

Annual Report

2015 - 2016



Peermade Development Society

OUR VISION

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

OUR MISSION

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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Message from the Patron.....



I am so glad to know that Peermade Development Society (PDS) is bringing out its Annual Report for the year 2015-2016. This report reflects the programmes carried out by PDS for the development of the people in the past year. Since its inception in 1980, PDS has stood for the marginalized, the weak and the needy.

The special programmes of PDS to help the small and marginal farmers by leading them to organic farming, the constant efforts to bring into the limelight the innovations of common men and women, the efforts to meet the challenges of climate change are very laudable. PDS is spreading its wings to the nearby districts of Pathanamthitta and Kottayam and it has formed hundreds of self help groups of men and women through which various developmental programmes are being implemented. Its collaboration with BMZ, KKS and UNDP could tap lots of resources for the local people. Recently PDS has become

a member of Botanical Garden Conservation International (BGCI). I hope this collaboration will help PDS in its efforts to conserve the biodiversity in the area. Its new venture of Farmer Producer Organizations is a replicable effort to support the farmers.

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

With regards,

Mar Mathew Arackal

Bishop, Diocese of Kanjirappally

Message from the President.....



I am very happy to know that Peermade Development Society is publishing its Annual Report for the year 2015-2016. For the last many years, this organization had been working for the sustainable development of the women, children and marginal farmers of the three districts of Idukki, Kottayam and Pathanamthitta. Its contribution to the development sector has been well recognized by various agencies all over the world. The new programmes the Society gets from the well known funding agencies is a proof for that. Its programmes in protecting the nature, promoting bio-products and eco-friendly ventures in the fields of agriculture are a need of the day. We are with the people and with the nature. This makes Peermade Development Society very different and relevant. PDS' involvement in the areas of food security, climate change, biodiversity conservation, technology development and dissemination and microfinance are praiseworthy. From this report we see that PDS has carried out several re-

search programmes in the last year. All the programmes of PDS show that it aims at the wellbeing of the poor and the marginalized. And that is the mission of PDS.

I congratulate the Executive Director, Joint Directors and all the staff of PDS and wish them all the best and pray that it may be able to do much more in the development sector in future.

With regards
Fr. Justin Pazheparampil

Message from the Executive Director....



It is with great pleasure that we present our Annual Report. PDS continues to strive to meet the goals of our mission statement through numerous partnerships. Our success is only possible because of this collaboration. We are proud of our various accomplishments this year and look forward to another successful year. Please enjoy reviewing our Annual Report and know that with your encouragement we will be inspired to always do our very best.

In the current year, we were blessed with several new projects from agencies like UNDP, BMZ, DST, NIF, DBT, Ministry of Commerce, MISSIO, Spices Board, SAFF India etc. We took great care to implement them to the best of our abilities.

We opened several new units in Kottayam and Pathanamthitta Districts and implemented several programs in those units. Several Self Help Groups

for men and women, Joint Liability groups and Farmer Producer Organizations were established.

PDS started a collaboration with Rural Technology Action Group (RuTAG) of IIT, Madras for identification of technology gaps and development of technologies. A workshop was organized at PDS for this purpose and around 70 innovators participated.

PDS had been the regional collaborator of NIF from its very beginning. This year we went one step further and opened an Innovators Technology Centre at Peermade. Prototypes of various award winning innovations are exhibited. In addition to the prototypes, we have more than 140 innovations displayed by touch screen kiosks which detail the description of the innovation.

Again, PDS had the privilege to be the host of the officers of NABARD Kerala

Region for three days of meeting. The Chief General Manager, General Managers and all the District Deputy Managers attended this meeting. They visited the tribal development project at Kannambady tribal colony and had a very interesting interaction with the local people.

We are very happy to announce the opening of a well established Lab and warehouse at our Organic Spice Processing Unit. This facility has the capacity to test and store larger quantities of spices over previous years.

A state of the art museum was opened at PDS in last December which gives a variety of information on Indian Spices, Ayurveda and Tribal Culture. This new museum has attracted many visitors over the last five months. Many publications have advertised and promoted our museum.

In connection with the Golden Jubi-

lee of SAFF, we had a get together of all the existing beneficiaries in the month of May 2015. So far we have supported nearly 5000 families through this programme. Most of these families have started some kind of income generation programmes by which they can sustain themselves.

The Navjeevan Hostel run by PDS at Kumily for the tribal girls won the Best Hostel Award and Warden Award this year. There are 30 tribal girls living in this hostel. They are provided with all the facilities for their stay and they attend the nearby tribal school run by the Government.

As usual, we had a very grand celebration on our Annual International Women's Day. More than 3000 women gathered together at Kattappana for sharing and discussions. This interaction is very beneficial for them.

As Executive Director, I had the pleasure of being elected as a member of the International Advisory Board

of Naturland. I attended their Advisory Board meeting and their Assembly of Delegates meeting in Munich, Germany in May. I also participated, with the Missio's staff, at a meeting in Graz, Austria in April.

We thank Fr Jose Madukakuzhy who served this organization as its Assistant Director. Fr Jose spent three years in this organization working for the development of PDS and its activities. We wish him all the best in his future ministry. We wish to welcome Fr Jilson Kunnathupurayidom the new director.

May I take this chance to thank all our donor agencies and groups for their support and guidance. We gratefully acknowledge the opportunities given to us by the governments, both at the Centre and the State level, as well as the local government who collaborate with us on various projects. We thank our governing body members who have been the pillars on which we can rely upon all the

time. We gratefully acknowledge the support and guidance given to us by our Patron, Bishop Mar Mathew Arackal and our President Rev. Fr Justin Pazheparampil. No words can express my gratitude towards my staff and village animators who are the backbone of this organization. We are very happy with the progress we have made in the last year. I hope this report will inspire you to join us in our efforts to work for the development of our brothers and sisters.

With warm greetings,
Dr Hubby Mathew
Executive Director

Community Empowerment

Community Empowerment Through Peoples' Organisations

Promoting and nurturing community based organizations are effective mechanisms for achieving sustainable rural development. Our community development activities promote the basic principles of participatory approach, decentralization of power and transparency. Peermade Development Society (PDS) stands for 'sustainable development' and promotes peoples' organizations of marginal farmers, women and tribal communities. Various groups like Self Help Groups (SHG), Joint Liability Groups (JLG) and Village Development Councils (SHG Federations) are promoted among its target communities. These peoples' organizations are effectively networked to create a common platform for exchanging their experiences and ideas.

Self Help Groups (SHG)

Self Help Groups (SHG) are informal groups promoted to disseminate the values of self reliance and financial discipline. They also facilitate thrift and credit activities among the rural communities. PDS started promoting SHGs in 1996. As of March 31, 2016, there are 1,945 SHGs covering 43504 families in Idukki, Kottayam and Pathanamthitta Districts. SHGs are informal banks and act as grassroot platforms for the common people, especially women, to discuss their problems and needs. All the SHGs have bank accounts in their service area banks and 91% of these groups have been availing credit facilities from the banks. SHGs are instrumental in availing credit support for the mar-

ginal farmers and women from banks and other agencies for undertaking various income generating activities. This in turn helps them to save themselves from the clutches of informal money lenders.

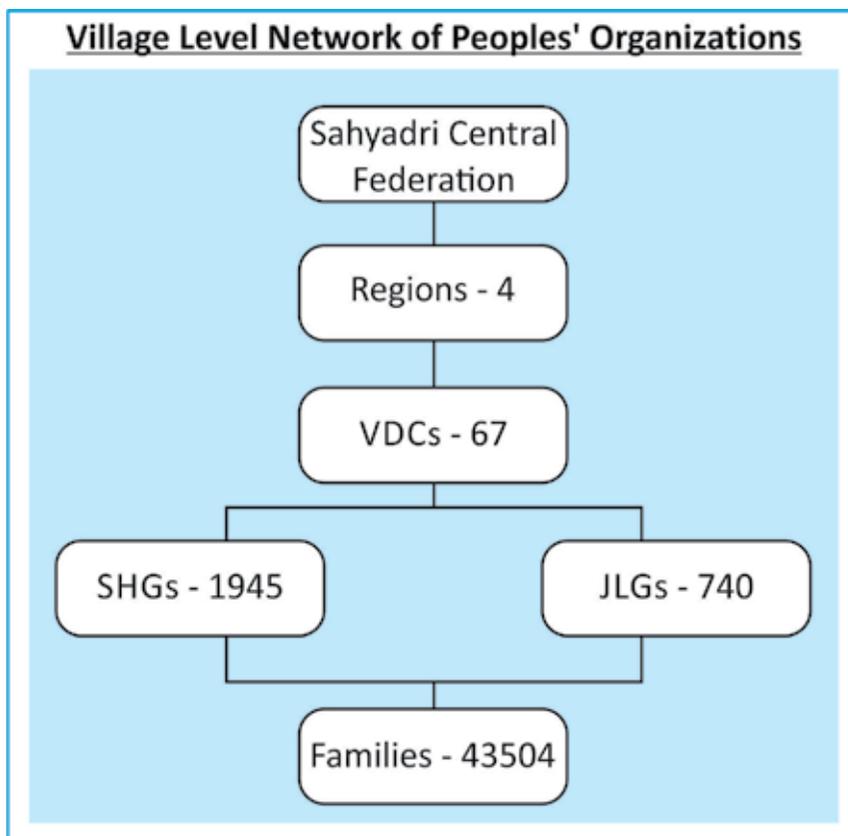
Joint Liability Groups (JLG)

PDS continues to promote Joint Liability Groups (JLGs) which are informal activity groups. The major objective of these groups is to promote micro enterprises and income generating activities among marginal farmers, agricultural laborers and women. In collaboration with National Bank for Agriculture and Rural Development (NABARD), PDS promoted and facilitated direct bank linkage of 740 JLGs in Idukki, Kottayam and Pathanamthitta districts in Kerala state. Many of these groups have availed their

second loan from bank after repaying the first one. Innumerable micro enterprises, both in farm and non-farm sector are undertaken by these groups and thereby created more employment in the rural areas.

Village Development Council (VDC)

Village Development Councils are village level federations of SHGs. At present, there are 67 VDCs in three districts; namely, Idukki, Kottayam and Pathanamthitta. The number of SHGs in each VDC range from 9 to 95. Each VDC has a trained animator from the village who is responsible for coordinating the activities of the SHGs. During the current year, 5 new VDCs were formed.



Region

A cluster of VDCs is known as a region. The number of VDCs in each region ranges from 12 to 22. Presently, there are four regions namely Kattapana, Kumily, Pathanamthitta and Mundayam. Each region has a full time regional coordinator who is responsible for coordinating and monitoring various programmes at the regional level.

Sahyadri Central Federation

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

Family Development Programmes

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

Family Sponsorship Programme

In this programme, poor families are supported through regular monthly assistance for a stipulated period of time. The families are selected by the local SHGs and each family is sponsored by a benefactor abroad. The assistance comes directly into an account that is jointly operated by the beneficiary family and the Diocesan Social Service Society (DSSS). The assistance is utilized for income generating activities and to meet immediate needs like food, clothing, housing, medical care 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

Farmer Producer Organisations

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

Hill Range Tribal Farmers Producer Company Limited

This company is promoted in Kanampady tribal colony, Idukki district. It is promoted involving only tribal farmers as its members. The objective of this company is to provide market support to tribal farmers. The company will collect various agriculture products, wild honey, other non timber forest products and dairy milk

from the tribal farmers and will make value additions and market them. At present there are 140 share holders in the company and it will start its business in September, 2016.

Kumily Agro Spice Farmers Producer Company Limited

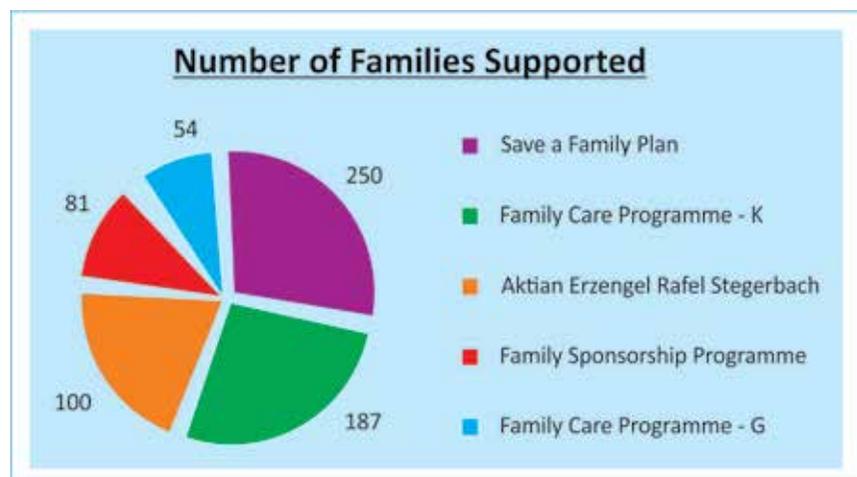
This company is the consortium of farmers producing vermicompost, organic vegetables and spices in Kumily area. The company is located in Kumily. This company aims to provide various support services to the farmers in Kumily area including collection, value addition, marketing, procurement of inputs, etc. There are 52 shareholders in the company and will start its business in August, 2016.

and Pathanamthitta districts covering 674 poor families. This year Rs. 127.65 lakhs were given to the sponsored beneficiaries.

Save a Family Plan - Annual Family Gathering and Golden Jubilee Celebrations

The Golden Jubilee celebration of SAFF (I) and annual gathering of fami-

pana. SAFF has completed 50 years of selfless service in uplifting thousands of poorest of the poor families in India enabling them to live a decent life. It was the humble beginning of Mgr. Augustine Kandathil which has made horizontal and vertical growth and made known its presence all over the country. PDS has been collaborating with SAFF (I) for the last 33 years which was instrumental in fulfilling



lies supported by them in the diocese of Kanjirapally was held on 06th May 2015 at St George parish hall Kattap-

the dreams of several thousands of poor families in the diocese of Kanjirapally.

Micro Finance and Micro Enterprise Development

The micro finance programme of PDS continues to achieve new heights in terms of vertical and horizontal growth. Our micro finance includes several programmes like promotion of SHGs, promotion of Joint Liability Groups (JLG), direct credit linkage of SHGs and JLGs with banks. It is extended to other areas like micro insurance, capacity building and skill training programmes, entrepreneurship development and hand holding support.

Details of Thrift and credit operations of SHGs as on 31.03.2015

Sl.No	Particulars	Cumulative
1	Total No. of SHGs	1945
2	Total number of families covered	43504
3	No. of Village level SHG federations	67
4	Savings mobilized in SFGs	27,60,67,500.00
5	Internal lending	98,24,30,400.00

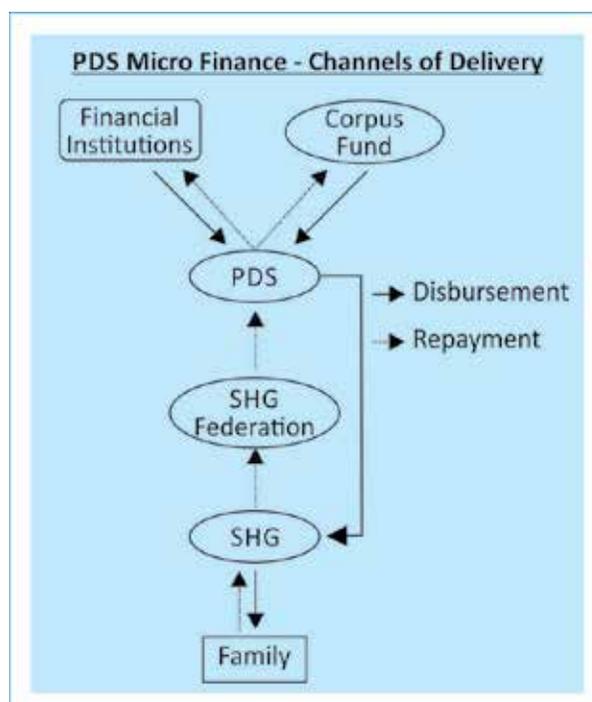
Micro Finance

PDS enables marginal farmers, women, agriculture labourers and tribal families to avail adequate, cheaper and timely credit through SHG/JLG based micro finance programme. PDS provides micro finance up to Rs.50000 per member on concessional rates with a repayment period of 30 months. The present credit limit for a SHG is fixed at Rs.500,000.

The motivating factors behind the continuation of micro finance programme are proper utilization of funds by the borrowers and its prompt repayment. The loan amount availed by the groups is shared among the eligible members for pursuing various income generating activities like dairy, goat rearing, group farming, organic farming of spices, vegetable cultivation, banana cultivation, vermicompost production, NTFP processing, food processing, garment making and petty shops. Currently, PDS is associated with the following agencies in implementing the micro-finance programme.

1. State Bank of India
2. National Bank for Agriculture & Rural Development
3. Federal Bank Ltd.
4. Sahyadri Credit Cooperative Society
5. Kerala State Backward Classes Development Corporation Ltd.
6. Karl Kubel Stiftung, Germany
7. SHGs promoted by PDS

Different schemes are promoted by PDS, both at the village and agency level, for extending credit to the needy and eligible families.



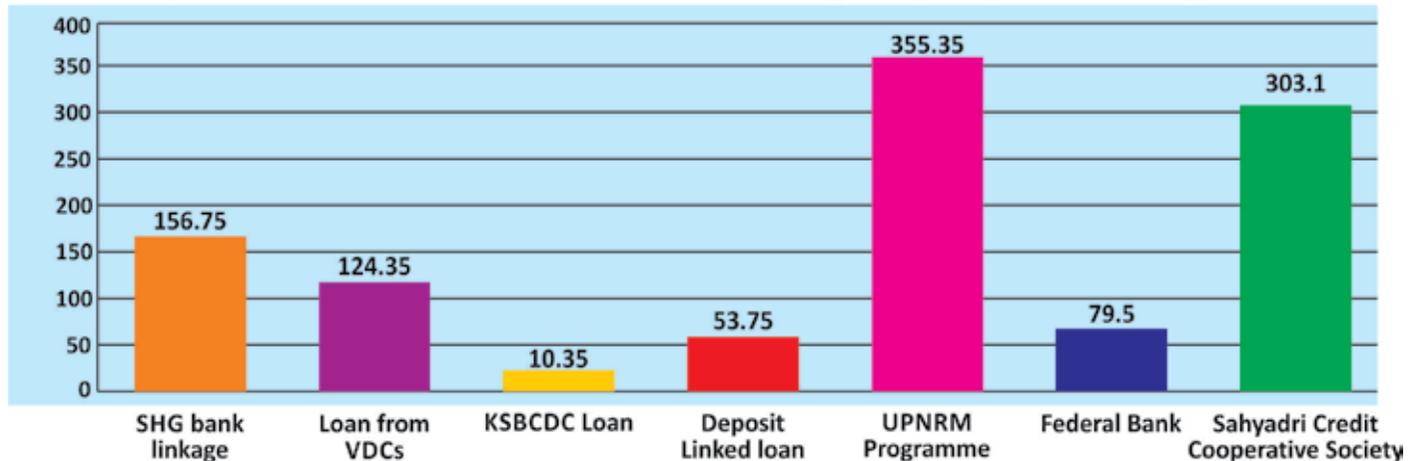
Umbrella Programme on Natural Resource Management (UPNRM)

The project on 'Natural Resource Based Livelihood Promotion' is a loan based programme aiming at improving the living conditions of the marginal farmers, low income families and women through sustainable natural resource management. The project is implemented in collabora-

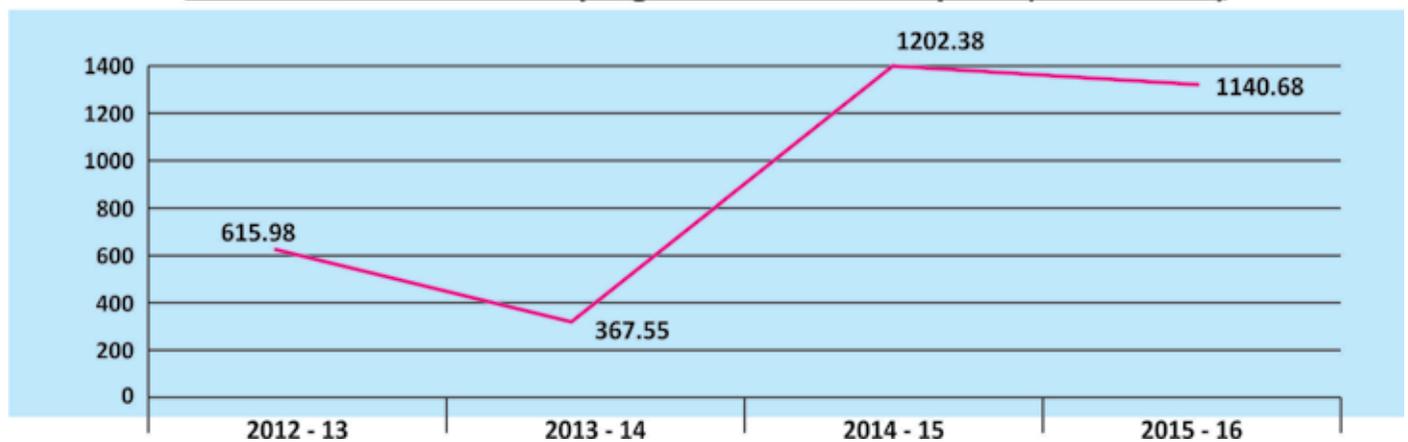
tion with NABARD under its Umbrella Programme on Natural Resource Management (UPNRM). The project activities are envisaged towards conservation and judicious use of water, soil and bio mass by the target group through a participatory approach. The target group includes 3500 low income families belonging to 700 Self Help Groups in the Pathanamthitta,

Kottayam and Idukki districts of Kerala State. Project activities include soil and water conservation, livestock development, organic farming, cultivation of food crops and promotion of renewable energy. During the current year Rs.355.35 lakhs was disbursed to the target group for various activities and the cumulative amount has reached to Rs.388.78 lakhs.

Micro finance under various schemes during the year (Rs. In Lakhs)



Growth of Micro Finance programme across the years (Rs. In Lakhs)



Skill Training

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

velopment Programmes. SHGs and JLGs are provided with entrepreneurship awareness before disbursement of micro credit. Business counseling and technical support are provided to rural entrepreneurs in different areas

like business opportunity identification, product development, preparation of business plan, availing new technologies, branding, labeling and marketing.

Sl. No.	Training given	Venue	No. of trainees	Supported by
1	Apiculture	Kumily Mannan Tribal Community	120	TRIFED, New Delhi
2	Entrepreneurship Awareness Programme	Kumily, Anakkara, Kajirapally	795	SAFP, India



Gramasilpa at Kumily



Carpentry Unit at Peermade



Vanitha Laundry Unit at Kumily



Vetiver Box Production Unit



Eco Shop at Kuttikkanam



Micro Hatchery Unit

Gramasilpa

Gramasilpa is the marketing outlet promoted by PDS and supported by Kerala State Handloom Development Corporation. It is located in Kumily and deals with various handicraft products of rural artisans.

Carpentry Unit

The unit manufactured and supplied various furniture products to the tune of Rs. 32.17 lakhs this fiscal year. The unit specializes in manufacturing high quality furniture and equipments. Five carpenters are employed in the unit.

Vanitha Laundry Unit

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

Eco Shop

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

Family Counseling Centre, Kattapana

The Family Counseling Centre located at Kattapana, has completed 24 years of selfless service and continues to provide counseling services to people with behavioral disorders, psychiatric and marital problems. It works in close association with Women Cells, schools, colleges, Anganwadis, De addiction and rehabilitation centres. In the current year, 272 new cases were registered and 526 follow-up cases 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 Corporation of India, PDS provides three insurance products to its project partners at grassroot level.

Health Insurance

In collaboration with The New India Assurance Company Ltd, PDS provides two different health insurance products; namely, Farmers Package Insurance and Universal Health Insurance. The Farmer's Package Insurance programme has been operational for the last 18 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, 991 families are enrolled and 184 medical claims were settled disbursing Rs.823123.00

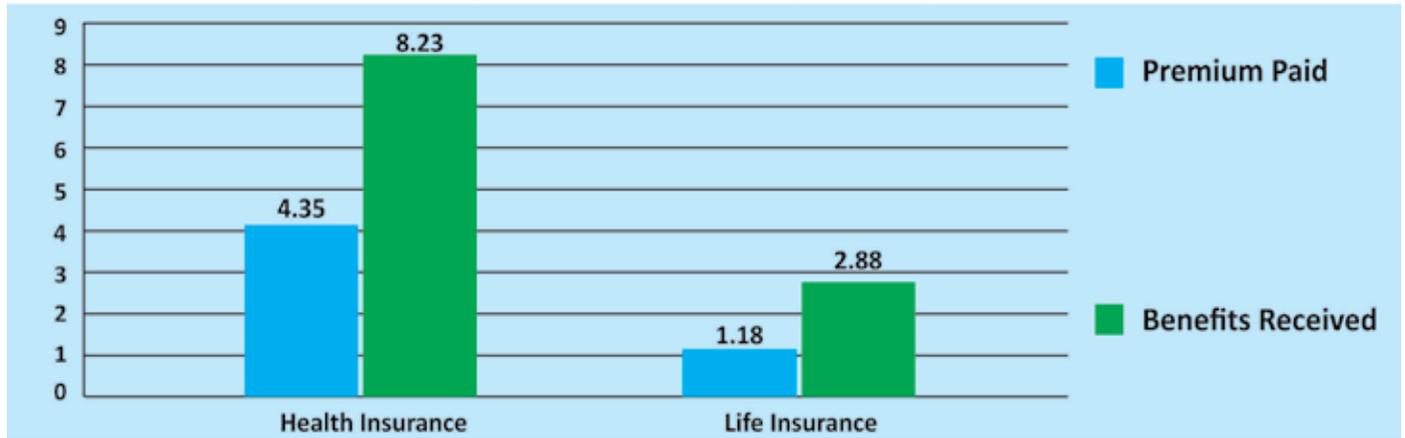
Janasree Bima Yojana Programme

This is a group insurance programme,

implemented in collaboration with Life Insurance Corporation of India, which covers natural death, disability and death due to accident. We could enroll 1179 persons in this programme this year. The yearly premium is Rs.200 of which Rs.100 is

paid by Central Government. During the year 3 families received Rs.30000 each due to the demise of their family head. A total of 165 students, who are the children of the beneficiaries of this scheme, were given Rs.1200/- each as scholarship.

Cost Benefit Details (in Lakhs)



Cattle Insurance Programme

During the year, in association with United India Insurance Company Ltd, we implemented a cattle insurance programme for the beneficiaries of NABARD funded UPNRM project. In the reporting year we could insure

the animals of 80 farmers from the villages.

rathi and Choornam are promoted among SHG members for primary health care. People are given skill training in preparation of these home remedies using locally available materials and herbs.

Promotion of Traditional Home Remedies

Traditional home remedies including murivenna, Uraguliga, Thalish Path-

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.

chakarma (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.

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

Sahyadri Ayurveda Hospital

Sahyadri Ayurveda Hospital at Pallikunnu, offers speciality 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 Pan-

Sahyadri Ayurveda Pharmaceuticals

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

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 turn over was observed in the year 2015-2016. This facility is exporting Ayurvedic medicines to various countries across the globe.

Sahyadri International Institute of Ayurveda

Sahyadri International Institute of

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

hospitality management are essential parts of the training programme.

Sahyadri Institute of Ayurveda also offers short-term courses for professionals like Doctors, physiotherapists, Spa therapists, Pharmacist and nurses.



Our Proprietary Ayurvedic Formulations

Technology Development

Rural Innovations & Indigenous Knowledge

Peermade Development Society has been working in the field of grassroots innovations and indigenous knowledge ever since its inception. PDS is the regional collaborator of National Innovation Foundation (NIF) for the state of Kerala and is undertaking scouting, scrutiny, documentation and dissemination activities of farmers' innovations and unique traditional knowledge practices. Over 60 innovations, scouted by PDS, have received national level recog-

nitions. NIF has awarded PDS thrice with the best scouting award.

Multimedia museum of grassroots innovation.

We are happy to inform you that, PDS

has established a multi media-museum of grassroots innovations. This is the first ever museum in India for showcasing the innovations of farmers and common man. The museum was inaugurated by His Excellency Bishop Mar Mathew Arackal on 31st October 2016.

Diffusion of innovations among farmers, students, scientists and other stakeholders are the major objectives. More than 100 innovations documented by the scientists of Peermade Development Society are showcased in the museum. The exhibits include prototypes, innovations and photographs.





The multimedia touch screen kiosk in the museum has featured videos and photographs of grassroots innovations from all over India which is another attraction of the museum. Large number of students, farmers and women are visiting the museum. The real life innovations of common man offer an inspiration and encouragement for students and visitors to think innovatively and creatively to solve day to day life problems. This venture is supported by NIF and NABARD.

Festival of Innovations at Rashtrapathi Bhavan

With great honour and pride , we are

glad to report that, five of our grassroots innovators were invited to the Rashtrapathi Bhavan to exhibit their innovations at prestigious ‘Festival of Innovations’ organized by National Innovation Foundation. The festival was organized from 12th March to 18th March at Rashtrapathi Bhavan, New Delhi. AT Thomas (arrowroot grinder), Jayaprakash (energy efferent Chula), Antoji (Rain water syringe) Tom C Antony (Nutmeg), Vasani Bhai (anthurim) are the innovators invited for the prestigious exhibition. Hon’ble President of India Shri Pranab Mukherjee inaugurated the exhibition and interacted with the innovators.

Documentation of grassroots innovation

We have mobilized and documented more than 100 innovations for the 10th biennial national competition. Technical details videos, photographs and other details were collected and submitted to National Innovation Foundation for the national level consideration.

Energy efficient Chula for mid day meal programmes

With the support of Centre for Energy and Environment (CEE) and Small Grant Programmes of UNDP, PDS



Hon’ble President of India Shri Pranab Mukherjee inaugurated the exhibition



C.M. Gopi

Multiroot grafting method in Nutmeg

has installed energy efficient Chula developed by Grassroots innovator Jayaprakash in 50 selected schools in Idukki and Calicut districts. The primary objective of this programme was to bring down the cost of the preparation of the mid day meal programme in the schools. The energy efficient Chula developed by grassroots innovator is known for its energy efficiency, less emission and convenience. Teachers and the cooks highly appreciate the efficiency of Chula.

Technology Development and Dissemination

PDS is the Centre of Relevance and Excellence (CORE) of Department of



Antinito P.R.

Simplified Earth Digger

Science & Technology, Government of India in the field of developing drudgery reducing technologies, enterprise development, developing package of practices (PoP) in organic farming and tribal development. Four professionals are working under the programme.

New Initiatives

- Developed a new intercropping technology in rubber using shade loving black pepper and Coccoa for mitigating the ill effects of price fluctuation.
- Developed a new nursery technique in banana for High Density planting using Decapitation.



D Vasani Bhai

Improved Anturim Variety

- Initiated studies on seed propagation techniques in black pepper.
- Developed a technology for initiating adventitious roots in the basal nodes of senile plants for rejuvenation.
- Developed a new method for harvesting in black pepper for increasing productivity by initiation of more lateral buds.
- Identified and popularized locally adapted stress tolerant varieties of underexploited vegetable crops including *Dioscorea alata var. bulbifera*, *Canavalia gladiata*, *Ipomoea muricata*, *Psophocarpus tetragonolobus*, *Phyllanthus emblica* were selected.





Workshop conducted

A workshop on 'Idea Generation on Novel and Innovative Technologies for Empowering the Society' was organised with the support of RuTag – IIT Madras.



Transfer of Technology Scheme

During the current year Directorate of Arecanut and Spices Development (DASD) empanelled PDS as the programme implementing agency for popularizing new technologies in

spices, medicinal plants and Arecanut. This association enabled PDS to transfer various technologies in agriculture and thereby augment the organic farming movement in Idukki district.



Tribal Development

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

Kumily.

Integrated Tribal Development Programme under TDF

The NABARD assisted tribal development project was successfully com-

pleted during the year. The major objective of this project was to improve the living conditions of 500 tribal families through agriculture development and various livelihood initiatives. The project had significantly contributed in reducing tribal



Various Tribal Development Programmes

migration and improving the quality of life of the tribal population in Kan-nampady. Major positive changes noticed among the target population are given below.

1. Increased income for the tribal farmers from pepper, coffee, live-stock etc which were established under the project.
2. Improved marketing facility for farmers in marketing their agriculture products, forest products and dairy milk.
3. More area was brought under the cultivation of pepper and coffee.
4. Adoption of scientific agriculture practices in planting, manuring, pest management and harvesting.
5. Financial inclusion through opening of bank accounts, membership in SHG, credit linkage, etc.
6. Improved health status through the use of safe drinking water sources established under the project.

7. Improved food security through revival of paddy cultivation and cultivation and use of indigenous vegetables in the tribal hamlet.

Being the first TDF project in Kerala funded by NABARD, the Society trained 11 NGOs in Kerala in planning, implementation and monitoring of projects in tribal areas.

Marketing support for organic spices

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

given training in organic cultivation of black pepper, ginger, turmeric and cardamom and get them certified by the Control Union as organic farmers. Presently, there are 411 certified tribal farmers. PDS has collected 31 tonnes of organic spices in the reporting year from them.

Navajeevan Tribal Hostel for girls, Kumily

PDS is running a tribal hostel for girls at Kumily. The hostel is providing accommodation for poor tribal girl students. It is supported by Tribal Development Department, Govt. of Kerala. Presently, there are 31 girls being housed there.

Women Development Programme



PDS is always sensitive to the gender and environment aspects of every intervention it makes for the development of the society. Many of the projects implemented by the Society are targeted for the development of

women and tribals. Economic independence and socio - political empowerment of the women are targeted through institution building, micro finance and enterprise development. Around 86% of the SHGs promoted

by PDS are of women.

International Women's Day

PDS considers the celebration of International Women's Day as an op-



International Women's Day Celebrations - 2016

portunity for the women community to come together to explore the opportunities for their further development. Women's Day 2016 was held on March 8 at St. George Parish Hall, Kattapana, Idukki District. Irrespective of the geographical barriers, the celebration was characterized by participation of around 2000 women from Idukki, Kottayam and Pathanamthitta districts. The major highlights of the programme were the exhibi-

tion of SHG products, seminar and honoring best women entrepreneurs.

Exhibition of SHG products

Almost 32 SHGs / JLGs participated in the exhibition. The enterprises included hand-made soaps, spice products, NTFP products like grass brooms and garcinia of TDF assisted units in Kannampady, food products, herbal mosquito coil, vegetable seeds,

small packets of vermicompost, vegetables, hand-made jewellery, detergent products, Zip up unit, candle units and micro hatchery unit. It was a good opportunity for these enterprises to introduce their products to people and get sufficient coverage for their enterprises.

Best Woman Entrepreneur Award

Every year, on the International Wom-

en's Day PDS honours best woman entrepreneur and best performing SHGs from its area of operations. This year the award was given to Mrs. Omana Balan, Puthenpurackal, Kattapana for

her outstanding performance in running a food processing unit. Along with this, two best performing SHGs namely, Anupama SHG Cumbummettu from women category and Thejus

SHGs, Kozhimala from men category were also honoured during the occasion.

Sustainable Agriculture & Agro Processing

Promotion of organic farming

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



Soil Testing Laboratory

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

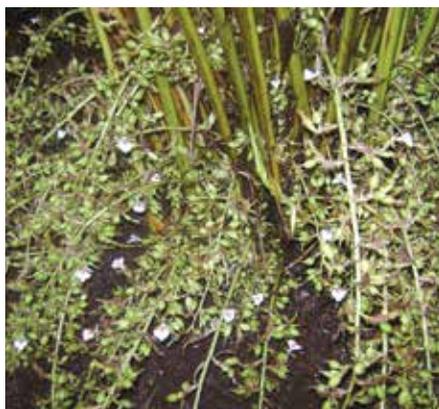
- Analysis of macro and micro nu-



trients of agriculture soil and plant samples.

- Analysing the plant nutrient content in the agriculture manure to conform the quality of agriculture inputs.

During 2015-2016 a total of 514 samples were analysed at PDS Soil testing laboratory. The parameters analysed in the laboratory were 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.



Organic Cardamom

This project was implemented with

Service Provided for Mushroom Cultivation



cost diet, suitable carrier media for EPN and its popularization. EPN was supplied to 250 cardamom farmers in Idukki district. The farmers are very much satisfied with the results. Attracted by the results PDS is getting more orders for EPN.

PDS Organic Garden and Seed Bank:

The seed bank continues to provide various support services to the farmers. Through this scheme the Society provide quality seeds and seedlings of vegetables and ornamental plants to the marginal farmers. The suckers of the farmers proven varieties of cardamom such as Thiruthali, Wonder, and Njallani and pepper varieties such as Kumbukkal, Aswathi, Suvarna are available in the organic farm.

New Initiatives

- Established a pepper nursery with the financial support of State Horti Culture Mission. In this unit planting material are produced using IISR technologies such as serpentine

the financial support of Department of Science and Technology, Govt. of India. The project was successfully completed in December. The project aimed at the development of a low cost technology for the mass multiplication of EPN and its populariza-

tion. EPN is a bio control measure for controlling root grubs which is a major problem in cardamom cultivation. Traditionally people use huge quantity of chemical pesticides in controlling this pest. The major achievements of the project are development of low



method and vertical column method.

- A total of 20 new varieties are introduced in the nursery unit such as all clones of Panniyur and varieties released by IISR.

- New ginger and turmeric varieties are introduced from IISR and Kerala Agriculture University.

Bio Manure Production:

PDS has a vermicompost production unit at Sahyadri Research Institute,

Thattathikanam. This unit has been supplying a superior quality product to the organic farmers of the region for the past 18 years. *Eisenia foetida* and *Eudrilus eugeniae* are used for the production of vermicompost. During the reporting period 60 tonnes of vermicompost, 3.8 tonnes of vermifert, and 958 litres of vermifert were supplied to the farmers at

an affordable price.

We hosted 4127 visitors including students, farmers, NGO representatives and agriculture officers during the year.

Mushroom Cultivation

A mushroom spawn production unit

is established in the Sahyadri Research Institute. Mushroom spawn is supplied to women groups and other mushroom growers in the district. A demonstration unit for mushroom cultivation is also set up for the effective dissemination of the technology.

Project on 'Climate Change Adaptation and Mitigation'

In collaboration with KKS and BMZ, PDS has successfully completed the project on climate change. The project could successfully reach to 9000 low income and marginal families belonging to 600 SHGs in 52 villages. The project had benefited the target group in different ways.

• **The first and foremost benefit** of the project was that it could build a resilient community to climate change in the project area. Today the target groups are more aware about

climate change, its consequences and measures to overcome them. More and more people are coming forward to construct bio gas plants, solar energy, soil conservation works, rain water harvesting tanks and cultivation of food crops, etc.

• **Economic Benefits:** The project contributed in a substantial way in increasing the income level of the target group. The self help structures are helping the target group to get low interest loans for various pur-

poses. Measures like cardamom drier, organic certification programme, agriculture nurseries, cultivation of food crops, soil conservation measures helped the farmers to increase their income. People are using this income for depositing in their SHGs, education of the children, investing in animal husbandry units and other livelihood activities. Also the project helped the farmers to reduce their living expenses especially on food, fuel and drinking water. Establishment of bio gas plants, smokeless ch-



ulah, solar lantern, cardamom driers and community chulah in schools had significantly reduced the expenses on firewood, cooking gas and electricity. Cultivation of indigenous food crops and vegetables and kitchen garden promoted and increased local production and consumption of food materials and thereby reduced market dependency.

- **Health Benefits:** Drudgery reduction and saving of time for women

and children in the collection of firewood and drinking water is another important benefit of the project. The use of bio gas plants and smokeless chulah has relieved the women from direct exposure to smoke in the kitchen. The time used for collection of firewood and water is now invested in attending children's studies, undertaking new income generating activities and helping in agriculture.

- **Environmental benefits:** substan-

tial reduction in the use of firewood was achieved through the use of bio gas plants, smokeless chulah and cardamom drier. Promotion of organic farming helped reduction in the quantity of chemical fertilizers and pesticides. Construction of bio gas plants also contributed in improving cleanliness in the premises of dairy farms, reduced spread of mosquitoes and other insects

The story of Mrs. Bindhu Raju in Ramakalmedu village of Idukki district describes how a small intervention can motivate the poor families for development. Mrs. Bindu is the wife of Mr. Raju and both of them were coolie workers. They lived in a single room hut with their 3 school going children. They have only 10 cents of land in which they cultivated coffee and cardamom.

Intervention

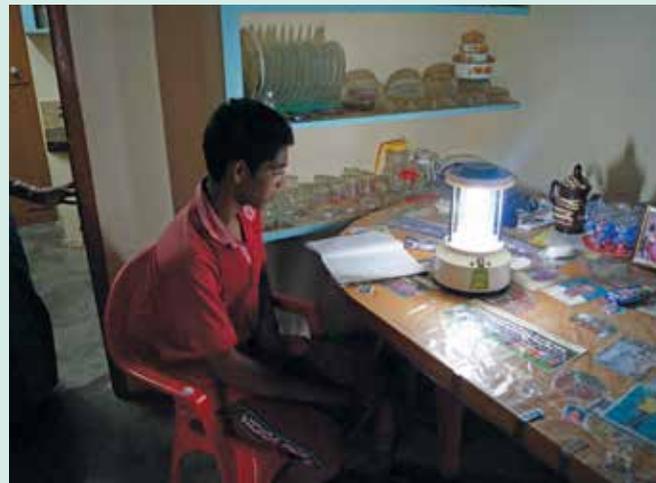
Mrs. Bindu is the member of Avoni SHG. She came to know about the project on Climate Change and solar lanterns during the weekly SHG meeting. She applied for a solar lantern and it was approved by the SHG federation. She got the solar lantern in December, 2012. Total cost of the unit was Rs.2750 including Rs.600 as beneficiary contribution. 'We wanted an alternative as electricity failure was a constant phenomenon' says

Mr. Raju. The lantern is used daily by the children for their studies. So far the lantern has no complaints and it is working perfectly.

Impacts / Results

For PDS, it was an opportunity to know more about the family and their various problems. Mr. Raju is a kidney patient. The SHG federation and the animator visited the house and expressed their willingness to help them. They successfully mobilized fund from various sources including PDS, local church, teachers and other well wishers and finally constructed a two bed room house.

Recently Mrs. Bindhu was offered a job in Kuwait as a housemaid by a NRI neighbor. For the last 6 months she is working in Kuwait. The children are looked after by Mr. Raju who also goes for coolie work. 'My



children are very good in their studies and they have first and second ranks in the classes' say Mr. Raju. 'They are our hope'.

'Conservation of Natural Resources and Livelihood Promotion'

During the current year a new project on 'Conservation of Natural Resources and Livelihood Promotion' was started with the support of Karl kubel Stiftung (KKS) & BMZ, Germany. The project is aimed at promoting sustainable agriculture, conser-

vation and development of drinking water sources, promotion of natural resource based livelihood and renewable energy. The project is expected to benefit 5000 rural families in 21 villages of Idukki, Kottayam and Pathanamthitta districts.

The following are the main project components:

- Establishing Rain Water Harvesting structures
- Renovation of water sources
- River Conservation programme

- Recharging of wells
- Soil conservation measures - stone bunds, gully plugging
- Promotion of Bio gas plants
- Promotion of Soil testing
- Intercropping of arrow root and cocoa in rubber fields
- Establishing arrow root processing units
- Infrastructure support for dairy, goat rearing and swine management

- Fodder cultivation
- Promotion of new SHGs and nurturing of existing SHGs and federations

Bridge Building Programme

During the current year, in association with Karl Kubel Stiftung (KKS), Germany, two German volunteers worked with PDS for 9 months. The objective of the programme is to create an op-

portunity for the German students to learn more about India and its culture. The volunteers namely, Anton Krumpelmann and Liam Bowes have worked with different projects and assisted the staff in documenting success stories.

Research, Development and Extension

Research on Bio-Control Agents

Lack of effective non agro-chemical alternatives for pest and disease management is the major hindrance for large scale promotion of organic farming. PDS promotes the adoption of the latest technologies and in-house research and development of alternative technologies for the promotion of scientific organic cultivation.

Peermade Development Society has a Biological Control Agents laboratory at Thattathikkanam which conducts R&D and multiplication of viable Bio-

logical Controls for the control of diseases and pests in spices.

Trichoderma, *Metarhizium* and *Beauveria* which function as Biological Control Agents (BCA) against a number of diseases and pests in spice crops are being multiplied and supplied to the farmers. During the reporting period 4.8 tonnes of *Trichoderma*, 0.8 tonnes of *Metarhizium* and 1.3 tonnes of *Bevaria* are supplied to the farmers of Idukki District.

tification of pest and disease management strategies for Arecanut. A package was developed and given technical support to arecanut farmers of Marayoor for controlling bacterial diseases. We conducted lab study for identifying the causative organism with the technical support of CPCRI Kasaragod. The identified bacterial colony is *Xanthomonas campestris*.

Tissue Culture

PDS focuses on the needs and aspirations of the modern cultivators by trying its level best to provide

New Initiatives

- Started new initiatives for iden-



them superior quality, high yielding, drought-resistant varieties of black pepper, banana and anthurium seedlings through tissue culture techniques. The project on black pepper funded by DST, New Delhi has completed its first year works successfully. The objective of the project is



to propagate selected disease resistant and drought-tolerant varieties of black pepper through micro-propagation and distribute the plantlets to the selected tribal farmers of Up-puthara Panchayarth, Kattappana. Other Lab activities include Preparation of media, Initiation of fresh



cultures, Sub culturing and Maintenance of established pure cultures and Hardening of plantlets to farming conditions.

Agro processing and export

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

PDS Organic Spices

PDS Organic Spices, a unit of Peer-made Development Society promotes cultivation, processing and marketing of superb quality organic spices to help marginal farmers achieve sustainable livelihoods. PDS Organic Spices is one of the top most Organic Exporter from India. It has got certifi-

cation of Fairtrade, NPOP, USDA, EU, Biosuisse JAS, Bio Dynamic/Demeter, Naturland ,Naturland –Fair, Korean Certificate BRC &ISO 22000:2005,5S etc. The export value has reached all time high levels during the year 2015-16. The total value of exports reached Rs.26.10 Cores with a volume of 326.57 MT.



Construction of New Buildings

The New building along with the testing laboratory upgraded with additional equipments and facilities and the new storage area for raw material grading and sorting was inaugurated in the month of May 2015.

Biofach India 2015

This fair was organized by Nurnberg Messe India (NMI) in association with

International Competence Centre for Organic Agriculture (ICCOA) at Adlux Exhibition centre Cochin, Kerala from November 6 to 8, 2015. Fr. Jose cherian, Joint Director, Mr. Sunil Joseph, Mr. Roy Joseph and Mr. Binoy PM attended the trade fair. PDS Organic Spices displayed various organic products at the fair.

Biofach 2016 – Nuernberg Germany

Boifach, the largest exhibition of organic products in the world was held at Nuernberg ,Germany from February 08th to 14th 2016. Fr. Jose cherian, Fr. Jilson James and Mr. Sunil Joseph represented PDS Organic Spices in the show. The show witnessed approximately 45,434 visitors and 2,088 exhibitors from 129 countries across the world.

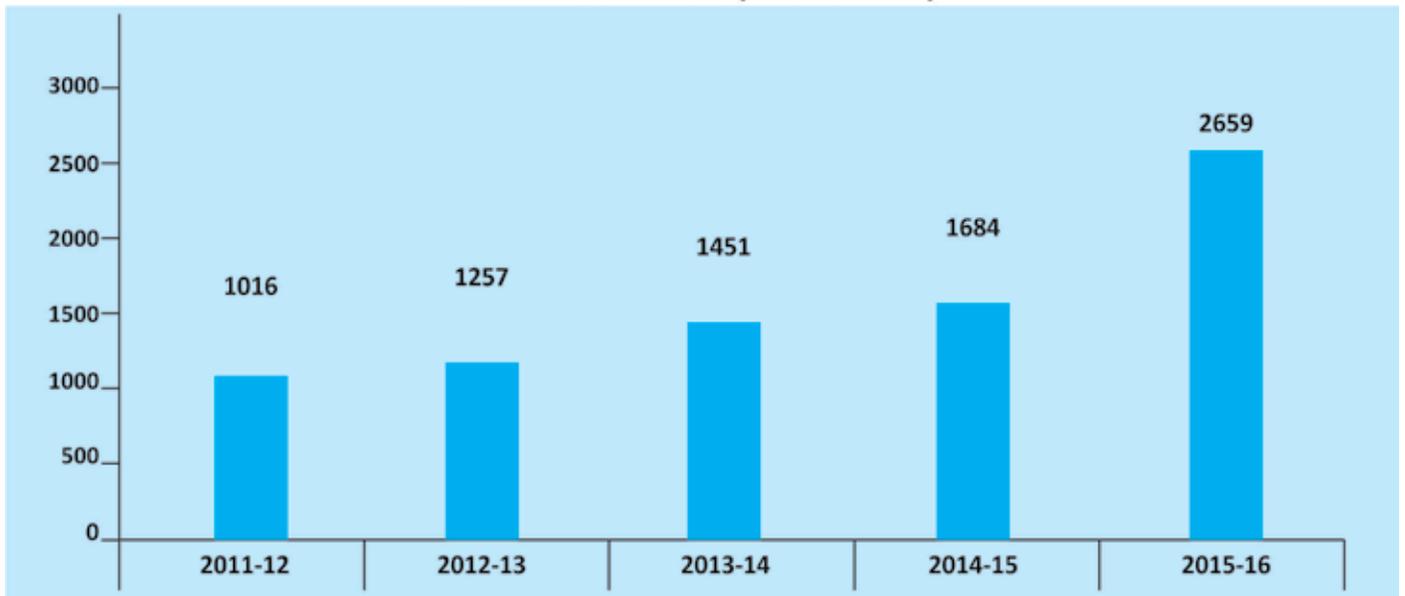


World Advisory Board Members of Naturland



Biofach India 2015

Annual Turnover (Rs. in Lakhs)



PDS Organic Tea

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

is growing. We are trying to encourage more and more small farmers to convert as organic farmers. As part of our commitment to our small tea farmers, we distributed premium to all our organic tea farmers in the current financial year.



Organic Tea Processing



Sahyadri Museum

A state of the art museum was opened at PDS by Mr. T.K. Jose IAS in last December which gives a variety of information on Indian Spices, Ayurveda and Tribal Culture. The speciality of this museum is that it is established in a building constructed in 1900. It is renovated to a beautiful structure which reveals

its elegance. The history part of the museum deals with the first migration to the High Ranges and history of Idukki district. It also narrates the origin of the name 'Peermade'. The Ayurveda part gives the history of Ayurveda and exhibits of herbs used for the preparation of Ayurvedic medicines. The precious collection of Palm Leaves of ancient times is a great attraction. The tribal section

gives a lot of ideas about the various tribal groups lived in Idukki district for many centuries. The spices part gives a narrative in pictures about the important spices grown in this region. This new museum has attracted many visitors over the last five months. Many publications have advertised and promoted our museum.



Human Resources Development and Institution Building

Marian College, Kuttikanam

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

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

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

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



Marian International Institute of Management (MIIM)

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



PEERMADE DEVELOPMENT SOCIETY

PEERMADE
IDUKKI (DIST), KERALA

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

PARTICULARS	As on 31.03.2016	
	Rs.	Ps.
INCOME		
Income from Units	56,644,191.69	
Agricultural Income	31,080.00	
General Receipts & Contributions	10,161,407.04	
Interest from Bank	1,597,755.00	
Interest on Income Tax Refund	22,759.00	
TOTAL	68,457,192.73	
EXPENDITURE		
General Administration Expenses	7,469,792.07	
Agricultural Expenses	413,890.5	
Interest & Bank Charges	1,124,681.44	
Vehicle Expenses	835,613.00	
Excess of Income over Expenditure	58,613,215.72	
TOTAL	68,457,192.73	

Sd/-
Fr. Justin Pazheparambil
President

Sd/-
Dr. Hubby Mathew
Secretary Cum Treasurer

Sd/-
Jose Kappen & Co.
Chartered Accountants

PEERMADE DEVELOPMENT SOCIETY

PEERMADE
IDUKKI (DIST), KERALA

BALANCE SHEET AS ON 31ST MARCH 2016

PARTICULARS	As on 31.03.2016	
	Rs.	Ps.
LIABILITIES		
Capital Fund	269,648,172.33	
Corpus Fund	341,950.00	
Grant Account - FC	6,463,695.09	
Revolving Fund	4,832,460.00	
Loans & Borrowings from Banks	114,974,373.00	
Loan from Funding Agencies	15,665,523.00	
Current Liabilities	2,031,623.00	
TOTAL	413,957,796.42	
ASSETS		
Fixed Assets	61,598,366.71	
Own Units & Projects	220,018,718.50	
Loans & Advances	119,885,187.91	
Deposits	500,000.00	
Receivables	2,256,059.00	
Cash & Bank Balances	9,699,464.30	
TOTAL	413,957,796.42	

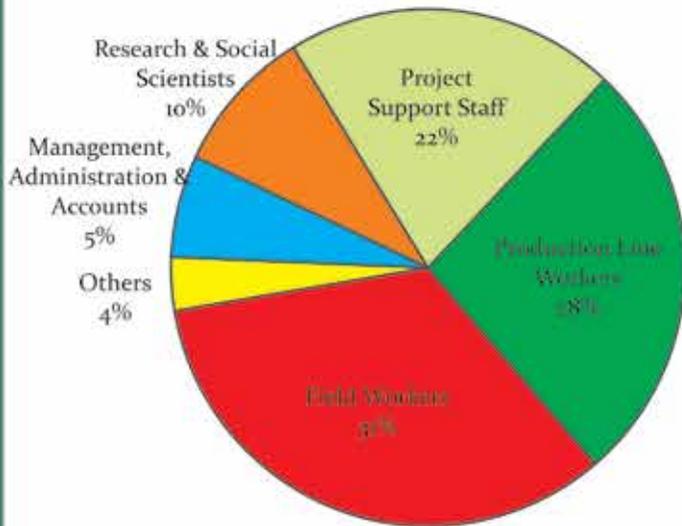
Sd/-
Fr. Justin Pazheparambil
President

Sd/-
Dr. Hubby Mathew
Secretary Cum Treasurer

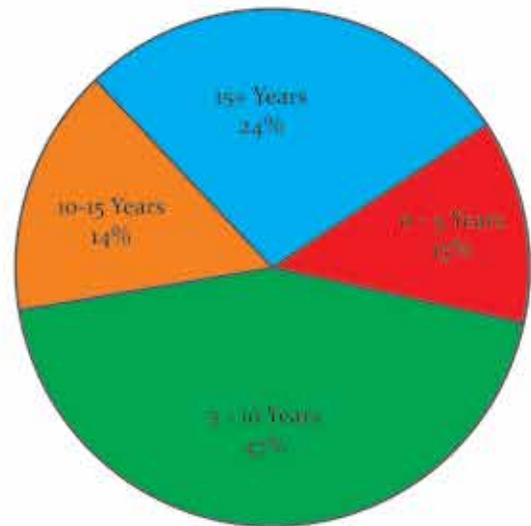
Sd/-
Jose Kappen & Co.
Chartered Accountants



PDS - EMPLOYEE PROFILE

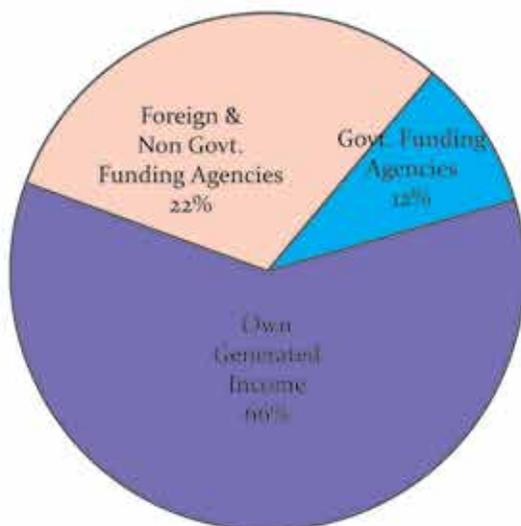


Employee Distribution
based on Nature of Work

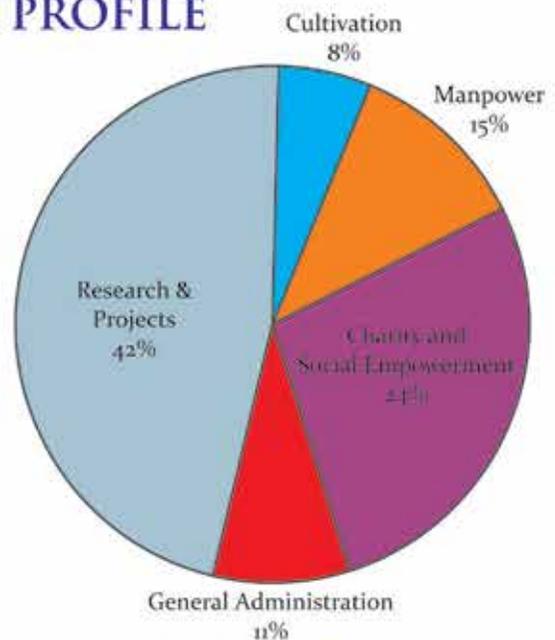


Employee Distribution
based on Years of Association

PDS - FINANCE PROFILE



Revenue Source



Fund Utilization



Peermade Development Society

Peermade - 685 531, Idukki

Kerala, India.

Tel: +91 4869 232197, 232725, 232497

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pdsngo1980@gmail.com

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www.pdsorganicspices.com, www.ayurvedaexcellence.com

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