

# Annual Report 2022



**The Covenant Centre for Development**



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## Overview of CCD

The Covenant Centre for Development (CCD), a development organization was promoted in 1989 for bringing socio-economic development among the vulnerable and poor people especially among the people, who are pushed to migrate in search of livelihood opportunities. It is perfecting its development strategy over a period of two decades, directing its efforts on three interlocking plans of community empowerment platforms; technical, human and natural resource capitals. Keeping with its goal of ensuring secured livelihoods for the rural poor, CCD sees communities, both as clients and partners rather than beneficiaries. Enabling the economic activities of the poor to drive development, CCD always looks for evolving institutional mechanisms and processes for wider and sustained impact.

To address the issue of migration, CCD focuses on revitalizing dry-land agriculture, as that implies the revalidation of the effectiveness of its development philosophy of promoting enterprises that rely on local resources and traditional skills (LRTS). The LRTS based enterprise promotion allows ample scope for cost cutting in input provisions, shortening of supply chains, better market access and enhancing the power of small holder producers, all contributing to the removal of barriers to development.

The dry-land farming development focus of CCD has resulted in the social mobilization of primary producers of products such as Mango, Cotton, Chillies, Groundnut, Pulses etc. into producer groups and Farmers Producer Organisation (FPO). Business development services such as production and supply of inputs, technical advisory, capacity building, product development, market information, quality control, brand building and credit linkages are provided to the groups by their respective FPO's. As of now, CCD has promoted 24 FPO's and 14 women federations covering more than one lakh members and brought significant impact in their life.

## Vision and mission of CCD

### Vision

Life in understanding and harmony with nature

### Mission

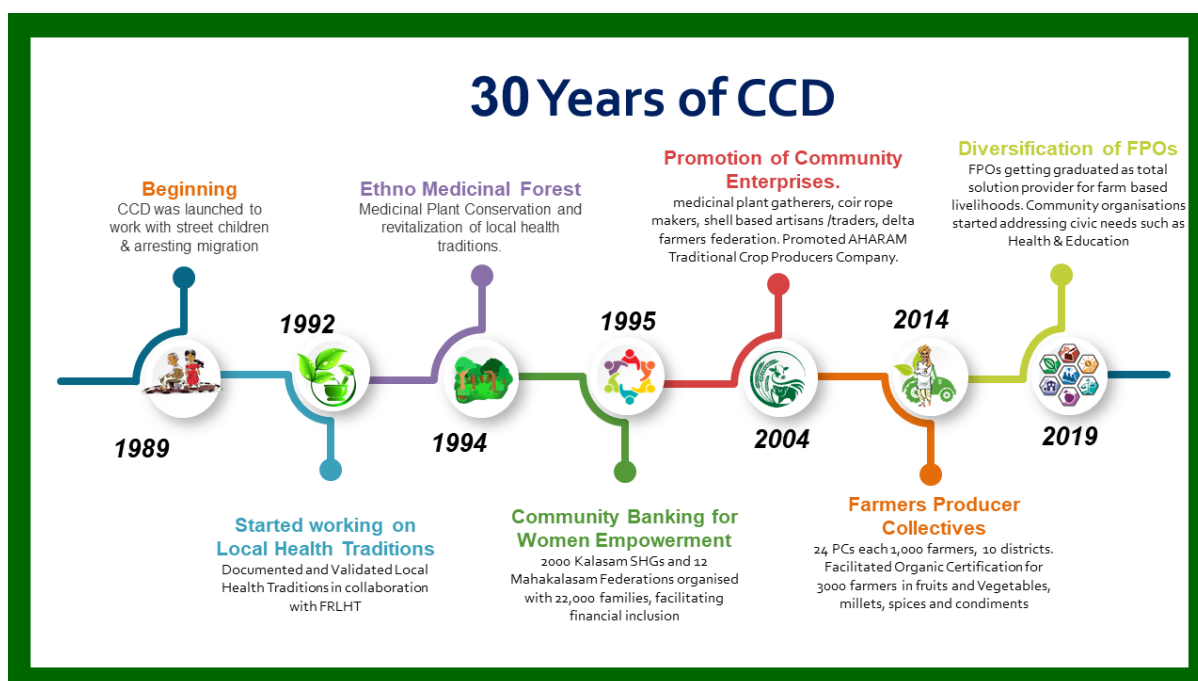
Building community institutions around traditional wisdom to empower the poor and vulnerable communities for sustainable development.

## Growth path and timeline

Started with a few vocational skill training institutions and tuition centers in Pulvakkalai, Virudhunagar district, and villages nearby, today CCD has grown with a team of over 200+ staff/workers, 14 Women Self Help Group (SHG) Federations with over 16,000 women members and 24 FPOs (Farmer producer companies) from more than 300 villages in the districts of Madurai, Sivagangai, Virudhunagar, Ramanathapuram, Dindigal, Nagappattinam, Kanyakumari, Theni, Tirunelveli and Tuticorin in Tamil Nadu. CCD's works are spearheaded by networks of artisans, medicinal plant cultivators and collectors, fishing, farming and coir communities, community-based organizations (CBOs) like SHG Federations, primary producer groups (PPG) and coastal resource-based activity groups, and supported by the organizational partners from across the country, and well-wishers from around the globe.

Through the years of creating and managing dynamic social and economic interventions and facilitating community-based institutions in these sectors, CCD has evolved a successful rural intervention model and consequent development process that can be adapted and replicated to suit needs and priorities of local (rural) communities.





## OVERVIEW OF THE YEAR 2021-22

The year 2021-22 brought us a lot of opportunities for consolidating and scaling-up of our programme interventions. We are working on three major projects. One from the Government of Tamil Nadu, the Tamil Nadu Rural Transformation Project (TN RTP) assisted by the World Bank titled “Capacity building for development and strengthening of producer collectives of TN RTP project”. This project is implemented in 11 districts grouped into two regions. As a Technical support Agency, CCD has done an intensive field-based consultancy to the district and state project management units of the TN RTP.

Secondly, we have got another Project from the Azim Premji Foundation, which is focused on model building wound FPOs promoted by CCD. The Project titled “Building Sustainable Livelihoods through Climate Resilient Farming Practices in Smallholder Farms”. This Project is implemented in seven southern districts in Tamil Nadu. We have cemented our partnership with the National Bank for Agriculture and Rural Development (NABARD). Continuing our partnership with the NABARD as its Producer Organisation Promoting Institution, we have been successful in getting ourselves enrolled into the Cluster Based Business Organisation (CBBO) of NABARD to implement its Central Sector Scheme “Formation of 10,000 FPOs”. Under this scheme, CCD has been asked to promote and handhold 25 Farmer Producer Organisations in Tamil Nadu.

Apart from these Projects, we continued to work on other initiatives that we have already been implementing such as IFAD assisted Post Tsunami Sustainable Livelihoods Programme (PTSLP), CSR Partnerships with the Tata-Chemical’s Rural Development Initiative, Dabur’s programme for rejuvenation of medicinal plants in the less endowed areas, an anemia reduction programme done with the support of Bengaluru based Foundation for Researches on Health Systems (FRHS). In addition to implementation of Projects, a lot of institutional reforms happened at the organizational level. New teams were established to take-up the programme implementation at the grassroots level.

We acknowledge with thanks, the continuing contributions of our partners, donor organisations and well-wishers to scale-up our work. With their continued support, as a performing organisation, CCD will continue to deepen its engagement at the grassroots with the less endowed small and marginal farmers in the years to come.

## Building Sustainable Livelihoods through Climate Resilient Farming Practices

The farm-based livelihood development programme of CCD is centered on small and marginal farmers from drought prone districts of southern Tamil Nadu, who are endowed with marginally productive lands, dependent solely on monsoonal rains for cultivation. Their livelihoods are often at the mercy of fluctuating rainfall, usually faced with long dry spells and recurrent drought years. They cultivate traditional crops and varieties like paddy, chillies, coriander, pulses and oilseeds under rainfed condition.

Even before the concept of Producer Company came into practice in 2014, the communities organised by CCD have promoted Community-owned Enterprises such as Gram Mooligai Company Limited (GMCL) in 2001, the first public limited company in the country, owned and managed by the rural community of medicinal plant collectors and cultivators. Emulating the success of community enterprise promotion, CCD began promoting farmer producer organisations as farmers-led community enterprises. CCD believes that the Farmer Producer Organisations fit well into the canvas of “Social Enterprises” as they are driven by social, environmental and economic value creation as the triple bottom line. The primary value driver of FPOs is creation of “Social Capital” among the small and marginal farmers, who are largely unorganised, lacking bargaining power, exploited by the market forces. FPOs offer a space for bringing them together, building mutual trust and relationships. The augmented social capital gives them collective strength for better access to quality input, technology, credit and better marketing access through economies of scale for better realisation of income, thereby promoting “Economic Prosperity” among the resource poor farmers. These social and economic value drivers should ultimately lead to “Environmental Wellbeing”, which is a key for sustainability of farming. Kalasam Farmer Producer Organisations are therefore conceived as Social Enterprises driven by a strong purpose connecting these three determinants.



CCD organises the small and marginal farmers involved in production of area specific crops under dry-land condition into primary producers’ groups and network them into commodity clusters and federate them into a FPOs incorporated as Producer Companies. The Four Pillars of Kalasam FPOs are creating access, facilitating linkages, institution building and production enhancement.

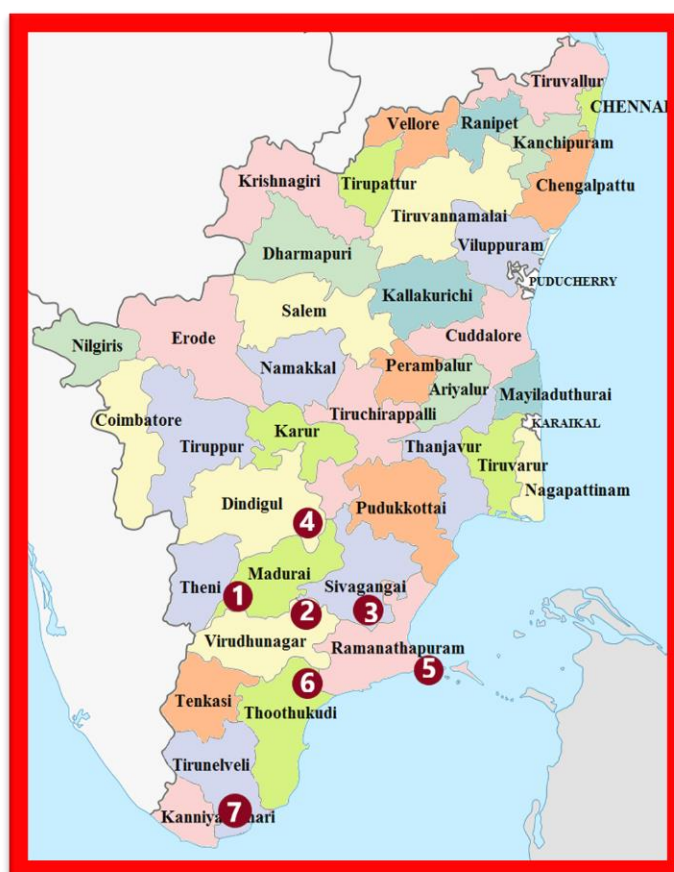
The overarching goal is increasing and sustaining the income of the small and marginal farmers, who are organised into Primary Producer Groups and networked into Cluster and Producer Company.

## Azim Premji Foundation Assisted “Building Sustainable Livelihoods through Climate Resilient Farming Practices”

The Covenant Centre for Development (CCD) executes a three-year project “Building Sustainable Livelihoods through Climate Resilient Farming Practices in Smallholder Farms” with the support from Azim Premji Foundation. The entire project has been woven around the Farmer Producer Organisations promoted by CCD in the drought prone southern district in Tamil Nadu that are known for rampant migration due to failure of monsoons and crops. Core objectives of the Project are

- 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 is implemented in the rainfed and water scarce areas of southern agro-climatic zone of Tamil Nadu viz., Ramanathapuram, Sivagangai, 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



### *Present status of FPOs under AFP supported FPOs*

S. No	Name of the FPO	Name of the district	Core crop for intervention	Number of groups	Members
1	Madurai TCPCL	Madurai	Millets	58	995
2	Sevaiyur TCPCL	Virudhunagar	Groundnut	71	1097
3	Mugavai TCPCL	Ramanathapuram	Red rice and Coconut	61	1038
4	Sivagangai TCPCL	Sivagangai	Mundu Chillies	97	1921
5	Natham TCPCL	Dindigul	Coconut	46	670
6	Thoothukudi TCPCL	Thoothukudi	Pulses	40	654
7	Radhapuram TCPCL	Tirunelveli	Groundnut and vegetables	45	880
<b>Total</b>				<b>418</b>	<b>7255</b>

### **NABARD Assisted Central Sector Scheme for FPO Promotion as its Cluster Based Business Organisation**

Realising the indispensable role of collectivisation of farmers, particularly small and marginal farmers into their groups for leveraging the economies of scale in production and marketing, Department of Agriculture, Cooperation & Farmers' Welfare (DAC&FW), Ministry of Agriculture & Farmers' Welfare (MoA&FW), Government of India, launched a pilot programme for promotion of Farmers Producer Organisations (FPOs) during 2011-12 under two sub-schemes of Rashtriya Krishi Vikas Yojna (RKVY) viz. National Vegetable Initiative for Urban Clusters and Programme for Pulses Development for 60,000 rainfed villages. The initiative gained real momentum in 2013 with the formulation of National Policy and Process Guidelines for FPOs and with the introduction two schemes viz. Equity and Credit Guarantee Scheme for Farmer Producer Organizations (FPOs). This was followed by the setting up of a dedicated 'Producers Organization Development and Upliftment Corpus' (PRODUCE) Fund with NABARD in 2014 for formation of 2000 FPOs. Presently, more than 6500 FPOs are operating on the ground. With an objective of bringing more farmers, particularly the marginal & small farmers under the FPO fold for addressing the challenges being faced by them viz. lack of market access, credit linkages, inadequate financial support, lack of managerial skill, etc., the DAC&FW has launched a



dedicated Central Sector Scheme on 'Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs)'

### Objectives of the Central Sector Scheme through CBBOs

- To provide a holistic and broad-based supportive ecosystem to form new 10,000 FPOs to facilitate development of vibrant and sustainable income-oriented farming and for overall socio-economic development and wellbeing of agrarian communities.
- To enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns through better liquidity and market linkages for their produce and become sustainable through collective action.
- To provide handholding and support to new FPOs for up to 5 years from the year of creation in all aspects of management of FPO, inputs, production, processing and value addition, market linkages, credit linkages and use of technology, etc.
- To provide effective capacity building to FPOs to develop agri-entrepreneurship skills to become economically viable and self-sustaining beyond the project period

### CCD as a CBBO of NABARD

NABARD is one of the Implementing Agencies of the Central Sector Scheme, which identifies Cluster-Based Business Organizations (CBBOs) at the state/cluster level to form and promote FPOs. CCD has been empanelled as a CBBO of NABARD after a multi-step selection process due to its professional expertise & requisite experience in formation of FPOs in agriculture & allied sector and has a requisite panel of specialists in the domain areas such as Crop husbandry, Agri. marketing / value addition and processing, Social mobilization, Law & Accounts and Information Technology/Management Information System

### CBBOs are required to implement the CSS covering the following components

CBBOs will undertake a Feasibility Study in assigned clusters which will include the following:

- a) Cluster Identification – Undertaking diagnostic study including baseline survey to:
  - Map the current situation of farming specially in respect of small, marginal and landless farmers for aggregation
  - Identify the geographical area for potential interventions
  - Based on socio-cultural similarity, identify the produce, existing gap (production know-how, supply & value chain, post-harvest management, marketing, etc.) and the scope of potential interventions
  - Shortlist interventions in terms of infrastructure, services, etc. required in the value chain development of identified agricultural/horticultural produce including post-harvest management and marketing
- b) Preparation of Prospective Business Plan: Prepare a prospective business plan in order to establish a fit case for formation of an economically sustainable FPO
- c) Undertake community mobilization as well as mobilization of members for FPO
- d) Registration of FPO
- e) Execution of FPO business plan
- f) Training and capacity-building of FPOs/farmer groups (FPO management, marketing, financial management, compliance management, etc.)
- g) Monitoring and data submission as required under the scheme
- h) Assisting in regular interface with stakeholders
- i) Convergence with ongoing government programs/schemes & networking
- j) Assisting in Federating FPOs

Having empanelled as a CBBO, CCD has got initial sanction for promotion of 6 FPOs in Tamil Nadu. The FPOs promoted in the first phase are:

Sl. No	Name of FPO	No. of groups promoted	No. of members enrolled	Share amount Paid	
				Members	Amount (lakhs)
1	Gandarvakottai Kalasam Cashew FPCL	29	500	464	4.64
2	Ponnamaravathi Kalasam Vegetable FPCL	28	451	375	3.75
3	Kadaladi Kalasam Palmyra FPCL	28	474	366	3.23
4	R.S.Mangalam Kalasam Chilli FPCL	26	451	342	3.42
5	Kadamalai Kalasam Coconut FPCL	28	493	323	3.23
6	Virudhunagar TCPCL	17	311	311	3.11
	Total	94	2670	2181	21.38

During this year, the teams placed in the respective blocks have begun their base work, conducted baseline survey, studied the value chain and prepared Diagnostic Study Reports. Based on the DSR, community mobilisation has begun and so far, 94 primary producer groups have been promoted with 2670 shareholders. All the six FPOs have mobilised Rs. 21.81 lakhs as share capital for the members and four FPOs have mobilised equity grant assistance to the tune of Rs. 12.19 lakhs from the Small Farmers Agri-Business Consortium. They have just begun their business operations and realised a turnover of Rs. 11.30 lakhs.

Along with the FPOs promoted as above, CCD has got an additional sanction for 12 more FPOs as followed:

Sl No	Block	District
1	Kunandarkovil	Pudukottai
2	Thiruvarankulam	
3	Arimalam	
4	Pattukottai	Thanjavur
5	Sathankulam	Thoothukudi
6	Thiruchendur	
7	Kottampatti	Madurai
8	Kamuthi	Ramanathapuram
9	Manur	Tirunelveli
10	Narikudi	Virudhunagar
11	Srivilliputhur	
12	Uppiliyapuram	Tiruchirappalli

## Technical Consultancy to TNRTP

Tamil Nadu Rural Transformation Project (TNRTP), which also known as Tamil Nadu Vaazhndhu 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.

## Institutional Design and Functions of Kalasam FPOs

Promotion of community organisation involving small and marginal farmers with the principles of cooperation and mutuality for sustaining the initiative and building their capacity for establishing self-governance mechanism have been taken as a central approach for the project. The community organisations have been named as Kalasam. There are three distinct structures are promoted which include Kalasam PPGs at hamlet level, Cluster Association at the Panchayat/group of adjacent Panchayat's level, FPO at the block level. The Kalasam FPO is a registered institution that follows the principles of cooperation and mutuality, community governance and professional management.

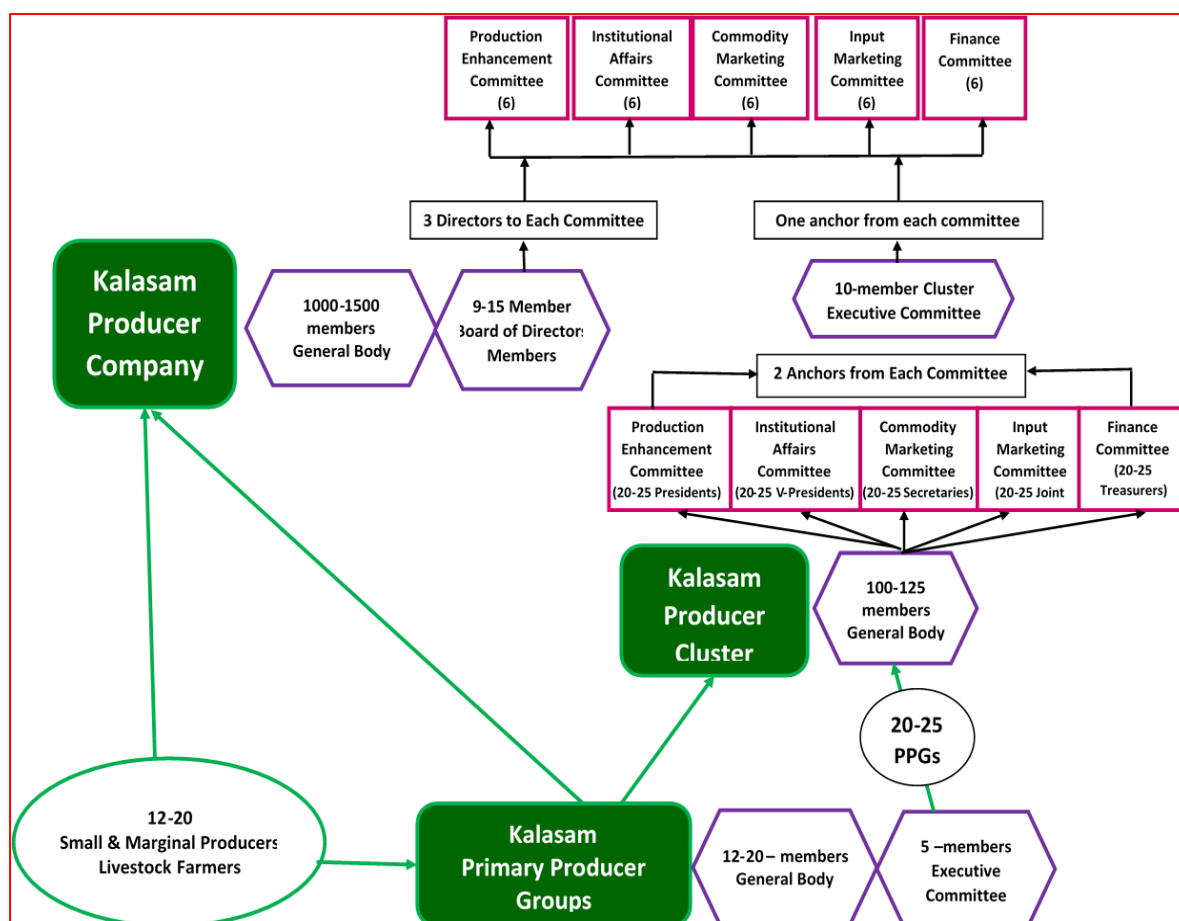
### ❖ Kalasam Primary Producer Groups

Kalasam Primary Producer Group is a basic structure of an FPO. These PPGs are formed in the villages identified based on the potential of commodity-based intervention. Also, these groups would be grouped into cluster based on geographical proximity and viable number of PPGs. Formation of a PPG is confirmed only after the due process of Quality Check. Kalasam PPGs shall consist of 12 to 20 members, who fulfil the eligibility criteria. The Byelaw evolved and accepted by the members as per the broader policies prescribed by the Kalasam FPO bind all the members.

Regular meetings of Kalasam PPGs offer a platform for collective action, where the members meet and undertake a number of activities that benefit their farm production and post production. It is primarily a forum to set agenda for the Kalasam FPO, which is a collective body and a registered entity. It also serves as a space for practicing, monitoring and regulating core values accepted by all the members. The byelaws enacted in the PPGs would control and bind all the members and it is a platform, where the democratic practices are nurtured.

Good Governance of Kalasam PPGs is dependent on committed, selfless and honest leaders who truly represent the aspirations of its members, who function impartially with integrity. Governance in the PPGs is constituted by unanimous nomination of FIVE representatives with distinct roles and responsibilities.





## ❖ Cluster Association

Cluster is an Intermediary Body, which is housed at the Cluster of Panchayat/Villages with 20-25 PPGs. The primary purpose of the Cluster is to extend focus on 300 to 400 farmers involved in similar crop or handling a particular commodity, sharing similar constraints in production, post-production and marketing. Clusters will have an independent governance, working committees, meeting and monitoring systems. An Integrated Business Development Service Centre encompassing Custom Hiring Centre, Agri-Clinic, Input Sale and Procurement Centre can be housed at the Cluster level depending on the need, opportunity and operational viability. In such a case, the Cluster will function like a microcosm of a Kalasam FPO or one of its Branches. In such a case, the Governance and Management functions will take more sophisticated form.

PPGs are the members of Clusters, represented by the leaders of the PPGs. There will be 100 to 125 PPG representatives attending the Cluster Meetings every month. Among these representatives, there will be a stream of 20-25 Presidents, Vice Presidents, Secretaries, Joint Secretaries and Treasurers from PPGs. Each stream of Representatives will function with distinct set of roles and responsibilities. Two persons from each stream will be constituted as an Executive Committee of the Cluster. There will be 10-member Governing Body constituted for the Cluster.

To provide emphasis and exclusive attention on the key programme components of the FPO, there will be Working Committees constituted to look after the functions such as Institutional affairs, Production enhancement, Input marketing and service, Commodity marketing and Finance.

### ❖ **Kalasam Producer Organisation**

The FPC is a typical member owned and controlled institution, where the shareholders enjoy all the powers of controlling the affairs affecting them, as they contribute the capital for running the business. All members of the Producers' Collectives constitute a "General Body". The entire power to administer a Producers' Company rests solely with its general body. Kalasam Producer Organisation is registered as a legal entity, a Producer Company, which is basically a body corporate registered under Companies Act, 2013.

Each FPO identifies and works on a focus crop, so that it can evolve its intervention design around that particular crop. The focus crop shall be chosen based on the area, production, productivity, no of farmers' dependent on such a crop, crops facing production and marketing constraints. If there are more than one dominant crops, commodity clusters are promoted within the FPO, and demarcation of Clusters can be delineated accordingly.

Each FPO is divided into at least 3 to 4 Clusters each serving 300 to 500 shareholders, making a total number of shareholders to 1000 to 1500. Both Kalasam PPGs and Clusters remain informal bodies, involved primarily in facilitating the services of the FPC.

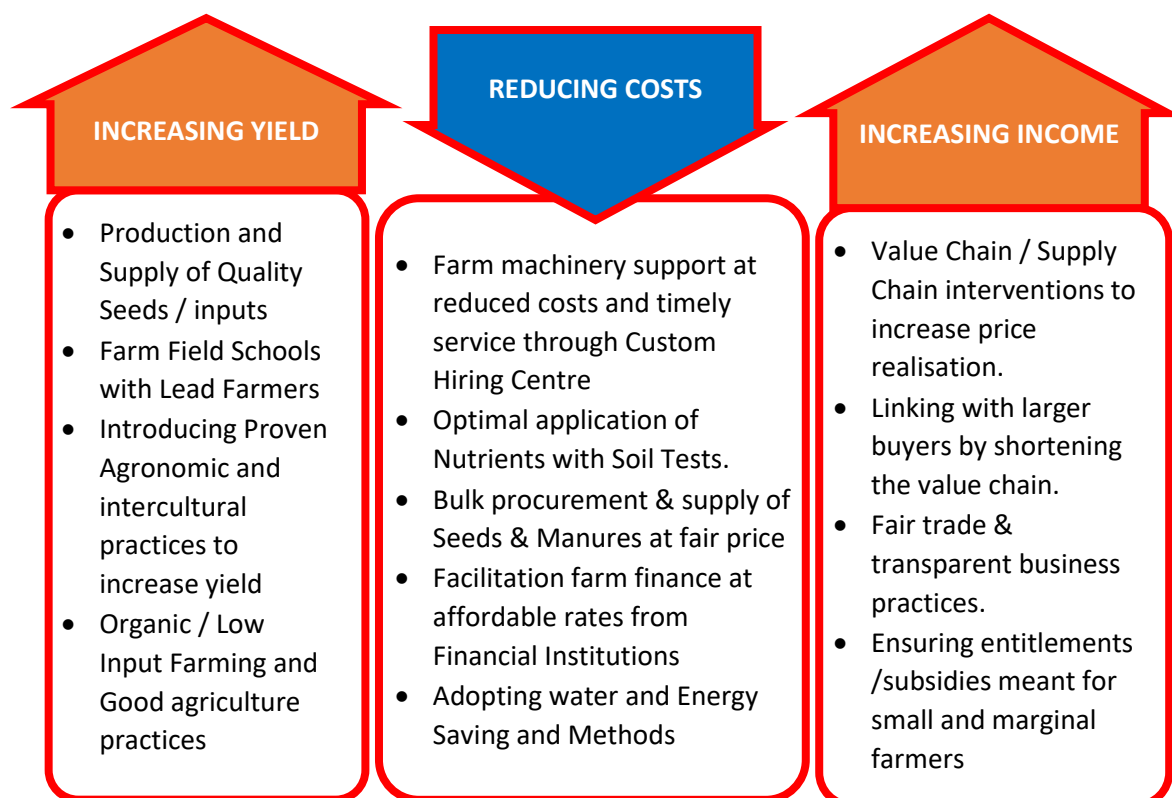
All members of the Producers' Collectives constitute a "General Body". The entire power to administer a Producers' Company rests solely with its general body. General body has a complete authority over the management of a Producer Company. It has the powers to review and approve annual budgets for the financial year. GB appoints or reappoints Directors to run the business. It enjoys the powers of granting permission to provide incentives, determine dividends, approve the policies that determine borrowing, lending, financial operations, human resource management, procurement and marketing.

### **Approach of Kalasam FPOs**

The Kalasam FPOs promoted by CCD envisions "Fostering Prosperity among Resource Poor Farming Communities", who are largely small and marginal farmers possessing marginally productive land resources, predominantly cultivating under rainfed conditions, often lacking adequate financial capital to take up farming and becoming indebted to local traders, input sellers and moneylenders, who are charging exorbitant rates of interest and subjecting them into unfair trade practices. The FPOs work towards "Building Economically and Environmentally Sustainable Livelihoods of Smallholder Farmers and Rural Entrepreneurs by Enabling Collective Action and Good Agricultural Practices. The value drivers that move these FPOs towards this mission are sustainable use of local resources, natural and organic methods

of production, efficient value chain and supply chain interventions to reach consumers with healthy and quality products, fair trade and ethical business principles.

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 realisation through value and supply chain interventions.



## Building Capacity of FPO Governance and Management

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.

During this year, we have focussed on enrolling left out farmers in the FPO, ensuring the conductance of regular board meeting and group meeting with the defined agenda on production enhancement, Introducing and strengthening accounting and MIS, capacity building of board members, working committee members, agro animators and the shareholders on the component of cultivation practices especially on the improvement in critical yield parameters, mechanisation and on the FPO management.



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 following key functions:

- ❖ Institution development
- ❖ Production enhancement
- ❖ Input marketing and Service
- ❖ Value addition and Commodity Marketing
- ❖ Finance

During this year, we have conducted capacity building programmes on four modules for the Board of Directors from all the 7 FPOs on the following modules

### Corporate literacy

Legal form of the institution, statutory compliances of producer companies, roles and responsibilities of the Farmer Directors in governing the FPO, distinction between governance and management structures, powers of General Body, meetings and decision-making processes, consensus way of decision making.



### Working Committee Mechanism

Need for working Committees, working committee constitution, roles and responsibilities of each of the working committee in executing the components of APF Project on promoting resilient farming practices, relationship between working committees at FPO and Cluster level, meeting and review mechanisms for the effective functioning of working committees.

### Production Enhancement of Principal Crops

Based on the outcomes of participatory assessment of principal crops in each of the FPOs, which included constraints and gaps in production and productivity, opportunities and challenges in principal crop-based farming system, experts in the respective crops with long years of extension and agro-advisory service were engaged to evolve key resilient farming practices that can enhance the yield, reduce risks and expenses. An exclusive Board of Directors' meeting was conducted in each of the FPO.

SI No	FPO	Location	Principal Crop
1	Madurai Traditional Crop Producer Company Limited	Sedapatti, Madurai District	Millets & Pulses
2	Sevaiyur Traditional Crop Producer Company Limited	Kariyapatti, Virudhunagar District	Groundnut
3	Ilayankudi Traditional Crop Producer Company Limited	Suranam, Sivagangai District	Mundu Chillies
4	Natham Traditional Crop Producer Company Limited	Natham, Dindigul District	Coconut & Mango
5	Mugavai Traditional Crop Producer Company Limited	Mandapam-Utchipuli, Ramanathapuram Dist.	Traditional Paddy & Coconut
6	Thoothukudi Traditional Crop Producer Company Limited	V.Pudhur, Thoothukudi District	Mundu Chillies & Pulses
7	Radhapuram Traditional Crop Producer Company Limited	Radhapuram, Tirunelveli District	Groundnut

### Management of FPO

FPO policies, procedures, systems, management of staff, planning for production enhancement and convergence

### The processes adopted

- ❖ The FPO leaders, staff and the working committee have gone for an exposure visit to the FPO working on the same crop and having successful operation.
- ❖ Both briefing and debriefing sessions were conducted before and after the exposure programme to consolidate the learning and to plan for the integration of proven and best practices.
- ❖ In all the training modules we have included experience sharing by a farmer director and by the successful FPO as a standard module.
- ❖ A handbook on roles and responsibilities of board was circulated to all the board members.
- ❖ Relevant methodologies of trainings like group discussion, games, case method have been integrated.

### Impact of the training

- ❖ Out of 105 directors selected more than 92 directors have committed to work for the development of fellow farmers.

- ❖ After the crop production training the BOD have accepted to adopt the good agricultural practices and demonstrate it in their farms.
- ❖ The clarity on the need for FPO, the roles and responsibilities in effective management of FPO has increased manifold. As a result of it, the working committees constituted on five major components involving the board are actively getting involved in planning and decision making.
- ❖ The monthly board meetings are conducted regularly and each of the board members are giving 3-5 days of time voluntarily and no-compensation is given to them for it.
- ❖ The agri clinic, custom hiring centre have been established in all the FPOs due to the increased level of clarity of the BODs and the exposure programmes.
- ❖ The BODs are representing to government departments on behalf of FPO. Rs. 47 lakh of cash subsidy and more than one crore rupees worth of micro irrigation, farm pond, seeds and micronutrients have been received and supplied to the farmers as part of convergence by the directors.

## 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 in to five committees as mentioned above with three members in each of the committee in each of the cluster. 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 ie., 15 members from three clusters constitute working committee at FPO level and they work along with the board members assigned for the particular committee.

### Institutional Affairs Committee

The Institutional Affairs Committee works exclusively on overseeing the governance and management functions, capacity building of leaders and staff at various levels, legal and statutory compliances, leading negotiations for the FPO, liaising with line-departments for obtaining schemes and subsidies.

This Committee is primarily responsible for preparing perspective plan for the FPO, facilitating discussions at levels including Kalasam Groups, Clusters and General Body of the FPO to involve the members in the process of decision making. It will spearhead the conflict resolution if needed at different levels.

In addition to ensuring proper conduct of meetings at all levels (groups, Cluster and FPO), this Committee will follow-up with the respective committees for the execution of decisions arrived at the meetings.

### Production Enhancement Committee

The Production Enhancement Committee anchors all the efforts towards increasing the production of principal crop-based farming system by way of participatory assessment, planning and popularisation of key resilient farming practices that can enhance the production. It is accomplished through identifying and training lead farmers and model farmers, who will in turn build capacity of the fellow farmers through Farm Field Schools.

In convergence with the line departments, the FPO facilitates soil health management through soil testing and following up of recommendations as per soil-health-card, mobilising micro-irrigation assistance and farms ponds from the line departments, introduction of a resilient crop variety with education with BCC Materials. This Committee will work with a crop expert and nearby KVK/Training Institutes. Agri-Clinic is a platform created by the FPO to make available human and material resources for training, extension and agro-advisory services.

### **Input Marketing and Service Committee**

The Input Marketing and Service Committee anchors the supply of quality farm inputs through collective purchase and supply of farm inputs to all the members of the FPO at reasonable price, so that the members can save their cost of production leading to increased net income. After obtaining all the necessary licenses for supply of seeds and planting materials, both inorganic and organic fertilisers, the FPO facilitates generation of demand and supply of inputs through Producer Groups.

An agricultural input sale unit along with a Custom Hiring Centre housed in the Agri-Clinic cum agri-Business Centre established by the FPO offers farm advisory services along with supply of inputs to members. Organic input production unit set-up by the FPO at cluster level make available their organic inputs like vermicompost, vermi-wash, panchakavya for sale in the unit. Also, the Custom Hiring Centre managed by the Youth and Women trained by the FPO is supervised by this Input Marketing and Service Committee.

### **Value addition and Commodity Marketing**

The Working Committee for Value Addition and Commodity Marketing handles the procurement of harvest from members, aggregation of produces, primary processing and marketing with institutional buyers within and outside the district and state. This committee will be well-versed in pricing, negotiation, market-tie-ups, business planning and monitoring. It will handle the storage and warehouse operations to decide on stocking and clearance of stocks in response to the appropriate market situation.

In value addition front, this committee anchors the entire value addition sequence including primary and secondary processing, packaging, branding and marketing within and outside the FPO. It will oversee the operations of the processing and value addition centre established by the FPO, plants and machineries procurement, installation and maintenance.

This working committee will have a real-time market intelligence by checking constantly the relevant commodity markets, both local and distant. It has to get updated with the external environment due to volatile trends of price, demand and supply.

### **Finance**

The Finance Committee oversees the overall financial performance of the FPO. At the FPO level, this committee anchors the financial planning, budgeting and cost control. It will play a crucial role in the business planning, wherein the sources and application of financial resources is managed by this committee.

This committee provides financial roadmap for the FPO, generates sources of finance by working with both public and private formal financial institutions. It will prepare finance / business plans and



proposals, approach appropriate institutions for accessing finance in the form of loans, grants, subsidies and material/machinery supports from NABARD, commercial and scheduled banks (both private and public sector banks), NBFCs. With the Credit Guarantee provided by SFAC/Gol, the FPOs can avail business loans from the commercial banks. In addition, the Mezzanine Capital Assistance from the State Government, Business Development Assistance from NABARD, are the other sources of finance this Committee will facilitate.

In addition to accessing finance, this Finance Committee will also approach the line departments like Agricultural Engineering and Marketing, and Horticulture departments to obtain grant-based schemes like value-addition units, custom hiring centres, farm pond and micro-irrigation schemes. For the members of Kalasam Producer Groups, this Finance Committee will help mobilise finance for extending agricultural credit to meet cultivation expenses.

In all the 7 FPO's, 15 member working committee has been selected through formal process during last year itself. Though 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.



### Impact of the Training

- The working committees are well constituted with relevant members who have expressed their willingness to devote time and learn and contribute.
- The members have assumed their role very well due to which the decentralised and democratic management system has been very well established.
- The working committee with the board has planned for dissemination of good agri practices to all the members and more importantly they are adopting and creating a demonstration.
- The committee is involved in all five activities and evolving the procedures.
- As a result of their effort the agri clinic and related activities are well established.

## 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 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.

### Qualities of an Agro-Animator

Agro-Animators are identified, groomed and employed by the FPO to provide services offered by it to the shareholders of the company on a regular basis. They are expected to possess following qualities:

- ❖ Remain common to all the shareholders without discriminating them based on their caste, religion or political affiliation.
- ❖ Keep up open communication with the stakeholders by delivering information timely, accurately and in a way that they can understand, and listen to the feedback and information from members.
- ❖ Encourage members to participate in the programmes of FPO, provide ideas for enhancing production and productivity, reducing cost of production
- ❖ Able to coordinate and lead people, act honestly and fairly in all the situations
- ❖ Open and ready to share knowledge and experiences.
- ❖ Accept the supremacy of the shareholders/farmers in the FPO and promote democratic decision making at the group level.

### Roles of an Agro-Animator

Cluster is an Intermediary Body in the CCD promoted FPOs, which is constituted by networking 20 to 25 PPGs covering 300 to 400 small and marginal farmers cultivating similar crop or handling a particular commodity, sharing similar constraints in production, post-production and marketing. Clusters will have an independent governance, working committees, meeting and monitoring systems. Cluster plays multiple roles in catering to the needs of the members.

- ❖ Administratively and financially, Cluster is equivalent to a Branch of the FPO.
- ❖ In marketing front, Cluster is an Agri-business Centre, where the produce of the member farmers is aggregated and marketed, in addition to supplying farm inputs to members for fair-price.
- ❖ In technological front, Cluster is an extension centre, also known as Agri-Clinic, wherein crop experts along with trained lead farmers and model farmers provide technological support to members for production enhancement.

- ❖ In the long run, Clusters will evolve into an Integrated Business Development Service Centre encompassing Custom Hiring Centre, Agri-Clinic, Input Sale and Procurement Centre that would be housed at the Cluster level depending on the need, opportunity and operational viability.
- ❖ Agro-animators are the key staff of the Cluster, which is akin to Branch in a Company, a microcosm of a Kalasam FPO. They will eventually become the Branch Managers of the Cluster once they reach a viable size in terms of physical and financial parameters.

As key personnel for the Cluster, Agro-animators act as an anchor, integrating all these activities with respective persons/teams. The role of Agro-Animator begins with the promotion of Cluster Association. It requires regular interaction of leaders from Kalasam PPGs, exchange of experiences among PPGs, resolving conflicts if any in the PPGs, review the progress and plan for interventions. The leadership evolved at the Cluster Association will take a shape of a Cluster Committee, which will have 10 to 15 leaders, divided into Five activity based Working Committees. These working committees would work in association with the working committees at the FPO level. The Agro-Animators will report to the Cluster Committee, which consists of representatives of leaders drawn from all the Kalasam Primary Producer Groups.

There are 29 Agro-animators, including 25 female and 4 male animators taking up the project interventions at the grassroots level in all the 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. They were made to associate with the agricultural experts engaged for training lead farmers and in the process, they have acquired needed clarity on the key production enhancement strategies for the priority crop. They have taken up these messages to the Primary Producer Groups when they conduct monthly group meetings. When the farmers required advice on specific issues like pest and disease, nutrient management, they connected them with the experts through WhatsApp video calls.



## Enhancing Production and Productivity

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
- 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, optimising nutrient application
- Enabling farmers to access government schemes meant for soil and water conservation.

### Baseline survey

Purpose of the baseline survey is to assess the current situation of farming among the member farmers at the inception of the project. From each FPO, a random sample of 100 farmers were chosen from among the members for the baseline survey.

A 10-page questionnaire was prepared based on the inputs obtained from the Focus Group Discussion organised on the focus crop in each of the location involving key informants/lead farmers. The questionnaire deals with the demographic details of the farmer and his/her family, details of land holding, irrigation sources, details of soil, focus crop, varieties and production details, trade and market information.

The questionnaire was field tested for appropriateness in all the FPOs to fine-tune the questions and formatting. From the list of farmers in each of the FPO, 100 members were chosen randomly and data were collected by the Agro-animators. The data were tabulated, analysed and reported. The findings of baseline analysis were shared to the Board of Directors for aiding them to plan interventions.





### **Summary of Findings of baseline analysis of Madurai FPO**

The purpose of the baseline study was to assess the present status of farming among 100 members sampled out of total population (1000 member-farmers), so that the impact of the interventions carried out by the Project at the end of the third year with another end-line study among the same farmers. The baseline study tried to identify key issues and challenges faced by the farmers with respect to production and realising income from at present and recommend interventions to address those issues to FPO, Madurai Traditional Crop Producer Company under whom these 1000 farmers have been organised. A 10-page questionnaire covering demographic details of the farmer and his/her family, landholding, soil and water resources, details of crops grown, cost of cultivation, access to government schemes, access to farming technology and information.

The Sedapatti block in Madurai District, Tamil Nadu is known for rainfed cultivation of millets and pulses, livestock rearing is a major subsidiary source of livelihood for the farmers and landless laborers in this block. **Madurai Traditional Crop Producer Company Limited** was promoted in this block with the support of NABARD in 2016. It works in 12 panchayats and 23 villages covering 959 small and marginal farmers. This Producer Company is governed by a 15-member board of directors. There are 1000 small and marginal farmers enrolled with the company as its shareholders. They are organised into 60 Kalasam Primary Producer Groups with 15-20 members each. They are grouped into Three Cluster Associations namely Sedapatti, Kudipatti and Elumalai. They cultivate minor millets like Kudiraivali (Barnyard Millet), Varagu (Kodo millet), Finger millet; pulses like green gram and red gram; oilseeds like groundnut.

#### **Demography**

Average family size of the farmers is 3.2 person per family and more than 95% of the family income is derived from agriculture and agriculture labour. Sixty one percent of the respondents are female farmers, 70% of the farmers are falling under the productive age group of 30-50 years. Around 75% of the farmers have some level of educational background from primary education to graduation.

#### **Land holding pattern**

Average size of the landholding is 2 acres per farmer, and 92.7% of the lands are dryland dependent completely on monsoonal rains for cultivation. Around 81% of the farmers are small farmers holding land up to 2.5 acre, 18% are marginal farmers holding land size of 2.5-5 acre and 1% is big farmer holding more than 6-acres of land. Only 20% of the farmers possess certificate of small and marginal farmers issued by the Government.

#### **Water and Soil management**

The farmers have a fair understanding on water and soil management practices. Only 3% of the farmers own farm pond for life irrigation. While 42% of the farmers showed readiness to construct farm ponds in their lands if support is available from Government or other sources, 50% of the farmers said that they did not have adequate space for constructing farm ponds. With no scope for irrigation, 97% of the farmers did not adopt any irrigation practices. With respect to soil and water conservation practices, field bunding and deep ploughing with disc-plough and 5-tyne cultivator are the two major rainwater harvesting practiced by 70% of the respondents. There are two types of soil available in their lands including 60% of the land is Kalar (Alkaline soils) and 16% is Uvar (Sodic soils).

Only 10% of the farmers have done soil testing out of which 7 are following land management as prescribed by the soil test recommendations. Awareness on soil health, soil nutrition management are very low among the respondents and 93% of the respondents showed interest to undertake soil test in their lands.

### **Crop Production**

Kudiraivali (Barnyard Millet) is the major minor-millet cultivated by 87% of the respondents in the month of Aadi (July-August) as a rainfed crop. Kambu (Pearl millet) Kezhvaragu (Finger millet) and Cholan (Sorghum) are also cultivated by the respondents in smaller extent of land. Groundnut is cultivated by 4% of the respondents. Farmers could take up only one crop in a year and they cultivate both traditional and high yielding varieties of Kudiraivali.

Increasing cost of cultivation is a major constraint expressed by more than 50% of the respondents. Agricultural machinery, farm labour and agricultural inputs are the major agriculture activities consuming more than 90% of the total cultivation costs. More than 70% of the respondents faced difficulties in getting machinery in right time and over 80% members paid higher rent for ploughing. 76% of the respondents had to buy fertilizer for exorbitant prices during peak agricultural season from private shops. 93% of the farmers are selecting the seed based on the farmer suggestion, from their own experience and market demand and more than 50% of the farmers followed fertilizer recommendation from fertilizer shops and fellow farmers. Farmers felt that they would be getting right solution from their fellow farmers. 99% of the respondents expressed that they did not get right price for their commodity as they sold through local agents or commission agents. High cost of ploughing, non-availability of farm machinery, increased cost of farm labour, inflated prices of fertilizers, lack of direct marketing facility were the reasons ranked by the respondents as contributing factors for increased cost of cultivation and inadequate income from farming.

### **Access to Government Schemes**

Only 27% of the farmers practice natural farming and 75 farmers showed interest to adopt natural farming practices with guidance and support. All the respondents are involved in allied activities such as milch animals, goats and poultry. More than 70% of the respondents did not receive any training related to agriculture, it is important to provide training and exposure to farmers on crop cultivation processing. Despite availability of many schemes meant for small and marginal farmers, only 3% of the respondents availed the schemes.

### **Conclusion**

The baseline study brought the imminent needs of the farmers such as supply of quality inputs like seeds, fertilizers and plant protection materials for fair price. Timely availability of farm machinery at nominal costs are the other major need expressed by the farmers. It establishes the need for establishing Farm-Input Centre and Custom Hiring Centre to cater to the needs of members. Advisory service is another important service required by the farmers as they are currently dependent on local private fertilizer shops for advices on crop related issues. It requires trainings for farmers on water conservation, irrigation methods, soil health management, right use of fertilizer, organic manure preparation, seed sowing, machinery usage in agriculture, livestock management. Enabling the farmers to access government schemes, subsidies and certification for organic farmers, small farmers are the facilitation service expected from the FPO.



## 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.

For instance, in Groundnut crop, when it is grown under rainfed condition, the FPO in Sevaiyur identified the following as a package of interventions:

- Ensuring at least three ploughings in a week's interval to obtain finer tilth condition of the soil for enabling proper pegging.
- Basal application of 100 kgs of Gypsum
- Earthing-up during second weeding along with application of 80 kgs of gypsum using hand hoe to enhance pod formation and pod-filling.
- Seed treatment with *Trichoderma viride* @ 1-2 kg per 40-50 kgs of seeds to prevent collar rot and root rot diseases, which is a major problem in maintaining plant population
- Rolling an empty drum during pegging stage to increase the spread of branches on the ground which will enable the pegs located on the upper part of branches to enter into soil. Like this, the participatory assessment and planning was done for all the seven locations and the identified practices were taken for demonstration/education as part of the Farm Field schools planned for each crop.



## The outcome of Participatory Assessment

- The present status of the farm of each of the farmer is documented, analysed and their need is brought out.
- The needs of the farmers are consolidated at block level and the interventions and services for providing support has been evolved by the board and working committee.

- The critical interventions for increasing yield of the core crop has been evolved from the experience of farmers and disseminated to all the farmers for adoption.
- The demand for agri inputs like seeds, fertilisers and mechanisation services have been consolidated and the plan for supplying the same at time of season has been evolved.

## 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:

- Should be engaged actively in the cultivation of principal crop
- Readiness to try the suggested production interventions in their own farm
- Inquisitiveness to try out new methods, improved practices and modern equipment
- Preparedness to attend the training programmes without fail
- 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.

Totally 105 farmers have been selected and trained as the master trainers on the production technology of the core crop selected for the area. During this year we have done an evaluation through proper appraisal process to assess their interest, involvement and contribution. Out of 105 trained,

90 lead farmers have performed well and accepted to contribute as the master trainers to their fellow farmers. For the selected 90 lead farmers, we have provided motivation sessions and advanced training involving the agri-experts.

## Outcome

- The lead farmers are available as the master trainers on the proven agri production technologies on the core crop.
- Every day one or two lead farmers are available at the Agri-clinic to provide suggestions to the farmers visiting the clinic.
- They are also involved in collecting the issues and problems of farmers and discuss the same with the agri consultants placed in the project for their inputs and suggestions.
- Due to this intervention many farmers got increased yield and reduced the expenditure. We are in the process of documenting the success stories.

## Preparing Model Farmers for IFS

Model farmers are another set of 15 farmers identified from the location, who are willing to establish an Integrated Farming System around the principal crop by including other components like livestock, poultry, fishery, water conservation structures, recycling of crop residues, organic inputs production and use. These model farms are the demonstration and learning centres available for the young generation farmers who are aspiring to get into farming and establish integrated farm / organic farm.

The identified farmers are provided with intensive training on organic farming/integrated farming with an exposure programme to a successful IFS/Organic farm for practical learning. Post training, they have been assisted and guided to establish an IFS in their lands. The subject matter specialists on IFS are guiding them at every stage of establishing an IFS. These IFS farms will attract other farmers/youth who are interested to establish such farms by way of trainings offered by the model farmers, who were already trained by the Project.

105 model farmers have been identified and oriented in all the 7 FPOs, training on Integrated Farming System (IFS) has been conducted for 60 farmers in three batches. During this year, we have done assessment on the interest and involvement of identified model farmers and understood that some of them were not able to continue the allied activities due to many personal issues. Out of 105 trained, presently 42 farmers are having full-fledged IFS model along with the core crop.





## 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.

Under the leadership of 90 Lead farmers and with the support of agri experts, 90 farm field schools each with 12-15 farmers have been organised. During this year, modules in each farm field school have been provided and totally 1200 farmers have got benefitted from the FFS. The FFS has been organised for millets, pulses and groundnut crops.



## 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.

The Group meetings of Primary Producer Groups were taken as platform for disseminating key messages on production technology on the identified focus crop. 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. At the Cluster level meetings of the Group leaders, expert trainers from the Department of Agriculture were invited and made to introduce the technologies for production enhancement. During this year ee have organised BCC campaign on soil testing, Land Preparation, Seed Selection and treatment, Nutrient management, Plant protection and Crop specific new cultural practices in 354 groups covering 5283 members.





## Reducing cost of cultivation

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.

### Intervention Components

#### 1. 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.

- An orientation training on soil health, need for soil testing and adhering to recommended level of fertiliser application was given to 339 groups covering 5678 members.
- The soil health cards obtained for the members in the previous year are being digitised to track the progress, which will be connected with the baseline of the members.
- After the harvest of standing crop, soil sampling and soil health card distribution will be focussed for the remaining members.



## Outcome

- We could see an increase in demand for soil testing among members
- The awareness on increasing the carbon content by applying organic manures and materials have increased
- Increased interest on understanding the soil type and the nutrient levels.

## 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.

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.

## Outcome

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.

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 350 planned, we could get 52 farm ponds and out of 525 planned, we could facilitate 278 micro irrigation systems. 162 of our members have been facilitated to get conveyance pipeline, rain gun, drip and sprinkler irrigation units from Department of Agriculture. More members will be enrolled under this scheme in the coming months.



## 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. CCD is committed to assist the farmers in the FPOs to choose an appropriate variety based on its performance under climate stress and market demand.

## Outcome

- During this year, in Madurai FPO, we have introduced MDU-1 variety of Kudiraivali (Barnyard Millet), which is an early maturing (95-100 days) and it is found to be a short duration along with stable grain yield suitable for the regions like Sedapatti.
- Similarly, Kadiri variety of groundnut, introduced by the NG Ranga Agriculture Research Institute, Kadiri, Andhra Pradesh was introduced as new variety in Sevaiyur (Kariyapatti) FPO
- Reintroduced to Coconut Tall variety in Natham.
- Introduced Daincha variety for green manure in Sivagangai.
- 277 members are cultivating the new variety.



- MDU 1 Kudiraivali gave 8-9 quintal yield per acre comparing the local variety which normally gives the yield of 4-5 Q.
- Kadiri 1812 groundnut was introduced by the FPO in the area, which yielded 2500 kg per acre compared to the local variety which gave the yield of 800-1000 kg per acre.
- The regular practice of cultivating Daincha before the paddy crop and incorporating while ploughing is totally forgotten by the farmers in Sivagangai. We have reintroduced the practice to get the better yield.

## 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.

- 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 standardising the activities of the clinic.



## Custom Hiring Centres

Growing scarcity of human labour is a major challenge being faced by the small and marginal farmers under rainfed conditions. While farm mechanisation is found to be viable in the irrigated farming, due to small landholdings, owning farm equipments is beyond reach of the small and marginal farmers. Needless to say, mechanical power has a direct bearing on the productivity of crops apart from reducing the drudgery and facilitating timeliness of agricultural operations. With Inj the recent years, there is a growing need for taking farm mechanization even under rainfed agriculture as well.

Promoting mechanisation can be possible with the collective ownership of farm equipments with proper arrangements for sharing the machineries on cost basis. This collective ownership to bring farm machinery available within the reach of small/marginal holdings can be realised through the Custom Hiring Centres, which is promoted in a big way by the Government today.

CHCs comprises a set of farm machinery, implements and equipment meant for custom hiring by farmers, suitable for a particular focus crop and suitable for the local soil/land condition. Though certain implements and equipment are crop specific, the traction units like tractors, power tillers, and self-propelled machinery like combined harvesters are used in common. The CHCs are therefore designed with the combination of farm machineries that are commonly used for tillage operations for all crops and a minimum of crop specific machineries.

The Project supports skilling of youth and women, who are aspiring to become CHC operators and entrepreneurs to provide farm mechanisation service on cost basis through the FPO. In each FPO, 15 youth and 15 women with willingness to undergo the training and initiate a CHC on their own or interested to work with the CHC promoted and housed in the K-ACABC itself. They are trained by experts in farm machinery and CHC, guided by the FPO to provide services to its members. The CHC in K-ACABC is expected to be a cost centre to meet the costs of operations on its own.

- 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 half year our CHCs have supported farmers to get harvester and ploughing machineries on hire basis.



## Organic Input Production

The crops cultivated in the rainfed areas 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. Farmers 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. Trainings for preparing enriched Farm Yard Manure, Vermi-compost, recycling of farm wastes. Interested youth/women would be trained on bio-fertiliser production.



## Skilling youth and women farmers

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.

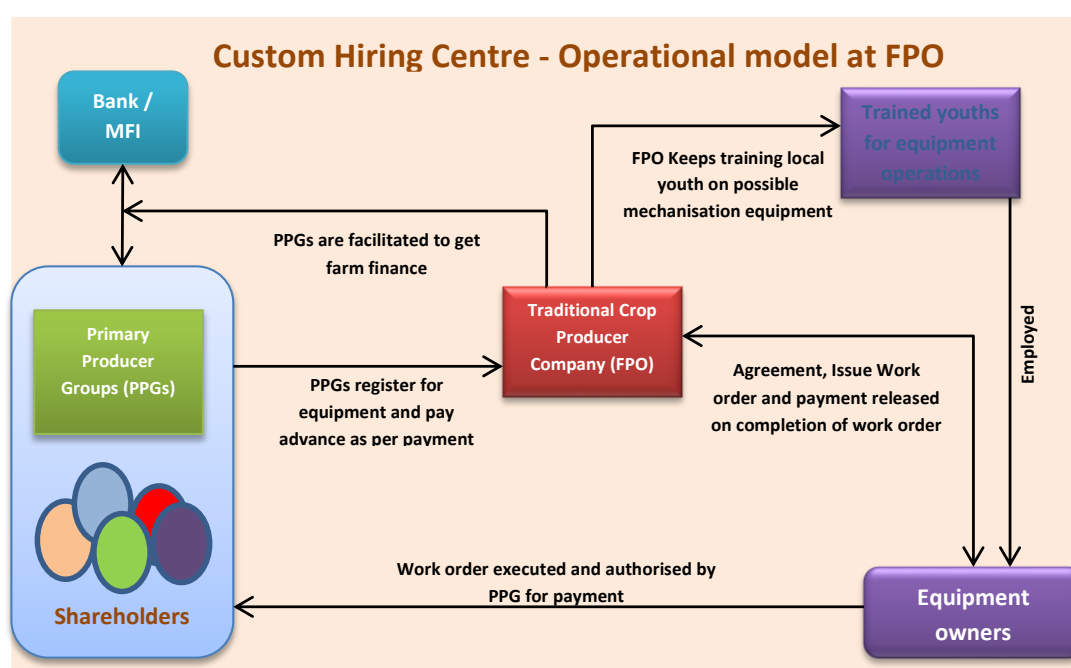
It is very difficult to own all these needed equipment by the small and marginal farmers. But these equipments are found to be critical at times of farm operations. Custom Hiring Centre could be the workable solution wherein the farmers may hold joint ownership and rent the equipment at the time of need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

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 and 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 equipments 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 utilisation 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 empanelled equipment owners across the operational villages of the FPO.
4. PPG would mobilize shareholders and enrol 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 organise 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.

### **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 mechanisation.
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 conducted.
6. Tractor Maintenance – Practical session in the dealers' workshop.
7. Schemes available related to CHC programme with Tamil Nadu Agriculture Department.

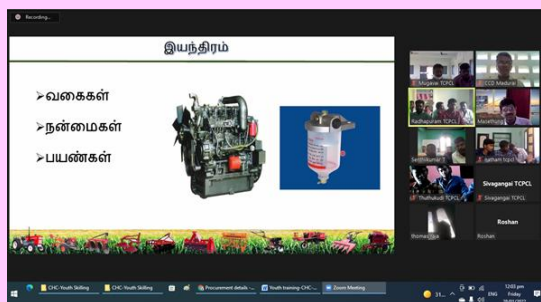
### Farm Mechanisation training programme for youths

- **Project Activities:** Training on importance, use and maintenance of agricultural implements, and management of CHC
- **Beneficiaries:** 105 youths between 18 to 35 years of age
- **Project Output:** Trained youth will either work in Custom Hiring Centre (CHC) or run his own CHC.
- **Project Impact:** 105 youths will be self-employed with agricultural tools
- **Steps for Selection of Scheme Beneficiaries:**
  - 18-35 age group, and 3-5 years of experience in driving tractor.
  - Possession of driving license to operate tractor.
  - Must be interested in farm machinery related work and willing to work with FPO.
  - Must be physically fit to operate and repair agricultural equipment.
  - Must be enthusiastic and persistent in participating in regular trainings organized
  - Be a member of Farmer Producer Group (PPG) or a person in his family should be a member of PPG.
  - 15 selected youths in each FPO should be spread across to serve all the villages
- **Mode of Selection:**
  - Application forms should be received from interested individuals.
  - FPO Directors (Mechanization Committee) and Chief Executive Officer should interview and select the youth.
  - Consent letter should be obtained from the selected youth explaining the program and training.

### Feedback from trained youths

- Some of the youths participated in the training programme have told that though they had been operating the tractor for a long time, many finer details were new to them.
- Demonstration in the field helped them to understand how to adjust the ploughing tools while attaching with tractor. PTO and its usage were explained well. Exposure that we had at dealers' workshop was excellent.
- The participants are willing to get linked with agri department for purchasing the equipment under subsidy schemes. These trained youths showed interest to join the CHC initiative of the FPOs either as equipment owners or as machine operator.

Mechanisation training for youth have been completed in 7 FPO's. In a series of online programme conducted for the enrolled youth, a Farm Machinery Expert with long years of experience in establishing CHCs and Tractor based implements provided an overview of CHC, Tractors and associated implements. In these orientations 140 youth have been trained online and practical sessions were provided for hands on operation, repair and maintenance.



## 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.

Following selection criteria was circulated to all the FPOs in vernacular language for selection of women farmers for attending Training programme on “Handling hand operated farm equipment for drudgery reduction”. This training programme 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.

### Training women in handling hand operated farm equipments

- **Focus:** Training on operation and maintenance of farm implements
- **Beneficiaries:** 105 women below 40 years of age or group interested in running a women-operated machinery rental service centre (each FPO can select 15 women farmers as members).
- **Project Output:** Trained women will either work in Machine Rental Service Centre (CHC) or run their own CHC.
- **Project Impact:** 105 women will be self-employed with agricultural implements.
- **Criteria for Selection of Scheme Beneficiaries:**
  - Women farmers under 40 years of age
  - Besides working in her own field, she should be going to other people's fields along with women for wage labour.
  - She should have enthusiasm and courage in handling agricultural implements.
  - Must be physically fit to perform operations such as operating agricultural equipment and performing basic repairs.
  - Must be enthusiastic and persistent in participating in regular training organized.
  - Be a member of Farmer Producer Group (PPG).or a person in his family should be a member of PPG.
  - 15 women producers in each FPO spread across all the villages or a group of women should be selected
- **Mode of Selection:**
  - Application forms should be received from interested individuals or groups.
  - FPO Directors (Mechanization Committee) and Chief Executive Officer should interview and select women or team.
  - A consent letter should be obtained from selected women explaining the program
  - In the case of Women Farmers Group, a resolution should be passed and a copy should be obtained in the group after explaining about the program and training.

### Feedback from the trained women

Following are the feedback from the trained women.

- FPO staff took a lot of efforts in convincing them to attend the training programme.
- After attending this training programme, they have learned about a lot of scope available to reduce the work load using hand operated farm equipments.
- Women usually depend on men labour for application of fertilizer and pesticide. Through this training programme they have understood that with small investment on equipment, men labour force could be replaced by women.

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.

- 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.



## STORIES FROM THE FIELD

### Introduction of Resilient Variety in Groundnut

I am Pandichamy (36 years), hailing from Nasarpuliyankulam village in Kariapatti Block of Virudhunagar District. I live with my family here and cultivate three acres of land. Farmers in my village used to cultivate groundnut under tank irrigation and grow onion and other vegetable using open wells and bore wells.

#### Joining in Kalasam Group

Field staff from Sevaiyur Traditional Crop Producer Company approached us for forming a Kalasam Producer Group and explained the benefits of joining the group. Though we were reluctant initially and agreed to join the group later. Twenty farmers in our village joined together and formed Sakthi Vinayagar Kalasam Uzhavar Urpathiyalar Group". We conduct our monthly meeting on 10<sup>th</sup> of every month and each one of us save Rs.100/- every month. With the money collected we used to extend loan to needy members to help them meet farming expenses. Everyone contributed a share of 1000 each and paid Rs. 20,000 to the Sevaiyur Producer Company.

#### Demand for New Variety

From our Company, we invited to attend farm field schools conducted by Mr. Muthupandi, a lead farmer along with Mr. Sevugaperumal, agricultural expert in groundnut crop. They taught us different ways and means for increasing the yield of groundnut crop. They told us to select good quality seeds, seed treatment to prevent collar rot and root rot diseases, application of Gypsum and drum rolling during pegging stage. Many of their advices were practical and easy to follow. What we demanded was high yielding variety as many of us have been procuring seeds from Virudhunagar and most of the time they poorly germinate and contains mixed varieties. Mr. Sevugaperumal advised us to go for Kadiri variety, which is an high yielding variety among the other varieties being cultivated here.

#### Shifted to a New Variety

With the local seeds, we used to harvest an average of 20 to 25 bags per acre, approximately 750 Kg. To respond to our demand for new variety, our Company contacted the growers of Kadiri 1812 variety in Villupuram District. They have procured 1100 kilograms of Kadiri-Lepakshi 1812 variety of Groundnut seeds. They have said that this groundnut variety has been 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.



### Benefit I realized

From our Company we were told about the new variety and how to grow this in our fields. I bought 160 kilograms of pods and obtained 80 seeds from our company. There are 12 other farmers purchased this Kadiri variety. Other farmers said that they would see the performance this season and go for it if this variety fares well. I regularly attended farm field schools and followed up all the cultivation methods told in the training. I was nervous initially and visited the field every day until I saw the sprout. Because, many a time we faced failure of germination when we obtain seeds from unknown places. I followed all the advices sincerely and I was very happy harvesting a total of 104 bags of groundnut, 3800 kgs of groundnut from two acres. Many farmers visited my field on the day of harvest and astonished over the thumping yield. It was the first time harvesting more than 50 bags per acre.

I sold at the entire 104 bags of groundnut to our Company itself and obtained Rs. 2400 per bag. I have earned a gross income of Rs. 2,49,000 from 104 bags and obtained a net income of Rs. 169,000. With the local variety and seeds, I would have got just 50 bags from two acres and Rs. 60,000 as net income. Seeing the result, other farmers have started asking for Kadiri seeds and training was conducted in my field with all the lead farmers from other villages, where I briefed them on how did I get such a yield. All these were possible because of timely response and support from our Company and my sincere and hard work.





## Building a model farm, brick by brick: Chinna Ezhuvan's Story



Chinna Ezhuvan is a member in Karanthamalai Saaral Kalasam Producer Group in Uluppakudi Village, under Natham Traditional Crop Producer Company, a producer organisation promoted by CCD in Natham Block of Dindigul District, Tamil Nadu. He maintains Coconut grove in five acres. Two of his sons work in a College Canteen and his third son is assisting him in his farming. His daughter is studying in 7<sup>th</sup> standard. His wife Shanmugavalli work with him in the orchard.

He has planted 500 coconut trees in the entire five acres. He decided to cultivate the space left in between coconut trees to get additional benefits. He has raised 1000 Karpooravalli variety of Banana in 2.5 acres of land. "Since banana is a shade loving plant, it is an ideal plant to grow as an intercrop in between Coconut trees" says Chinna Ezhuvan. He harvests banana leaves and supply it directly to village festivals and family events. He has created a name for his banana fruits and leaves among the surrounding villages and he directly sell them to buyers. He doesn't sell it to commission mandis or shops.

He has planted 15 Jackfruit Trees in his farm, and expects around 100 to 150 fruits per tree in a year. After 15-20 years, the wood from the jackfruit tree will fetch good price. He has also planted 100 Areca nut trees in the orchard. Traders come regularly and harvest the fruits/nuts.

He brought country pepper seedlings from Sirumalai hills and left the climbers in 20 coconut trees. He doesn't allow climbing up these trees for coconut harvest, rather he collects only the nuts fallen-off from the trees. His interest grew further and he has planted 30 Papaya Trees, 15 Lemon Trees in between coconut trees.

Seeing his interest and inclination in growing trees, the Forest Department officials assured him of their support to raise sandalwood trees in his orchard. He has got 350 saplings of sandalwood trees from Vellodu Farm near Dindigul and the Foresters assured him to get them registered.

He also maintains four cows, two goats and 100 country chicken in his farmyard. He grows forage crops in 80 cents in between the coconut trees, which takes care of the green fodder requirement for the livestock.

He has kept 20 honeybee boxes in between the coconut trees and harvests honey periodically. He says that the yield of coconut increased after keeping the honeybee boxes. The Honey bee facilitate

easy and early pollination in coconut grove with result of more fruit set and less abortion and shedding of buttons (female flowers). Though 75 to 120 female flowers are formed in each inflorescence of coconut 60 to 70 % of the female flowers fall down due to many reasons one of which is ineffective pollination. Therefore, out of many strategies to enhance fruits setting in coconut grove one strategy is honey bee.

Chinna Ezhuvan says “I have learnt all these techniques from the trainings I attended and I never hesitate to approach other farmers if they did anything new in their farm and seek their guidance. All that I have done in my farm were a result of trial and error approach and I am confident now to share what I have learnt to others”.

He harvests coconut once in 40 days, and sell the first-grade coconuts to trading centres. He separates copra from the second-grade nuts and sell them to oil extraction units. With the coconut harvested from the well fruited and healthy trees, he raises coconut nursery in his garden and sell them to other farmers. As a member of the Kalasam PPG, he has been participating enthusiastically in all the trainings and listening carefully to what the Coconut Expert Mr. Sevugaparumal taught them on maintaining a healthy coconut grove. He has been prompt in trying out techniques shared at the trainings.

During this year, farmers from other Kalasam groups were taken on exposure to his Orchard and Chinna Ezhuvan explained them in detail about how he raised each of the component in his orchard. He gave them practical guidance on how to select good quality seedlings, planting and after care in Coconut Grove. He also briefed them on how intercropping with a mix of trees and crops can help maintain the microclimate in addition to provide continuous income. HE also assured them of support if they want to establish similar method of plantation





## Case Study: Groundnut Farm Field School

Groundnut is the major oilseed produced in Kariyapatti and Narikudi blocks of Virudhunagar District under rainfed condition. Both Kariyapatti and Narikudi constitutes more than 76% of the area under groundnut cultivation. There has been a consistent coverage of groundnut in both these blocks over the years and there is a fluctuation in annual production owing to many reasons. Main season for groundnut cultivation is during August to November. Based on the rainfall and available moisture in the soil, is also cultivated during January to March as summer crop.

Since it is a rainfed crop, ensuring the population decides the yield. Selection of seeds, rainfall after the germination, application needed manure are the crucial factors during the cultivation for better yield. During participatory assessment and planning exercise done with the lead farmers, following reasons came up for poor production of groundnut:

- Vagaries of monsoon, rains at inappropriate time leading to crop loss/failures
- Inadequate supply of quality seeds of market demanded varieties, fertilizers, pesticides
- No adequate attention on soil health
- Conventional methods of production
- Availability of farm labour is limited
- Unable to get timely mechanization services due to small pieces of lands and costs.

Mr. Sevugaperumal, who has more than 30 years of experience in working with the farmers in this region, especially on groundnut crop was a lead-facilitator for the FFS. The Farm Field School was planned for three important phases of the groundnut crop.

- Land preparation and seed treatment: Before sowing
- Pest and Disease Management: 30 days after sowing
- Weed management and production enhancement methods: 70 days after sowing



*Karthigai Pattam*, which falls at the last week of November is an appropriate season for groundnut crop in this region. Following are the pre-conditions for a better yield in rainfed groundnut crop:

### Land Preparation:

- In the preceding season (*Aadi Pattam*) during July-August, we can cultivate ragi or pearl millet in the field and incorporate the plant residues in the land after harvest. This will enhance the available nutrients in the soil needs for groundnut crop.
- Loosening of soil is an important activity to enhance increased pod formation. For this, we need to apply at least 5 bags of Gypsum (Calcium Sulphate), 3 bags as basal application during land preparation and 2 bags during first weeding.

- Deep ploughing with tractor drawn 5-tine cultivator for a depth of at least one foot to obtain fine tilth condition needed for efficient root growth.
- During basal application, we can add 1 bag of DAP and 1 bag of Potash per acre.

## Seed Treatment

Selection of certified seeds is a critical step in securing assured yield. Promising varieties like Gujarat (JL-24) and Andhra (Kadiri). Dharani is a recent certified variety available in the market.

- 50 kilogram of seeds per acre is sufficient, and it has to be sown with a spacing of 5 to 6 inches to ensure good spread / branches that can increase the yield and reduce cost spent on seeds.
- Effective management of root rot and significant yield from groundnut can be obtained through Seed treatment with *Trichoderma viride* @ 1-2 kg per 40-50 kgs of seeds to prevent collar rot and root rot diseases, which is a major problem in maintaining plant population
- Seed treatment can also be given with Dithane/Mancozeb (100 gram/10 kgs of seeds) with properly chosen, unbroken seeds. Sow the seeds after 24 hours. This will control the soil born fungus that prevent the emergence of seedlings.

## Yield Enhancement

- We need to enhance the number of flowers within 28 days. Increase in early flowering require adequate amount of phosphorous, which is in readily available form.
- Earthing-up during second weeding along with application of 80 kgs of gypsum using hand hoe to enhance pod formation and pod-filling. Gypsum must be made into fine powder and sprinkled on the soil.
- Rolling an empty drum during pegging stage to increase the spread of branches on the ground which will enable the pegs located on the upper part of branches to enter into soil.
- 30 days of the plant between 28th and 58th days are like pregnancy period of the groundnut crop. Micronutrient spray (Cytozyme) and DAP 2% solution can be sprayed in alternate weeks during these 30 days period to enhance the yield.

## Impact of FFS

The FFS conducted on groundnut crop introduced simple and effective methods that can enhance the plant population, flowering and plant survival.

- The practice of application of Gypsum has been re-introduced in this area, where the farmers understood the importance of Gypsum. There is a demand for over 1000 bags have been generated so far for the coming season, which showed the acceptance and readiness of the farmers to apply it as prescribed in the FFS.
- A new and improved variety of groundnut has been introduced in this area. The Sevaiyur FPO facilitated supply of Kadiri 1812, a variety popular among farmers of Anandapur District, Andhra Pradesh through a contact farmer in Dindivanam, Mr. Alexander. This year 1100 kilograms of seeds have been sourced and supplied to 12 farmers in Naser Puliyankulam village for demonstration purpose. So far, the performance of the variety has been promising. A good survival rate of plants has been observed.
- The concept and practice of Seed Treatment has become popular in the area. By spending just Rs. 52 on fungicide treatment of seeds with Mancozeb, the farmers could realise the good emergence and survival of plants compared to their previous cropping experiences.



## Situation makes Cooperation Inevitable



Ilayankudi is one of the backward blocks of Sivagangai district. It's a drought prone location and farmers have been involving in cultivating paddy, chillies and cotton under rainfed condition. Most of the farmers possess a minimum of two acres of rainfed land. Farmers in this area cultivate paddy through dry seeding immediately after the onset of monsoon. Therefore, the date of sowing is decided by the arrival of monsoon, which will vary from place to place within the block. Not all the farmers used to sow paddy at the same time.

Availability of labour is a major issue in this block like elsewhere. This has pushed the farmers to go for mechanisation, especially for ploughing and harvesting. Getting labour for harvest is a herculean task, and almost all the farms would go for harvesting at the same time and there would be some farms that had taken up late sowing of paddy would have standing-crop in their fields.

Two rounds of summer ploughing are done by the farmers for taking up of paddy cultivation. It is an indispensable practice followed by them and the tractors from within and outside the village are hired by them for which they charge Rs. 800 to 1000 per hour. Whereas, the third ploughing done while broadcasting the paddy seeds is a critical and timely activity that needs availability of tractors on time. Because, the entire sowing activity is done within 3 to 4 days in the entire block. This necessitates hiring of tractors from nearby blocks and districts. After broadcasting, a shallow ploughing is done to cover the sown seeds with soil. There is a competing situation between local tractors and tractors from other places in terms of cost per hour. The tractor operators from other places take up the work for even Rs. 400 to 500 per hour as it requires lessor operation. Whereas, the local tractor operators find it difficult to accept this rate. Instead, they go to nearby villages and plough for the same rate.

Similar situation arises during the harvest as well. Deploying combine harvester has been in practice for quite some time. Those combine harvesters used to be hired by the local agents from distant places like Salem, Coimbatore and Thanjavur. These agents would book these harvesters at least six months prior to the need, and pay an advance for booking the harvester. There is a syndicate of agents, who would decide the rates of hire for the harvesters, which is not stable, and decided by them time to time according to the demand and availability of harvesters. They usually charge Rs. 1600 to 2100 depending on the demand. Also, the local agents, who book the harvesters charge Rs. 100 per hour as

commission. There will be a huge hue and cry during the time of harvest as the big and influential farmers used to get the harvester on priority. The small and marginal farmers are usually given least priority.

In both ploughing and harvesting, a common issue is fragmented lands, different stages of maturity of crop due to staggered sowing, making it difficult to engage the tractors and harvesters for the interiorly located lands. Taking machineries across the fields with standing crop is an issue. It requires planning for either ploughing or harvesting to begin from the interior lands and moving to the neighbouring lands successively. All it requires is cooperation and joint planning among the farmers. The lands belong to our members in the Kalasam Groups are not contiguously located. Planning with only the group members will not work under such situation.

Even though this situation has been handled by the people themselves amicably through collective decision making, there are chances of friction and conflict. Despite planning for custom hiring of combine harvester in the last season of paddy harvest in Ilayankudi block, they could not operate the services as expected by the community.

This issue came out when we conducted a workshop with the tractor operators in the Ilayankudi block to arrange for custom-hire facilitation by the FPO by entering into an understanding with them for a negotiated rate of hire and prior commitment for delivering their service to our members. Members of the FPO said that they would handle the situation themselves and develop systems to streamline the cost of hire and supply of equipments in the coming season.

## EVENTS and AWARDS

### **FPO in Ramanathapuram Received Green Award from the World Bank Sponsored Vaazhnthu Kaattuvom Project**

Mugavai Traditional Crop Producer Company Limited, an FPO promoted by CCD, based at Mandapam block of Ramanathapuram district has bagged GREEN AWARD 2022 from the World Bank Sponsored Vaazhnthu Kaattuvom Project, under Rural Development and Panchayat Raj Department of Tamil Nadu Government. In the event organised on the World Environment Day (June 5, 2022), Thiru. Periyakaruppan, Honourable Minister for Rural Development handed out the award to Mr. Suresh kumar, CEO of the FPO. This award has been given as a token of recognition for the achievements in furthering the cause of climate resilience and ecological balance. The FPO has converted 940 farmers cultivating 1500 acres of Chitrakaar Red Rice adaptable to the coastal ecosystem as certified organic farmers.



## Launch of Agri-Clinic in Sevaiyur FPO







Sevaiyur Traditional Crop Producer Company Limited launched its Kalasam Agri-Clinic and Agri- Business Centre at Sevaiyur, Kariyapatti, Virudhunagar district. Mr. Inkarsal Kalai, General Manager, NABARD, Chennai inaugurated the Centre and interacted with the Board of Directors. Mr. Raja Sureswaran, AGM and Mr. Arunkumar, DDM felicitated the event. The Agri-clinic is anchored by the lead farmers trained in production enhancement methods in groundnut, which is a focus crop of the Company.

### **Madurai District Collector Launches Dhal Products of Madurai FPO**



Madurai District Collector Thiru. Aneesh Sekar I.A.S, visited the Madurai Traditional Crop Producer Company Limited, Sedapatti on June 29, 2022. He visited the Integrated Agri-Business Complex and interacted with the Board of Directors. This company has been promoted by CCD, under the PRODUCE Fund of NABARD. The Company has 1022 shareholder farmers (more than 75% are women farmers) cultivating barnyard millet and pulses. The FPO runs an Agri-Clinic and Agri-Business Centre, Custom Hiring Centre and an Organic input production unit. He launched கரிசல் அமுதம் ( Karisal Amudham) brand of Blackgram processed by the company. Lead District Manager Thiru. D. Anil and District Development Manager of NABARD, Thiru. Sakthi Balan participated in the event.

## FPO ACTIVITIES IN THE MEDIA

### ஒரு புதிய அனுபவம் கினகரன் Dinakaran

காரியாபட்டி அருகே

#### மண் பரிசோதனை முகாம்



► காரியாபட்டி அருகே தொட்டியாங்குளத்தில் விவசாயிகளுக்கு மண் பரிசோதனை முகாம் நடைபெற்றது.

காரியாபட்டி, ஆக. 14: காரியாபட்டி அருகே தொட்டியாங்குளத்தில் மூலிகை பண்ணை நிறுவனத்தின் கீழ் செயல்படும் சேவையூர் பாரம்பரிய பயிர் உற்பத்தியாளர் கம்பெனியில் உள்ள பங்குதாரர்களுக்கு மண் பரிசோதனை முகாம் நடைபெற்றது. அருப்புக்கோட்டை நடமாடும் மண் பரிசோதனை நிலையம் மூலம் மண் பரிசோதனை கமார் 402 விவசாய உற்பத்தியாளர்களுக்கு மேற்கொள்ளப்பட்டது. நிகழ்ச்சியில் சேவையூர் பாரம்பரிய பயிர் உற்பத்தியாளர் கம்பெனி பொறுப்பாளர்கள் மற்றும் வேளாண் ஊக்குதல் கலந்து கொண்டனர். கம்பெனியின் முதன்மை செயல் அலுவலர் மாய கிருஷ்ணன் நிகழ்ச்சியை ஒருங்கிணைத்தார்.

பழமையான நெல் ரக விதைகளை மீட்க

#### அத்திபட்டியில் வேளாண்மை தொழில்நுட்ப மையம் திறப்பு

பேரையூர், அக. 27: மதுரை மாவட்டம், சேடபட்டி அருகே அத்திபட்டியில் கற்று வட்டாரப் பகுதி விவசாயிகளுக்கு புதிய வேளாண்மை தொழில்நுட்ப மையம் திறக்கப்பட்டது. இந்நிகழ்ச்சி மதுரை பாரம்பரிய பயிர் உற்பத்தியாளர்கள் நிறுவனம் சார்பில், அதன் ஒருங்கிணைப்பாளர் கபா னந்தன், நபார்டு வங்கி இணை இயக்குனர் சக்திபாலன், சேடபட்டி வட்டார வேளாண்மை உதவி இயக்குனர் சத்திரசேகர் ஆகியோர் தலைமையில் நடந்தது. அதில் பழமை வாய்ந்த 400 வகை நெல் ரகங்களை அறிமுகப்படுத்தப்பட்டது. இப்பகுதியிலுள்ள விவசாயிகளுக்கு தங்கச்சம்பா, மாப்பிளைச் சம்பா, மணிச்சம்பா, கருங்குருவை, சோனாமஞ்ரி, காளாளந்தம், உள்ளிட்ட 12 வகை நெல் ரக விதைகளை விவசாயிகளிடம் எடுத்துக் கொண்டு முதற்கட்டமாக ஒதுகிவோ நெல் விதைகளை விவசாயிகளுக்கு இலவசமாக வழங்கி அதனை விளைவித்த விவசாயிகள் 2 கிலோவாக திருப்பித் தர வேண்டும் என்ற கோட்பாடு விதிக்கப்பட்டது.

விவசாயிகளுக்கு 'டிப்ஸ்'



► சேடபட்டி அருகே அத்திபட்டியில் புதிதாக திறக்கப்பட்ட வேளாண் தொழில்நுட்ப மையத்தில் பழமை ரக பயிர் விதைகளை கலசத்தில் கொட்டும் பெண் விவசாயிகள்.

ஒருங்கிணைப்பாளர் கபா னந்தன் பேசுகையில், "பழமையான நெல் ரக விதைகளை அழிவில்லாமல் இருப்பதற்கு இயற்கை விவசாயத்தில் மனித ஆரோக்கியத்தை வளர்ப்பதே இந்த திட்டம். மேலும் அனுபவம் வாய்ந்தவர்கள் இந்த வேளாண் தொழில்நுட்ப மையத்தில் ஆலோசகராக செயல்படுவார். இங்கு இப்பகுதியிலுள்ள விவசாயிகள் ஆலோசனைப்பெற்று விவசாயத்தில் மகசூல் பெறலாம். மருத்துவகுணம் கொண்ட பழமை வாய்ந்த நெல் ரகங்களை இப்போதுள்ள ரசாயன உரத்திலிருந்து மீட்க வேண்டும். மேலும், இயற்கை விவசாயத்தை சேடபட்டி ஒன்றியத்திலுள்ள 31 ஊராட்சிகளில் உள்ள விவசாயிகளுக்கு ஊக்குவிக்க வேண்டும் என்பதே நோக்கம்." எனப் பேசினார்.

இந்நிகழ்ச்சியில் மதுரை சிசிடி நிறுவன இயக்குனர்கள் பத்மாவதி கிருஷ்ணமூர்த்தி, நிறுவன இயக்குனர் அழகர்சாமி, உள்ளிட்ட விவசாயிகள் பலர் கலந்து கொண்டனர்.





## **FINANCIAL STATEMENTS**

**AUDIT REPORT  
&  
STATEMENT OF ACCOUNTS**

**THE COVENANT CENTRE FOR DEVELOPMENT - CCD**

2/43, Kottai Street,  
Nagamalai Pudukottai,  
Madurai – 625 019.

**FY 2021 - 2022**

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**Charles Fernando & Co.**  
***Chartered Accountants***

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78, TPK Road,  
Madurai-625 003.

Mobile : 98421 98321  
87546 52652

E-mail : fernandofca@gmail.com





## 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, 2022, 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, 2022, 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, 2022;
- ii. In the case of the Income and Expenditure Account, Excess of Expenditure over Income 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: 29.08.2022

UDIN: 22026619AVIKKF4397



For Charles Fernando & Co  
Chartered Accountants

N. Charles Fernando  
Proprietor  
FRN: 000611-5





**CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022**

		Sch	31.03.2022	31.03.2021			Sch	31.03.2022	31.03.2021
To	<b>FC Account</b>				By	<b>FC Programme Expenses</b>			
"	Interest on SB a/c		1,372	10,176	"	General Expenses	G1	224,469	278,050
"	<b>Local Account</b>				"	<b>Local Account</b>			
	Azim Premji Philanthropic Initiatives Pvt Ltd		7,646,100	7,035,700		Azim Premji Philanthropic Initiatives Pvt Ltd	G2	6,499,235	2,822,545
	Foundation for Research in Health Systems		450,000	-		Ekam Foundation	G3	58,028	102,000
	Jivanti Welfare & Charitable Trust		2,101,200	2,100,600		Foundation for Research in Health Systems	G4	274,819	350,551
	Bio Diversity Mgt Chhattisgarh		6,150,200	-		Jivanti Welfare & Charitable Trust	G5	1,964,112	1,935,812
	Nabard FPO & CBBO Project		1,571,600	539,000		Tata Chemicals	G6	1,350,989	790,279
	Tata Chemicals		1,612,595	804,205		Nabard FPO & CBBO Project	G7	1,513,875	2,099,866
	TNRTP Regn 3 & 4		3,840,575	3,840,575		TNRTP Regn 3 & 4	G8	7,778,898	5,458,827
	Covid 19 releif		-	1,577,500		UNDP Project	G9	147,000	-
	GIZ Bio Diversity Mgt Committee		607,689	-		AFS AGTECH Pvt Ltd (UPL)	G10	633,437	276,929
	Other Grants	H	221,000	5,284,161		Usha International Limited	G11	30,000	-
	Sundry Income		-	1,502		Bio Diversity Mgt Chhattisgarh	G12	5,787,721	-
	SB Account Interest		106,919	171,453		Covid 19 releif		-	1,509,177
	FD Account Interest		63,313	-		Programme Expenditure		-	1,045,147
	Interest on IT Refund		9,147	48,696		Lady Doak College		66,074	10,276
						Dabur India		-	273,710
						Other Projects - Local		-	49,547
						Bank Charges		-	3,298
"					"	Capital Expenditure	B	46,292	281,018
	<b>Sub Total</b>		<b>24,381,710</b>	<b>21,413,568</b>		<b>Sub Total</b>		<b>26,374,949</b>	<b>17,287,032</b>
"	Loan Received		2,500,000	2,500,000	"	Fowler Westrup			1,920,000
"	Advance		-	37,730					
"	<b>OPENING BALANCE</b>	A	<b>9,556,572</b>	<b>4,812,306</b>	"	<b>CLOSING BALANCE</b>	A	<b>10,063,333</b>	<b>9,556,572</b>
	<b>TOTAL</b>		<b>36,438,282</b>	<b>28,763,604</b>		<b>TOTAL</b>		<b>36,438,282</b>	<b>28,763,604</b>

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

PLACE :MADURAI

DATE :29.08.2022

UDIN :22026619AVIKKF4397

For The Covenant Centre for Development

Treasurer

Secretary

"AS PER MY REPORT OF EVEN DATE"

For Charles Fernando & Co  
Chartered Accountants



V. Charles Fernando  
Proprietor  
FRN: 0006045



**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 2022**

		31.03.2022	31.03.2021			31.03.2022	31.03.2021
To	Expenditure			By	Income		
	Programme Expenses				Grant Received From:		
"	FC Programme Expenses			"	FC Account		
"	General Expenses	224,469	278,050	"	Interest on SB a/c	1,372	10,176
"	Local Account			"	Local Account		
"	Azim Premji Philanthropic Initiatives Pvt Ltd	G1 6,499,235	2,822,545	"	Azim Premji Philanthropic Initiatives Pvt Ltd	7,646,100	7,035,700
"	Ekam Foundation	G2 58,028	102,000	"	Foundation for Research in Health Systems	450,000	-
"	Foundation for Research in Health Systems	G3 274,819	350,551	"	Jivanti Welfare & Charitable Trust	2,101,200	2,100,600
"	Jivanti Welfare & Charitable Trust	G4 1,964,112	1,935,812	"	Bio Diversity Mgt Chhattisgarh	6,150,200	-
"	Tata Chemicals	G5 1,350,989	790,279	"	Nabard FPO & CBBO Project	1,571,600	539,000
"	Nabard FPO & CBBO Project	G6 1,513,875	2,099,866	"	Tata Chemicals	1,612,595	804,205
"	TNRTP Regn 3 & 4	G7 5,457,511	5,458,827	"	TNRTP Regn 3 & 4	3,840,575	3,840,575
"	UNDP Project	G8 147,000	-	"	Covid 19 releif	-	1,577,500
"	AFS AGTECH Pvt Ltd (UPL)	G9 633,437	276,929	"	GIZ Bio Diversity Mgt Committee	607,689	-
"	Usha International Limited	G10 30,000	-	"	Other Grants	221,000	5,284,161
"	Bio Diversity Mgt Chhattisgarh	G11 5,787,721	-	"	Sundry Income	-	1,502
"	Covid 19 releif	-	1,509,177	"	SB Account Interest	106,919	171,453
"	Programme Expenditure	-	1,045,147	"	FD Account Interest	63,313	-
"	Lady Doak College	66,074	10,276	"	Interest on IT Refund	9,147	48,696
"	Dabur India	-	273,710				
"	Other Projects - Local	-	49,547				
"	Bank Charges	-	3,298				
"	Depreciation	B 1,227,662	1,361,953				
	Sub Total	25,234,933	18,367,967		Sub Total	24,381,710	21,413,568
"	Excess of Income over Expenditure		3,045,601	"	Excess of Expenditure over Income	853,223	-
	TOTAL	25,234,933	21,413,568		TOTAL	25,234,933	21,413,568

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

PLACE :MADURAI

DATE :29.08.2022

UDIN :22026619AVIKKF4397

For The Covenant Centre for Development

"AS PER MY REPORT OF EVEN DATE"

For Charles Fernando & Co  
Chartered Accountants



N. Charles Fernando  
Prop  
FRN:0000075

Treasurer

Secretary



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



**CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2022**

LIABILITIES	Sch	31.03.2022	31.03.2021	ASSETS	Sch	31.03.2022	31.03.2021
CAPITAL FUND - CONTRA	B	10,830,587	12,011,958	FIXED ASSETS - CONTRA	B	10,830,587	12,011,958
GENERAL FUND	C	2,343,358	(1,035,042)	CURRENT ASSETS			
UNTILIZED PROJECT FUND				CLOSING BALANCE	A	10,063,333	9,556,572
FC Account	D	-	364,257				
LC Account	D	1,981,666	4,667,661				
CURRENT LIABILITIES							
Loans and Advance	E	738,309	3,059,695				
Secured & Unsecured Loan	E	5,000,000	2,500,000				
<b>TOTAL</b>		<b>20,893,920</b>	<b>21,568,530</b>	<b>TOTAL</b>		<b>20,893,920</b>	<b>21,568,530</b>

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

PLACE :MADURAI

DATE :29.08.2022

UDIN :22026619AVIKKF4397

For The Covenant Centre for Development

"AS PER MY REPORT OF EVEN DATE "

For Charles Fernando & Co  
Chartered Accountants



N. Charles Fernando  
Proprietor  
FRN: 000604S

Treasurer

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 2022

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

S.No	Particulars	₹	
		Opening Balance	Closing Balance
<b>I</b>	<b>CASH IN HAND</b>		
	Cash in Hand - FC Account	-	-
	Cash in Hand CCD North - LC Account	-	39,410
<b>II</b>	<b>CASH AT BANK</b>		
	<b>FC Account</b>		
	Union Bank - Corporation Bank (SB) -Madurai 0041 0011 6004 50	39,808	35,992
	Union Bank - Corporation Bank (SB) -Madurai 0041 0010 1004 50	3,923	3,983
	State Bank of India	10,000	10,000
	<b>LC Account</b>		
	Head Office - Madurai		
	Bank of India, Madurai	787,137	147,083
	State Bank of India - Durg North India	366,910	700,724
	Canara Bank, Madurai	99,462	23,704
	Pandyan Grama Bank -Mukkulam	848	-
	Corporation Bank - Local - 20461	2,162,685	856,159
	Indian Overseas Bank - APPI	1,759,160	1,610,856
	<b>GRAND TOTAL</b>	<b>5,229,933</b>	<b>3,427,911</b>

S.No	Name of Account	Opening Balance 01.04.2021	Closing Balance 31.03.2022
<b>I</b>	<b>TAX DEDUCTED AT SOURCE</b>		
1	TDS Recoverable	1,374,549	665,236
2	TDS Recoverable FY 2021 - 22	-	529,026
3	TCS Receivable FY 2021 - 22	76,811	153,622
	<b>Sub Total</b>	<b>1,451,360</b>	<b>1,347,884</b>
<b>II</b>	<b>FIXED DEPOSIT</b>		
1	Fixed Deposit - APPI	2,500,000	2,500,000
	<b>Sub Total</b>	<b>2,500,000</b>	<b>2,500,000</b>
<b>III</b>	<b>ADVANCE &amp; DEPOSITS</b>		
1	Programme Advance	112,891	-
2	Office & Telephone Deposit	26,450	-
3	Rent Advance	80,000	-
4	Rental Advance - API	10,000	10,000
5	Rental Advance	47,000	50,000
6	Programme Advance - IFAD	98,938	-
7	Programme Advance - FPO & CBBO	-	1,778,552
8	Programme Advance - APPI Project	-	948,986
	<b>TOTAL</b>	<b>375,279</b>	<b>2,787,538</b>
	<b>GRAND TOTAL</b>	<b>9,556,572</b>	<b>10,063,333</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 2022**

**SCHEDULE : " B " FIXED ASSETS & DEPRECIATION**

Sl.No.	Description	value as on 01.04.2021	Addition Bef Sept	Addition After Sept	Deletion	Gross Value as on 31.03.2021	Depreciation		Net Value as on 31.03.2022
							Rate	Amount	
1	<b>Land &amp; Building</b>								
	Land	1,115,046	-	-	-	1,115,046		-	1,115,046
	Building	6,400,417	-	-	-	6,400,417	10%	640,042	5,760,375
	Building - Nagercoil	432,117	-	-	-	432,117	10%	43,212	388,906
	Nursery	5,271	-	-	-	5,271	10%	527	4,744
	Protection & Fencing	23,318	-	-	-	23,318	10%	2,332	20,986
	Common Facility Ctr.	61,767	-	-	-	61,767	10%	6,177	55,591
	Sevaiyur	45,753	-	-	-	45,753	10%	4,575	41,178
	Semi Processing Unit	116,695	-	-	-	116,695	10%	11,670	105,026
	<b>Equipments</b>								
	Tools & Equipments	21,353	-	-	-	21,353	15%	3,203	18,150
	Coconut Mills	39,129	-	-	-	39,129	15%	5,869	33,259
	Digital Copier	12,974	-	-	-	12,974	15%	1,946	11,028
	LCD	7,686	-	-	-	7,686	15%	1,153	6,533
	<b>Furniture &amp; Fixtures</b>	95,048	-	-	-	95,048	10%	9,505	85,543
	<b>Vehicles</b>	106,183	-	-	-	106,183	15%	15,927	90,256
	<b>Two Wheeler Hero</b>								
	TATA ACE Mini Door	26,078	-	-	-	26,078	15%	3,912	22,167
2	Tractor	45,646	-	-	-	45,646	15%	6,847	38,799
	Bolero Jeep - Eco Veg	214,628	-	-	-	214,628	15%	32,194	182,434
	<b>Total</b>	<b>8,769,109</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,769,109</b>		<b>789,090</b>	<b>7,980,019</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 01.04.21	Addition Before Sept	Addition After Sept	Deletio n	Gross Value as on 31.03.22	Depreciation		Net Value as on 31.03.22
							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	165,615	-	-	-	165,615	10%	16,562	149,054
2	<b>Computer/ Laptop</b>								
	Computer/ Laptop	91,404	-	38,150	-	129,554	40%	44,192	85,362
	Printer	12,210	-	-	-	12,210	15%	1,832	10,379
3	<b>Equipments</b>								
	Millet Machine	2,312,000	-	-	-	2,312,000	15%	346,800	1,965,200
	Speaker	5,653	-	-	-	5,653	15%	848	4,805
	UPS Battery	39,313	-	-	-	39,313	15%	5,897	33,416
	Semi Processing Unit	23,427	-	-	-	23,427	15%	3,514	19,913
4	<b>Vehicle</b>								
	Mahindra Jeep	39,948	-	-	-	39,948	15%	5,992	33,956
5	<b>Furniture &amp; Fixtures</b>								
	Chairs & Table	121,222	8,142	-	-	129,364	10%	12,936	116,428
	<b>Total</b>	<b>3,242,850</b>	<b>8,142</b>	<b>38,150</b>		<b>3,289,142</b>		<b>438,572</b>	<b>2,850,570</b>
	<b>GRAND TOTAL</b>	<b>12,011,959</b>	<b>8,142</b>	<b>38,150</b>	-	<b>12,058,251</b>	-	<b>1,227,662</b>	<b>10,830,587</b>





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

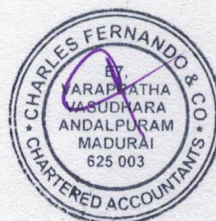


**SCHEDULE ANNEXED TO AND FORM PART OF THE INCOME & EXPENDITURE ACCOUNT AND  
BALANCE SHEET AS ON 31ST MARCH 2022**

**SCHEDULE : " C " GENERAL FUND**

₹

Opening Balance as on 01.04.2021		(1,035,042)
ADD : Transfer from project Fund	3,050,251	
ADD : Transfer from Capital Fund-FC	1,181,372	
LESS : Excess of Income over Expenditure	853,223	3,378,400
<b>Closing Balance as on 31.03.2022</b>		<b>2,343,358</b>







**SCHEDULE FORMING PART OF THE BALANCE SHEET AS ON 31ST MARCH 2022**

**SCHEDULE : " E " CURRENT LIABILITIES FOR THE YEAR ENDED 31ST MARCH 2022**

S.No	Name of Account	Closing Balance 31.03.2022
	Salary & Staff Welfare Payable	58,624
	Salary Payable	90,770
	Appi Project	3,077
	Other advance	331,160
	TDS Payable	207,983
	Mugavai	36,695
	Kalasam Techno services	10,000
	<b>Total</b>	<b>738,309</b>

" 2 "	<b>SECURED &amp; UNSECURED LOANS</b>	<b>Closing Balance 31.03.2022</b>
	Loan Against Deposit- IOB	1,000,000
	Samunati Financial Intermediation	4,000,000
	<b>Total</b>	<b>5,000,000</b>

**SCHEDULE : " F " CURRENT ASSETS FOR THE YEAR ENDED 31ST MARCH 2022**

S.No	Name of Account	Closing Balance 31.03.2022
	<b>APPI PROJECT ADVANCE</b>	
	Salary Advance	308,870
	FPO Advance APPI	88,236
	Other Advane	251,012
	Programme Advance - FPO	236,616
	Karthik Advance	62,592
	P Kannan	1,660
	<b>Sub Total</b>	<b>948,986</b>





THE COVENANT CENTRE FOR DEVELOPMENT - CCD

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



SCHEDULE ANNEXED TO AND FORM PART OF THE RECEIPTS & PAYMENTS  
AS ON 31st MARCH 2022

S No	Particulars	Grant Received	Programme Expenditure
1	UNDP India	173,460	-
2	Ekam Foundation	162,840	-
3	Suzlan -ARD	547,439	122,805
4	Quality council of India	42,000	16,597
5	AFS AGTECH Pvt Ltd (UPL)	1,036,000	-
6	USHA International	64,000	-
7	Gram Mooligai Company Ltd	514,320	514,320
8	GIZ MPSS Project	458,669	177,807
9	IFAD - Ramanathapuram	2,209,083	213,618
10	Lady Doak College	76,350	-
Total		5,284,161	1,045,147





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



**SCHEDULE ANNEXED TO AND FORM PART OF THE RECEIPTS & PAYMENTS**  
**AS ON 31st MARCH 2022**

**SCHEDULE : " G " PROGRAMME EXPENDITURE**

<b>1</b>	<b>FC Account</b>	
	Volnteer Allowance	₹ 15,016
	Training & Programme Expenses	209,382
	Bank Charges	71
	<b>Total</b>	<b>224,469</b>
<b>2</b>	<b>Azim Premji Philanthropic Initiatives Pvt Ltd</b>	
	Agriculture Production Enhancement	899,274
	Farmers Mobilaisation	2,053,222
	Training and Skill Building	60,121
	Salary and Other Benefit	1,175,460
	Salary and Other Benifit -Field Executive	1,733,995
	Bank Charges	3,589
	Postage, Telegraph & Telephone	13,128
	Printing & Stationery	9,603
	Rent	317,590
	Training & Meeting Expenses	23,011
	Travelling Expenses & Conveyances	210,242
	<b>Total</b>	<b>6,499,235</b>
<b>3</b>	<b>Ekam Foundation</b>	
	Office Admin Expenses	527
	Office Vehicle Expenses	31,000
	Postage & Telegram	979
	salary	25,000
	Travelling Expenses	522
	<b>Total</b>	<b>58,028</b>
<b>4</b>	<b>Foundation for Research in Health Systems</b>	
	Health Prog.Coordinate &Associate	133,492
	Health Associates	30,000
	Cost of Printing of Base Line Formets	46,180
	Field Travel for Base Line Collection	65,147
	<b>Total</b>	<b>274,819</b>
<b>5</b>	<b>Jivanti Welfare And Charitable Trust</b>	
	Cultivation for Medical Plants	1,964,000
	Bank Charges	112
	<b>Total</b>	<b>1,964,112</b>







**SCHEDULE ANNEXED TO AND FORM PART OF THE RECEIPTS & PAYMENTS  
AS ON 31st MARCH 2022**

**SCHEDULE : " G " PROGRAMME EXPENDITURE**

6	<b>TATA Chemicals Limited -TCL</b>	
	Health Programme	19,950
	Preparation of BCC materials	20,000
	Digital Education trainer	85,500
	Other Expenditure	124,128
	Overheads and administration exps	332,582
	Filed coordinator allowances	117,037
	Travel expenses field coordinator	2,395
	VLC rental expenses	176,500
	VLC volunteers allowances	472,897
	<b>Total</b>	<b>1,350,989</b>
7	<b>NABARD - FPO &amp; CBBO Project</b>	
	Base Line Survey	601,098
	Mobilisation of Farmers	204,284
	Professional Charges & Salary for Other Staff	459,393
	Registration	240,000
	Training to BoDs	9,100
	<b>Total</b>	<b>1,513,875</b>
8	<b>TNRTP -Regn 3 &amp; 4</b>	
	TN 4 Cost of Key Experts Farmer Mobilisation	2,629,708
	TN 4 Cost of Key Experts Salary	129,900
	TN 4 OverHeads Office maintenance	4,000
	TN 4 OverHeads Finance Charges	47,200
	TN 4 OverHeads Bank Charges	507
	TN 4 OverHeads Reimburesable	14,983
	TN 3 Cost of Key Experts Farmer Mobilisation	2,547,675
	TN 3 Cost of Key Rent	16,000
	TN 3 OverHeads Bank Charges	32
	TN 3 OverHeads Reimburesable	35,705
	Bank Charges	462
	Admin Expenes	13,652
	Bank Charges	342
	Farmers Mobilisation	1,041,253
	Furniture and Fixtures	15,322
	Loan Interest	214,796
	Office Maintenance	15,662
	Postage, Telegraph & Telephone	740
	Printing & Stationery	8,282
	Rent, Water & Electricity	12,327
	Repairs & Maintenances	170,344
	Salary	856,408
	Training and Skill Building	3,599
	<b>Total</b>	<b>7,778,898</b>
9	<b>UNDP India</b>	
	Training & Skill Building - Woman Farmers	147,000
	<b>Total</b>	<b>147,000</b>





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



SCHEDULE ANNEXED TO AND FORM PART OF THE RECEIPTS & PAYMENTS  
AS ON 31st MARCH 2022

SCHEDULE : " G " PROGRAMME EXPENDITURE

10	<b>AFS AGTECH Private Limited (UPL)</b>	
	Admin Expenses	11,751
	Filed Travel Expenses	5,860
	Farmer Mobalisation	503,860
	Office Maintenance	4,000
	Office Salary	80,000
	Finance Charges	18,750
	Printing & Stationery	9,216
	<b>Total</b>	<b>633,437</b>
11	<b>Usha International Limited</b>	
	Youth & Women Development	30,000
	<b>Total</b>	<b>30,000</b>
12	<b>Bio Diversity Mgt Chhattisgarh</b>	
	Farmer Mobalisation	5,787,721
	<b>Total</b>	<b>5,787,721</b>







## THE COVENANT CENTRE FOR DEVELOPMENT -CCD

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

Schedule : I Notes forming part of the Account for the year ended 31<sup>st</sup> March 2022

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

Place : Madurai

Date : 29.08.2022

UDIN: 22026619AVIKKF4397



For Charles Fernando & Co  
Chartered Accountants

Charles Fernando  
Proprietor  
FRN: 0000045



## ***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. 12/1, DSP Nagar Main Road, Bypass Road,  
Madurai–625016, Tamil Nadu

Tel.+91 452 7963067

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

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