEVELOPMENT  
SOCIETY

- ▶ SAHYADRI AYURVEDA HOSPITAL  
PALLIKUNNU, PH: +91 9495 9155 62
- ▶ SAHYADRI AYURVEDIC PHARMACEUTICALS  
PALLIKUNNU, PH: +91 6282 0187 18
- ▶ SAHYADRI RESEARCH INSTITUTE & TRAINING CENTRE  
THATTATHIKANAM, KUTTIKANAM, PH: +91 9447 9353 98
- ▶ SAHYADRI ECO SHOP  
KUTTIKANAM, PH: +91 9447 2209 91
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PALLIKUNNU, PH: +91 94959 155 62
- ▶ PDS ORGANIC SPICES & COFFEE  
KUTTIKANAM, PH: 04869-233988, +91 9400175988, FAX: 0091 4869-233875
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KUTTIKANAM, PH: +91 8547 0952 07
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Peermade - 685 531, Idukki, Kerala, India.

Tel: +91 4869 232 197

E-mail: [pdsngo1980@gmail.com](mailto:pdsngo1980@gmail.com), [pds@pdspeermade.com](mailto:pds@pdspeermade.com)

Web: [www.pdspeermade.com](http://www.pdspeermade.com)