



## COMPREHENSIVE DEVELOPMENT THROUGH KUDUMBASHREE CDS

Report from Amarambalam CDS 2018-2020



**Report submitted by,**

**Sarika. S**

**State Assistant Programme Manager**

**-Tribal**

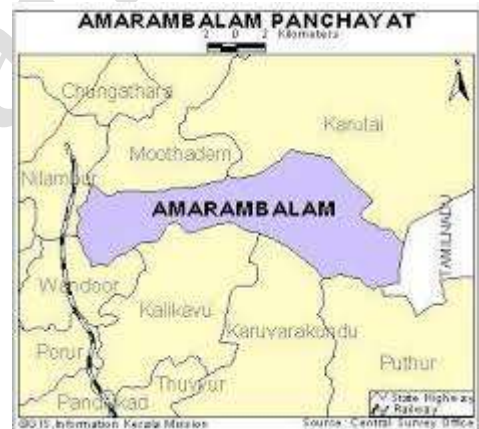
**Kudumbashree State Mission**

## Amarambalam

Amarambalam is a forest village located in Nilambur Block of Malappuram district and shares boundary with Silent Valley National Park. According to Census 2011 information the location code or village code of Amarambalam village is 627476. It is situated 12km away from sub-district headquarter Nilambur and 52km away from district headquarter Malappuram. As per 2009 stats, Amarambalam village is also a gram panchayath.

The total geographical area of village is 14262 hectares. There are about 7,841 houses in Amarambalam village. Manjeri is nearest town to Amarambalam which is approximately 37km away.

Amarambalam - Village Overview	
Gram Panchayat :	Amarambalam
Block / Tehsil :	Nilambur
District :	Malappuram
State :	Kerala
Pincode :	679332
Area :	14262 hectares
Population :	35,975
Households :	7,841
Nearest Town :	Manjeri (37 km)



## AMARAMBALAM COMMUNITY DEVELOPMENT SOCIETY

### At a Glance

Amarambalam Community Development Society(CDS) in Malappuram District is one of the best CDS in District. Amarambalam had a population of 35,975 with 17,355 males and 18,620 females. This CDS has

19 Area Development Societies (ADS) with 389 neighbourhood groups (NHGs) 6014 families are benefiting through Kudumbashree activities.

<b>Statistic of Neighbourhood Groups (NHGs)</b>			
<b>Sl no</b>	<b>Type of NHGs</b>	<b>Number of NHGs</b>	<b>Number of Members</b>
1	SC	20	321
2	ST	13	181
3	Persons with Differently Abled (PWD)	6	48
4	Elderly	29	319
5	General	315	5145
<b>Total</b>		<b>383</b>	<b>6014</b>

### **General Achievement of the vibrant CDS**

All the activities of Kudumbashree are carried out in a time bound manner. During the first two years, no assistance was received from the panchayath. However, as the CDS Chairperson, she did her best to carry out all the activities successfully.

In January 2018, the new CDS General Body headed by Mrs. Maya Sasikumar took charge. There are 19 ADSs under CDS. There are 6014 members in 383 neighbourhood groups. A better organizational structure exists here. CDS meetings, CDS governing body meetings, subcommittee meetings, all general body meetings, ADS meetings and neighbourhood meetings are held regularly which help to strengthen the organization.

### **Nayanam -Elderly NHGs**

Elderly neighbourhood groups formed as the part of Nayanam scheme. Free eye examinations were conducted for 170 senior citizens as part of the Nayanam scheme. Conducted free surgeries were to 38 members and spectacles were distributed to 42 persons. A meeting of the elderly was held in connection with the legal service. Legal awareness classes were also conducted.

**I. Microfinance & MIS** -During the last three years Kudumbashree formed 53 new NHGs covering 813 families. As part of the Chief Ministers Helping Hand Loan Scheme (CMHLS), Rs.2,92,20,000 was distributed to 301 NHGs. The SC and ST neighbourhood groups received a corpus fund of Rs.2,90,000.

Under this CDS, RKLS distributed Rs.2,32,000 to 2 neighbourhood groups which were completely damaged in the floods and received an interest subsidy of Rs.16,822 and VRFRs. 30,000.

The 'MuttatheMulla' was given Rs. 41,50,000 in 12 selected neighbourhood groups and they makes accurate repayments. VidyaSree Project in collaboration with KSFE has opened Sugama accounts for 145 neighbourhood groups and distributed 526 laptops and 25 chits.

<b>Financial Statistic –Amarambalam CDS</b>		
1	Activity	Amount distributed
2	Linkage Loan-302 NHGs	18,61,50,000
	Interest subsidy-302 NHGs	1,02,00,000
3	Matching grant	2,88,500
4	Revolving Fund	6150,000

TBMS Data entry is 100% completed by August 30th. TBMS-RP collects data at ward level and makes entry. Profile creation of NHGs completed.

## **II. Micro Enterprises & Marketing**

There are currently 15 group enterprises and 3 individual enterprises operating under CDS. Micro-enterprises will be formed from each ward as part of the Athejeevanam Campaign Plan of the State Government. The CEF loan, an enterprise loan, is currently provided to an individual enterprise unit. Haritha Karma Sena Initiative, a waste management project of the State Government –Haritha Sree Haritha Karma Sena has been functioning since April 2019.

The women component of the Panchayath has been included in the fund to set up a Green Protocol unit to generate additional income for the members of the Haritha Karma Senna. All the 8 members of Haritha Karma Sena are undergoing driving training in association with JSS and CDS. Plumbing training was also provided. Nilambur MLA PV Anwar inaugurated the event on April 20, 2020 at the Janakeeya Hotel-Kalikavu block, which is part of the state government's hunger-free programme. One beneficiary of the Harsham scheme, which is part of the micro-enterprise sector, has completed training and entered employment. One beneficiary of the Harsham scheme has completed training in the Swantvanam project in the enterprise sector and has worked as an entrepreneur in the field. The Nano Market, which is part of the marketing sector, was launched in 2019. The Clay Heritage Group under CDS participated in the National Saras Fair. Fairs and monthly markets are organized according to the seasons. The monthly markets, Onam special market, going exactly as planned. Important ME units are as follows;

- Haritha Karma Sena
- Janakeeya Hotel
- Clay Heritage Group
- SwaralayaGanamela Group
- Queens Doormat
- Lakshmi Chandanthiri unit
- Revathi Stationary store
- Tick Mark Food Product Unit
- DTDC Janasevana Kandram
- Asha Tailoring unit
- Janatha Store
- Milsha Tailoring Unit
- Kaniv Bakers
- Kripa Food Processing Unit
- Silpa Tailoring Unit
- Odissa Carry Bag Unit
- Pavizham Catering Unit

**III. Social Development -1.Destitute Free Kerala(DFK)** program-Food Kits are distributed to 74 families every month. Radhamani Panthallor, a member of the DFK family, is provided with food and care by the Preethi neighbourhood group. Medical camp was organized for the DFK beneficiaries. Medicine, food and treatment were provided to the DFK beneficiaries above the age of 60 years. 900 reserve funds were provided to the 3 families of the deceased. The food kits were delivered to the beneficiaries at home during the lock down. In the context of Covid 19, Amarambalam CDS has also been able to conduct a observational survey of DFK families over 60 years of age.In the epidemic period information was sought over the phone.

**2.Balasabha**-activities are also going well in Amarambalam CDS.A total of 34 Balasabha groups were formed within 2018-2020. There are 275 boys and 320 girls. Balasabha children are engaged in various activities like Building Resilience, Summer Bird Drinking Water Program, Career Guidance Pencil Mentors Camp, Water is Life Program, Science Festival Panchayath Level, Break the Chain Handwash

Making, Quizzes, Painting Competitions, etc.

3. Tribal - Total of 13 ST neighbourhood groups under Amarambalam CDS, 3 are newly formed and 9 have been reorganized. Corpus Fund and Revolving Fund were provided to all neighbourhood groups. A survey was conducted on the existing ST families in Amarambalam Panchayath and 118 homeless families were identified and submitted to the Tribal Director. It has been decided to give land to those who do not have land in it. One Micro Enterprise was formed for 6 ST women from the neighbourhood and they were trained in tailoring and applied for the District Panchayath project (2.5 lakhs) to start the unit. 47 ST women were helped to complete 100 days of employment in MNREGA. A new ration card has been issued to ST families who do not have a ration card.

**IV. Gender Development: 1. Snehitha Calling Bell** - Snehitha Calling Bell has 268 beneficiaries. They were given a work card, Aadhar card, insurance card and identity card. In connection with the Gramsabha, the homeless were included in LIFE Mission project and given for repairing. In connection with the Panchayath, a Snehitha Calling Bell has set aside Rs 1.5 lakh for the camp and conducted an extensive medical camp for the beneficiaries. The medical camp ensured the services of Ayurveda, Allopathy and Homeopathy psychiatrists and women activists, police, legal services, councilors, ward members, Asha workers and ward Member ADS members. The medicines were distributed to all and the necessary laboratory facilities were ensured. The PHSC system ensured that lifestyle diseases were given priority and continued to be available to those in need.

## **2. Vigilant Group**

There are 122 vigilante group members working in 19 wards. Conducted anti-violence training, legal awareness classes, women's safety class, cybercrime, health classes and traffic law classes. Identity tags were distributed to members of the vigilante group. Review meetings were held every month to ensure operation.

## **3. Gender Recourse Center**

GRC was formed on December 10, 2018. Different types of cases were handled and resolved gently.

- Counseling was provided to members of the neighbourhood groups.
- Elderly Beneficiary gathering
- Provided legal awareness class to NHGs members.
- Conducted "Elderly Varacharnam"
- Organized a defensive campaign scooter rally against atrocities.

#### **4. Neetham Campaign**

On February 18, 2018, the ‘‘Sahayatrika Sangham’’ Neetham -2018 was conducted in an extensive manner with the participation of 1108 members.

**V.Farming** –30 new JLGs have been formed in the last 3 years. A total of 34 JLGs are being cultivated. In this 16 JLG groups have taken loans of Rs 34 lakh from banks as agricultural loans1-STJLG formed under CDS. As part of the Samridhi JLG Campaign, 15 new JLGs have been formed.25 groups are cultivating bananas on 36.5 acres. 5 groups cultivate paddy on 10 acres 20 cents.11 groups are cultivating vegetable on 16 acres 80 cents.Weekly markets are conducted every week as part of ‘Nattu Chanda’ and also conduct monthly market in every month. The Onam market was conducted in a very extensive manner.As part of the Samridhi JLG Campaign, the Planting Festival and the Harvest Festival were inaugurated on a grand scale. Sesame and ‘karanel’ were cultivated on 3 acres of fallow land. JLG had brought vegetables and Banana to the community kitchen in the background of Covid 19.The well-cultivated neighbourhood farmer was honored in Covid’s background. An incentive of Rs 99,010 was given for 14 JLG groups. Rs 20,000 was provided to each JLGs affected by floods in 2018-2019. The registration of a Medium Value Addition Unit at Koottamparyil in the first ward under AmarambalamCDS and started the process of the Chips Unit.7th Ward Pattarikarimb Surya JLG under CDS formedAgri Business Venture -Honey Group and started function.

#### **VI. Animal Husbandry**

3 Kerala Chicken units have been registered as part of Animal Husbandry. In these, 2 groups have received loan subsidy. 5 units have been registered as part of the Goat Village.

**VII. DDUGKY-DDUGKY** set up 2 mobilization camps and registered 372 children from neighbourhood groups. 202 people went for training for various courses, 140 people completed the training and 84 people got jobs. The CDS Chairperson attended the DDUGKY Exposure Visit held from 21st to 24th March 2019.

#### **Special Achievement**

- Self-employment training for women in auto driving. Driving training for members of the Haritha Karma Sena Members is being provided.
- Day care training was provided to 10 neighbourhood groups’ members.
- As part of the plastic-free Panchayath, Haritha Karma Sena stitch about 3,000 bags and organized a campaign with the help of neighbourhood groups and delivered anti-plastic

messages. Panchayath roads and wards were cleaned.

- The center found and purchased supplies as part of the Amarambalam CDS Connect Work
- As part of the Amarambalam Kudumbashree Nayanam project, free eye examinations, spectacles distribution and eye surgeries were conducted for 170 senior citizens.

### **Best practices of the CDS during the last three years**

- In connection with District Panchayth- CDS procure 2.5 lakh from the District Panchayath and 1.90 lakh as Technology Fund for Kudumbashree Nutrimix Unit.
- With the continuous intervention of the CDS and the efforts of Hon.MP Shri.Vahab, Kudumbashree was allotted a Vocational Training Center and Office with the CSR fund (40 lakh) of Indian oil Corporation. Its work is in progress.
- Implemented the first Cycle Village project in the country by providing free bicycles to 100 women over 30 years of age (against lifestyle diseases) in Amarambalam Kudumbashree (with the intervention of Hon.MP Shri.Vahab, using the CSR Fund of the South Indian Bank).
- As part of the Chief Ministers Helping Hand Loan Scheme (CMHLS), Rs.2,92,20,000 was distributed to 301 NHGs and benefitting 4530 family..
- With the Ujwal Yojana (Prime Minister's Scheme), CDS provides free gas connection to 216 people.
- As part of the digitization of neighbourhood groups, a digital literacy class is being conducted with the help of JSS, selecting individuals from each ward.
- In collaboration with the Department of Agriculture, 11860 vegetable seed packets were distributed to the members of the neighbourhood groups. Distributed 8000 fruit saplings and 8000 winter vegetable seedlings (cabbage,cauliflower). Distributed 160104 vegetable seedlings to neighbourhood members (chilli, brinjal, tomato, and ladies finger).
- JLG groups cultivate fallow land as part of the Subhiksha Keralam project. In association with the block, JLG members were trained in 'Njattuvela'. A working group was formed in connection with the panchayath. A campaign was launched to plant 'Randumoodu Kappaum Oru vazhayum' in all the neighbouring groups and fruit tree saplings were planted in the houses of the neighbouring group members. The project was implemented extensively.
- Conducted 2 GOT training as part of ARISE

### **Efforts during Flood**

Amarambalam CDS, had actively involved in flood-related activities during the flood in 2018 and 2019.



- In 2018, 2,57,000 rupees collected from the members of the neighborhood groups and contributed to the relief fund as part of the flood relief (CMDRF).
- As part of the fundraising for the Disaster Relief Fund, the Government of Kerala has been able to sell 550 lottery tickets through Kudumbasree.
- Home appliances worth Rs 3 lakh were procured and handed over to Chungathara Panchayath, the nearest flood affected panchayath.
- As a post-flood activity, the flooded houses in the panchayath were cleaned by the neighbourhood members and food and assistance were provided to them in the camps. In Karulai panchayath, the nearest panchayath, they went to clean the flooded houses. Cloths were collected from members of the neighbourhood and food kits and medicines were delivered.
- Through Sansad Adarsh Gram Yojana in collaboration with JSS, 96 women were given skills development training (tailoring, fashion designing, beautician) and provided employment. The products made in the training were exhibited for marketing at the Panchayath level.

### **Efforts during COVID 19**

During COVID 19 epidemic condition Amarambalam CDS had involved various activities like, community kitchen, mask production, janakeeya hotel, Covid-19 related IEC activity, Sanitizer production, Food Kit, Resource Mobilization activities etc

**1. Community Kitchen.** –During the COVID 19, CDS run a Community Kitchen for 24 days, distributes 4908 food packets to Snehitha Calling Bell and DFK Beneficiaries.

**2. Resource Mobilization-** Vegetables were delivered from the JLG units to the community kitchen. Under the leadership of ADS, firewood and grain were brought to the community kitchen.

**3. Mask Production.** - The Oasis bag unit in Amarambalam CDS started the mask production and 5000 masks were produced and distributed panchayath, stationery store, hospital, quarantine center, First Line Treatment Center etc.

**4. Janakeeya Hotel-**“Janakeeya Hotel” started on 20/04/2020, where meal is available at rupees 20. So far 6475 food packets have been distributed.

**5. CMLHS-**As part of the Chief Ministers Helping Hand Loan Scheme (CMHLS), Rs.2,92,20,000 was distributed to 301 NHGs and benefitting 4530 family.

**6. COVID 19 IEC (Information, Education and Communication) Activities.** –COVID 19 was a new viral disease and educating the kudumbashree members about this viral disease was very

important. Kudumbashree members were actively involved in IEC activity and reach the activity in more than 6014 members. Distributed leaflets containing the criteria as part of the Break the Chain campaign. Special NHGs meeting conducted for Covid 19 defense activity

**7. DFK Support-** CDS with the support of ADS members provide food and medicine to the DFK beneficiaries on time. CDS took special efforts to call the beneficiaries of Destitute Free Kerala.

**8. Snehitha Calling Bell-** who are above the age of 60 and provided them with the mental support through the calls and also provide support from health department and Panchayath

Also, the needs of them were sought and provided with the support of the Health and Panchayath.

9. During the Covid period, the CDS distributed Chief Ministers Helping Hand Loan Scheme to the real beneficiary on a time bound basis.

10. Soap, water and sanitizer were placed in the wards as part of the Break the Chain Campaign.

11. Immunizations were distributed in all wards under the leadership of ADS.

12. WhatsApp groups were started by connecting 354 neighbourhood groups in 19 wards and constantly delivering Covid defensive messages.

13. Necessary sanitizers, masks, blankets, buckets, towels, soaps, etc. were delivered to the First Level Treatment Center through ADS.

14. CDS bought a disinfected machine to clean the house.

15. During the Covid period, CDS organized Balasabha drawing competitions and quiz programmes for children and they distributed their own prepared sanitizer to the Balasabha children

16. Prize was given to the best woman farmer under the CDS

### **Most satisfying experience of the CDS chairperson**

According to Mrs. Maya Sasikumar, Kudumbashree activities provide a great experience every minute. In 2010, she became a member of the Neighbourhood group and later 2017 served as an ADS Chairperson as a result of her work, Amarambalam CDS taken over as the Chairperson of Kudumbashree since 2018. When she took over as CDS Chairperson, there were 270 inactive neighbourhood groups (NHGs), 3 ST NHGs and 3 JLGs under CDS. Neighbourhood members thought that the neighbourhood group was a way to repay the loan. In the words of the CDS Chairperson, through the continuous training of the District Mission and the State Mission, I was able to show the community what Kudumbashree is all about by developing my own style. She also said that listening to each person's opinion on whether Kudumbashree can do the same gave them the confidence to do more. The CDS was able to change from 110th to 10th position with the help of each kudumbashree member, board member, member secretary and accountant. The Chairperson is proud to be able to bring them together. It is a matter of pride that CDS, which does not have single money of its own fund, first tried to find its own funds and was able to achieve various needs related to local self-

government.CDS distributed coupons and collect Rs. 1 lakh as part of its own fundraising and the first prize of Rs. 10,000 and the second prize of Rs. 5,000 were given to the coupons.

With the help of kudumbashree, a member started self-employment training and started earning money at home. The member called me and said, "God bless you for helping me make an income". The most heartwarming thing is that delivering aid to the DFK beneficiary's on time. My only goal is to make as many Kudumbashree members as self-sufficient as possible, for which I have been given various trainings and motivated them to work and live, which has given me self-satisfaction. The greatest desire is to give bicycles to women over the age of 35 to cope with the increasing lifestyle diseases and travel expenses. The satisfaction gained from 3 years of service is that in the first phase 100 bicycles were provided to Kudumbashree members.

Similarly, District Mission has been very supportive. I am very happy to be able to work with the support of all the CDS Governing Body members, and Accountant, ADS Office bearer, Neighbourhood Office bearers and Neighbourhood members.She said they would get good feedback from all places on Kudumbashree activities;one and all are very much stimulated in the activities of CDS.

### **General feedback from the CDS chairpersons**

Being able to do more for others through Kudumbashree was a turning point in my life. As a CDS chairperson, I feel more confident in doing many things for the grass root level people. There is a healthy relationship between Kudumbashree and other departments. The CDS receives more training and support from the entire line department.Agriculture and animal husbandry department provide training for our groupand support as much as possible. During the first two years, no assistance was received from the panchayath. However, as the CDS Chairperson, she did her best to carry out all the activities successfully.CDS Executive Committees fix a day and inform with Panchayath and they are not actively participating the meeting of CDS. The CDS general Body, ADS general bodyandNHG General Body meetings are held every three months.

### **Learning point and conclusion**

The work done by the CDS Chairperson to lead the CDS in the best possible way, with the partial help of the Panchayath, is a prime example.CDS function with the full support of all departments and a good mind to take on new things.She is a good motivator of CDS as well as neighbourhood members. *"A woman who empower herself and leads others to the same empowerment".*

AmarambalamCDS activity through photo







Amaral