

# Report-Vallikkunnu CDS



**Vallikkunnu CDS Team  
(Malappuram District)**

## Report-Vallikkunnu CDS

**Vallikkunnu** Gramapanchayat is located in the Tirurangadi taluk of Malappuram district in the state of Kerala. There are 23 wards, out of which 7 are coastal wards. The subsistence of majority depends on fisheries and agricultural sectors. Total area of the Panchayath is 25 sq km. The population is 49980. Vallikkunnu CDS has the largest number of NHGs(586) in Malappuram district.

### An overview

|                         |   |             |
|-------------------------|---|-------------|
| Name of Panchayat       | : | Vallikkunnu |
| CDS Registration Number | : | 587/2003    |
| Number of Wards         | : | 23          |
| Number of ADS           | : | 23          |

|                                     |             |
|-------------------------------------|-------------|
| CDS Chairperson                     | Sheeba O    |
| Vice Chairperson                    | Saradha K T |
| M E Convener                        | Geetha V P  |
| SD Convener                         | Valsala O   |
| Infrastructure Facility Convener    | Kamala K    |
| Centrally Sponsored Scheme convener | Rajani T P  |

|                          |   |       |
|--------------------------|---|-------|
| Number of Board Members  | : | 23    |
| Total No. of Families    | : | 12340 |
| Total No. of NHGs        | : | 586   |
| Total No. of NHG members | : | 11150 |
| No. of General NHGs      | : | 529   |

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|  |   |                       |
|--|---|-----------------------|
| No. of NHGs Graded                           | : | 550                   |
| No. of NHGs Linked                           | : | 550                   |
| No. of Coastal NHGs                          | : | 155                   |
| No. of Coastal NHGs Linked                   | : | 135                   |
| Amount of Coastal NHGs Linked                | : | Rs. 6,75,00,000       |
| Total Thrift Amount                          | : | Rs. 9,90,00,000       |
| Total Internal Loan                          | : | Rs. 41,60,00,000      |
| No. of NHGs Audited                          | : | 495                   |
| No. of NHGs Given Matching Grant             | : | 275                   |
| Amount of Matching grant                     | : | Rs. 13,50,400         |
| Interest Subsidy (Cooperative Bank Linkage): |   | Rs. 49,79,879         |
| Revolving Fund                               | : | 62 NHGs- Rs. 9,30,000 |
| Kudumbashree MIS                             | : | 60%                   |
| TB MIS                                       | : | 54%                   |
| NRLM MIS                                     | : | 100%                  |
| NHG &ADS Profile Creation                    | : | 100%                  |
| Total ME Units                               | : | 75                    |
| Members in ME                                | : | 342                   |
| No.of members in Haritha Karma Sena          | : | 46                    |
| No. of Balasabhas                            | : | 102                   |
| No.of JLGs                                   | : | 64                    |
| No. of JLG Members                           | : | 248                   |
| JLG Loan                                     | : | 2,17,40,000           |

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|                          |   |                           |
|--------------------------|---|---------------------------|
| KSBCDC Micro Credit Loan | : | 116 NHGs- Rs. 3,77,60,000 |
| JLG Incentive            | : | Rs. 4,68,322              |
| JLG interest Subsidy     | : | Rs. 3,15,824              |

## **General achievements over the last three years**

The CDS team is working hard to bring all the families of the Grama Panchayath under Kudumbashree organizations in 586 NHGs.

### Organisation

Before three years, the CDS had 459 NHGs. And now after 3 years, 127 NHGs have been newly formed and 11,150 women are working in 586 NHGs. 2286 women were newly brought under the organization. This includes 5 elderly NHGs, 19 mentally and physically challenged NHGs and 33 SC NHGs. 383 members work in special NHGs and organize various trainings and camps for neighborhood members.

### Micro Finance

As of 2017, 402 neighborhood groups had availed linkage loans. A total of 550 neighborhoods were able to link up with the bank in the last three years. Rs. 22,97,64,000 (Rupees Twenty two Crores ninety seven lakhs sixty four thousands) was given to the neighboring groups in the form of linkage loan.

- Received the NABARD Award at State Level for the highest number of linkage loans in the financial year 2018-2019.
- In addition, loans are available for distribution to neighboring groups through the KERALA State Backward Classes Development Corporation.
- Until 2017, the CDS availed Rs 25 lakh. The amount received by CDS was distributed to 35 neighborhood groups. Rs. 3,52,60,000 (three crore fifty two lakh lakhs sixty thousand rupees) has been disbursed to 81 neighborhood groups in 3 installments during the last 3 years.
- As part of Covid, Rs. 4,00,15000 (4 Crores 15thousand) has been distributed to 495 neighborhoods.
- Through 'Muttathe Mulla' project Rs.22,00,000 (22 lakhs) has been distributed to 81 members in 5 neighborhoods. The process of including NHG members in

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Kudumbashree Sthree Suraksha Beema Yojana scheme has been completed in a time bound manner and 3454 people are now members of the scheme. The insurance amount post-death of 5 beneficiaries has been distributed.

- The CDS audit for the financial year 2019-20 has been completed and the auditing of 22 ADSs has been completed

## Micro Enterprise and Marketing

Until 2017, Micro Enterprise & Marketing had 32 ventures under CDS. Over the last three years, 10 New ventures also started operating under the CDS.

- The enterprise is diverse and innovative in terms of the biological structure and marketing potential of the panchayath. Balathiruthi –which has the most beautiful and scenic surroundings of the Panchayat, surrounded by rivers and mangroves, has been chosen to start a homestay (White Star) and a park (River View). This is a tourist attraction spot. Kadalundi Bird Sanctuary , the scenic beauty of the mangroves where the sea and the river meet are the major highlights of this spot. Boating and delicious seafood are included in the Homestay package.



In addition to bank loans, these two units are also provided with subsidies for coastal units.

- The Mongli Delight Cake Unit is another well-established enterprise that prepares cakes without adding any preservatives ,which are being distributed to bakeries and coffee shops.
- Started functioning Catering units, boutiques and stationery shops in coastal wards.

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- In 13 units, implemented 'Adu Gramam' project .Includes 5 persons in one unit.Rs.1,20,000 has been distributed to each unit(Rs.50,000 subsidy + Rs.70,000 loan)



- Initiated retail shops for Ayurvedic medicines, hotels and soap/pickle manufacturing units
- Products of these enterprises and JLG products are sold out through monthly markets, weekly markets, special trade fairs etc.
- Availed 10 lakhs from district mission under CEF and it has been disbursed to 14 self- help units. Also availed subsidies and revolving fund from district mission for SHGs in coastal wards.

### MKSP

As part of MKSP, 60 JLGs are affiliated to CDS. The FFC also operates under the CDS. 280 women are earning income from this.

In 3900 cents land, banana, paddy, vegetables, turmeric, ginger, sorghum and other crops are being cultivated. J LG has been given a mini rice UNIT. Paddy is cultivated on 10 acres of



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fallow land. All JLGs are offered incentives and interest free loans. For flood relief 23 JLGs availed tool kits of Rs 2000 each and 28 JLGs were given financial assistance of Rs 20,000 each and an agri business unit. A plant nursery and a bio-pharmacy unit have started functioning in the CDS. A model Nutrition Garden in the district is also being prepared. The district's smart agri-village project is also being implemented in Vallikkunnu. Floriculture is being done in another 3 acres. .



### Community Development Schemes

- **Agathirahitha Kerala Project** was launched in 2019. 289 families are members of the scheme. Basic needs such as housing, land, well, toilet, home renovation etc. are included in the plan fund and survival needs such as food and education are provided using the Challenge Fund.
- 202 beneficiaries are members of the **Snehitha Calling Bell scheme**. Through this, the CDS is providing help to those who are living alone or isolated from the society and giving them the psychological support they need.
- Conducted 'Prathibha theeram kaayika theeram' project in coastal wards.

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- The Gender Resource Center under the CDS is functioning well, providing services such as counseling and legal aid two days a week, and vigilante groups have been formed in all wards.
- Under the CDS, the **Balasabha** activities which are meant to build self confidence in children from poor families and expose them to society and nature are going on extremely well. Various trainings and camps are being conducted for the children.
- 'Kalikkootam', Sahawasa camps, study tours ,Shastrotsav etc. have been organized by Balapanchayaths



### Special Activities

CDS level Medical camp and counselling session was conducted for Snehitha beneficiaries in various times.

#### Women's Day-

Women's Day celebrations started one week before March 8 . to honor the achievements of women in various fields. Therefore this celebration gives recognition to those woman personalities who have excelled in their own fields and contributed greatly to the welfare of the society and to the country subsequently The CDS aimed at celebrating the social, economic and political achievements of women and demand for gender equality. Various events such as making posters, moonwalk, etc. were organized.

.On the occasion of Rural Women's Day, CDS organized a motivational class for the members of the village.



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### **Snehanidhi**

Snehanidhi has been set up to help the needy members of the neighborhood. Arranged fund disbursement for disabled group of people by raising small donations.

### **KSBCDC Micro Credit**

A loan of Rs.37760000 has been given in 4 phases through Metro Credit Loan to CDS and disbursed to NHGs. It enabled to generate income in the form of interests.

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## Post-flood activities

- CDS members voluntarily participated in cleaning after the floods in 2018 and 2019.
- They selflessly supported the people in distress by cleaning the houses and premises of flood victims.
- Vigilant group members were very active in the camp. They were involved in the rescue and relief operations and also initiated activities like providing counseling, collection and distribution of food,water, clothes and other basic necessities to the relief camps.
- Also conducted counseling for children at the camps, conducted house-to-house counselling, conducted group counselling for people in three households together.
- Conducted tele-counselling and data collection for Snehitha Calling Bell beneficiaries.



## COVID-19 activities

- Cloth masks were made and distributed in wards for free of cost.
- Food was provided through Community kitchen to the Snehitha Calling Bell beneficiaries and other needy beneficiaries
- CDS co-ordinated program to deliver vegetables, groceries, medicines, clothes and other essentials to houses through NHG members.
- Awareness program on Covid-19 was conducted for elderly groups. All the senior citizens were given counseling. Created WhatsApp groups at the neighborhood and

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ADS levels. Psychological support was provided at various stages over telephones. Messages were delivered to the bottom layer.

- Provided laptops to children through Vidyashree Chitti by giving interest free loans.
- Rs. 1,35,00 was collected from Kudumbashree NHG members and handed over to Chief Ministers Covid Relief fund.

## **Most Satisfying experience**

As a CDS chairperson Smt.Sheeba O, felt contented with the efforts undertaken for Snehitha Calling Bell scheme for the benefit of isolated category in the community and to provide psychological support for the 202 identified beneficiaries. Sangams and training programs were organised for them. One day sangamam was held for the beneficiaries and everyone in the meeting was able to share their experiences .They all had a good involvement with lots of entertainment activities. Gifts were handed over to all the beneficiaries. The CDS also arranged a pleasure trip for them. Another activity was the training organized to them in paper bag making with the participation of 136 people and that enabled them to build up their confidence in bag making. It was a highly praised activity in the Panchayat itself. As a group of 5, they started making paper bags for the entire business community in the Panchayat with the big aim of getting rid of plastic. It was also the beginning of such an activity. The Covid pandemic has slowed down the progress a bit but the project has resumed.

## **Observations and future endeavours**

- Linkage and MicroCredit Lending Activities have helped many families to save their neighborhood members from extortionists and taking loans from financial institutions offering high interest rate.
- Through micro enterprise units and JLGs, many were able to generate income.
- Innovative projects were formulated and implemented.
- CDS also intends to focus on plans to bring coastal communities into the mainstream in the near future.

## **Conclusion**

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The well organized and planned activities under the chairmanship of Smt.Sheeba is aiming for an overall development of the area. The study indicated that majority of the members of Kudumbashree units are working on daily wages and their total income is low. Decision making power and personal skills of the members are improved .