

ANNUAL REPORT 2017 - 2018



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 2017-2018. This report reflects the programmes carried out by PDS for the development of the people in the past year. Since its inception in 1980, PDS has stood for the marginalized, the weak and the needy.

It is a matter of great satisfaction to see that PDS has implemented several developmental activities in the current year. The water campaign programme, the consultancy services and the special EDPs make PDS very unique. It has formed thousands of self help groups of men and women in their four regions through which various developmental programmes are being implemented. Through its collaboration with BMZ, KKS, NABARD, KSBDC and UNDP, PDS could tap lots of resources for the local people. Recently PDS Organic Spice division was awarded with AA grade rating from British Retail Consortium (BRC). I am sure this will give the organization a great boost to enlarge its export business operations.

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

With regards,

Mar Mathew Arackal

Bishop, Diocese of Kanjirappally

Message from the President.....



I am very happy to know that Peermade Development Society (PDS) is publishing its Annual Report for the year 2017-18. For the last 38 years, this organization has been working with the people for their sustainable development. It is a matter of great satisfaction that PDS, rooted on its vision of “Sustainable Development”, carry out its mission for the marginalized farmers, tribal people and women. Substantial contributions are made in the field of organic farming, processing and value addition of cash crops. The formation of number of Self Help Groups and Joint Liability Groups by PDS has contributed a lot to the development of men and women. The Farmer Producer Organization started in the Kannambady tribal colonies is to be appreciated so much. It has recorded envious growth and at present its operation is extended to other areas also. Several small scale enterprises were started by the men and women groups through the support of microfinance, granted by the organization. Further, the partnerships and network established by PDS makes it a unique organization.

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

With regards,
Fr. Justin Pazheparampil

Message from the Executive Director...



Greetings!

If you are reading PDS' Annual Report, it may mean that you are one of our loyal supporters. Thank you. It is only through your prayers and encouragement that PDS continues to be on the cutting edge of new opportunity, technology and each year experience growth in our programmes. We hope you enjoy reading and learning about our activities of the past year. Again, PDS' success is attributed to our benefactors, professional staff and our collaborators on all levels.

PDS had a very novel and attractive way of celebrating our annual International Women's Day. Instead of securing speakers, our women's self help groups entertained everyone with various cultural programmes. We had dramas, skits, dances and music which showed how talented our members are and allowed many women to participate. Altogether 2500 women attended. During the evaluation of the programme, everyone appreciated the programmes and suggested that the new format be continued in the coming years.

In the current year, we have started new PDS units at Chemmannu in Idukki district and Podimattam, Panavilavu and Padanilam in Kottayam

district. The groups in these units are very active and several PDS programmes are being implemented in those villages.

In association with NABARD, PDS organized a major Water Campaign in five vulnerable/water stressed Gramapanchayats in Idukki district; namely, Upputhara, Kokkayar, Peruvanthanam, Peermade and Karunapuram. Ward level sensitization programmes were organized by trained volunteers on various methods of rain water harvesting, efficient water use, ground-water recharge and integrated farming systems.

During December 2017, PDS organized two training programmes for 20 NGOs working in the agriculture sector in India. The first training was on organic farming in which 20 officials from ten NGOs working in different states attended. The second training was on adopting appropriate technology for rural development in which also 20 representatives from ten NGOs attended. We organized these programmes as part of our consultancy services.

In association with the Kerala State Backward Classes Development Corporation, PDS implemented the micro

credit programme for families belonging to minority and backward communities. One crore rupees were disbursed to 358 rural families through 68 SHGs for undertaking and scaling up various livelihood activities.

PDS in partnership with NABARD initiated the digitization process of all SHGs. Initially 515 SHGs functioning in Idukki district were digitized. Seventeen trained animators are working on this project. They upload all the financial transactions of SHGs on a monthly basis.

Our well-established Entrepreneurship Development Programme conducted five trainings. Marian college students were involved for the first time in facilitating some of the training sessions. Approximately 250 attended. Out of this training, around 50 entrepreneurs stepped forward which PDS is currently mentoring growth of their small businesses.

BRC again this year awarded PDS Organic Spice Unit the AA Grade rating. In November, 50 students from Kerala Agriculture University spent one week at PDS as part of their Rural Living and Learning programme. This experience for the students included staff trainings with PDS professionals,

local visits to organic farms and farmers and our facilities.

PDS staff conducted hands on support to PRIs in conducting several programmes and trainings in various districts.

Mr Hubert Heigl, President, of Naturland visited PDS in November. He visited our Organic Spice unit and some of our organic farmers. He was very much appreciative of our efforts in organizing the organic farmers and the processing.

As usual, Fr Jilson, Dr Thomas and Mr Jomon attended the Bio-Fach Organic Conference held in Nuremburg in February. There were a stream of visitors to our marketing booth. Our presence at this conference allowed us to establish several new business contacts. Participation in Bio-Fach is a great boost to our organic spice business.

The Organic World Congress was held in New Delhi from November 9-11. PDS was represented by Fr Hubby Mathew, Fr Jilson, Dr Thomas and a few of our staff. We also partook in a Panel discussion on "A Plea for Socio-ecological Sustainability in Globalized Value Chain" which was jointly or-

ganized by Naturland and Demeter. Naturland arranged a meeting of its members from India during the congress and PDS was an active member in its various discussions about future growth.

We are very proud to mention that our Project Officer, Dr Siby Joseph was elected as the President of the Idukki district Professional Social Workers' Forum. With his leadership qualities and organizing abilities, we are certain that the Forum will initiate several new programmes.

Fr Hubby Mathew was re-elected as a member of the World Advisory Board of Naturland for a second term.

Because PDS is recognized as one of the top social work organizations in India, Dr Hubby Mathew received the Fr Jose Alex award for Excellence in professional social work.

Our main guest house was renovated this year. Our updated guest rooms are much more spacious and include many new amenities. These modernized facilities will be certain to attract new tourists.

May I take this occasion to thank all our donor agencies and groups for

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

With warm greetings,
Dr Hubby Mathew
Executive Director

Community Empowerment

Community Empowerment Through Peoples' Organizations

Promoting and nurturing community based organizations are effective mechanisms for achieving sustainable rural development. Our community building 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 (SHGs), Joint Liability Groups (JLGs) and Village Development Councils (VDCs) consisting of 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 (SHGs)

Self Help Groups (SHGs) are informal groups promoted to disseminate the values of self-reliance and financial discipline. They also facilitate thrift and credit activities among the rural communities. PDS started promoting SHGs in 1996. As of March 31, 2017, PDS promoted 1,986 SHGs covering 43918 families in Idukki, Kottayam and Pathanamthitta Districts. SHGs are informal banks and act as grass root level mechanisms which cater to the financial needs of the common people, especially women. All the SHGs have bank accounts in their service area banks and 93% of these groups have been availing credit facilities from the banks. SHGs are in-

strumental in availing credit support for the marginal farmers and women from banks and other agencies for undertaking various income generating activities.

Joint Liability Groups (JLGs)

PDS 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. During the year, in collaboration with National Bank for Agriculture and Rural Development (NABARD), PDS promoted and facilitated direct bank linkage of 900 JLGs in Idukki, Kottayam and Pathanamthitta districts. In addition to this, many of the JLGs continue to take subsequent loans for

starting various income generating activities.

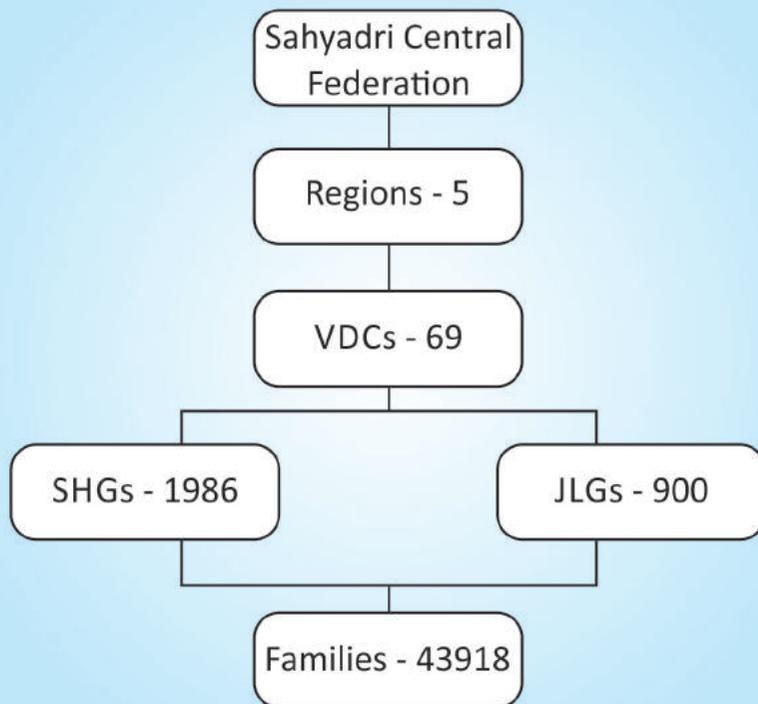
Village Development Councils (VDCs)

Village Development Councils are village level federations of SHGs. At present, there are 69 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.

Region

A cluster of VDCs is known as region. The number of VDCs in each region ranges from 12 to 22. During the year Pathanamthitta region was divided into two regions namely Pathana-

Village Level Network of Peoples' Organizations



mthitta and Kanjirapally. Presently, the five regions are Kattapana, Kumily, Mundakayam, Pathanamthitta and Kanjirapally. Each region has a full time Regional Coordinator who is responsible for coordinating and monitoring of various programmes in different villages.

Sahyadri Central Federation

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

Kumily Agro Spice Farmers Producer Company Limited

This company is the consortium of farmers producing vermicompost, or-

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 Kannampady tribal colony, Idukki district. It is promoted involving only tribal

ganic vegetables and spices in Kumily area. The company is located in Kumily. It aims to provide various support services to the farmers in Kumily area including collection, value addition,

farmers as its members. The objective of this company is to provide market support to tribal farmers. The company collects various agriculture produce and Non-Timber Forest Products from the tribal farmers in its collection centre at Kannampady. The annual turnover of the company during 2017-18 is Rs.17.35 lakhs. At present there are 252 members as shareholders. The company is planning to expand its operations outside the tribal colony.

marketing, procurement of inputs etc. At present there are 102 shareholders in the company.



Family Development Programmes

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

Family Sponsorship Programme

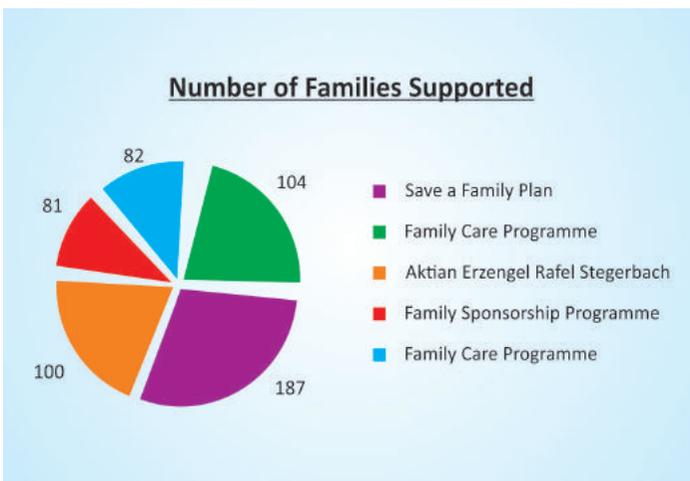
In this programme, ultra-poor families are supported through regular monthly assistance for a stipulated period of time. The families are selected by the local SHGs and each family is sponsored by a benefactor abroad. The assistance comes directly into an account that is jointly

operated by the beneficiary family and the Diocesan Social Service Society (DSSS). The assistance is utilized for income generating activities and for fulfilling immediate needs like food, clothing, housing, medical and education. The programme is closely monitored by a team of village level animators, sponsors, parish priests and field coordinators. Presently, the programme exists in 121 villages in

Idukki, Kottayam and Pathanamthitta districts covering 554 poor families. This year Rs. 138.38 lakhs were given

to the sponsored beneficiaries. During the year PDS organised 3 regional level beneficiaries gathering

at Kattappana, Anakkara and Mundayam and reviewed the progress of the programme.



Micro Finance and Micro Enterprise Development

The micro finance programme of PDS continues to achieve new heights in terms of vertical and horizontal growth. Our micro finance includes several programmes like promotion

of SHGs, promotion of Joint Liability Groups, on lending to SHGs and direct credit linkage of SHGs and JLGs with banks. It is extended to other areas like micro insurance, capacity build-

ing and skill training programmes, entrepreneurship development and hand holding support.

Details of SHGs under PDS Micro Finance Programme

Sl.No	Particulars	Cumulative
1	Total No. of SHGs	615
2	Total number of families covered	8715
3	No. of Village level SHG federations	54
4	Savings mobilized in SHGs	23525000.00
5	Internal lending	1158625000.00

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.700, 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 pur-

suings 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

1. Kerala State Backward Classes Development Corporation

During the year Rs.10 million was obtained from KSBCDC and was disbursed to 68 SHGs. The amount was utilized for undertaking income generating activities by SHG members belonging to backward communities and minorities. The major attraction of the scheme is its very low interest rate which is only 5% calculated on reducing balance. The loan is given only for income generating activities and maximum amount given to a member was Rs. 50000.

2. Federal Bank Ltd.

During the current year Rs.25 million was obtained from Federal Bank Ltd for on lending to 71 SHGs in Idukki, Kottayam and Pathanamthitta districts. This programme helped 426 families to undertake various activities like dairying, goat rearing, lease farming, vegetable cultivation, cultivation of food crops and other income generating activities. The cumulative loan from Federal bank has reached Rs.105 million.

3. Sahyadri Credit Cooperative Society, Kanjirappally

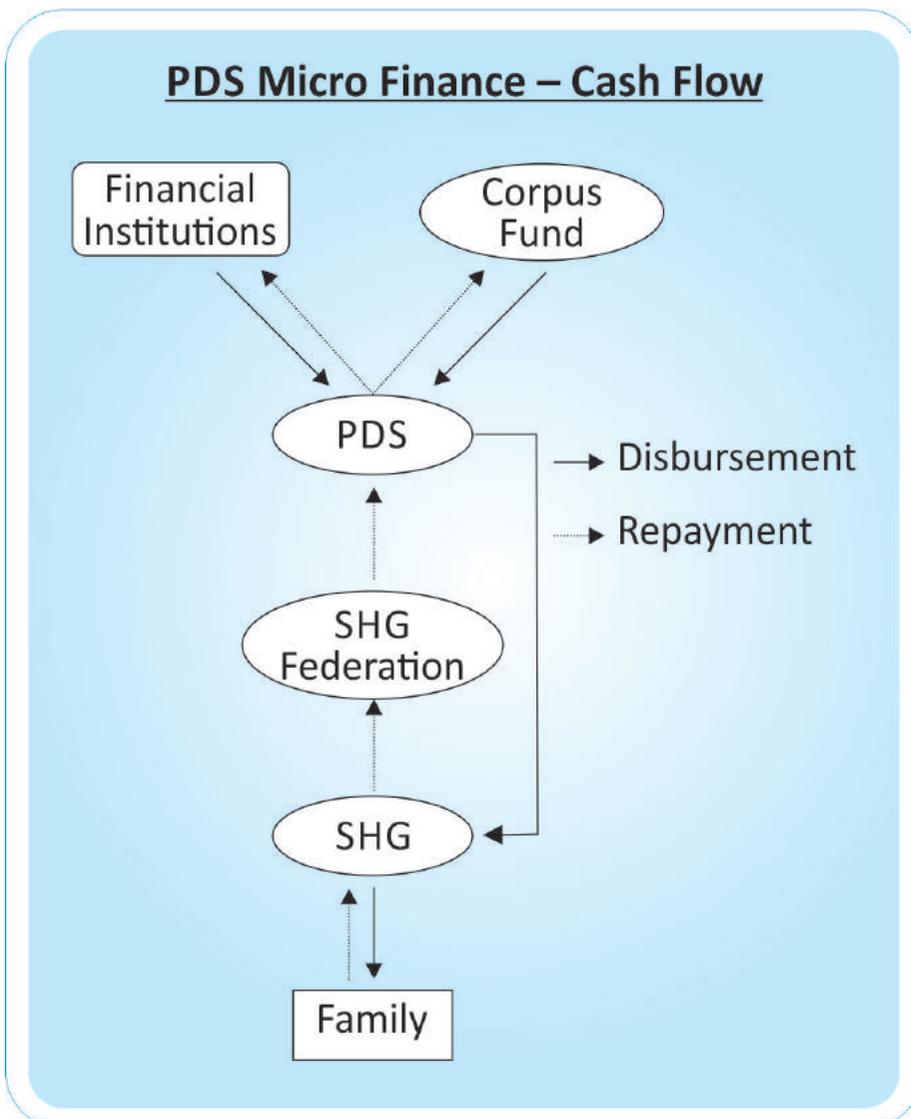
During the year PDS availed Rs.20 million from Sahyadri Credit Cooperative Society for giving micro loans to the SHGs. The repayment of the same also is progressing well.

4. Bank Loan through SHG Bank Linkage Scheme

During the current year PDS facilitated 218 SHGs to avail Rs. 836 lakhs as loan from different banks. Under this arrangement, the role of PDS is that of a facilitator and SHGs get the loans directly from their banks. The repayments are also done by the SHGs themselves and PDS ensures that all loans are repaid in a timely manner.

5. Central SHG

SHG Federations (VDCs), at the village level, mobilize savings from member SHGs. This amount is revolved among the SHGs within the village. The monthly mandatory saving to be made in the village level federation by the member SHG is homogenous for each federation but differs from



federation to federation and it ranges from Rs. 100 to Rs.1000. Transactions take place at the monthly federation meeting. Currently, 64 federations are engaged in providing these types of loans. In the current year, cumulative total of savings mobilized by the federations is Rs.185 lakhs and loans given to SHGs are Rs.712 lakhs. PDS provides training in accounting, internal audit, fund management and management of NPAs to the village level leaders and animators on a regular basis. PDS conducts the external audit also.

6. Bank linkage of Joint Liability Groups (JLGs)

With the assistance of NABARD, PDS

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 5000 low income families belonging to 700 Self Help Groups in the Pathanamthitta, Kottayam and Idukki districts of Kera-

7. Assistance for Soil, Water and Energy Conservation

In collaboration with Karl Kubel Stiftung (KKS), PDS continues to assist SHGs to undertake activities related to natural resource management. Farmers are provided both interest free and low interest loans for car-

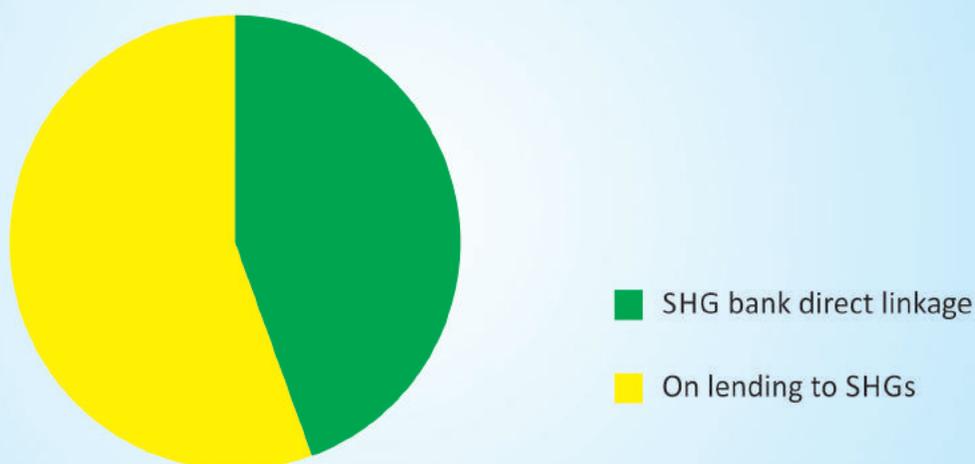
rying out different activities which will enable them to adapt to climate change. Activities supported under the project includes soil conservation works, bio gas plants, solar lanterns, rain water harvesting tanks, cardamom dryers and agriculture nurseries. Under the scheme the cumulative amount of loan given is Rs.25 million.

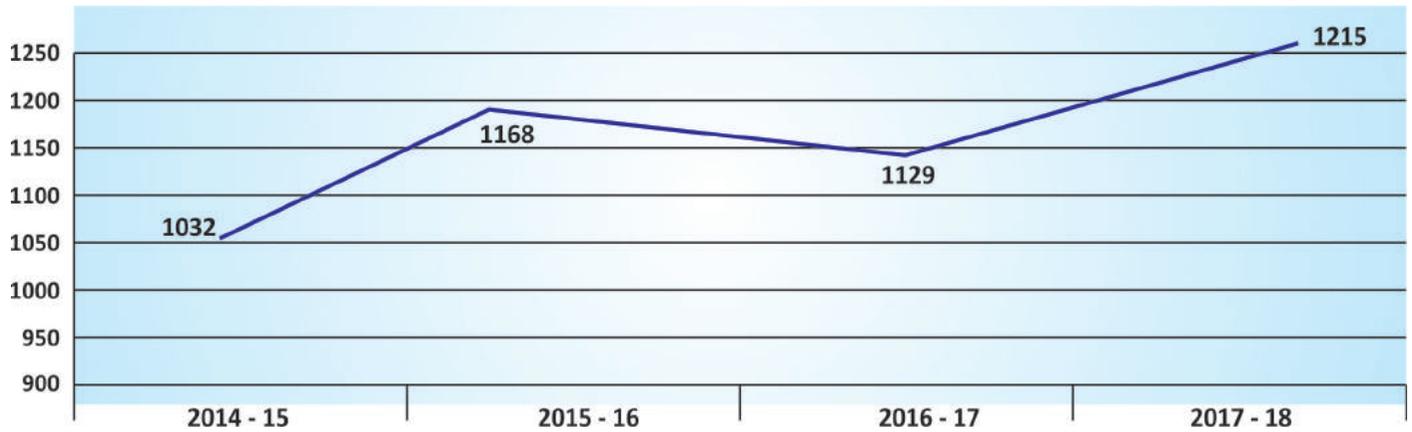
8. Deposit Linked Loan

PDS accepts one time deposit from its affiliated SHGs and the amount mobilized is utilized for on lending to SHGs. The loan amount is proportionate to the deposit in the ratio of 1:20. As of 31st March 2018, Rs.83 lakhs were mobilized and 292 lakhs were disbursed to the SHGs.

la 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.1.75 Crore was disbursed to the target group for various activities and the cumulative amount has reached to Rs.613 lakhs.

Source of Finance





Innovations into Enterprises

Commercialization of grassroots innovations by linking rural innovators and entrepreneurs and establishing supportive ecosystem for the same is the core objective of the i-STED project. Commercialization of farmer developed pepper and cardamom varieties were attempted in 2017-2018 and were able to establish 16 enterprises in the reporting period. These enterprises include 12 in pepper (Nurseries) and 4 in cardamom (nurseries & marketing of cardamom capsules) and are located in remote villages of Wyanad, Idukki, Palakkad, Thrissur and Kannur districts of Kerala.

With regard to commercialization of pepper, we have successfully experimented cluster approach by linking with rural innovators and entrepreneurs. With the support of i-STED project, the innovators have developed a mother nursery of pepper which has capacity of raising 60,000 seedlings. Rural entrepreneurs including women entrepreneurs from different parts of Kerala were identified, trained and supported to start satellite units in different parts of Kerala. Seedlings were distributed to the satellite nurseries from the mother nursery and satellite nurseries propagated the seedlings by adopting the serpentine method. Seedlings are

ready for sale at the mother unit and satellite units. Unique benefit sharing process have been evolved under the project between innovators and entrepreneurs and the entrepreneurs have agreed to give royalty (Rs 5/sold seedlings) to the innovators. The innovators are expected to get more than Rs 2.5 Lakh as royalty alone by December 2018. The enterprises have generated more than 50 direct employment and 100 indirect employment opportunities.

Specific website for promotion of established enterprises and business under i-STED project has been launched (www.pdsinnovation.org). The entire details of enterprises and



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

PDS has constituted a high level advisory board for the monitoring of i-STED project chaired by Shri P.H Kuri-an, Principal Secretary Department of Revenue and Disaster Management

Government of Kerala.

With an objective of dissemination of farmer variety of pepper and cardamom and supporting the established enterprises, farmers groups and women SHG were trained in various aspects of cultivation of these specific varieties. More than 900 farmers were trained during the reporting period.

For wider dissemination of farmer varieties, demonstration /model

plots of pepper and cardamom variety were established. Large number of farmers, students, scientists and entrepreneurs are visiting the demonstration plots to learn the specialties of the variety and its cultivation techniques.

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

Rural Women Technology Park

With the support of DST, Govt. of India, PDS continues to implement the Women Technology Project for the holistic empowerment of women in rural and semi urban areas of Kanjirapally, Ranny and Pathanamthitta taluks of Kerala through agro - allied micro and small enterprise development.

This programme aims to provide technologies for sustainable utilization of natural resources-for livelihood generation and to establish inter linkages with R&D institutes for promotion & development of appropriate technologies. It also promotes individual and group entrepreneurship and tries

to create network of women groups and facilitate income generation programmes. PDS provides training, backward and forward linkages.



Achievements

Milestones	Qty	Sector / Variety	Beneficiaries	Settlement / survival rate
Skill Trainings provided	127	<ul style="list-style-type: none"> Nursery Techniques White pepper processing Food processing Vetiver Value addition 	720	74%
Nurseries Established	15	<ul style="list-style-type: none"> Vetiver Passion Fruit Sreevijaya Cassava 	15	12 Nos.
Plantlets distributed	11000	<ul style="list-style-type: none"> Vetiver Passion Fruit Cassava 	18 SHGs	79%

Entrepreneurship Development

Potential entrepreneurs are identified and equipped to set up enterprises through Entrepreneurship Development Programme (EDP) and Skill Development Programmes. SHGs and JLGs are provided with entrepreneurship awareness before the 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.



Vanitha Laundry Unit at Kumily

Boost Your Business with Facebook

This is an orientation cum skill development programme for small and micro entrepreneurs to boost their business with the support of Facebook page. The official sponsors were Facebook and Entrepreneurship Development Institute of India (EDI India). Peermade Development Society has organised this training programme in Kottayam and Idukki districts of Kerala state and assisted more than 250 entrepreneurs for digitizing their market reach.

Carpentry Unit

The unit manufactured and supplied



Carpentry Unit at Peermade

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

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.



Eco Shop at Kuttikanam

Rural Health and Wellness

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

Sahyadri Ayurveda Hospital

Sahyadri Ayurveda Hospital at Pallikunnu, offers specialty therapeutic treatments for diseases and health care/wellness packages. The 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. It 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 270 classical formu-

lations and 10 proprietary formulations. The unit is provided with technical expertise in production, quality control, marketing and office administration. The production department has developed in-house formulary for all the products. The quality of medicines is maintained by observing quality control measures right from the collection/procurement of raw materials up to the manufacturing stage.

The Sahyadri Ayurvedic Pharmaceuticals procure 70% of its raw material requirement from local collection

under buyback arrangement from the tribal people. This arrangement helps to maintain the quality of the raw materials and 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 2017-2018 and Sahyadri Ayurvedic Pharmaceuticals is exporting Ayurvedic medicines to various countries across the globe.

Sahyadri Ayurveda Franchise

Sahyadri Ayurveda Franchise (SAF) provides technical expertise and consultancy services to set up Ayurvedic



treatment/wellness centres across the globe. The franchise scheme provides the service of qualified and experienced Ayurvedic consultants, therapists, supply of quality medicines and treatment equipments along with periodical supervision and technical advice. Modern medical hospitals are establishing Ayurvedic treatments centres jointly with SAF as a part of integrated disease management programme. At present SAF services are utilized by more than 10 centres across India. This franchise scheme has been well accepted by the entrepreneurs.

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 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

Family Counseling Centre, Kattapana

The Family Counseling Centre located at Kattapana has completed 26 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. The services of the Centre are highly appreciated by one and all. During the year, 255 new cases were registered and 420 follow-up actions were handled at the centre.

Services Offered



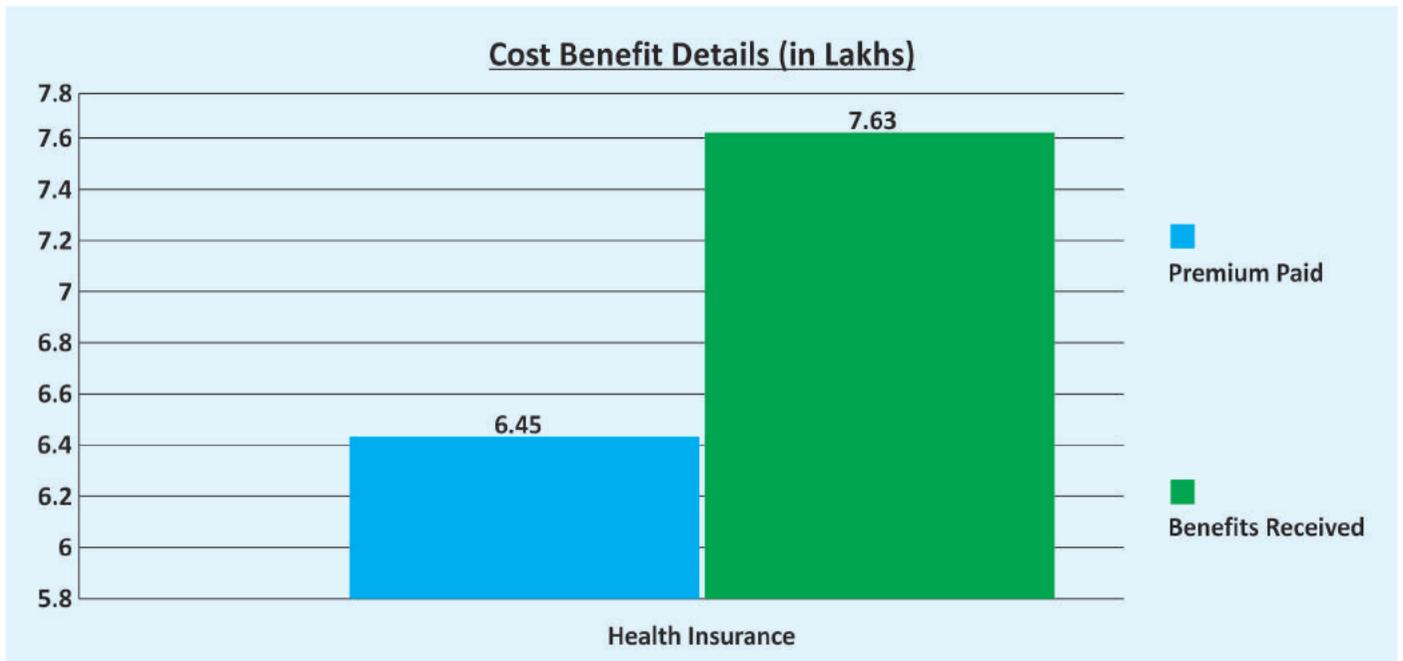
Insurance

The micro finance programme implemented by PDS is linked with different insurance products. In association with the New India Assurance Company and Life Insurance Corp of India, PDS provides three insurance products to its project partners at grassroot level.

Health Insurance

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

Insurance Programme is a newly introduced programme under which the beneficiaries are provided with higher medical benefits. In the reporting year, 867 families are enrolled and 178 medical claims were settled disbursing Rs.763453.00



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.

This year we could insure the animals of 37 farmers from the villages and disbursed Rs.38000 as settlement against 2 claims.

Technology Development

Rural Innovations & Indigenous Knowledge

PDS is the regional collaborator of National Innovation Foundation and actively participated in the national campaign for grassroots innovations. PDS has mobilized more than 100 entries from different parts of Kerala for the 10th national competition. The innovations include plant variety, farm implements, machineries, innovative ideas and herbal medicine. The detailed documentation of the select-

ed entries is progressing.

We are happy to inform that, four of our innovators have been invited by National Innovation Foundation for participating in the Festival of Innovation and entrepreneurship, organized by Rashtrabhati Bhavan from 19th March to 23rd March 2018. Mr. PG George (Black pepper variety), TT Thomas (Pepper variety), Mr K.V Paulose (Pest tolerant Cardamom variety), Mr Tom C Antony (improved nutmeg variety) are the innovators invited for the exhibition.

International recognition for Land to Lab approach

Land to Lab approach developed by our core scientists for promoting farmers' innovation by documentation, development and dissemination has been once again recognized at International level. Our innovative concept has been selected and recognized by Food and Agricultural Organization (FAO) as an efficient and effective tool to promote agro biodiversity. Mr James T.J, Advisor

Peermade Development Society has been invited by FAO for presenting the poster in the International Symposium on Agro ecology held at Rome

Italy on April 3rd 2018. Our article entitled 'Farmer's own innovations, solutions and strategies: Lessons from the grassroots in-

novators for addressing the climate impacts; has been selected and published by Leisa India (Volume 19, No.2, June 2017.



Technology Development and Dissemination

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

- A cost effective tissue culture media

was standardized for mass multiplication of banana from inflorescence tip.

- New protocols were standardized for Quality planting materials in vanilla. The standardized methods are shoot tip culture through tissue culture and serpentine method.
- A new design was developed for cardamom washing machine.

Trainings Conducted

1. Mushroom cultivation

During the year 30 skill training programmes were conducted for the farmers and women groups in

mushroom cultivation. The trainees are also provided with the spawn required for mushroom cultivation. More than 40 mushroom production units are promoted at present.

2.Organic farming

In connection with promotion of organic farming 72 trainings were conducted for the organic farmers in various aspects of organic farming.



Tribal Development

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

Integrated Tribal Development Programme

The integrated Tribal Development Programme implemented by PDS with the support of NABARD in Kannampady tribal colony paved the way for evolving a massive marketing system in the area. The Tribal Federation formed under the project was graduated into a farmer producer company.

Hill Range Tribal Farmers Producer Company Ltd.

The Farmer Producer Company

started in Kannampady tribal colony continues to achieve new heights. The number of shareholders of the company has increased to 257. The annual turnover of the company during current year is Rs.17.5 lakhs. It is proud to say that the Company declared the annual dividends for the shareholders and distributed patronage bonus to shareholders who have sold maximum products to the company. The company will soon open its second sales outlet at Upputhara and another food processing unit in the same town. The expected sales turnover for 2018-19 is Rs.75 lakhs.

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. 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 organic tribal farmers. In the reporting period PDS has collected 31 tons of organic spices from the tribals.

Navajeevan Tribal Hostel for girls, Kumily

PDS is running a hostel for tribal girls at Kumily. The hostel is providing accommodation for poor tribal girl students. It is supported by Tribal Department, Govt. of Kerala. Presently, there are 17 girls being housed there.



Various Tribal Development Programmes

Women Development Programme

PDS is always responsive to the gender and environment aspects of every intervention it makes for the development of the society. Many of the projects implemented by the Society are targeted for the development of women and tribals. Economic independence and socio - political empowerment of the women are targeted through institution building, micro finance and enterprise development. Around 86% of the SHGs promoted by PDS are of women groups.

International Women's Day

PDS considers the celebration of International Women's Day as an opportunity for the women community to come together to explore the opportunities for their further development. Women's Day 2018 was held on March 8 at St. George Parish Hall, Kattapana, Idukki District. Irrespective of the geographical barriers, the celebration was characterized by huge participation of women from

Idukki, Kottayam and Pathanamthitta districts.

In connection with the International Women's Day celebrations, Peermade Development Society (PDS) had organized an "SHG Mela". The programme was attended by around 2000 SHG members from Idukki, Kottayam and Pathanamthitta districts. The major highlights of the programme were the exhibition of SHG products, cultural programmes and honoring best women SHG and entrepreneurs.

Exhibition of SHG products

A total of 19 SHGs/JLGs participated in the exhibition. The enterprises included hand-made soaps, spice products, NTFP products like grass brooms and garcinia of tribal farmers, food products, herbal mosquito coil, vegetable seeds, small packets of vermicompost, vegetables, hand-made jewellery, detergent products, etc. It was a good opportunity for these en-

terprises to introduce their products to people and get enough coverage for their enterprises.

Best Woman Entrepreneur Award

Every year, on the International Women's Day PDS honours best women entrepreneurs and best performing SHGs from its area of operations. This year the award was given to Mrs. Alice Philip from Mlamala Unit for her outstanding performance in running different micro enterprises. Along with this, two best performing SHGs namely, Pratheeksha SHG Cheruvalikulam from women category and Anugraha SHG, Kanamala from men category were also honoured during the occasion. Mr. N.J. Thomas from Puliyanmala village was also awarded a citation for his outstanding contribution for the cardamom farmers by developing cardamom washing machine and polishing machine.



International Women's Day Celebrations - 2018

Sustainable Agriculture & Agro Processing

Promotion of organic farming

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

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

During 2017-2018 a total of 335 samples were analysed at PDS soil testing laboratory. The parameters analysed in the laboratory were pH (soil acidity), electronic conductance, organic carbon of soil, nutrients such as nitrogen, potassium, phosphorus, cal-

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

PDS Organic Garden and Seed Bank:

The seed bank continues to provide various support services to the farmers. Through this scheme the Society provides quality seedlings of vegetables and ornamental plants to the marginal farmers. Organic vegetables including beans and cabbage, vegetable seeds, seedlings of ornamental plants like Anthurium, Rose, etc are supplied to the farmers at a nomi-



nal price. The suckers of the farmers' proven varieties of cardamom such as Thiruthali, Wonder, and Njallani and pepper varieties such as Kumbukkal, Aswathi, Suvarnaand Muringa variety are available in the organic farm. Another new initiative of the Society was to establish a pepper nursery with the financial support of State Horti Culture Mission. Last year 12550 plantlets are sold to farmers in subsidized rate.

Bio Manure Production

PDS has a vermicompost production unit at Sahyadri Research Institute, Thattatthikanam. This has been supplying a superior quality product to the organic farmers of the region for the past 18 years. *Eisenia foetida* and *Eudriluseugeniae* are used for the production of vermicompost.

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

We hosted 2350 visitors including students, farmers, NGO representatives and agriculture officers during the year.

Services provided



Mushroom Cultivation

A mushroom spawn production unit is going well in the Sahyadri Research Institute of PDS. Mushroom spawn is supplied to women groups and other

mushroom growers in the area. A demonstration unit for mushroom cultivation is also set up in SRI for the effective dissemination of the technology.

Rural woman spins her life charming through piggery unit

The Background

The life of Lissy who resides in Rajagiri village of Idukki district is a clear cut example of how determination and hard work can win fortunes for women. Lissy is the wife of Mr. Tomy, an auto rickshaw driver. She has two children studying for degree courses. They have one acre of rocky land not suitable for cultivation. The income from auto rickshaw was not at all sufficient to meet their entire family expenses. The increasing living expenses and indebtedness led them to severe financial crisis. They had a

small piggery unit where they could grow only one pig at a time. They wished to expand the unit but due to financial constraints they could not do it.

The intervention

Lissy is an active SHG member since 2015. The Rajagiri SHG federation selected her SHG for implementing KKS project in 2016. She knew about this project and it's benefits from SHG meetings and her animator. She decided to apply for a piggery shed and that was endorsed by the SHG federation in 2016. She received Rs. 9000

from this project. Using the fund she constructed two more sheds in which at least 10 pigs could be grown. The total investment was around Rs. 18000. The extra amount was collected through the loan from her SHG.

The post intervention

"Now the piggery shed is our core financial source, we are managing the house hold expenses and the education of the children from it", Lissy says. Now she is selling at least 4 pigs and around 30 piglets yearly. Earlier she could sell only one per year. She is selling one pig for Rs.20000 and

Rs.3500 for a baby pig. Last year her income was Rs. 200000 and net profit Rs.120000. “The surroundings of my piggery shed is very hygienic and the waste is managed in the proper way now. Without this assistance I was

not able to develop my piggery” says Lissy. After the construction of piggery shed they constructed a bio- gas plant with KKS project support. Now the waste is properly managed and is generating sufficient gas for cook-

ing purpose. They are not using LPG and firewood now and saving a large amount of money from this way too. “Now we are planning for developing it into a larger farm” dreams Lissy.



Programme on Conservation of Natural Resources and Livelihood Promotion.

With the support of Karl Kubel Stiftung (KKS) & BMZ, Germany, the programme on ‘Conservation of Natural Resources and Livelihood Promotion’ is being successfully implemented in 21 selected villages of Idukki, Kottayam and Pathanamthitta districts. Main objectives of the programme are promotion of sustainable agriculture, conservation and development of drinking water sources, promotion of natural resource based livelihood and renewable energy. The project is ex-

pected to benefit 5000 rural families in 425 SHGs.

The project components are:

- 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





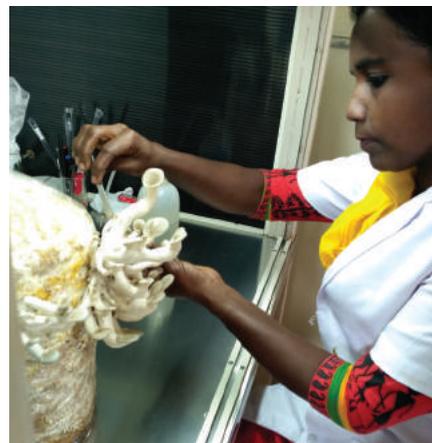
Research, Development and Extension

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. The research and development programs are supported by Department of Science & Technology, Govt. of India.

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



Trichoderma, *Metarhizium* and *Beauveria* which function as Biological Control Agents (BCA) against a number of diseases and pests in spice crops are being multiplied and supplied to the farmers at a nominal price. During the reporting period 6 tonnes of *Trichoderma*, 1.1 tonnes of *Metarhizium* and 1.2 tonnes of *Beauveria*

are supplied to the farmers of Idukki District.

Tissue Culture

PDS focuses on the needs and aspirations of the modern cultivators by trying its level best to provide them superior quality, high yielding,

drought-resistant varieties of black pepper, Vanilla, banana and anthurium seedlings through tissue culture techniques. 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.

The Recharged Well regains woman's hopes

The background

Nancy is a house wife residing at Rajagiri village in Idukki district with her husband and mother in-law. They have no children. Her husband and mother in-law are heart patients and not able to do any work. They depend on an open well for their drinking water needs. However during summer the well gets dried up and face acute drinking water scarcity during March to May. During water shortages they buy water and spend Rs.1000 per week. She also used to collect water on head load from nearby places. Her husband and mother in-law were not able to help her for collecting water.

The intervention

She joined the SHG during 2007 and came to know the KKS project and its activities from her SHG meetings. She applied for recharging of her well and got approval from SHG federation in 2016. The total expense of well recharging was Rs. 22000 of which Rs. 9000 was received from KKS project. The balance amount was taken from the SHG loan.

The post intervention

She is not facing water scarcity after the well recharging. She says, "In the

last season I neither carried water on head load nor bought water because I had sufficient water in my well and also saved around Rs. 12000". Now she is able to share drinking water to two of her neighbours and is cultivating vegetables and cardamom. She told that she could avoid mental tension, wasting of money and saving of time through this intervention.



Agro processing and export

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

PDS Organic Spices

PDS Organic Spices 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 certification of Fairtrade, NPOP, USDA, EU, Biosuisse, JAS, Bio Dynamic/Demeter, Naturland Naturland –Fair, Korean Organic Certificate, BRC"AA" & ISO 22000:2005 etc. We have total 43 permanent employees and 41 casual labourers working in PDS Organic Spices.

In the current year we constructed a new Raw material store room, a visitors' room and a large rainwater harvesting pond to facilitate our programme.



British Retail Consortium (BRC Certification)

PDS Organic Spices received the British Retail Consortium (BRC) global Standards on Quality and Safety certification in 2017-2018 with Score 'AA' Grade. This Certification is widely accepted among the Global Buyers.

FSMA

PDS Organic Spices received FSMA certificate as per the FDA Food Safety Modernization Act Requirements.

New Farmers

More than 500 new farmers have been added as organic farmers of PDS Organic Spices consortium including farmers from Sathayamangalam region of Tamil Nadu.

Training Programme

PDS Organic Spices conducted more than 52 training programme during the period 2017 -18 like Internal &

External Training, Shop floor Training, Internal Auditor Training, Safety & mock drill Training for Staff & workers, Induction for new employees and workers etc.

Biofach India 2017

Biofach India was held at Greater Noida Delhi from 9th November to 11th November 2017. Dr. Hubby Mathew Executive Director, Fr.Jilson James Joint Director, Dr J Thomas Advisor, Jacob Jose Executive Business Development and Mr Binoj Thomas Sr.Executive-Purchase participated the trade fair. PDS Organic Spices displayed various organic products at the fair.

Biofach 2018 – Nuernberg Germany

Boifach, the largest exhibition of organic products in the world was held at Nuereberg, Germany from February 14th to 17th 2018. Fr.Jilson James Joint Director, Dr. J Thomas Advisor and Mr.Jomon Joseph Executive, Export represented PDS Organic Spices in the show. Approximately 48,534



Visitors and 3,024 Exhibitors from 129 countries across the world participated in the fair.



TruBio

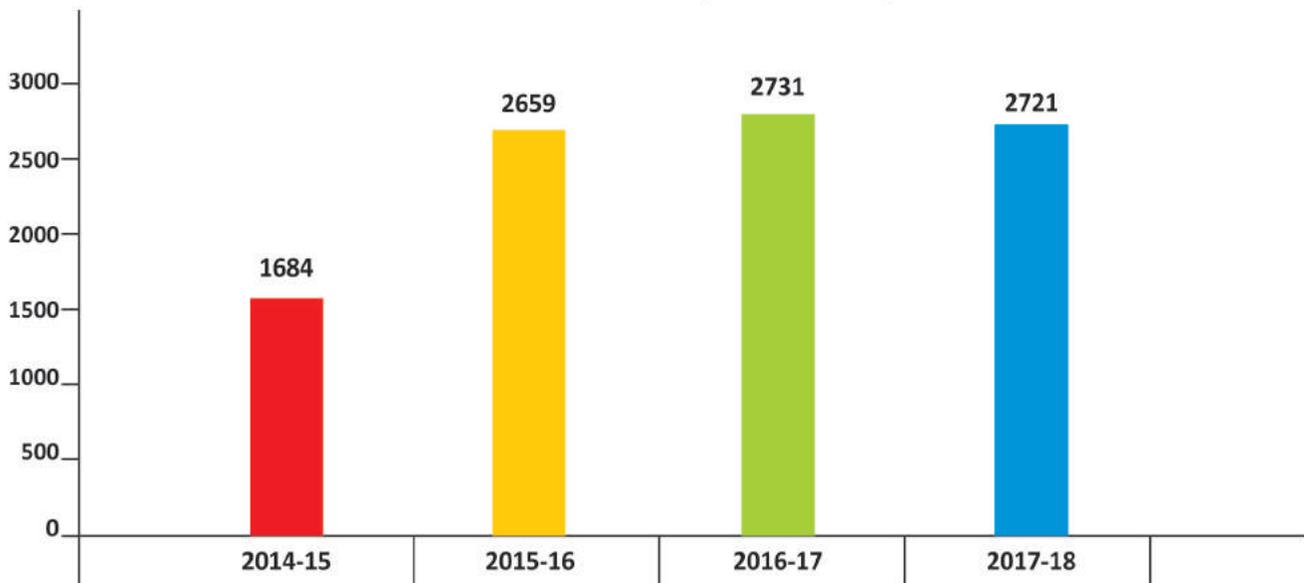
PDS Organic Spices retail brand TruBio is now available in 5 states namely Kerala, Tamil Nadu, Karnataka, Maha-

rashtra, Rajasthan. The product is also available in Amazon.in

During the current financial year, the total turnover has touched Rs. 27.21 Cores with a volume of 460.09 MT.



Annual Turnover (Rs. in Lakhs)



PDS Organic Tea:

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

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

mium to all our organic tea farmers in the current financial year.



Organic Tea Processing

Human Resources Development and Institution Building

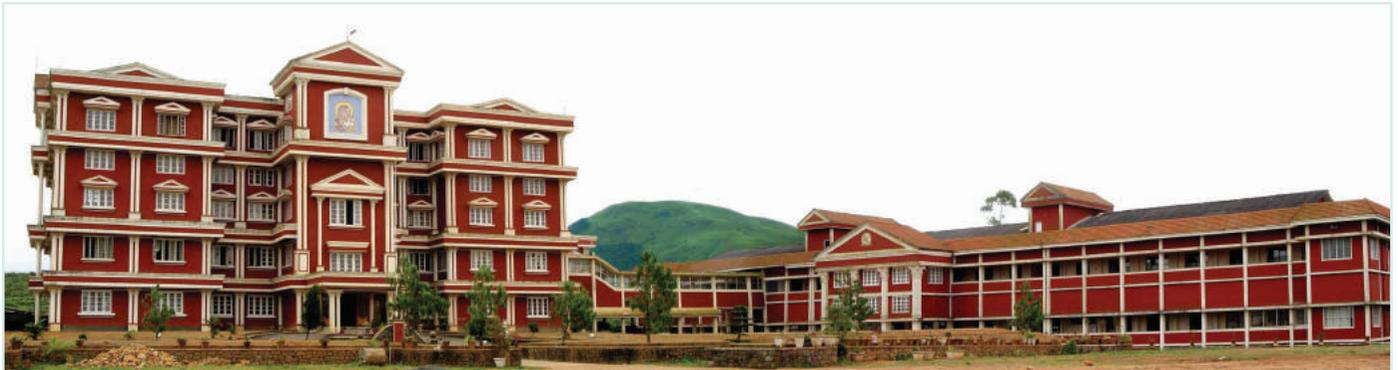
Marian College, Kuttikanam

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

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

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

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



Marian International Institute of Management (MIIM)

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



PEERMADE DEVELOPMENT SOCIETY

PEERMADE
IDUKKI (DIST), KERALA

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

PARTICULARS	Year Ended 31.03.2018	
	Rs.	Ps.
INCOME		
Income from Units	2,89,60,562.59	
Agricultural Income	2,01,352.00	
General Receipts & Contributions	1,23,75,644.37	
Interest from Banks	10,90,631.65	
TOTAL	4,26,28,190.61	
EXPENDITURE		
General Administration Expenses	1,01,43,295.50	
Agricultural Expenses	53,100.00	
Interest & Bank Charges	11,84,896.87	
Programmes/Project Expenses	10,75,847.00	
Vehicle Expenses	8,13,392.00	
Excess of Income over Expenditure	2,93,57,659.24	
TOTAL	4,26,28,190.61	

Sd/-
Fr. Justin Pazheparambil
President

Sd/-
Dr. Hubby Mathew
Secretary Cum Treasurer

Sd/-
Jose Kappen & Co.
Chartered Accountants

PEERMADE DEVELOPMENT SOCIETY

PEERMADE
IDUKKI (DIST), KERALA

BALANCE SHEET AS AT 31ST MARCH 2018

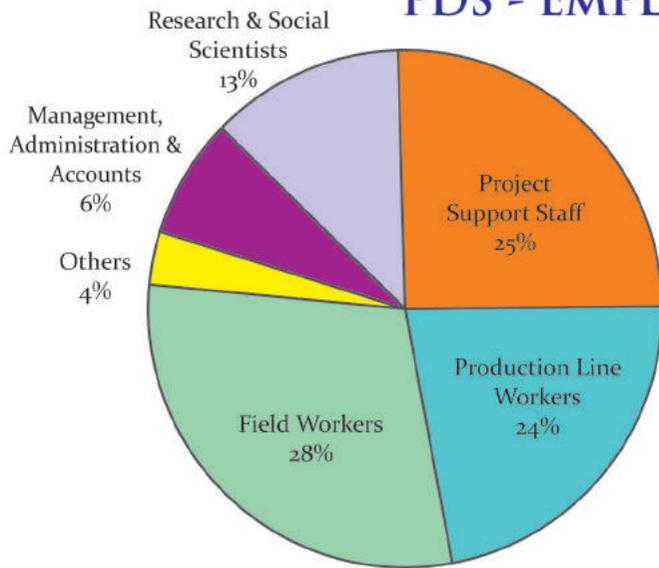
PARTICULARS	As on 31.03.2018	
	Rs.	Ps.
LIABILITIES		
Capital Fund	35,33,30,632.49	
Corpus Fund	3,41,950.00	
Grant Account - FC	76,34,584.24	
Revolving Fund	48,32,460.00	
Loans & Borrowings from Banks	10,46,66,956.80	
Loans from Funding Agencies	1,10,32,000.00	
Current Liabilities	82,54,382.62	
TOTAL	49,00,92,966.15	
ASSETS		
Fixed Assets	6,31,19,746.71	
Own Units & Projects	30,71,36,813.61	
Loans & Advances	10,32,58,977.71	
Deposits	500,000.00	
Receivables	20,98,055.47	
Cash & Bank Balances	1,39,79,372.65	
TOTAL	49,00,92,966.15	

Sd/-
Fr. Justin Pazheparambil
President

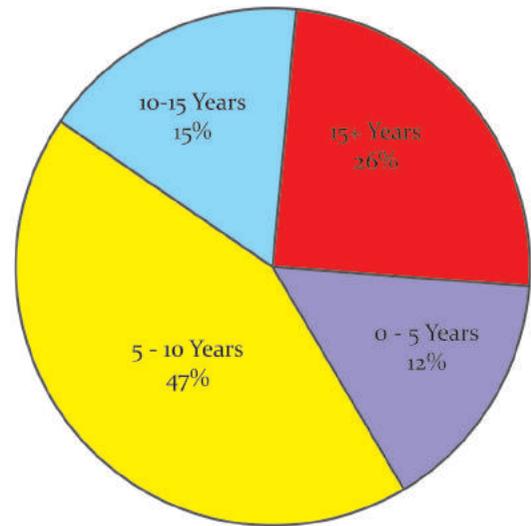
Sd/-
Dr. Hubby Mathew
Secretary Cum Treasurer

Sd/-
Jose Kappen & Co.
Chartered Accountants

PDS - EMPLOYEE PROFILE

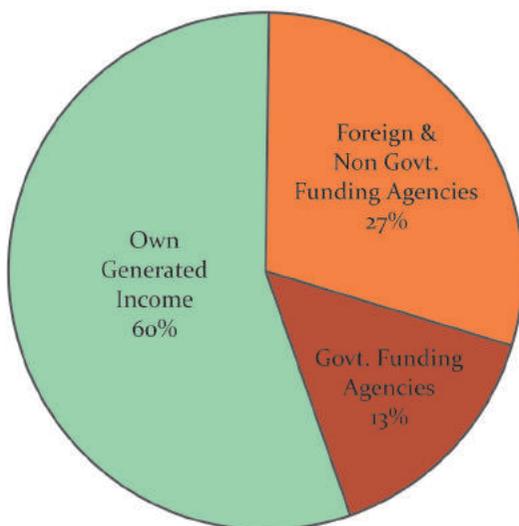


Employee Distribution
based on Nature of Work

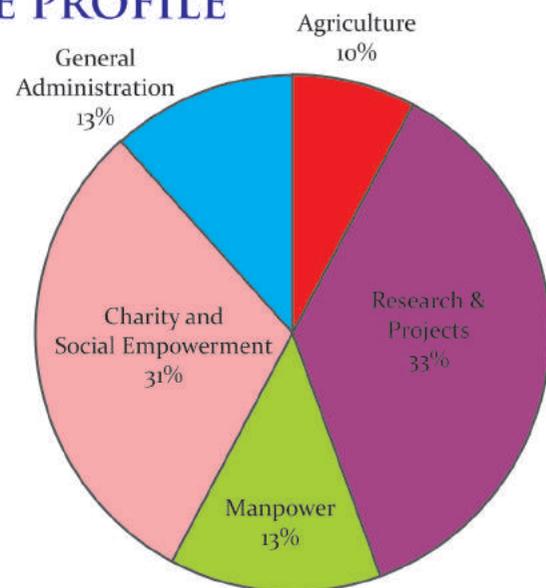


Employee Distribution
based on Years of Association

PDS - FINANCE PROFILE



Revenue Source



Fund Utilization



Peermade Development Society

Peermade - 685 531, Idukki

Kerala, India.

Tel: +91 4869 232197, 232725

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pdsngo1980@gmail.com

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www.pdsorganicspices.com, www.ayurvedaexcellence.com

 <https://web.facebook.com/Peermade-Development-Society-PDS>