

# The Covenant Centre *for* Development

## Annual Report 2023



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# The Covenant Centre for Development (CCD)

## Annual Report 2022-23

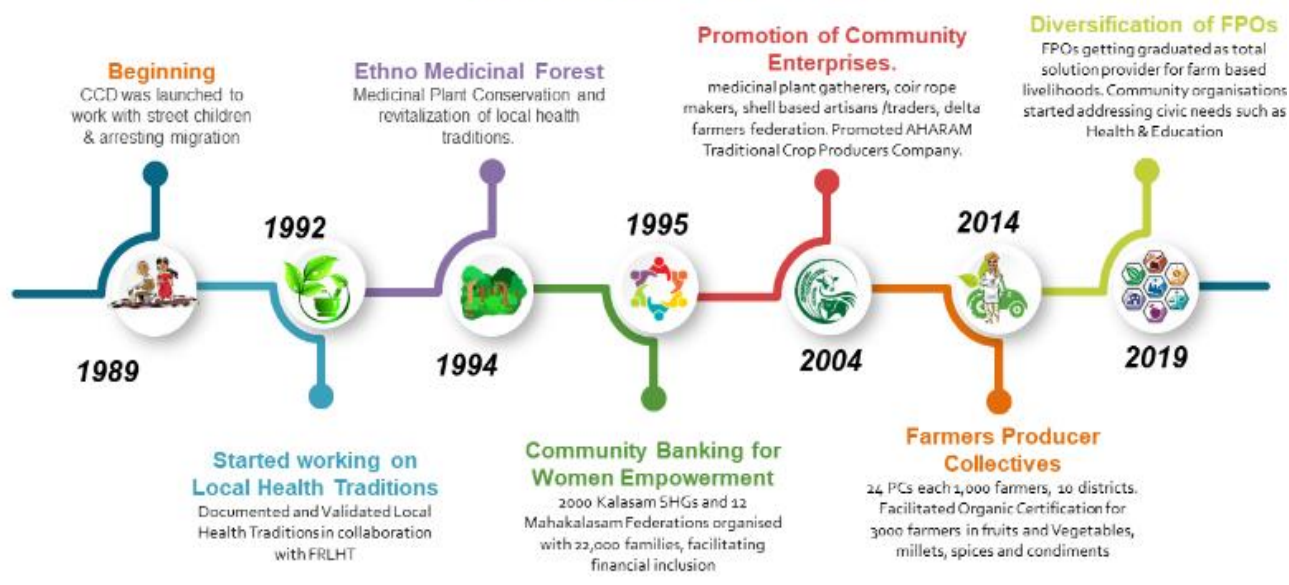
### Overview of CCD

The Covenant Centre for Development (CCD), a not-for-profit development organisation was promoted in 1989 under society act for bringing socio-economic development among the vulnerable and poor people living in the drought prone areas of Tamil Nadu viz., Madurai, Dindigul, Ramanathapuram, Sivagangai, Virudhunagar, Tirunelveli, Theni, Kanyakumari and Tuticorin. These districts form part of southern agro-climatic zone of Tamil Nadu, which is a rain shadow region, predominately rain-fed and dryland farming is a major source of livelihood for the people living in these districts, which is highly dependent on seasonal rains. It could fetch them employment for just three to four months in a year. Lacking source of income for the remaining part of the year, they are often pushed to migrate to nearby cities and towns in search of livelihood opportunities. To address the issue of migration and build sustainable livelihoods, CCD began its work with socially disadvantaged women by way of organising them into self-help groups and federating them for relieving them from the clutches of money lenders and to create access to credit and technology.

To sustain the income of women and the women federations financially, CCD motivated them to explore livelihood support options and enabled them promote community enterprises around the geographically identified or specialized products such as traditional paddy, millets, mundu-chillies, coriander, and groundnut. To market their products the private limited companies with farmers as shareholders were promoted in the beginning when FPO concept was not there, later on the introduction of producer company act, the FPOs were promoted for different commodities. Over these years, CCD has been successful in building self-governed community-based organizations of farmers and women. Since 2014, CCD has promoted 34 Farmer Producer Organisations under NABARD's PRODUCE Fund and Central Sector Scheme of Government of India as the Cluster Based Business Organisation (CBBO) under NABARD. Special emphasis is given for women and youth farmers to make them model farmers available for training other farmers. In addition to these 34 direct handholding, CCD works as Technical Support Agency to World Bank Sponsored Tamil Nadu Rural Transformation Project, through which CCD has facilitated promotion of another 25 FPOs in 11 districts of Tamil Nadu. Through all these FPOs, 32, 743 small and marginal rainfed farmers have been enrolled into 2096 producer groups.

In 2001, CCD promoted Gram Mooligai Company Limited (GMCL), the first medicinal plants (MP) based public limited company in the country, owned and managed by the rural community of MP collectors and cultivators. It operates with the principles of cooperation and ethos of corporate. Major shares of this company are held by the collectors and cultivators of MPs. GMCL, the company buys back the produce and extends technical assistance to the shareholder groups. CCD as a facilitating agency provides needed managerial and training assistance. The primary objectives of GMCL are to promote and maintain sustainable cultivation and utilization of MPs besides sharing the benefits back to rural communities who are the primary stakeholders.

# 30 Years of CCD



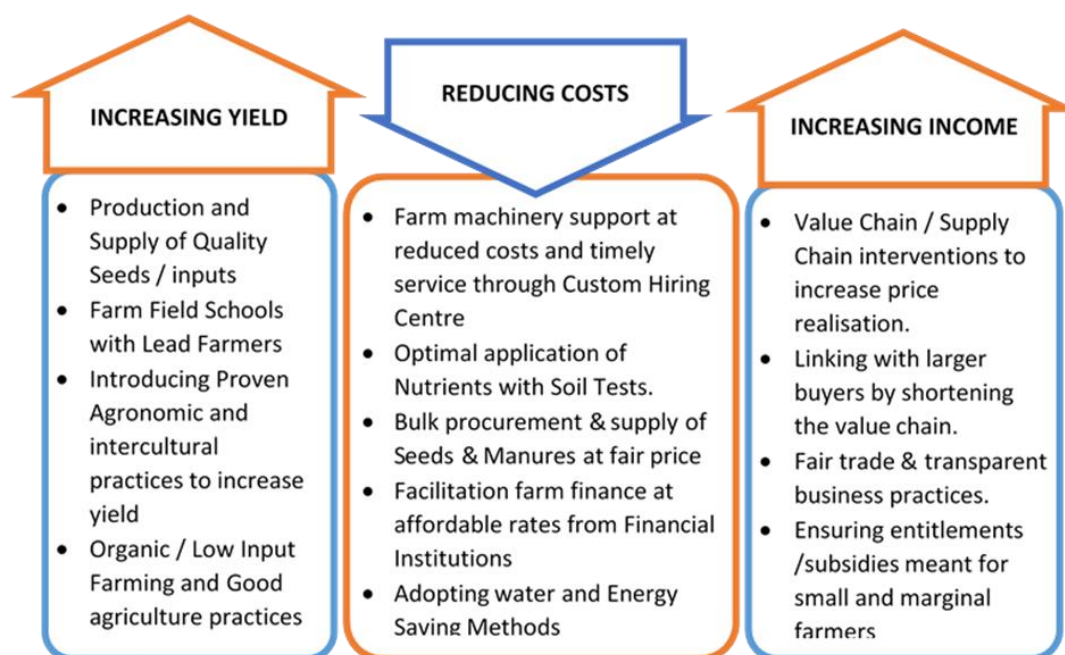
Followed by the success of GMCL and with the experience gained from it, CCD has initiated Aharam yet another community enterprise centered on the capacity of the local communities. Aharam is essentially an initiative for managing supply chain network, where suppliers are producers of the Kalasam regions (operational areas) and the market is every household in the village. The Aharam rural supply chain was evolved around the micro-credit structure of the Mahakalasam Federation. Both GMCL and Aharam have established a successful model for marketing and value addition of farmers' produce.

## CCD's Experience in Promoting and Nurturing FPOs

Since 2014, with the support of NABARD, CCD has promoted 12 Farmer Producer Organisations (FPO's) in the locations of Kalasam SHG Federations and another 12 FPO's involving other NGO's. Keeping the principles of enabling and empowering poor people as central focus, CCD continues to build FPOs as democratic institutions governed and managed by the local communities. CCD builds requisite managerial and marketing skills to the FPOs and steer them to become a full-fledged community enterprises catering to the consumers directly and through other community organisations promoted by CCD. Special emphasis is given for women and youth farmers to make them model farmers available for training other farmers. CCD follows a three-way model for increasing income of farmers through reducing costs of production and marketing, increasing production and productivity, increased price realization through value and supply chain interventions.

CCDs FPOs work on exclusive focus crops such as traditional paddy, millets, mundu-chillies, coriander and groundnut. Aharam and Kalasam Sacred Foods promoted by CCD could create demand for these produces from distant markets. CCD has also facilitated organic certification to 4700 farmers in these districts and marketing arrangements with leading buyers of organic produces, opened up market for

such produces by shortening the value chain and eliminating middlemen, which could bring an additional income of 20 to 30% to farmers.



CCD works as Technical Support Agency to World Bank Sponsored Tamil Nadu Rural Transformation Project. We are committed to promote 25 FPOs in 11 districts for TNRTP. In 2020, CCD was empanelled as a Cluster Based Business Organisation to promote another 50 FPOs under Central Sector Scheme of Government of India with the support of NABARD. In another three years CCD will have 50 FPOs through all these promotional opportunities.

## PROGRAMMES OF CCD

### Building Sustainable Livelihoods through Climate Resilient Farming Practices in Smallholder Farms: Azim Premji Foundation assisted Project

Empowering resource-poor farmers by building social enterprises around what they produce has been a key value driver of CCD since its inception. CCD, with its three decades of experience in working with the community organization and two decades of experience in facilitating farmers-led marketing of agriculture produce, wanted to build a community driven and sustainable model of FPO's and make its experience for wider use for the benefit of the sector.

CCD believes that the FPO which is promoted with the purpose of increasing the income and empowerment of the farmer should focus on all four pillars of agriculture development viz., institution building, integrating contextual production enhancement practices, creating access to financial services and marketing equally to bring significant income increase and sustainable development. Ultimately, the FPOs should be promoted as the one stop solution for farming and offer wide range of services to achieve the purpose of increasing the income of the farmers.

With this perspective, CCD approached the Azim Premji Foundation in 2020 seeking assistance to evolve a model for production enhancement in the context of climate change embedded in the platform of FPO. A three-year project titled: Building Sustainable Livelihoods through Climate Resilient Farming Practices in Smallholder Farms (July 2020-June 2023) helped CCD to develop a replicable model for resilience building in smallholder farms.



## The project objectives

- Building internal capacity of FPOs Leaders and Agro-Animators to evolve and govern location specific resilient agricultural practices.
- Enhancing production and productivity of smallholder farms through interventions in principal crop-based farming system and convergence with government departments
- Reducing cost of production through gender sensitive mechanization, agro-advisory services, and facilitation of localized production and supply of farm inputs.
- Skilling Youth and Women on advanced farming technologies and reintroducing eco-friendly traditional practices for next generation farming.

## The project locations

The project is implemented in the rainfed and water scarce areas of southern agro-climatic zone of Tamil Nadu viz., Ramanathapuram, Sivaganagai, Virudhunagar, Madurai, Dindigul, Thoothukudi and Tirunelveli districts where the farmers are in distress condition and in need of support and new technologies. We have chosen one block in each of these districts to evolve a contextual model for replication. The blocks are Mandapam block of Ramanathapuram, Ilayankudi block of Sivaganagai, Kariyapatti block of Virudhunagar, Sedapatti block of Madurai, Natham block of Dindigul, Vilathikulam Pudur block of Thoothukudi, and Radhapuram block of Tirunelveli.



## The outcome expected of the project

- 1) The capacity of governance and staff of the FPO would have enhanced and the self-governance mechanisms would have been established in managing and sustaining the implementation of resilient agriculture practices.
- 2) 3000 (30%) of the them would have adopted key practices in their farms and would have got increased production and income increase of 25% from the baseline data collected
- 3) 7000 (70%) of farmers would have availed services of custom hiring centre, agro-advisory services, seed, and organic input services.
- 4) 5000 (50%) of the farmers would have reduced the cost of production to the tune of 30%.
- 5) 70% of farmers would have been trained in resilient farming practices including soil health management, water management, improved crop production methods
- 6) 280 youth and women would have become self-employed in agro-services

## The project components

- **Building Capacity of FPO Governance**
  - Building the capacity of board of directors of the FPO at 7 FPO's
  - Building the capacity of working committee constituted at FPO level and at cluster level for the specific activity defined in the project
  - Placing agro animators as staff of FPO and enabling them to lead the production enhancement activities at panchayat level.

- **Enhancing production and productivity**
  - conducting baseline and end line to assess the impact
  - facilitating farm-based planning based on the baseline
  - identifying lead farmers and graduating them as the master trainers on crop production for the area
  - conducting FFS under the leadership of the lead farmers
  - establishing model farms for method and result demonstration
  - As a follow up the above activities conducting BCC campaign at group level to disseminate all the best practices of crop production
- **Reducing the cost of production**
  - Ensuring soil health assessment
  - Adoption of water conservation measures
  - Introducing climate resilient varieties
  - Establishing agri clinic and Agro advisory services
- **Skilling youth and women**
  - Training youth on farm machinery
  - Training women on farm machinery
  - Facilitating youth farmers to adopt technology
  - Facilitating promotion of input production units by youth and women for establishing self-reliant FPO

## PROGRESS DURING THE YEAR

**Building internal capacity of FPOs Leaders and Agro-Animators to evolve and govern location specific resilient agricultural practices**

### Activities under this objective are

- Building the capacity of board of directors of the FPO at 7 FPO's
- Building the capacity of working committee constituted at FPO level and at cluster level for the specific activity defined in the project
- Placing agro animators as staff of FPO and enabling them to lead the production enhancement activities at panchayat level.

One of the pillars of a sustainable Producer Organisation is Community Governance with Professional Management. Small and Marginal farmers are the primary stakeholders of the POs and they exercise control over the affairs of their organisation through a board of governance at the PO level and Cluster Committees at the intermediate level. Promoting self-reliant community organisation governed by the community and managed by committed staff drawn from the villages form basis for the institutional sustainability. It requires intensive investment in capacity building of the leaders and staff on various aspects of FPO.

We promoted Kalasam farmers groups at village level with 15-20 farmers and cluster at panchayat level involving 15 -20 groups and 250-300 farmers. In each FPO, there will be 3 or 4 Clusters and all the 60 to 75 Kalasam Groups with 1000 to 1500 farmers will be networked at the block level as FPO. The FPO is registered as the producer company. At each of the level governance structure is

developed, provided with relevant knowledge and skills through capacity building to establish self-governance mechanism. To provide emphasis and exclusive attention on the key programme components of the FPO, Working Committees are constituted to look after the functions such as Institutional affairs, Finance, Business, Convergence and Production enhancement.

- **Production Enhancement Committee** focuses on crop interventions, FFS, soil and water-based interventions, convergence with line departments.
- **Institutional Affairs Committee** looks after the PPG meetings, book keeping, audit and compliances.
- **Value Addition and Commodity Marketing Committee** focuses on business planning, value addition and output marketing.
- **Input Marketing & Service Committee** focuses on Custom Hiring, Input Supply, Agro-Advisory Services.
- **Finance Committee** focuses on mobilizing shares and other forms of capitals, facilitating savings and credit for farming.

#### Progress

During this year, we have emphasised on enrolling new shareholders to reach 10000 farmers as committed in the beginning of the project. We have enrolled additionally 3542 members during this year. Out of them 1400 members paid share amount and became the shareholder and the remaining 2142 members are yet to pay the share amount. Totally shareholders enrolled in the FPO are 7858 members.

#### The present member enrolment status of FPOs

Name of the FPO	Madurai TCPCL	Mugavai TCPCL	Natham TCPCL	Radhapur--am TCPCL	Sevaiyur TCPCL	Sivagangai TCPCL	Thoothukudi TCPCL	Total
No of working Panchayats in APF project	14	10	6	10	25	11	15	91
No of working Villages	20	30	15	23	45	17	41	191
Total No. of Households	8208	5137	9028	5795	5246	4839	9701	47954
Total Population	27756	14575	36841	18570	22218	19478	28641	168079
Total Farmers	6308	4207	7183	2637	4639	4611	7623	37208
No. of Small and Marginal farmers	5323	20	5955	2080	4192	4278	6134	29964
No. of members enrolled in our FPO as on march 2023	1008	1500	1000	500	1600	1500	750	7858

## Capacity building of board of directors

Legally and institutionally, the board of directors is a decision-making body, which has been constituted by the primary stakeholders of the FPO from the Kalasam Groups. In each FPO, 15 board of directors are placed. They are elected through a democratic process and consultation with the Kalasam group and Cluster. They are unpaid and offer their services voluntarily. They are committed to spend their time at least for 3 to 4 days in a month for the development of FPO. In addition to participating in the BoD meeting, they will also anchor the working committees at the FPO level on the key functions such as 1. Institution development, 2. Production enhancement, 3. Input marketing and Service, 4. Value addition and Commodity Marketing, 5. Finance

We have conducted 56 BOD trainings in 7 FPOs against the target of 42 programmes (6 per FPO) on corporate literacy, Working Committee Mechanism, Production Enhancement of Principal Crops and management of FPO. Though there is no target for capacity building of board during this half year, the board meetings have been organised regularly and used as the capacity building forum and for introducing the clarity on the new agenda. The capacity building done through APF support has built self-governance mechanism and supported them to establish procedures and systems for management. The board has got confidence to evolve and execute the climate resilient practices.



Board Meeting – Natham TCPCL



Board Meeting – Sevaiyur TCPCL



Board Meeting –Thoothukudi TCPCL



## Building Capacity of Working Committees

The FPO has three clusters each with 300-400 farmers which is the decentralised management unit of the FPO. At the cluster level the groups are the members, hence the leaders of the groups represent the AGM. To manage the cluster from AGM, 15 members are selected as EC and they are divided into five committees **Institutional Affairs Committee, Production Enhancement Committee, Input Marketing and Service Committee, Value addition and Commodity Marketing and Finance**. The committee is anchored by one of them and they represent to FPO and other places on behalf of the working group. The five anchors from each cluster i.e., 15 members from three clusters constitute working committee at FPO level and they work along with the board members assigned for the particular committee.

In all the 7 FPO's, 15 member working committee has been selected through formal process in the first year itself. Through continuous capacity building they have been made to take the role whole heartedly and with more clarity. Due to their involvement the FPO's could establish agri clinic, CHC and introduced contextually relevant good agriculture practices.

### Progress

During this year, we have planned to conduct 21 programmes i.e., 3 in each of the 7 FPO's on the content of crop production, mechanisation and agro-advisory services as the refresher programme. All 21 programmes have been completed along with the agenda of evolving the plan for the future. 105 working Committee members across the 21 clusters participated in the training programme. Since the agri clinic and the custom hiring units have been established in all the FPO's, we have also conducted the planning event with the working committee constituted for the particular activity.



WC Members Training – Thoothukudi



WC Members Training – Radhapuram TCPCL



WC Members Training – Natham TCPCL



WC Members Training – Mugavai TCPCL



## Building the capacity of the Agro-Animators

An Agro-Animator is a change agent drawn from among the local farming community to facilitate the farm-based livelihood services at the village level for the Farmer Producer Organisation (FPO) promoted by CCD. Their primary role of an Agro-animator is to organise the small and marginal farmers into primary producer groups and networking them as clusters. They motivate and facilitate them to become shareholders in the FPO. The Agro-animators assist the shareholders organised into

### Progress

- One of the components of the project supported by the Azim Premji Foundation is Identifying, training and placing 21 'Agro-Animators' (3 per FPO) to conduct trainings and implementing the project activities at village level thereby ensuring the continuity and sustainability of the project.
- There are 21 Agro-animators (all are female) taking up project interventions at the grassroots level in all the 7 FPOs.
- The Agro-animators were made to participate in all the training programmes conducted for BoDs, Working Committees, Lead Farmers and Youth to understand the content.
- During this year, animators were involved in collection of end line data from each of the farmer, apart from undertaking routine group level activities.

Kalasam Primary Producer Groups to achieve enhancement in production and reduction in cost of cultivation resulting in enhanced income from farming. They will be offered adequate knowledge and skill to work with the farmers towards realising these goals. They provide guidance and support to the farmers through discussions in the group/cluster meetings, conducting farm field schools, collecting and compiling farm related data from shareholders for planning and implementation. They will work with crop experts to learn more on key interventions that can enhance production and productivity of priority crops, and disseminate the messages to farmers through various means.

## Enhancing production and productivity of smallholder farms through interventions in principal crop-based farming system and convergence with government departments

### The components

One of the major issues in rainfed farming is uncertain production and lesser productivity due to interplay of various factors such as failed or uneven rainfall, low investment, marginal lands with poor soil nutrition. In order to enhance production and productivity of members' farms, the Project focuses on the following:

- Understanding the existing constraints in realising optimal yield through a baseline survey and outcome through the end line survey
- Identifying appropriate interventions to address those constraints through participatory planning and assessment
- Identifying and training lead farmers on key interventions shortlisted for enhancing production and productivity of principal crop
- Identifying and training model farmers to establish Integrated Farming System with the focus on resilience building

- Conducting farm field schools through lead farmers to reach out to fellow farmers in their proximity to impart the interventions being demonstrated in their fields.
- Enhancing soil health by way of assisting the farmers on soil testing, interpreting soil health cards, optimizing nutrient application
- Enabling farmers to access government schemes meant for soil and water conservation.

### End line survey

A farm diary has been introduced and ensured that the details of production interventions has been recorded by the farmers themselves. The farmers can compare season wise and between farmers to finalize the good practices. The impact of the interventions has been assessed using the farm diary maintained by 4916 farmers.

Salient findings of the Farm diary Analysis are:

**Adoption of key practices:** 72% of the farmers have approached agri clinic for getting advice on crop production especially on pest and disease management. 44% of the farmers adopted resilient seed variety proposed by FPO and bought through facilitation of FPO from national seed corporation. 15-20% adopted seed treatment, organic input application and soil health management proposed by FPO.

**Increased production:** The average cumulative yield increases in all the 7 FPOs comparing to baseline is 105%, if we look at the data average yield increase of barnyard millets was 562.3% and all other six crops is around 29.8% due to good rain. As a result of good rain and increased price realization due to market interventions, and the net income increase ranges between 39.3 and 771.6%.

**Reducing cost of production:** Following 10 different following services were facilitated by the FPO to its members:

1. Crop production training
2. Purchased seed from FPO
3. Summer ploughing
4. Farm equipment organised by
5. Purchased Agri inputs from FPO
6. Soil health card
7. Seed Treatment
8. Application of inputs as per training
9. Usage of any organic input (details)
10. Micro Irrigation through Pipes/ Farm Pond/ Bund Raising

The Farm diary analysis showed that 85% of the farmers have availed any one of these services from the FPO. 72% of the farmers have approached Agri clinic and input centre for POP and input purchase, 44% purchased seed through the FPO, 8% availed free ploughing service from CSR through FPO, 2% of the farmers used harvester service, 10% purchased organic input.

2867 farmers (75% Of the target) reported reduction in cost of production of 10-13%. The cost increase in land preparation is increased by 40% due to the adoption of recommended land preparation practice and the support rendered by the FPO. The cost of input usage has reduced by 11% which is the positive indicator.

### Increase in Production and Net Income

SI No	Name of the FPO	Average Cost of Production / acre			Average Net Income / Acre			Average Yield of Principal Crop per acre			Average price of Produce / Kg.		
		Baseline	Now	% Change	Baseline	Now	% Change	Baseline	Now	% Change	Baseline	Now	% Change
1	Madurai Traditional Crop Producer Company Limited	6237	10514	68.6	-4297	15902	470.0	106	702	562.3	18.3	37.63	105.6
2	Sevaiyur Traditional Crop Producer Company Limited	22000	25034	13.8	21952	32444	47.8	642	888	38.3	56	62	10.7
3	Natham Traditional Crop Producer Company Limited	30093	32000	6.3	31938	44500	39.3	8095	9000	11.2	7.7	8.5	10.4
4	Thoothukudi Traditional Crop Producer Company Limited	16984	16424	-3.3	24416	59576	144.0	230	380	65.2	180	200	11.1
5	Sivagangai Traditional Crop Producer Company Limited	30386	30396	0.0	1814	15810	771.6	230	266	15.7	140	182	30.0
6	Mugavai Traditional Crop Producer Company Limited	11310	12866	13.8	278	1125	304.7	478	603	26.2	16	18	12.5
7	Radhapuram Traditional Crop Producer Company Limited	9860	8900	-9.7	-3639	2000	155.0	352	430	22.2	46	48	4.3

### Participatory Assessment and Planning

Participatory Assessment and Planning is a method designed to involve the farmers in the process of identifying location specific key determinants for production enhancement. Based on the findings of the baseline survey done with the sample farmers, the determinants are prioritised, validated and the activities to effect production enhancement are finalised and taken for implementation. These participatory assessments are done at group level involving the farmers. An expert in the respective crops along with the lead farmers, lead the process of finalising the interventions in consultation with the participants.

#### Progress

During this HY6, in all the 425 Primary Producer Groups, participatory planning exercise was conducted involving all the 7858 members on continuity of the production interventions. These exercises helped evolve leads for preparing next phase of renewal proposal to deepen the impact created already.

### Identifying and Training Lead Farmers

Lead Farmers are the one who has interest and deeper knowledge on the production technology of the crop identified for the intervention and they take an active role in the Farm Field Schools. In each FPO, 15 lead farmers were chosen (five lead farmers from each cluster). The selection of lead farmers was done at the cluster meetings. The qualifying criteria for the lead farmers were explained to the participants such as willingness to share the knowledge and experience gained from the trainings with the fellow farmers without hesitation

The identified lead farmers were profiled and enrolled in the programme. Involving resource persons / experts in the respective crops, an introductory training was conducted for the lead farmers. Their

current level of knowledge and skills in the cultivation of principal crop were assessed using a questionnaire. Various production constraints, promising practices for production enhancement, advanced technologies were discussed with them. The lead farmers were subsequently involved in the farm field schools.

### Farm Field Schools

Farm Field School is a farmer-to-farmer teaching-learning approach, where a lead farmer, well-versed in the package of practices of a crop and has obtained good harvest consistently over the years, act as a change agent in the village, by influencing the cultivation practices of the neighbourhood farmers.

Complementing traditional agricultural advisory services, the FFS approach promotes collective action and enables farmers to make informed choices. The FFS is designed and offered to enhance critical analysis and problem-solving skills of the farmers. It is built on the local knowledge while testing and validating scientific concepts and products developed by research and extension institutions.

The FFS helps the farmers transform their current production systems, driving changes towards more precise and scientific way of dealing with the production constraint that the farmers have been facing for many years. Institutionally, FFS helps promote collective action, strengthen group cohesion and collective decision-making.

The lead farmers play an active role in the FFS. They are trained by the Crop Experts on production enhancement strategies evolved from the participatory planning exercises done with the farmers. They undergo a structured training in the farm land for a complete cycle of the principal crop. All the 15 lead farmers in an FPO will undergo this training coinciding with the important stages/aspects of crop such as land preparation, sowing, flowering, pest & diseases, nutrient management. The production enhancement practices shortlisted earlier would be tried in the fields and the participants would be made to observe and learn the scientific reasons behind it. Depending on the crop, FFS would be made into 5 to 6 sessions.

#### Progress

- Totally 105 farmers have been selected and trained as the master trainers on the production technology of the core crop selected for the area.
- Out of 105 trained, 90 lead farmers have performed well and accepted to contribute as the master trainers to their fellow farmers.
- During this year, these 90 lead farmers were trained on training methodology and involving these lead farmers 1578 Farmers have been trained through FFS.



Agri Clinic- Weeding machine Usage Training to Lead Farmers Madurai TCPCL



Training to Lead Farmers on Agri inputs Radhapuram TCPCL



Training to Lead Farmers on Seed Driller usage Sevaiyur TCPCL

### BCC Campaign for Production Enhancement

The Behaviour Change Communication (BCC) approach tries to bring desired changes in the behaviour of an individual and sustain the changed behaviours through a set of communication materials and methods. In farming, BCC is aimed at changing the conventional way of cultivation influenced by untested belief systems, by way of orienting them towards science and technology behind every cultivation practice, challenging unscientific approach through demonstration and explanation, exposing them to the modern scientific approach in farming without discounting the proven and relevant traditional practices. In general, farmers are influenced by the neighbourhood farmers, who are harvesting successful crops.

Brining changes in individual and group of farmers needs challenge for their beliefs and practices that led to sub-marginal production. Transforming individual knowledge into collective knowledge require intensive investments on the individuals as well as groups. Reaching out to all growers of the area is also important to collective address the common issues such as water sharing, water conservation, effective use of natural resources, avoiding pest and disease menace etc. The social change in relation to participation in collective purchase and marketing will also influence both the production and income of the farmer. Through peer-influenced learning, the desired behaviours can be brought in and sustained with respect to production.

#### Steps followed in the BCC approach are:

- Identifying the production gaps among the individual farmers and in the area
- Understanding the knowledge, beliefs and practices of the farmers



- Consolidating the best practices of the context and validating the practices through participatory processes.
- Preparing disseminating materials like videos, booklets, flip charts and posters.
- Disseminating content using communication materials with individuals, in group meetings and mass meetings.
- Demonstrating new practices with the identified lead farmers and conducting FFS for other farmers.
- Linking the farmers with the department for addressing their production issues.
- Conducting joint meeting with all stakeholders once in a quarter.
- Facilitating regular interaction among the farmers.
- Conducting evaluation to assess their knowledge and practice change.

The leads for BCC derived from the participatory assessment and planning exercises, and baseline survey outcomes. The Crop specific experts worked with the lead farmers to evolve location specific key practices in which desired changes were expected among the farmers in that location. Combining both promising local/traditional practices along with the recommendations of TNAU/Department of Agriculture/Horticulture/KVKs, key messages to be disseminated among the farmers were evolved and communication materials are designed around them.

### **Progress**

In each of the group meeting one particular agri subject relevant to the area is discussed and relevant decisions are taken at group level for further taking the agenda forward. For this purpose, BCC materials for each of the FPO has been prepared and given to Agro animators. The animators were also provided with the training on the agenda to be discussed at the group meeting.

During this year, we have organised BCC campaign on soil testing, Land Preparation, Seed Selection and treatment, Nutrient management, Plant protection and Crop specific new cultural practices in 425 groups covering 7,858 members in all the primary producer group meetings.

### **Reducing cost of production through gender sensitive mechanisation, agro-advisory services, and facilitation of localised production and supply of farm inputs.**

Small holdings, low investment capacity, lack of adequate credit facilities, and timely availability affect timeliness of operations in rainfed systems. Access to machinery and information related to improved practices in agriculture, weather forecast and advisories, and possible contingency measures, are limited. All these factors lead to lower productivity of crops, resulting in significant yield gaps.

Use of external inputs such as fertilizers, supplemental irrigation, good quality seeds, pesticides, and herbicides are lower in rainfed than in irrigated crop, which is a chief factor for the reduced production and productivity of rainfed crops.

Increasing production, decreasing cost of cultivation, reducing drudgery and enabling farmers to take-up farm operations timely are the critical parameters that determine the success of rainfed farming. Since the rainfed farming thrives on the time, quantum and distribution of rainfall, it requires a high level of precision in decision making with respect to time of sowing, crop to choose and investment to be made. To make rainfed farming more economical and sustainable, an integrated approach is an imperative.

Traditional markets are unorganized, unregulated, and non-profitable. The traditional markets are dominated by middlemen, and are exploitative and unreliable for the rainfed farmers who are small and marginal producers with poor investment capacity. In order to ensure fair price for the inputs they procure from markets and selling produce obtained from rainfed farming, input marketing is important for reducing cost of cultivation and output marketing is important for fetching more price for the products. Hence both backward and forward linkages need to be taken up as the core service involving the entire supply chain and value chain partners.

### Soil Health Management

Soil under rainfed condition are generally characterised by low crop yields due to recurring drought stress, high soil temperatures, widespread soil degradation and desertification, and poor management soil health management. Production enhancement in rainfed lands is directly connected to enhancing the soil health.

Soil health management requires conservation agronomic practices including summer ploughing, organic matter build up by adding farm yard manure, vermicompost, application of tank-silt, optimising fertilizer application based on the available nutrients in the soil, harnessing the potential of biofertilizers and microorganisms.

The Project lays emphasis on soil testing and enabling the farmers to get soil health card. Based on the available nutrients in the soil and its physical and chemical deficiencies soil-health management practices would be advocated to all the farms. The recommendation of nutrients will be given in combination of organic and inorganic initially. Green manure, green leaf manure, FYM application, and silt application will be encouraged for enhancing the soil health.

The first step in the soil health management is facilitating soil testing in the lands of all the member farmers and helping them obtain soil health card. The soil health cards would be digitised to track the subsequent interventions and changes effected due to it. In association with the soil Testing Laboratories of the Department of agriculture, the Agro-animators organise collection of soil sample by orienting farmers on how to collect soil sample and send the collected samples to soil testing labs as per the specifications stipulated by the labs. They also organise mobile soil testing labs to conduct soil testing in a campaign mode. The soil health cards are collected from the labs and the test results are digitised for further analysis and follow-up.

#### Progress

During this year, 522 farmers attended the soil health campaign. 348 farmers have got the soil health cards during this year. Using the soil health card, the farmers have been oriented on the prudent use of fertilizers.

## Convergence with Government Departments

Both Central and State Governments converge all their agriculture related programmes/subsidies towards FPOs as they see them as an organised platform to channelise the programmes and reach the needy farmers with ease. After the launch of 10000 FPOs programme of GoI, various ministries and departments related to farming and cooperation have started designing their programmes in line with the FPOs.

Sl No	Schemes	Agency	Details of the Scheme
1	Tamil Nadu Government Mezzanine Capital Assistance Scheme (TNGMCAS)	TN Govt. NABARD	The assistance will be in the form of subscription to Unsecured Non-convertible, Redeemable, Debentures of FPCs with tenure of 5 years. The quantum of assistance under the scheme is restricted to the present paid up capital of the FPC subject to maximum of Rs.10 lakh per FPC for a yearly interest of 4% on the assistance amount received.
2	Tamil Nadu State Credit Guarantee Scheme for Farmer Producer Companies	TN Govt	This scheme facilitates access to credit facility, by providing collateral free loans availed by FPCs from commercial banks and NABKISAN, through guarantee coverage to the extent of 50%, for loan amount upto Rs.100 lakh.
3	Tamil Nadu Government Revolving Fund Scheme for Farmer Producer Companies	NABKISAN	Under the Scheme, NABKISAN will reimburse 1/3rd of the interest rate as concessional rate of interest. The concessional interest benefit will be passed on to the FPC at the end of the year, upon prompt repayment of interest and principal instalments, in the case of term loans and only after repayment of principal, interest and other dues, if any, in the case of working capital loans.
4	Equity Grant Scheme	Small Farmers' Agri-Business Consortium (SFAC)	Equity Grant Scheme extends support to the equity base of Farmer Producer Companies (FPCs) by providing matching equity grants subject to maximum of Rs. 15.00 lakh per FPC in two tranches with in a period of 3 Year and to address nascent and emerging FPCs which have paid up capital not exceeding Rs. 30.00 lakh
5	Credit Guarantee Scheme	Small Farmers' Agri-Business	The Fund has been set up with the primary objective of providing a Credit Guarantee

		Consortium (SFAC)	Cover to Eligible Lending Institutions (Scheduled Commercial Banks included in 2nd schedule of RBI Act), RRBs, NCDC, NABARD and its subsidiaries) to enable them to provide collateral free credit to FPCs by minimising their lending risks in respect of loans up to Rs. 1 crore
6	Mission on Sustainable Dry land Agriculture (MSDA)	Government of Tamil Nadu	Farm machinery and Value addition Machinery support to FPOs / Producer Groups with a financial assistance of Rs.10 Lakh / unit or 50 % of the machinery cost.
7	Kalaigharin Anaithu Grama Orunginaintha Velaan Valarchi Thittam	Government of Tamil Nadu	Comprehensive schemes of both State and Union Government. Provision of community bore wells, pumpsets, water conveyance pipes to individual field, subsidy assistance to individual farmer for the purchase of Agricultural Machinery/ Implements, Village level Custom Hiring Centres with subsidy assistance, Value Addition Machinery.

There are schemes meant for individual farmers as well as for FPOs. The Board of Directors, working committees at the FPO and Cluster level work towards building linkages with the Government Departments, where they can tap schemes pertinent to their activities, applicable to their members. Each programme has its own guideline and processes of application, scrutiny and follow-up. The FPO does meticulous planning and follow-up involving both the Directors and Staff.

The Project specifically planned for linking individual farmers with the department of agriculture and agricultural engineering to obtain the schemes for

- Obtaining micro-irrigation schemes including drip-irrigation, sprinkler irrigation and conveyance pipes to benefit at least 100 farmers in an FPO
- Facilitating farm ponds to members, who are mostly involved in rainfed farming to provide life-saving irrigation to the crops to prevent crop loss during acute water shortage during critical phases of the plan growth.

In addition to these schemes, the FPO mobilises the larger support from various departments and financial institutions, in the form of loans at subsidised rate of interest, grants and combination of both. These schemes help leverage common benefits to all the members in the form of services.

### Progress

Under this component, both farm pond and micro irrigation have been focussed with the objective of increasing the rain water harvesting practices and for conserving the available water. During this year, out 41 farm ponds have been established and 40 micro irrigation systems established among the farmers.

## Introducing Climate Resilient Variety

Farmers have always been adopting new crop varieties and adjusted their practices in accordance with changes in the environment. In some places the old/traditional crops and varieties became their preference due to their tolerance to drought, floods, pests and diseases. For instance, In Ramanathapuram, Chitrakar, a traditional paddy has been a univocal choice of the farmers due to its saline resistance and ability to withstand waterlogging, because this coastal strip has been witnessing frequent flooding and waterlogging in the recent years.

Similarly, in some places farmers prefer only short duration and improved varieties developed by the research institutions due to the shorter span of moisture availability as a result of reduced rainy days and changed phasing of the rains. Farmers in such regions are forced to adopt varieties which can be harvested in a shorter period and requiring lesser water. Market plays an important role in making farmers to go for particular crop or variety. Farmers are left with no choice but to go for the variety that is preferred by the buyers. Choosing an appropriate crop/variety amidst the competing natural and man-made pressures is a herculean task for the resource poor and vulnerable farmers. The Project has committed to assist the farmers in the project locations to choose an appropriate variety based on its performance under climate stress and market demand. Introducing at least three varieties during the project period in each FPO.

### Progress

Five FPO's have introduced new varieties of seed Viz., Kadiri-Lepakshi 1812 variety of Groundnut in Sevaiyur and Radhapuram, MDU-1 variety of Kudiraivali in Madurai, reintroduced to Coconut Tall variety in Natham, and introduced Daincha variety for green manure in Sivagangai. During this year 16 farmers have got the new seed variety.

## Establishing Agri-Clinics and Agri-Business Centres

Kalasam Agri-clinic cum Agri-business Centre is conceived to be a one-stop-facility for the members of the FPO to provide both technological and business development services to individual farmers and their primary producer groups. The products and services of this K-ACABC are designed in such a way that they can positively influence the production enhancement, reduction of cost of cultivation and thereby increasing the income of the farmers as committed in the Project.

The Agri-Clinic in the K-ACABC is envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, feed and fodder management, which would enhance productivity of crops/animals and ensure increased income to farmers. The Agri-clinic is housed either in the premises of FPO or a place where the farmers can easily access it. It is anchored by a Technical Staff / Consultant with long years of experience in the focus crop, who will work with the trained lead farmers and model farmers in technology dissemination through farm visits, demonstrations, farm field schools.



Agri-business unit of the K-ACABC is purely a business arm of the FPO, which will have a custom hiring centre of farm equipment, sale of both organic and inorganic farm inputs and other services in agriculture and animal husbandry, commodity procurement centre for procuring, primary processing, aggregating and selling in the local and specialised markets. This unit will have working relationship with the local and institutional buyers, it will conduct training related to marketing and business development for the leaders and members.

### **Progress**

For each of the FPO, we have identified and placed a crop expert to provide consultancy at the Agri-clinic established for extending technological and crop advisory support to farmers. These crop experts were involved in participatory assessment, lead farmers training and BCC material preparation. These crop experts are placed at the Agri—Clinic established in FPOs and from there they are offering services to farmers both in person and mobile-phone modes. We are in the process of standardizing the activities of the clinic. 7 Agri clinic have been established and are functional. Our endline assessment revealed that 6723 members out of the target of 7000 have availed the services of the Agri-clinics.

### **Custom Hiring Centres**

Indian Agriculture is shifting from human and draught animal powers to mechanisation owing to escalating costs of upkeep of animals and growing scarcity of human labour. Application of mechanical power has a greater influence on the productivity of crops apart from reducing the drudgery and time spent on agricultural operations with human power, this necessitates farm mechanization.

In Agriculture, the labour is no longer a cheap resource. Around 30 to 40% of the cultivation expenses are incurred for labour in farm activities like transplanting, weeding, spraying plant protection chemicals and harvesting. For instance, single major reason for disengaging bullock drawn ploughs is the costs and availability of labour in critical time of transplanting.

Mechanisation has had a greater impact on farming. Water saving devices especially drip and sprinkler sets have become very popular in areas predominant with horticulture crops. Seed cum fertilizer drills helped in introduction or expanding the intercropping area. Deployment of power weeder has helped timely weed control, which improved the water and nutrient use efficiency. Different kinds of crop threshers have enabled farmers in timely harvesting operations at a lower cost. Following are the few examples where mechanisation played critical role in farming.

- Power Tiller is seen as a viable alternative for the small and marginal landholdings which takes less time and money for ploughing.
- Farmers are more interested in power weeder which is either operated with the use of batteries or diesel since the cost per acre is reduced to the tune of 3000 to 6000 based on the crop.
- For effective use of power weeder, line sowing is very important. Now farmers are willing to go for seed drills or paddy transplanters. Because, sowing/planting is another major labour-intensive activity.
- Sprayers for pest and management – need to introduce the equipment which may be handled by women to reduce the cost of labour.

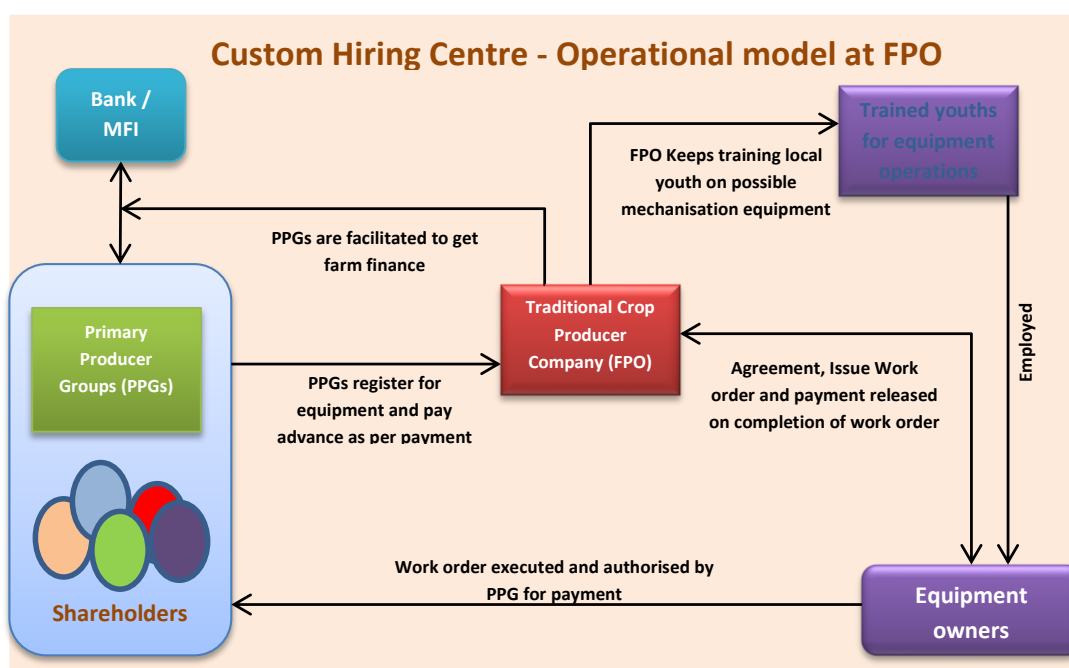
It is very difficult to own all these needed equipment by the small and marginal farmers. But these equipment's are found to be critical at times of farm operations. Custom Hiring Centre could be the workable solution wherein the farmers may hold joint ownership and rent the equipment at the time of need among themselves.

### Objectives of establishing custom hiring centre

- Creating access to farm machineries / equipments to small and marginal farmers
- Promoting collective ownership of equipments to offset the high cost of individual ownership
- Mechanizing various farm operations such as ploughing, levelling, nursery raising, sowing, inter cultural operations and harvesting during cropping seasons, benefiting small and marginal holdings.
- Reducing the costs spent on scarce labour that leads to poor return on investments in farming

### Custom Hiring Centres: Solution for Small-Holder Farms –The Approach

One of the major objectives of the project supported by Azim Premji Foundation is to reduce the costs of cultivation and increasing the production and income. Farm mechanisation has a direct relevance in realising these objectives. CCD perceives the Custom Hiring Centres with a difference. Our initial understanding and proposition was to get the machineries on subsidy from government schemes for establishing CHC in each of the FPO. But from the field study and reality we understood that there are more than enough machineries available in each of the block either with the individuals or with the bigger farmers which are underutilized. Similarly, the CHC established by the women federations were not in use. Our discussion with the owners of the farm equipment's gave us a lot of hope to empanel them with the FPOs as service providers with the negotiated costs and we have decided to evolve an App and link the farmers with the machinery owners as and when needed with the mutually accepted price between the FPO and the owners. The youth and women trained by us in handling farm machineries would be engaged either as equipment operators or partners in this initiative.



In the current design of Custom Hiring Centre, the FPO would make agreement with the equipment owners and fix price for an acre or per hour as per the prevailing local situation. FPOs would make arrangements to find out the equipment owner across the service area and get into an agreement with them to extend custom hiring services to members of FPO at a pre-determined rate. Following steps will be adopted for effective functioning of the CHC.

1. FPO would determine and declare the equipment utilization cost per hour or per acre to its members as per the prevailing market situation.
2. FPO would empanel the equipment owners and sign the agreement for usage of equipment for their shareholders.
3. FPO would ensure the spread of empaneled equipment owners across the operational villages of the FPO.
4. PPG would mobilize shareholders and enroll them for the use of agri-equipments and pay the costs affront to the FPO. Otherwise FPO would evolve payment terms.
5. FPO would in turn raise a work order to the equipment owner and inform the Working committee of that cluster.
6. Agro Animator would take lead role in supervising and monitoring the CHC activities at cluster level where as the decisions will be taken by board and executed by the Executive committee.
7. Completed work orders will be collected by the AA after getting due acknowledgement from PPG for work completion and submit to cluster Working committee. CEO would ensure the payment to the owners as per agreement.
8. FPO would organize training programmes for the youths on farm equipment operations by having tie-up with equipment manufacturers or service providers.
9. Support in convergence for subsidy schemes with agriculture department and would encourage the trained youth to buy equipments and offer them the CHC tie-up with FPO.

Though this model is governed by the FPO in the initial days, in due course, each cluster can own and manage a CHC for a cluster of villages. So that the farm power requirements would be fulfilled during the peak days of seasonal cultivation. FPO would facilitate subsidy programme with institutional credit to establish such CHCs.

#### **Progress**

Presently, the FPOs are providing facilitation service to farmers to get them machineries at low cost from private and government machinery rental service centres. The youth and women chosen for training on machinery operation and CHC are currently undergoing training and they will begin operating services from the CHCs of FPOs from coming months. During this year our CHCs have supported farmers to get harvester and ploughing machineries on hire basis.

#### **Input Production**

The crops cultivated in the rainfed areas area are organic by default and carrying its own geographical specialisation in aroma, taste and keeping quality. There is a lot of demand for the chilly, coriander, pulses, millets and traditional paddy cultivated in the rainfed areas where the FPOs are functioning. However, they do not have organic certification to claim premium price for their produces. The FPOs supported by the Project work towards converting a part of the farmers/farms as organic with necessary certification to help them fetch better price from the market.

Promoting organic farming require organic inputs at an affordable price. Framers preparing their own organic manure is the most appropriate solution for the issue of availability. Also, the farmers can produce organic manure in excess and sell it to fellow farmers who are unable to make on their own. The Project envisages building capacity of individual farmers as well as producer groups in organic input production, facilitating setting-up of production unit with the technical guidance and financial assistance, aggregate the organic inputs produced by them and market it through the K-ACABC. With this perspective we have organised trainings for preparing enriched Farm Yard Manure, Vermi-compost, recycling of farm wastes for two PPGs in each of the FPO and facilitated them to produce organic input. Based on the experience this will be further scaled up.

### Skilling Youth and Women on advanced farming technologies and reintroducing eco-friendly traditional practices for next generation farming

#### Farm Mechanisation Training to youth

A farm equipment operator plays a major role in farm mechanisation. Optimal usage of farm equipment directly related to the crop yield. Organising the training programme on the right usage of farm equipment was conceived in this project. Each FPO has identified 15 youths and 15 women, who are willing to take training and participate in the CHC initiative of the FPO either individually or collectively. Following selection criteria was circulated and FPOs identified youth and women members for attending the Farm mechanisation Training programme. 15 youths who were willing and had aspiration in farm mechanisation based on the need of their locations were selected for 5-day training programme. Mr. Masethung, Farm Machinery Expert with over 30 years of experience in mechanisation was engaged to design and offer the training programme. Dealers' workshops were used for imparting practical trainings of repair and maintenance. Engineers from Tractor Companies like John Deere were engaged in handling the practical classes. Out of 105 youths enrolled for this programme, 89 youths have completed all the modules of the training. They were trained on the following aspects:

1. Importance of farm mechanization.
2. Tractor, its parts and its maintenance of different parts such as front axle, radiator, engine, clutch, gear box, rear axle, break, hook –types and its advantages.
3. Tractor drawn ploughing implements, types, usage and advantages.
4. Power tiller, sprayers and other hand operated usable machineries.
5. Hands on operation training and field demos
6. Tractor Maintenance – Practical session in the dealers' workshop.
7. Schemes available related to CHC programme with Tamil Nadu Agriculture Department.

#### Progress

- Out of 140 youth trained on the basic aspects, 89 youths have attended for advanced programme organized in collaboration with John Deere Tractor Company.
- The programme was given for 5 days on operating tractor and Tractor drawn implements, Repair and maintenance and CHC management.
- At the end of the programme evaluation was done and participation certificates were issued to all the participants

## Training Women on Gender Sensitive Farm Mechanisation

Rainfed farming is predominately led by women in the drought prone southern Tamil Nadu and elsewhere. The Major operation in rainfed farming is ploughing, which is managed through deploying tractor drawn ploughs. However, other intercultural operations are done by the household labour, mostly by women. Despite several implements developed by the research institutions, there are hardly women-operated small-scale farm equipments, which adds to the drudgery of women.

There are a number of technical, economic, and cultural barriers appear to constrain women participation in farm machinery ownership and in CHCs as a client. Consultations with the rural women revealed that, when the opportunity is given, women were willing to learn and operate bigger farm equipments such as tractor, reaper etc. In reality, the CHCs and rental of machinery services are currently dominated by men, and it appears that women have comparatively limited roles. The SHGs and their federations have been supplied with CHCs by the Government to women and their SHGs into the CHC and farm machinery rental and repair services. Even when the CHCs were supplied to women SHGs, they were not given requisite technical training to impart skills to operate the machineries, carry-out minor repairs and maintenance on their own.

The Project conceived an exclusive component on gender sensitive mechanisation. Each FPO has identified 15 women from among the members, who are willing to participate in training and participate in CHC as technical service providers. With the help of expert trainers, these women are trained in operation of the machineries including weeder, power-tiller-drawn implements, reapers, threshers etc. This activity is expected to build an exclusive women run farm machinery rental service, which will enhance their enterprise skills to manage the CHC operations sustainably. The Training programme on “Handling hand operated farm equipment for drudgery reduction” was organised in each location with the support of local equipment dealers who had brought most of the hand operated equipment such as Power weeder, bush-cutter, rechargeable battery operated hand sprayer and power sprayer with 15 meter tube length so that tank need not be carried over shoulder, cono weeder, hand operated seed drill.

Following topics were covered in the training programme.

1. Importance of farm mechanisation.
2. Equipment available for doing farming from seed to seed
3. Focus on the equipment that can be handled by women
4. Demo on the hand operated equipment & hands on experience in handling equipment
5. Schemes available related to CHC programme with Tamil Nadu Agriculture Department.

Custom Hiring Centres promoted by the FPOs have planned to use these trained women for handling simple hand operated equipment which may be owned by FPO and readily available for rent.

### Progress

During this year six Programmes on hand-operated machinery have been conducted with the perspective of drudgery reduction involving 81 women participants involving expert trainers in farm machinery. They are excited and expressed their readiness to buy small equipments like seed drill, power weeder, ridger etc. with the support of FPO.



## CASE STUDY

# Manikandan, a Young Farmer Stands Testimony

*Increasing yield, reducing cost of production, and enhancing income*

Manikandan, 25 years is a young farmer from Kuravaikulam Village belonged to Alagapuri Panchayat in Narikudi Panchayat Union. He was born in a traditional farming family as a 4<sup>th</sup> son among five male children to Mr. Chinnaservaikaran and Ms. Rakku. After completing 10<sup>th</sup> standard, Manikandan was attracted to farming and took up farming in three acres of land shared by his father.

He joined the Kaliyamman Kalasam, a Primary Producer Group promoted by CCD in his village in 2019. He paid his share of Rs. 1000 to the Sevaiyur Traditional Crop Producer Company Limited and became a shareholder of the Company. He was regular in attending all the meetings conducted by the Agro Animator Vetrichelvi of the Salai Iluppaikulam Cluster once in a month. He was keen in asking groundnut production related queries with Mr. Prithivirajan, an agricultural trainer and consultation, who had organised farm field schools in his village along with the lead farmer Ms. Vijayalakshmi.



He has a share of water from the borewell erected in his brother's land. He used to cultivate Groundnut in three successive seasons. Karthigai (November-December), Masi (February-March), Aani (June-July). *Korai Pul (coco-grass, Cyperus rotundus)* is a menace in the rainfed lands in this area. To overcome this problem, farmers used to take-up at least two ploughings before each crop. In addition to curtailing the spread of this weed, it also helps to maintain fine tilth, which is an essential pre-condition for germination, pegging and pod-formation. He has already been following this age-old practice of ploughing before each sowing and summer shower.

This practice has got reinforced when he attended the Farm Field School facilitated by Mr. Sevugaperumal, a senior agricultural trainer and expert in groundnut crop. He attended all the four sessions of the Farm Field School conducted by Sevugaperumal in nearby Thottiyankulam and Nasar Puliyankulam Villages.

Usually, farmers would buy seeds from nearby Aruppukottai town, where the groundnut kernels of various varieties mixed together and sold by the local merchants. He would usually buy 50 to 60 kgs of admixed seeds from the market and sow without any seed treatment. He would normally spend Rs. 80 to 90 per kg of local seeds.

Whereas, Manikandan after attending the FFS, got motivated to go for a new variety Kadir Lepakshi 1812. The Sevaiyur TCPCL arranged for collective procurement and distribution of seeds. He purchased 100 kgs of seeds for a price of Rs. 100 per kg for sowing in 2.5 acres of land.

He was prompt in treating the seeds with three packets of fungicide (2 grams of Thiram per Kg of seeds) each for Rs. 210. As trained by Sevugaperumal in his FFS, he removed, smaller, shrivelled, and cracked seeds and applied the fungicide by taking both kernels and fungicide in a gunny-bag, and gently mixing the contents by shaking it up-and-down.

Another practice, he got reinforced was raising a mixed plants / gingelly / millets and ploughing it back before its flowering to add nutrients to the soil. It has been a traditional practice, disappeared from the farmers practice. Manikandan got this message from the FFS and decided to raise gingelly crop. He sowed 1 padi (approximately 750 ml) of gingelly seeds. He sowed it just after second summer ploughing, allowed the plants to germinate and ploughed back using rotavator at 30th day before flowering. He spent Rs. 3,750 for this activity.

As recommended in the FFS, he ensured spacing of one feet distance. He arranged for dibbling of seeds behind the plough manually. Whereas, earlier he deployed seed drill attached with tractor. He used to spend Rs. 3500 for 2.5 acres. But this time he went for manual sowing deploying labourers and spent Rs. 7000 for it.

He also ensured basal application of two bags of DAP and four bags of Gypsum. Also, he applied 4 bags of gypsum while weeding, at the root zone of plants and did earthing-up. He deployed 15 labourers a for two days spending Rs. 250 each per day. He had spent Rs. 4500 for manure in addition to spending Rs. 3750 on labour for weeding. Earlier he used to apply only two bags of DAP as basal application. The benefit of applying gypsum in two splits has paid off good results while harvesting. It was easy to pluck the plants using four labourers worked for four days. He paid Rs. 15 per marakkal (8 *padi*) of pods harvested and spent Rs. 11700 for 2.5 acres. Labourers would accept for this rate only when there is high yield of pods. Whereas, with the local varieties, plucking of plants is tedious due to rigidity of soil, making it hard for the labourers, who will demand daily wage and he used to spend Rs. 10,000. He attributes this to the application of gypsum. In addition to getting increased yield, he could reduce the cost spent on harvest.

Following the advice from the FFS, he sprayed *Groundnut Rich*, a nutrient mix (tonic) developed by the Tamil Nadu Agricultural University, Coimbatore. He spent Rs. 850 for this spray.



With the local seeds, he used to harvest 30 bags of 41 kg each from 2.5 acres. Because of the new variety Kadiri 1812 variety, which was developed at the Kadiri Agriculture Research Station, and this variety is a drought-resistant and can withstand inundation of fields due to excess rainfall before harvest. He harvested 60 bags from 2.5 acres, and earlier with the local admixed variety he was getting only 30 bags. He had got a price realisation of Rs. 2600 per bag for the new variety. Whereas for the local variety he used to get Rs. 2900 per bag.

SN	cultivation Practices	Kadiri Lepakshi 1812		Local admixed variety	
		Basis	Cost	Basis	Cost
1	Land preparation	@Rs.800/hour/acre x 2.5 ac	2000	@Rs.800/hour/acre x 2.5 acre	2000
		@Rs.800/hour/acre x 2.5 ac	2000	@Rs.800/hour/acre x 2.5 acre	2000
2	Green manure mulching	Cost of sesame oil seed 1 kg @ Rs.150 + labour 500	160	Cost of sesame oil seed 1 kg @ Rs.150 + labour 500	160
3	Seed	@40/kg / acre x Rs.100/kg	10000	@55 kgs /acre x 2.5 acres x Rs.90/kg	12375
	Seed Sowing	Manual sowing Rs.7000/- lump sum for 2.5 acres - Labour contract.	7000	Using seed driller Lump sum Rs.3500/for 2.5 acres	3500
4	Seed Treatment	@Rs.210/bag fungicide x 3 bags	630		0
5	Manuring				
	Basal dose	DAP - 2 bags @Rs.1400/bag, Gypsum 4 bags @Rs.150/bag, Labour charges Rs.500	3900	DAP - 2 bags @Rs.1400/bag, Labour charges - Rs.500	3300
	Application of gypsum at the root zone	Gypsum 4 bags @Rs.150/bag	600		0
6	Weeding charges				
	Weeding 1	@Rs.250/labour x 15 women labour	3750	@Rs.250/labour x 15 women labour	3750
	Weeding 2	@Rs.250/labour x 15 women labour	3750	@Rs.250/labour x 15 women labour	3750
7	Tonic application	Groundnut rich - Rs.350 + labour charges	850	Groundnut rich - Rs.350 + labour charges	850
8	Harvesting expenses				
	Plucking of plants	@Rs.250/labour x 4 women labours x 4 days	4000	@Rs.250/labour x 15 women labours x 4 days	15000
	Stripping of groundnut pods	Rs 195/bag x 60 bags	11700	@Rs.250/labour x 40 labourers	10000
	<b>Total expenses</b>		<b>50340</b>		<b>56685</b>
9	Yield	60 bags in 2.5 acres @ Rs.2600/bag (41 kgs each)	156000	30 bags in 2.5 acres @ Rs.2900/bag (41 kgs each)	87000
	<b>Total Income</b>		<b>156000</b>		<b>87000</b>
	<b>Net income</b>		<b>105660</b>		<b>30315</b>

- Even though he has gone for improved variety and seeds, he could save Rs. 2375 due to reduced seed rate and spacing.
- He had to spend Rs. 1830 on seed treatment and application of gypsum, which was not done by him earlier.
- He could also save Rs. 9,300 in harvesting and threshing due to congenial soil condition for harvesting that reduced involvement of more manpower.
- As a whole, he could reduce Rs. 6,345 in cost of production (11.2%) and obtain an increased income to the tune of Rs. 75,345 (348%) as compared to the earlier practices and local seeds.
- As a result of his personal care and adherence of practices advised from the FFS, and applying his own experience, Manikandan realised a net return of Rs. 1,05,660. Otherwise, he would have got only Rs. 33,315 from the same piece of land if he adopted local admixed varieties of seeds and conventional practices.

During the Farm Field School, there were EIGHT Practices recommended / demonstrated for increasing the yield. The practices recommended are:

- Growing Navadhanyam and mulching before sowing of groundnut seed or growing millets as previous crop to groundnut
- Summer ploughing – Twice
- Seed treatment with Mancozeb-75% or Rhizobium and Phospho-bacteria
- Selection of Suitable seed variety - Kadiri 1812, VRI - 8 & G 7
- Seed sowing - 30 cm gap between row and 10 cm gap between plant
- Drum rolling to ensure spread of the branches - increased pod yield
- Adding gypsum after during 40-45th day from seeding
- Spraying of Groundnut rich

Out of these eight practices, Manikandan followed SEVEN Practices, except drum rolling at the peg formation stage. He said that while earthing-up and gypsum application at the root zone of individual plants, the plants were enough space between plants and they were already spreading over the soil and he did not plan for drum-rolling. However, he said that he will try this practice in the ensuing season.

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## Scaling up of FPOs: Cluster Based Business Organisation for NABARD: Participation in Central Sector Scheme of GoI

The small and marginal farmers (SMFs) are predominately occupying the 85% of the agricultural land holdings in the country. The difficulties in access to production technology, availability of quality inputs at reasonable prices, credit, custom hiring, seed production, value addition, market access etc. during production and post production stages are experienced by these SMFs. As reported by the National Bank for Agriculture and Rural Development (NABARD) and Small Farmers' Agri-Business Consortium (SFAC), problems encountered by the SMFs can be mitigated by organizing them into Producer Organization. Hence, in order to overcome these difficulties, SMFs jointly form the Farmer Producer Organisation (FPO) taking farmers as members, which has been considered as the most efficient and suitable institutional mechanisms to minimize cost of production, enhance productivity per unit, assist better market linkage. The creation of FPOs will not only facilitate in enhancing income of the farmers but also help in improving rural economy and bringing job opportunities for rural youth. Considering the importance of FPOs for the sustainable economic development of rural India, the Government of India has approved to form and promote 10,000 FPOs by 2023-24. The FPO is incorporated/ registered either under Part IX A of Companies Act or under Co-operative Societies Act of the concerned States.

### Objectives of the Scheme:

- To provide extensive based accommodating environment for formation of new 10,000 FPOs in order to facilitate vibrant and sustainable development of income-oriented farming for achieving overall socio-economic development and welfare of agrarian communities.
- To increase productivity through use of resources efficiently, lucrative, and sustainable manner and higher returns can be realized through better liquidity and market linkages for their produce.
- To provide reinforcement and support to new FPOs in all aspects of its management including inputs, production, processing and value addition, market and credit linkages and use of technology etc. up to 5 years from the year of formation.
- To provide efficient capacity building to FPOs in order to develop agriculture entrepreneurship skills and make the FPOs economically viable and self-sustained beyond the period of support from government.

### Cluster Based Business Organisation (CBBO)

The formation and promotion of FPO is planned and executed based on Produce Cluster Area approach with clusters in Aspirational Districts are given priority for FPO formation. A produce cluster area is a contiguous or compact geographical area with homogeneous or similar agricultural or horticultural produce, also including organic produce and produce of natural farming. CBBOs are professional organisations that are engaged by the Implementing Agencies of Government of India (for CCD, it is NABARD) to function at the Block level for formation and nurturing of FPOs. CCD has been empanelled based on the qualifications laid down and demonstrated technical strength for implementing the scheme, which included presence of five specialists in the areas of Crop Husbandry, Agri-marketing / Value Addition / Processing, Social Mobilisation, Legal compliances and Accounts and IT/MIS in Agriculture and Agriculture Marketing.

CBBOs have a critical role in the entire process, and, success of the Scheme in terms of outcomes would be largely dependent on their professional and effective performance. As a CBBO, CCD performs all the functions related to the formation, incubation, and development of FPO. Following are the critical roles played by the CBBO.



### FUNCTIONS OF A CBBO

1. As per guidelines of the Scheme and as suggested by the NPMA, the CBBOs will help identify the cluster and implementation of the programme.
2. The work of group formation, regular meetings, baseline survey, cluster finalization, community mobilization, and value chain study are performed by the CBBO. However, for identification of proper produce cluster and mobilization of members, the CBBOs may seek the assistance of Local Bodies, wherever required.
3. Assisting in registration of FPOs and capacity building of Board of Directors (BoDs) with regard to their duties, responsibilities and controlling capital and equity.
4. Training and capacity buildings of FPOs/ farmer group, wherein identification of training needs, development of training modules, conducting basic training workshops and exposure visits are done by the CBBOs.
5. Bringing all the members of the FPO together in the society, planning and implementing the commercial Plans inclusive of acquiring land, mobilizing equity capital, input management, adoption of proper and good agricultural practices through knowledge sharing, aggregation of produce, quality management, assaying, processing, packaging, supply chain development and marketing and market linkages with buyers/ processors/exporters, trading, export as may be necessary to ensure long-term sustainability of FPOs.
6. Assisting in regular interface with stakeholders like various Government Departments, Financial Institutions, Training, Research and Development Institutions at the cluster level.
7. Assisting the FPOs in availing Equity Grant and Credit Guarantee Facility as per need and growth.
8. Expediting facility for production, marketing, and processing infrastructure facility by the FPO, as may be necessary, to develop the business for long-term viability.
9. Facilitating traceability, compliance, and global market connectivity.
10. Reviewing and observing the field team to perform as per the target.
11. Apprising and circulating the information to the farmers through market and crop advisory.
12. Coordinating in submitting progressive statement on all specified target activities to the NPMA at regular interval.
13. Ensuring that all the targets of the program are achieved.
14. Assisting compliance issues of FPO including their capacity building in the subject.
15. Assisting NPMA and Implementing Agency in collection of data/information and generation of the Management Information System (MIS) report in the required data sheets.
16. Assisting Implementing Agency and NPMA in rating of FPOs as may be necessary.
17. Assisting in federating FPOs when necessary for business growth and expansion.
18. Assisting FPO in proper financial management and utilization of fund and accounting and timely submission of returns and certificates.
19. CBBO will assist all sort of support for the implementation, administration and monitoring of the project.
20. CBBO being an advisory body consisting of various stakeholders including state government representative, Non-Governmental Organizations (NGOs), Resource Institutions (RIs), Krishi Vigyan Kendra (KVKs) or any other support institutions will provide dynamic direction for the implementation of the scheme.

District Monitoring Committee (DMC) chaired by the District Collector is for overall coordination in the implementation of the Scheme. With their closeness in physical terms to block level projects, the role of the DMC is important for success of the Scheme. DMC guides the CBBO in identification of produce in cluster and activities, mobilization of farmers, resolution of financial constraints, reviewing and monitoring the Scheme at ground level and reporting constraints to the SLCC for taking up the matter further.

### Diagnostic Study with Baseline

Diagnostic study is undertaken for each block involving the potential producers and assessing the business ideas identified, short- & long-term viability, market opportunity, size of business, the possible risks, and the benefits to members. Focus Group Discussions (FGD) with homogenous groups of farmers including women. Tools such as Participatory Rural Appraisal (PRA) / Participatory Learning for Action (PLA) with farmers, women and other potential members would be undertaken by CBBO. FGD and PRA/ PLA are important tools for convincing target groups namely, farmers, women and other potential members and incorporating their understanding and needs in the design of the activity.

### Mobilisation of Farmers as Shareholders

Community mobilisation to form farmers interest groups (FIG) which will eventually be aggregated into a FPO would be through initial meetings organised by CBBO with farmers in the Produce Cluster to explain to them the benefits that would accrue to them from FPO formation and their participation in the same. Several such meetings to enthuse and attract farmers to willingly participate in the business opportunity may be needed initially. Primary Producer Groups (PPGs) are formed with the farmers shown interest and willingness.

### Establishing Management Systems at FPOs

As a CBBO, CCD plays the role of Human Resource acquisition, placement, and training for managing the affairs of the FPOs. We assist the FPO Board of Directors in the appointment of its CEO and Accountant, whose salaries are supported under the Scheme for a period of 3 years. Professional management of any business is key to success and so also for an FPO. It requires rigorous training and capacity building.

### Mobilising Financial Resources

With the accumulation of sufficient equity from FPO members, CBBO assists the FPO in availing matching equity grant from under the Scheme through NABARD. EG is aimed at strengthening financial base of FPO, enabling it to get credit from financial institutions such as NABKISAN for its project and also for meeting working capital requirements.

### Business Planning

Preparation of comprehensive and realistic Business Plan of FPO is important. We focus on design, preparation, and execution of Business Plan for FPO based on the Diagnostic Study carried out, the Business Plan should be able to

- Increase its value enhancement in the value chain, not producing alone.
- Provide a wide range of economic services to members, such as input supply, logistics (aggregation, storage & transport) facilities, collective marketing opportunities, credit access, equipment, and agricultural advisory services. These services enable smallholders to increase productivity, reduce risk, manage their products, and increase income.

- Play a key role to play in representing their members' interests in the negotiation of contracts with buyers. By aggregation, they gain bargaining power.

Business Plan helps arrive a realistic assessment of resources of the FPO members and capabilities including share mobilisation from the members, funds from financial institutions to meet the working capital requirement for the business operations. The business plan gives leads for preparing marketing plan and the financial plan as also work out a SWOT analysis. It helps assess the Value Chain and Capital required, both Working Capital and Capital for creating performing assets. The Business plan will assist FPO in input and output management, adoption of proper and good agricultural practices through knowledge sharing, and demand-led aggregation of produce, quality management, assaying, processing, packaging, supply chain development with marketing and market linkages as necessary with buyers/processors/exporters, trading, export etc to ensure long-term sustainability.

Status as on March 2023 (Amount in lakhs)		
S.No	Details	Status
1	Number of of Districts	11
2	Number of Blocks	30
3	Number of Panchayats	231
4	Number of Villages	459
5	Number of FPOs	34
6	Number of Primary Producer Groups	859
7	Number of Shareholders	12501
8	Total share capital mobilised (Rs in Lakhs)	135.05
9	Total Grants mobilised from NABARD (Rs in Lakhs)	76.62
10	Total Loan amount mobilised(Rs in Lakhs)	155.25
11	Cumulative Turnover (Rs in Lakhs)	903.01
12	Turnover during the year (Rs in Lakhs)	229.33

## Bio-diversity Conservation and Development

### Promotion of High-Density short term (HDST) Program as agro-forestry model for selected medicinal species - Dabur CSR Project

Jivanti Welfare and Charitable Trust, a CSR Initiative of Dabur India Limited, has been supporting CCD for implementing programmes related to conservation and sustainable development of biological diversity. CCD has been promoting livelihood opportunities for the communities through two major interventions in terms of capacity building and technical support: firstly, sapling production of selected medicinal herbs and transplantation to the farmers' field for production of young roots under high-density short-term conditions/ Agro forestry model, secondly saplings production of selected Bark tree species and transplantation in the natural habitat of the species. These interventions have been planned as a strategy for ex-situ conservation through cultivation / Sustainable harvesting and post-harvest management of selected medicinal plants. CCD has identified the following species to be included on priority under high density planting as agro-forestry model in farmers' fields:

- Bael (*Aegle marmelos*)
- Gambhari (*Gmelina arborea*)
- Padal (*Stereospermum suaveolens*)
- Syonak (*Oroxylum indicum*)

This programme is implemented in the Bilaspur and Korba region of Chhattisgarh state. The activities undertaken under this project includes:

- Collection of Quality planting material for the nursery/ sapling production.
- Establishment of nursery/ nurseries for selected plant species: During the tenure of the project, CCD would establish nursery for the selected species. About 55000 saplings of Bael, 55,000 saplings of Padal, 33,000
- Gambhari saplings and 22,000 Shyonak saplings (total 1,65,000) will be raised /produced every year. For this purpose, CCD is free to assign the project to existing village institutions like Self Help Groups (SHGs)/ Biodiversity Management Committees and Village Organizations (VOs).
- Sapling distribution, plantation assurance and technical support till the gestation period of the selected species. The gestation period will be 2.5 yr and 1.5 yr for Bael, Padal and Shyonak/ Gambhari respectively.
- Training/ capacity building for nursery raising, young root production and Sustainable forest collection: 1-2 days workshops cum training program shall be organized in all project sites every year during respective seasons.
- Production of elite saplings for the above species by establishing nurseries.
- Distribution of saplings and technical support to the households for planting in HDST programme designed.
- For production of juvenile roots of four enlisted species, high-density short-term protocols are deployed. Plantation of the seedlings in the Gram panchayat land / community land.

SI No	Plant Species	Planted	Survived	Production (Tons)
1	Bael ( <i>Aegle marmelos</i> )	72,000	58,000	2.9
2	Gambhari ( <i>Gmelina arborea</i> )	58,000	55,000	2.7
3	Padal ( <i>Stereospermum suaveolens</i> )	33,500	33,000	1.6
4	Syonak ( <i>Oroxylum indicum</i> )	47,500	36,000	1.8
		2,11,000	1,82,000	9.0



**Rigriga village, Dist: Bilaspur**



Gambhari



Shyonak



Beal



Padal

**Village: Bhelwatar, Dist: Korba**



Shyonak



Beal





## Resource Centre for Sustainable Livelihoods

### Technical Support to Vaazhnthu Kaattuvom Project (TNVKP)

Tamil Nadu Rural Transformation Project (TNRTP), which also known as Tamil Nadu Vaazhnthu Kaattuvom Project is implemented with an objective of transforming the rural communities through sustainable development by promoting individual and collective enterprises, creating access to financial and business development services, and generating employment opportunities. Aided by the World Bank, this project is designed and implemented with innovative strategies by going beyond poverty reduction goals in order to realise transformational changes among the rural communities. This project is implemented in 30 districts (excluding the districts such as Ariyalur, Dharmapuri, Kanyakumari, Perambalur, Thanjavur, Chennai) covering 120 blocks and 3994 village panchayats.

The primary objective of TNRTP is “to promote rural enterprises, create access to finance, and generate employment opportunities in the select blocks of Tamil Nadu”. The project focuses specifically on:

- Promoting and strengthening producer and enterprise institutions.
- Creating an enabling eco-system for enterprise promotion and enhancing skills of the poor especially, women and youth.
- Facilitating financial capital for the Nano, Micro and Small-scale enterprises, individual entrepreneurs, and producer groups.
- Promoting producer groups/producer collectives by organising the households of producers.

The project targets the households that are part of SHGs, who possess basic assets, resources and skills created by the previous projects. The emphasis is on women, scheduled castes, scheduled tribes, differently abled, youth and aspiring entrepreneurs. This project will benefit the producer households, who are aggregated into producer groups / producer collectives and individual entrepreneurs across farm and non-farm sectors in the select project blocks.

### CCD as a Technical Support Agency

CCD has been serving as a Technical Support Agency (TSA) for Vaazhndhu Kaattuvom Project (TNRTP) for the Region-3 that consists of six districts including Virudhunagar, Sivagangai, Tirunelveli, Thoothukudi, Pudukottai and Ramanathapuram, and Region-4, which consists of five districts including Kanchipuram, Vellore, Tiruvannamalai, Tiruvallur and Krishnagiri. We have accomplished the following activities during this period.

- Identified, trained and placed District Leads to work with the district teams of TNRTP
- Submitted inception report detailing the strategy and operational plan for the implementation of the technical support assignment
- Prepared and submitted training manuals and materials for the capacity building of Enterprise Community Professionals
- Prepared grading tools for grading Producer Groups and Producer Collectives, Supported the teams to prepare Block Investment Plan, District Investment Plan, Value Chain Analysis.
- Promoted 17 Producer Collectives newly in 11 districts
- Included 11,000 shareholders and organised them into 597 Producer Groups
- Facilitated 16 Producer Collectives to get establishment grant, prepared Business Plan for them and initiated business
- Mobilized Rs. 106.51 lakhs from the shareholders as share capital
- Assisted four existing PCs to prepare business plan and obtain establishment grant from TNRTP.

## Growth and Sustainability Perspectives

CCD always wanted to remain an “Enabler” to further its mission of “Building Community Institutions around Traditional Wisdom to Empower the Poor and Vulnerable Communities for Sustainable Development”. It never aspired to grow in numbers and volume. Instead, CCD has been successful in initiating a theme, building community organisations around the theme, and making them independent once they attain certain level of maturity by creating a community-led network organisation to further the deepening and expanding the activities and impact.

For instance, during late nineties, CCD started promoting livelihoods of the medicinal plant gatherers. It has organised them into primary groups of gatherers. It has imparted knowledge and skills for sustainable collection, semi-processing, and marketing of medicinal plants that are found abundantly in the wastelands and farmlands as weeds. CCD took efforts to list out all 326 plants used for medicine preparation and educated all the relevant stakeholders. The major players like Himalaya, Dabur, AVN and AVP were brought to the field and linked directly with the procurement centres. During 2000, CCD has felt the need for an exclusive member-based-organisation to further its growth and development, which led to creation of “Grama Mooligai Company Limited,” in 2000, where the groups of medicinal plant gatherers were shareholders. From then on, the GMCL spearheads the activity. The procurement centre promoted by GMCL have changed the entire trading practice of medicinal plants that had been in existence for years. For each of the produce, based on the availability and demand of the produce GMCL facilitated transparent price fixation. It facilitated Rs. 8-10 crores worth of procurement every year. In the whole process the individual gatherers and farmers were able to get a better price. Many of the gatherers those who earlier did the gathering as the part time or free time work has taken it as the full-time livelihood now. Instead of agents or intermediaries, some of the gatherers have established procurement centres as a group or as individuals.

This is how CCD handles the growth and scaling-up of the theme it has evolved and nurtured. Whereas, as an organisation, CCD remains lean and continue to evolve and nurture potential themes that can impact the lives and livelihoods of the larger number of people from the vulnerable section of the society.

The theme of Promoting Producer Collective, in which CCD is currently involved in developing Farmer Producer Organisations will follow the similar line of collectivization. The model being evolved, tried, and replicated with the support of APF will culminate in promoting a farmer-owned and farmer-managed network organisation. Currently, CCD has promoted and supported 70 FPOs.

Since 2014, with the support of NABARD, under its PRODUCE Fund, CCD has promoted 12 FPO's directly in the southern districts and guided another 12 FPOs promoted by other NGOs. Considering the vast experience in handholding community enterprises, in March 2021, CCD was empanelled as a Cluster Based Business Organization to promote and handhold FPOs under Central Sector Scheme of Government of India under NABARD and National Cooperative Development Corporation (NCDC). CCD has been assigned to promote 25 FPO's in 12 districts of south Tamil Nadu. Presently CCD directly handholds 37 (12 under PRODUCE fund of NABARD and 25 under central sector scheme) farmer producer companies in southern agro climatic zone.

During 2014, CCD joined with NABARD to handhold 12 watershed NGOs to promote FPOs under its “PRODUCE Found” in the watershed locations. Three years CCD has supported them and made them to become independent. With this experience, CCD was subsequently empanelled as a technical support agency in Tamil Nadu Vaazhnthu Kattuvom (TNVKP) project which is funded by world bank for capacity building of the State and District Project Management Units, and promoted 21 FPOs



from June 2020 and continued to guide them. CCD as resource institution has supported 33 FPOs during the last three years period.

CCD will promote a network of FPOs, which will be a larger Collective including all these 70 FPOs (37+33). This will be a larger Producer Organisation with all these FPOs as institutional shareholders, governed by the board of directors evolved from all these FPOs. This will further the growth and development of its member FPOs through strengthening the four pillars such as:

1. Institution building with farmers' governance
2. Integrating contextual production enhancement practices
3. Creating access to financial services like credit and insurance
4. Facilitating collective marketing through forward and backward linkages

CCD will remain an advisor and mentor to the Network FPO, and extend needed professional assistance to fulfil their objectives and implement their agenda. CCD will continue to echo the voices of the FPOs at the relevant policy and regulatory forums. It will remain a resource organisation to evolve need based pilots and experimentation at the grassroots level to strengthen the Farmers' Collective Initiative. All these efforts are towards building a collective identity like 'AMUL'

In the next FIVE Years, the idea of promoting larger Farmers' Collective with all the FPOs as members will be given primary emphasis. CCD will work towards building needed institutional systems and processes to make it an independent and inter-dependent model of Producer Collective, with all the requisite financial and institutional sustainability. As a mother institution, CCD will help the network in mobilising needed resources including financial capital and human resources.

CCD is now involved deeply into integrating climate resilient farming practices in smallholder farms, thanks to the support from Azim Premji Foundation to develop a model and embed this into the emerging FPO Platform. It is a culmination of over 30 years of CCD's experience in building community organisations around women empowerment, conserving medicinal plants and bio-diversity, nurturing rainfed-farming based community enterprises, and promoting producer organisations with small and marginal farmers. The proposed II phase of the Project with the APF will help replicate the model of climate resilient farming in more number of FPOs within the same geography. In the next DECADE, CCD will emerge as a resource organisation in the Domain of Climate Resilience Building in Rainfed Areas. The knowledge and expertise generated from practice will surely be made available to the sector. It will continue to evolve, design, and develop contextually relevant thematic interventions within the ambit of sustainable agricultural development with specific reference to addressing climate vulnerabilities of the smallholder and resource-poor farms. CCD will explore partnership with other like-minded organisations for deepening its engagement.

## Our Board of Governance

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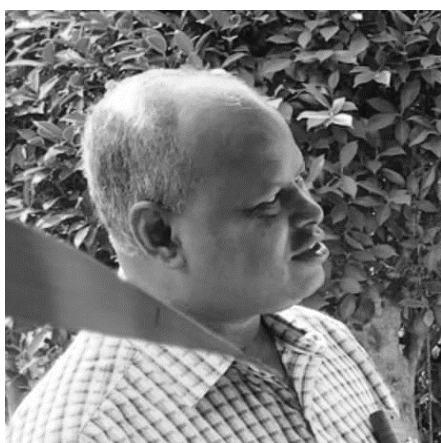
**V.C. Nadarajan, President**

V.C. Nadarajan is a Post Graduate in Agricultural Economics from Tamil Nadu Agricultural University and he obtained Post Graduate Diploma in Management (MBA) from Indian Institute of Management, Ahmedabad. As a Team Leader of PRADAN, he was instrumental in building and leading a professional team to organize rural community on SHG basis which further developed into a CBO. With his more than three decades of development consultancy experience, he worked with leading national and international development agencies including World Bank, Ford Foundation, OXFAM Novib, Oxfam International, Concern Worldwide India, USAID, ILO, UNICEF and GTZ. He is a member in the boards of many NGOs, working committees and networks nationally and internationally.



**N Muthuvelayutham, Secretary**

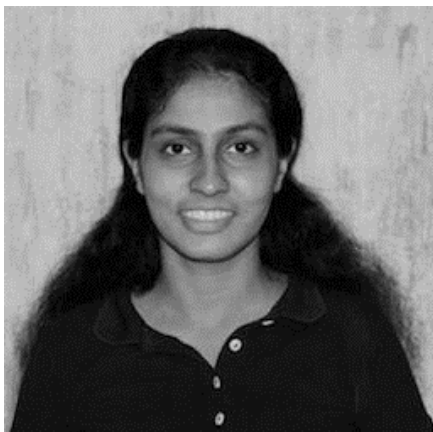
Muthu Velayutham holds M.Phil. in Social Work. He began his career in social work to serve runaway children. He founded CCD to work among the migrant families in drought prone Southern Tamil Nadu. He was instrumental in designing the concept of Kalasam Self-help Group long before the self-help movement took root in India. His model was replicated by hundreds of community-based organizations in South India. Also, he was an architect of Vaigai Flora Botanical Garden, a Bio-diversity Conservation park in Virudhunagar District, Tamil Nadu. His seminal contributions include revitalization of local health traditions, promotion of a number of community enterprises around medicinal plants and traditional crop produces.



**Rev. Bro. T. Amalan, Treasurer**

Rev. Bro. T. Amalan is a President / Major Superior of the Delegation, The Brothers of the Christian Schools (F.S.C) India, also known as De La Salle India, which is a religious congregation of men founded by St. Jean-Baptiste de La Salle at Reims, France, in 1684 for the education of boys, especially of poor families. He animates and governs the Delegation with love and authority and in constant consultation with the Delegate. He is also a National President of Conference of Religious India (CRI) is a conference of Major Superiors, it is perceived as a body of 1,15,000 religious leaders spread all over the country.



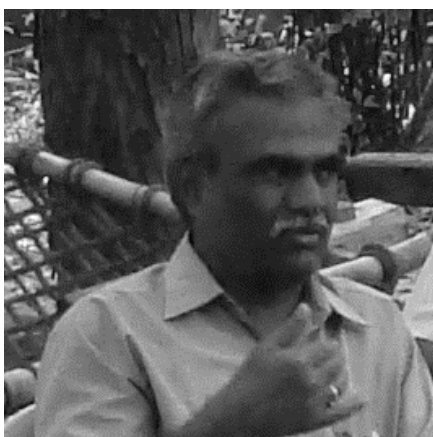


**Devyani Srinivasan**

Member – Executive Committee

Devyani Srinivasan is a Monitoring and Evaluation specialist, trainer and business coach. She has over a decade of experience in designing and managing monitoring and evaluation programmes for recognized organisations in the social sector. Devyani has significant experience and expertise in designing and conducting needs assessment studies, participating in and analysing the data from focus groups and PRAs. As an M&E consultant, she focuses on formulating frameworks that include logic models/theories of change and indicators, conducting evaluations, and providing training on M&E. She works for Nilekani Philanthropies, Oxfam in India, and IFAD in Afghanistan and Kenya. She possesses a bachelor's degree from Wesleyan University in the U.S and an MSc in Planning from the University of Toronto in Canada.

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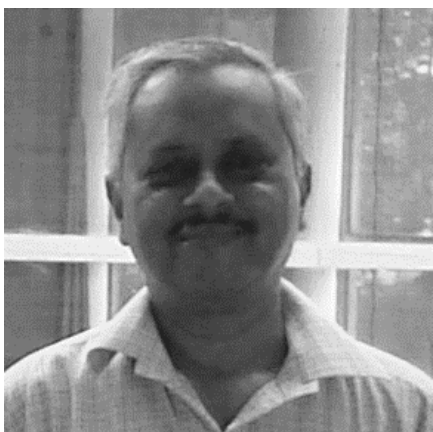


**G. Balakrishnan**

Member – Executive Committee

G. Balakrishnan is a Post Graduate in Agriculture from Tamil Nadu Agricultural University, formerly a Senior Banker with Canara Bank for more than three decades. Currently he is consulting Non-profits in Development Finance and he is a trainer in a range of fields including enterprise promotion and management, financial management, youth and entrepreneurship.

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**M N Kumaresh Babu**

Member - General Body

Kumaresh Babu is a Graduate in Commerce and C.A. (Inter) from Institute of Chartered Accountants of India, Delhi. Began his career as an accountant in an Audit Firm at Mumbai, specialised in ICT applications and worked in various divisions of leading industrial and corporate houses such as logistics, inventory and financial management. Specialised in legal and statutory compliances for companies, he has been instrumental in setting operational systems in the community enterprises promoted by CCD.

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## **FINANCIAL STATEMENTS**



## INDEPENDENT AUDITOR'S REPORT

**To**

***The Members of***

***COVENANT CENTRE FOR DEVELOPMENT – CCD***

***Madurai***

### **Report on the Financial Statements**

We have audited the accompanying **consolidated financial statements** of “**COVENANT CENTRE FOR DEVELOPMENT – CCD**” which comprise the Balance Sheet as at March 31, 2023, and the Statement of Income and Expenditure and Receipts and Payments Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Society in accordance with the Accounting Standards applicable in India.

This responsibility also includes maintenance of adequate accounting records in accordance with the relevant applicable provisions for safeguarding the assets of the Society; for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.



### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

We conducted our audit in accordance with the applicable Standards on Auditing. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Society's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the Society has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Society's Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements



### **Opinion**

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Society as at March 31, 2023, and its Statement of Income and Expenditure for the year.

- i. In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2023;
- ii. In the case of the Income and Expenditure Account, Excess of Income over Expenditure for the year ended on that date; and
- iii. In the case of the Receipts and Payments Account, of the cash flow for the year ended on that date.

### **Report on Other Legal & Statutory Requirements**

- i. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- ii. In our opinion proper books of account as required by law have been kept by the Society so far as appears from our examination of those books
- iii. The Balance Sheet, Income and Expenditure Account, and Receipts and Payments Account dealt with by this Report are in agreement with the books of account.

**Place:Madurai**

**Date: 25.07.2023**

**UDIN: 23026619BGUBDQ3524**



For **CHARLES FERNANDO & Co**  
Chartered Accountants  
Proprietor  
FRN:0006045



**THE COVENANT CENTRE FOR DEVELOPMENT -CCD**

**2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI - 625019**



**CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023**

₹

	RECEIPTS	Sch	31.03.2023	31.03.2022		PAYMENTS	Sch	31.03.2023	31.03.2022
<b>To</b>	<b>FC Account</b>				<b>By</b>	<b>FC Programme Expenses</b>			
"	Interest on SB a/c		1,138	1,372	"	General Expenses	<b>G1</b>	10,071	224,469
"	<b>Local Account</b>				"	<b>Local Account</b>			
"	Azim Premji Philanthropic	<b>H</b>	7,288,200	7,646,100	"	Azim Premji Philanthropic	<b>G2</b>	7,967,449	6,499,235
"	Jivanti Welfare & Charitable Trust	<b>H</b>	2,101,200	2,101,200	"	Jivanti Welfare & Charitable Trust	<b>G3</b>	3,038,232	1,964,112
"	Nabard FPO & CBBO Project	<b>H</b>	8,958,000	1,571,600	"	Nabard FPO & CBBO Project	<b>G4</b>	5,022,383	1,513,875
"	TNRTP Regn 3 & 4	<b>H</b>	5,301,873	3,840,575	"	TNRTP Regn 3 & 4	<b>G5</b>	5,890,776	7,778,898
"	Thought Work Technologies	<b>H</b>	1,500,000	-	"	Tata Chemicals	<b>G6</b>	531,551	1,350,989
"	Tata Chemicals		-	1,612,595	"	Ekam Foundation		-	58,028
"	Foundation for Research in		-	450,000	"	Foundation for Research in		-	274,819
"	Bio Diversity Mgt Chhattisgarh		-	6,150,200	"	UNDP Project		-	147,000
"	GIZ Bio Diversity Mgt Committee		-	607,689	"	AFS AGTECH Pvt Ltd (UPL)		-	633,437
"	Other Grants		24,774	221,000	"	Usha International Limited		-	30,000
"	SB Account Interest		55,884	106,919	"	Bio Diversity Mgt Chhattisgarh		-	5,787,721
"	FD Account Interest		128,746	63,313	"	Lady Doak College		-	66,074
"	Interest on IT Refund			9,147	"	Capital Expenditure	<b>B</b>	-	46,292
	<b>Sub Total</b>		<b>25,359,815</b>	<b>24,381,710</b>		<b>Sub Total</b>		<b>22,460,462</b>	<b>26,374,949</b>
"	Loan Received		-	2,500,000	"	Loan Repaid		1,000,000	
"	<b>OPENING BALANCE</b>	<b>A</b>	10,063,333	9,556,572	"	<b>CLOSING BALANCE</b>	<b>A</b>	11,962,686	10,063,333
	<b>TOTAL</b>		<b>35,423,148</b>	<b>36,438,282</b>		<b>TOTAL</b>		<b>35,423,148</b>	<b>36,438,282</b>

**Schedules " A " to " G " annexed hereto form part of the Receipts and Payments Account**

**PLACE :MADURAI**

**" AS PER MY REPORT OF EVEN DATE "**

**DATE : 25.07.2023**

**UDIN : 23026619BGUBDQ3524**

**For The Covenant Centre for Development**



For **CHARLES FERNANDO & Co**  
Chartered Accountants  
Proprietor  
FRN:0006045

Sd/-

Sd/-

**Treasurer**

**Secretary**

**THE COVENANT CENTRE FOR DEVELOPMENT -CCD**



**2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI - 625019**

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

₹

	Expenditure		31.03.2023	31.03.2022		Income		31.03.2023	31.03.2022
<b>To</b>	<b>Programme Expenses</b>				<b>By</b>	<b>Grant Received From:</b>			
"	<b>FC Programme Expenses</b>				"	<b>FC Account</b>			
"	General Expenses	<b>G1</b>	10,071	224,469	"	Interest on SB a/c		1,138	1,372
"	<b>Local Account</b>				"	<b>Local Account</b>			
"	Azim Premji Philanthropic Initiatives Pvt Ltd	<b>G2</b>	9,551,292	6,499,235	"	Azim Premji Philanthropic Initiatives Pvt Ltd	<b>H</b>	7,288,200	7,646,100
"	Jivanti Welfare & Charitable Trust	<b>G3</b>	3,038,232	1,964,112	"	Jivanti Welfare & Charitable Trust	<b>H</b>	2,101,200	2,101,200
"	Nabard FPO & CBBO Project	<b>G4</b>	5,452,054	1,513,875	"	Nabard FPO & CBBO Project	<b>H</b>	8,958,000	1,571,600
"	TNRTTP Regn 3 & 4	<b>G5</b>	5,672,134	5,457,511	"	TNRTTP Regn 3 & 4	<b>H</b>	5,301,873	3,840,575
"	Tata Chemicals	<b>G6</b>	531,551	1,350,989	"	Thought Work Technologies	<b>H</b>	1,500,000	-
"	Ekam Foundation		-	58,028	"	Foundation for Research in Health Systems		-	450,000
"	Foundation for Research in Health Systems		-	274,819	"	Bio Diversity Mgt Chhattisgarh		-	6,150,200
"	UNDP Project		-	147,000	"	Tata Chemicals		-	1,612,595
"	AFS AGTECH Pvt Ltd (UPL)		-	633,437	"	Other Grants		24,774	221,000
"	Usha International Limited		-	30,000	"	GIZ Bio Diversity Mgt Committee		-	607,689
"	Bio Diversity Mgt Chhattisgarh		-	5,787,721	"	SB Account Interest		55,884	106,919
"	Lady Doak College		-	66,074	"	FD Account Interest		128,746	63,313
"					"	Interest on IT Refund		-	9,147
"	Depreciation	<b>B</b>	1,077,472	1,227,662					
	<b>Sub Total</b>		<b>25,332,806</b>	<b>25,234,932</b>		<b>Sub Total</b>		<b>25,359,815</b>	<b>24,381,710</b>
	<b>Excess of Income over Expenditure</b>		<b>27,009</b>	<b>-</b>	"	<b>Excess of Expenditure over Income</b>		<b>-</b>	<b>853,222</b>
	<b>TOTAL</b>		<b>25,359,815</b>	<b>25,234,932</b>		<b>TOTAL</b>		<b>25,359,815</b>	<b>25,234,932</b>

*Schedules "B" to "G" annexed hereto form part of the Income & Expenditure Account*

**PLACE :MADURAI**

**DATE : 25.07.2023**

**UDIN : 23026619BGUBDQ3524**

**For The Covenant Centre for Development**

**" AS PER MY REPORT OF EVEN DATE "**



For **CHARLES FERNANDO & Co**  
Chartered Accountants

Proprietor  
FRN:0006045

Sd/-

**Treasurer**

Sd/-

**Secretary**

**THE COVENANT CENTRE FOR DEVELOPMENT -CCD**

**2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI - 625019**



**CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2023**

₹

LIABILITIES	Sch	31.03.2023	31.03.2022	ASSETS	Sch	31.03.2023	31.03.2022
<b>CAPITAL FUND - CONTRA</b>	<b>B</b>	9,753,115	10,830,587	<b>FIXED ASSETS - CONTRA</b>	<b>B</b>	9,753,115	10,830,587
<b>GENERAL FUND</b>	<b>C</b>	4,561,524	2,343,358	<b>CURRENT ASSETS</b>			
<b>UNTILIZED PROJECT FUND</b>				<b>CLOSING BALANCE</b>	<b>A</b>	11,962,686	10,063,333
FC Account	<b>D</b>	-	-				
LC Account	<b>D</b>	3,095,080	1,981,666				
<b>CURRENT LIABILITIES</b>							
Loans and Advance	<b>E</b>	306,082	738,309				
Secured & Unsecured	<b>E</b>	4,000,000	5,000,000				
<b>TOTAL</b>		<b>21,715,801</b>	<b>20,893,920</b>	<b>TOTAL</b>		<b>21,715,801</b>	<b>20,893,920</b>

*Schedules "A" to "E" annexed hereto form part of the Balance Sheet.*

PLACE :MADURAI

DATE : 25.07.2023

UDIN : 23026619BGUBDQ3524

*" AS PER MY REPORT OF EVEN DATE "*



For **CHARLES FERNANDO & Co**  
Chartered Accountants  
Proprietor  
FRN:0006045

**For The Covenant Centre for Development**

Sd/-  
**Treasurer**

Sd/-  
**Secretary**

**THE COVENANT CENTRE FOR DEVELOPMENT - CCD**  
**2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI -19.**



SCHEDULE ANNEXED TO AND FORM PART OF THE RECEIPTS & PAYMENTS AND BALANCE SHEET AS ON 31st MARCH 2023

**SCHEDULE : " A " OPENING BALANCE & CLOSING BALANCE**

₹

S.No	Particulars	Opening Balance 01.04.2022	Closing Balance 31.03.2023
<b>I</b>	<b>CASH IN HAND</b>		
	Cash in Hand - FC Account	-	-
	Cash in Hand CCD North - LC Account	39,410	39,410
	<b>Sub Total</b>	<b>39,410</b>	<b>39,410</b>
<b>II</b>	<b>CASH AT BANK</b>		
	<b>FC Account</b>		
	Union Bank -Madurai 0041 0011 6004 504	35,992	36,946
	Union Bank - Madurai 0041 0010 1004 504	3,983	4,096
	State Bank of India	10,000	-
	<b>LC Account</b>		
	APF - Indian Overseas Bank - A/c No : 14021	1,610,856	125,813
	CBBO - Canara Bank, Madurai - A/c No : 37406	23,704	1,738,628
	TNRTP - Bank of India - A/c No : 12030	147,083	147,753
	State Bank of India - Durg North India	700,724	700,724
	General Union Bank - A/c No : 20461	856,159	368,567
	<b>Sub Total</b>	<b>3,388,501</b>	<b>3,122,527</b>
<b>III</b>	<b>TAX DEDUCTED AT SOURCE</b>		
	TDS Recoverable	665,236	665,236
	TDS Recoverable FY 2021 - 22	529,026	529,026
	TCS Receivable FY 2021 - 22	153,622	153,622
	TDS Receivable FY 2022 - 23	-	719,657
	<b>Sub Total</b>	<b>1,347,884</b>	<b>2,067,541</b>
<b>IV</b>	<b>FIXED DEPOSIT</b>		
	Fixed Deposit - APF	2,500,000	2,454,855
	<b>Sub Total</b>	<b>2,500,000</b>	<b>2,454,855</b>
<b>V</b>	<b>ADVANCE &amp; DEPOSITS</b>		
	LC - Rental Advance - APF	10,000	10,000
	LC - Rental Advance	50,000	50,000
	LC - Rental Advance - HO CBBO	-	300,000
	LC - Programme Advance - CBBO FPO	1,778,552	2,095,211
	LC - Programme Advance - APPI Project	948,986	-
	LC - Programme Advance - TNRTP FPO	-	461,395
	LC - Programme Advance - Dabur FPO	-	748,286
	LC - Grant Receivable - CBBO FPO	-	613,460
	<b>Sub Total</b>	<b>2,787,538</b>	<b>4,278,352</b>
	<b>GRAND TOTAL</b>	<b>10,063,333</b>	<b>11,962,686</b>









**SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET AS ON  
31ST MARCH 2022**

**SCHEDULE " B " - LOCAL - FIXED ASETS AND DEPRECIATION**

₹

Sl.No.	Description	value as on 01.04.22	Addition Bef Sept	Addition After Sept	Deletion	Gross Value as on 31.03.2023	Depreciation		Net Value as on 31.03.2023
							Rate	Amount	
	<b>Head Office</b>								
1	<b>Land &amp; Build.</b>								
	Land	143,538	-	-	-	143,538	0%	-	143,538
	Land - Nagercoil Unit	288,520	-	-	-	288,520	0%	-	288,520
	Building	149,054	-	-	-	149,054	10%	14,905	134,148
2	<b>Computer/ Laptop</b>								
	Computer/ Laptop	85,362	-	-	-	85,362	40%	34,145	51,217
	Printer	10,379	-	-	-	10,379	15%	1,557	8,822
3	<b>Equipments</b>								
	Millet Machine	1,965,200	-	-	-	1,965,200	15%	294,780	1,670,420
	Speaker	4,805	-	-	-	4,805	15%	721	4,084
	UPS Battery	33,416	-	-	-	33,416	15%	5,012	28,404
	Semi Processing Unit	19,913	-	-	-	19,913	15%	2,987	16,926
4	<b>Vehicle</b>								
	Mahindra Jeep	33,956	-	-	-	33,956	15%	5,093	28,862
5	<b>Furniture &amp; Fixtures</b>								
	Chairs & Table	116,428	-	-	-	116,428	10%	11,643	104,785
	<b>Total</b>	<b>2,850,570</b>	-	-	-	<b>2,850,570</b>		<b>370,843</b>	<b>2,479,727</b>
	<b>GRAND TOTAL</b>	<b>10,830,588</b>	-	-	-	<b>10,830,588</b>	-	<b>1,077,472</b>	<b>9,753,115</b>



THE COVENANT CENTRE FOR DEVELOPMENT - CCD



2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI -19.

**SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT AND  
BALANCE SHEET AS ON 31ST MARCH 2023**

**SCHEDULE : " C " GENERAL FUND**

₹

Opening Balance as on 01.04.2022		2,343,358
ADD : Transfer from project Fund	1,113,414	
ADD : Transfer from Capital Fund-FC	1,077,473	
ADD : Transfer from Advance	269	
ADD : Excess of Income over Expenditure	27,009	2,218,166
<b>Closing Balance as on 31.03.2023</b>		<b>4,561,524</b>



**THE COVENANT CENTRE FOR DEVELOPMENT -CCD**  
**2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI 625019**



**SCHEDULE FORMING PART OF THE BALANCE SHEET 2022 - 23**

**SCHEUDLE : D - UNUTILISED SPECIFIC PROJECT FUND & CORPUS FUND - FC & LOCAL**

S.No	Name of the Project	Opening Balance as on 01.04.22	Grant Received during the year	Bank Interest	Total	Revenue Expenditure	Capital Expenditure	Total Amount Utilised	Transfer to General Fund	Unutilised fund on 31.03.23
I	<b>FC ACCOUNT</b>									
	Savings Account	-	-	-	-	-	-	-	-	-
	<b>Subtotal</b>	-	-	-	-	-	-	-	-	-
II	<b>LOCAL ACCOUNT</b>									
	AFS AGTECH Private Limited (UPL)	65,184			65,184	-	-	-	-	65,184
	Azim Premji Phylonthoraphic Initiative	5,330,020	7,288,200	128,746	12,746,966	9,551,292	-	9,551,292	-	3,195,674
	GIZ Bio Diversity Mgt. Committee	291,682			291,682	-	-	-	-	291,682
	Bio Diversity Mgt Chhattisgarh	362,479			362,479	-	-	-	-	362,479
	Jivanti Welfare And Charitable Trust	-	2,101,200		2,101,200	3,038,232	-	3,038,232	-	(937,032)
	NABARD - FPO & CBBO Project	-	8,958,000		8,958,000	5,452,054	-	5,452,054	-	3,505,946
	Tata Chemicals SRD	1,143,936			1,143,936	531,551	-	531,551	-	612,385
	TNRTP -Regn 3 & 4	(5,211,635)	5,301,873	80,658	170,896	5,672,134	-	5,672,134	-	(5,501,238)
	Thought Work Technologies	-	1,500,000		1,500,000	-	-	-	-	1,500,000
	<b>Subtotal</b>	<b>1,981,666</b>	<b>25,149,273</b>	<b>209,404</b>	<b>27,340,343</b>	<b>24,245,263</b>	<b>-</b>	<b>24,245,263</b>	<b>-</b>	<b>3,095,080</b>
	<b>GRAND TOTAL III = I + II</b>	<b>1,981,666</b>	<b>25,149,273</b>	<b>209,404</b>		<b>24,245,263</b>	<b>-</b>	<b>24,245,263</b>	<b>-</b>	<b>3,095,080</b>



**THE COVENANT CENTRE FOR DEVELOPMENT - CCD**  
**2/43, KOTTAI STREET, NAGAMALAI PUDUKOTTAI, MADURAI -19.**



**SCHEDULE : " E " CURRENT LIABILITIES FOR THE YEAR ENDED 31ST MARCH 2023**

S.No	Name of Account	Closing Balance 31.03.2023
	TDS payable	305,782
	Kalasam Techno Services	300
	<b>Subtotal</b>	<b>306,082</b>
	Loan Against Deposit- IOB	-
	Samunati Financial Intermediation	4,000,000
	<b>Subtotal</b>	<b>4,000,000</b>
	<b>Total</b>	<b>4,306,082</b>





**SCHEDULE ANNEXED TO AND FORM PART OF THE RECEIPTS & PAYMENTS**  
**AS ON 31st MARCH 2023**

**SCHEDULE : " G " PROGRAMME EXPENDITURE**

<b>1</b>	<b>FC Account</b>	<b>₹</b>
	Volnteer Allowance , Training & Programme Expenses	-
	Bank Charges	10,071
	<b>Sub Total</b>	<b>10,071</b>
<b>2</b>	<b>Azim Premji Philanthropic Initiatives Pvt Ltd</b>	
	<b>1. SALARY &amp; BENEFITS</b>	
	1.1 Programme Director	712,500
	1.2 Field Executive	2,433,600
	1.3 Project Accountant	257,813
	1.4 M&E Cum MIS Associate	223,100
	1.5 Agri Consultant	445,000
	1.6 Executive Director	79,345
	<b>2. OFFICE ADMINISTRATION COST</b>	
	2.1 Rent for Central Office	72,175
	2.2 Printing & Stationery	6,987
	2.3 Communication / Internet	10,315
	2.4 Office Maintenance	104,117
	2.5 Reviews and Meetings at Central Level	73,419
	<b>3. TRAVEL &amp; RELATED EXPENSES</b>	
	3.1 Programme Director	283,699
	3.2 Field Executive	166,160
	<b>4. AUDIT, EVALUATION AND LEARNING</b>	
	4.1 Audit Fees	60,000
	<b>PROGRAMME - OBJECTIVE 1</b>	
	01.1 Training 70 Board Directors & 35 Agro Animator	16,661
	01.2 Promoting & Training Working Committee Members	164,617
	01.3 Identifying & Orienting 105 Lead Formers	71,851
	01.4 Identifying, Training & Placing Agro Animator	2,267,023
	<b>Programme Objective - 2</b>	
	02.1 Conducting Base Line and End Line Survey	25,027
	02.2 Conducting Participatory Assessment & Planing	102,112
	02.2-Conducting Participatory Assessment & P.TDS	8,000
	02.3 Training & Guiding Select Formers for Establi	207,922
	02.4 Conducting Farm Field School Around Contextual	474,022
	02.4-Conducting Farm Field School-TDS	13,000
	02.5-Conducting BCC Campiagn-TDS	4,350
	02.5 Conducting BCC Campiagn with BCC Materials	147,688
	<b>Programme Objective - 3</b>	
	03.1 Importing Knowledge on Soil Health Mgt	115,500
	03.4 Introducing Climate Resilient Market Demanded	110,135
	<b>Programme Objective - 4</b>	
	04.3 Establisihing Agri Clinics One in Each FPO	582,607
	<b>Programme Objective - 5</b>	
	05.1 Training Youth on Farms Machinery	50,660
	05.2 Promoting and Youth Establish	142,728
	05.3 Training Women in Handling Farm	119,159
	<b>Sub Total</b>	<b>9,551,292</b>







**SCHEDULE ANNEXED TO AND FORM PART OF THE RECEIPTS & PAYMENTS**  
**AS ON 31st MARCH 2023**

**SCHEDULE : " G " PROGRAMME EXPENDITURE**

<b>3</b>	<b>Jivanti Welfare And Charitable Trust</b>	
	Bank Charges	814
	CCD North Expenditure	1,766,740
	CCD South Expenditure	1,270,678
	<b>Sub Total</b>	<b>3,038,232</b>
<b>4</b>	<b>NABARD - FPO &amp; CBBO Project</b>	
	Salary & TA	3,547,148
	Travel Cost	18,124
	District Office Rent	4,000
	Office Maintenance	24,300
	Audit Fee	40,000
	Bank Charges	3,122
	Bank Interest	65,313
	Company Reg Fee	151,842
	Farmers Mobilisation	802,183
	Printing & Stationery	273,888
	Rent - DO Ramnad	3,500
	Rent - HO	70,000
	Repair & Maintanance	143,242
	Sammunati Loan Interest	86,500
	Training & Meeting Exp.	218,892
	<b>Sub Total</b>	<b>5,452,054</b>
<b>5</b>	<b>TNRTP -Regn 3 &amp; 4</b>	
	TN 4 Cost of Key Experts	2,349,215
	TN 4 Cost of Non Key Experts	455,804
	TN 4 OverHeads	19,376
	TN 4 OverHeads Reimburesable	29,914
	TN 3 Cost of Key Experts	1,959,667
	TN 3 OverHeads	4,400
	TN 3 OverHeads Reimburesable	55,455
	Bank Charges	436
	Company Reg Expenses	60,000
	Loan Interest	126,074
	TDS Interest	12,508
	Repairs & Maintenances	30,000
	Salary	569,285
	<b>Sub Total</b>	<b>5,672,134</b>
	<b>TATA Chemicals Limited - TCL</b>	
	Overheads and administration coordinator	353,551
	Volunteers allowances	178,000
	<b>Sub Total</b>	<b>531,551</b>
	<b>Grand Total</b>	<b>24,255,334</b>





**SCHEDULE ANNEXED TO AND FORM PART OF THE RECEIPTS & PAYMENTS  
AS ON 31st MARCH 2023**

S No	Particulars	Grant Received
1	Azim Premji Philanthropic Initiatives Pvt Ltd	7,288,200
2	Jivanti Welfare & Charitable Trust	2,101,200
3	Nabard FPO & CBBO Project	8,958,000
4	TNRTP Regn 3 & 4	5,301,873
5	Thought Work Technologies	1,500,000
<b>Total</b>		<b>25,149,273</b>





## **THE COVENANT CENTRE FOR DEVELOPMENT -CCD**

**2/43, Kottai Street, Nagamalai Pudukkottai, Madurai – 625 019**

**Schedule: H Notes forming part of the Account for the year ended 31<sup>st</sup> March 2023**

### **F C Significant Accounting Policies:**

- Cash System is followed for all transactions and are recorded on cash basis as and when effected.
- Grants Received from Donor Agencies were for specific purpose and hence it is shown separately under the head “ **Unutilized specific Project Fund** ” to reflect the balance left in hand and to be applied to the following year for the purpose for which it was given.
- Fixed Assets acquired from the project funds were written off as expenditure to arrive the unutilized specific project fund, however depreciation on the fixed assets were charged in the Income & Expenditure Account and the assets were shown in the Balance Sheet after charging depreciation and the corresponding value is shown as contra in Capital Fund Account.
- Depreciation on the Fixed Assets were charged at the rate prescribed in the Income Tax Act, 1961.

### **Notes on Account:**

- Schedules A to C form part of the Receipts & Payments Account and Income & Expenditure Account.  
Schedules B to E form part of the Balance Sheet.
- Previous year figures have been regrouped wherever it is necessary.

**Place: Madurai**

**Date: 25.07.2023**

**UDIN: 23026619BGUBDQ3524**

## ***Our Vision***

CCD envisions  
realising  
'Life in understanding  
and harmony with  
nature'.

## ***Our Mission***

CCD works for  
"Building community  
institutions around  
traditional wisdom to  
empower the poor and  
vulnerable communities for  
sustainable development

# **The Covenant Centre for Development**

**Registered office:** 2/43, Kottai Street, Nagamalai Pudukottai,  
Madurai – 625019, Tamil Nadu

**Central office:** No 15, Navalar Nagar 1<sup>st</sup> street  
S.S. Colony, Madurai–625016, Tamil Nadu

Tel.+91 452 7963067

email: [ccd@ccd.org.in](mailto:ccd@ccd.org.in)

URL: <http://www.ccd.org.in>