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**PANDALAM THEKKEKARA CDS**  
**CDS Chairperson: Smt. Ambili K**

*Meghna S*  
*State Mission Manager (MIS & ME)*  
*Kudumbashree State Mission*

## **PANDALAM THEKKEKARA**

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**Pandalam Thekkekara** is a cultural – spiritual village, located in Adoor Tehsil of Pathanamthitta district. It is situated 8km away from sub-district headquarter Adoor and 15km away from district headquarter Pathanamthitta. The total geographical area of village is 2536 hectares. Pandalam Thekkekara has a total population of 24,069 people. The total number of households in Pandalam Thekkekara village are 6581. The total male population count is 11098 and the total female population count is 12971. The sex ratio of Pandalam Thekkekara village is 85.56.



There are numerous temples in this village which includes Thattayil Orippurathu Bhagavathi Temple, Vrindavanam Venugopala Temple, Thattayil Ayyappa Temple, Thirumangalam Mahadeva Temple, Varikolil Vishnu Temple, Kandalthara Shiva Temple, Anakuzhi Malanada Temple, Mynagappallil Anapoorneshwari Temple and Gurunadankavu Temple. Orippuram Meenabharani, Meenarthika and Meena Thiruvathira festivals are the major festivals in Pandalam Thekkekkara Panchayath.

The **CDS chairperson** of Pandalam Thekkekara CDS is **Smt. Ambili K** under whose able and dynamic leadership the CDS was able to make numerous remarkable achievements.

The proactive initiatives taken by the CDS team has enabled them be selected as one of the best CDSs in Pathanamthitta district.



## ORGANISATION

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### BASIC PROFILE OF THE CDS

Sl. No	Parameter	Count
1	No. of ADS	14
2	No. of Total NHG	153
3	No. of Total NHG Members	2349
4	No. of SC NHG	16
5	No. of SC NHG Members	240
6	No. of ST NHG	0
7	No. of Minority NHG	1
8	No. of General NHG	136
9	No. of General NHG Members	2094
10	No. of Elderly NHG	31
11	No. of Elderly NHG Members	532
12	No. of Transgender NHG	0
13	No. of APL Members	898
14	No. of BPL Members	1451

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## Achievement from 2018 to 2020

- *8 New NHGs formed including 127 persons*
- *31 Elderly NHGs formed including 532 persons*

## MICROFINANCE

### BASIC PROFILE OF THE CDS

Sl. No	Parameter	Count
1	No. of Linked NHGs	151
2	Total Linkage Loan Amount (Rs)	172374190
3	No. of NHG Received Matching Grant	135
4	No. of NHG Received Interest Subsidy	145
5	No. of NHG Received Bulk Loan	10
6	No. of NHG Members Enrolled in Insurance	769
7	Total Savings Amount / Thrift (Rs)	34650000
8	No. of NHG Transaction data uploaded in NRLM Portal	153

## Achievement from 2017-18 to 2019-20

Financial Year	No: of Linked NHGs	Linkage Amount (Rs)
2017- 18	33	2,00,91,500
2018-19	24	1,42,92,000
2019-20	24	1,20,37,530

### Financial Assistance during the floods & COVID -19 pandemic

Livelihood of numerous families were adversely affected by floods which affected the state in 2018 and 2019, as well as the current COVID-19 pandemic. The state government had undertaken various initiatives to address these concerns of the society.

The state government had announced the interest free loan facility for the flood affected families named as Resurgent Kerala Loan Scheme (RKLS). The Resurgent Kerala Loan Scheme is aimed at providing immediate financial support to regain the life and livelihood and to hold as a pacification to those who are most impacted by the worst natural disaster faced by the state.

The CM Helping Hand Loan Scheme (CMHLS) was launched for Kudumbashree women which aims at providing interest free loans to NHGs whose livelihood have been affected by Covid-19 pandemic.

#### ***In Pandalam Thekkekara CDS***

***8 NHGs were supported with RKLS loan for Rs. 13,27,000/-***

***115 NHGs were supported with CMHLS loan for Rs. 1,51,29,000/-***

## INITIATIVES DURING COVID 19 PANDEMIC

- *Masks are being produced by the Cloth bag manufacturing units*
- *Community Kitchens were made functional to provide food to the needy*

### KARUTHAL CAMPAIGN

**Karuthal** - A new campaign was launched for providing support to the Kudumbashree entrepreneurs and farming groups who had to face loss due to the COVID-19 lockdown. 'Karuthal' is a product- marketing campaign during this Onam season. As part of the campaign, products from micro enterprises in various sectors and farming groups will be selected and packed in kits and packets will be distributed to all NHGs at the rate of Rs.500/- which the NHG has to pay in a maximum of 20 installments.



**Products of ME units & farm produce of JLGs being distributed to NHG members**

## **SOCIAL DEVELOPMENT**

**Ashraya** is an integrated project aimed at identification and rehabilitation of destitute families. The CDS has identified 180 families as Asraya beneficiaries and is supporting them by providing them with food, medicines, shelter and proper sanitation. The support extended includes providing financial assistance for the purchasing land construction of houses, wells, toilets and maintenance of houses. The CDS also supports school students by providing requisite stationery and study materials. Pandalam Thekkerara CDS has taken the initiative to construct 4 houses, 3 wells and toilets each and maintenance work of 5 houses.



**Food Kits being distributed to Asraya beneficiaries**

**BUDs Rehabilitation Center (BRC)** is a concept conceived by Kudumbashree to support the mentally challenged above the age of 18. These centres act as a day care facility and also impart requisite trainings to the mentally challenged. The Pandalam Thekkekara CDS has in its possession one such BRC and has enrolled 14 members.

## JOINT LIABILITY GROUPS

Joint Liability Group (JLG) is a concept established in India in 2014 by the rural development agency National Bank for Agriculture and Rural Development (NABARD) to provide institutional credit to small farmers.

Joint Liability Group is a group of 4-10 people of same village/locality of homogenous nature and of same Socio Economic Background who mutually come together to form a group for the purpose of availing loan from a bank without any collateral.

*32 New JLGs were formed in the last 3 years*





## JLG produce being sold in Daily markets

### BASIC PROFILE OF THE CDS - JLG

Sl. No	Parameter	Count
1	No. of JLG Groups	101
2	No. of JLG Members	510
3	Area Under Cultivation (Hectare)	151.50
4	No. of JLG Received Loan	65
5	Amount of loan (Rs)	30500000
6	No. of JLG Received Interest Subsidy	65
7	Interest Subsidy Amount (Rs)	771320
8	No. of JLG Received Incentives	65
9	Incentives amount (Rs)	654653

**The CDS has taken the initiative of converting barren land into that conducive for agriculture.**

**Vegetable cultivation was done and the produce sold in Daily markets.**

**Cycle of transforming barren land to agricultural produce**



**1. Barren land**



**2. Preparing land for Cultivation**



**3. Vegetable Cultivation**



**4. Daily Vegetable Market**

## **GENDER PROGRAMMES**

Gender programmes aims to create awareness about the rights, status and justice of women by themselves through the discussions of their experiences, identify their role in the local process, and equip women to recognize about their rights, inequalities and violence against them. The CDS has a Gender Resource Center which is being functioning to fulfil the purpose for which it was envisaged.



### **Words of the CDS Chair person**

The CDS Chairperson Ambili K is extremely happy and contended for having got this opportunity to serve the society. She shares her experience of visiting the neighbourhood frequently, forming NHGs of those left out from the Kudumbashree network and encouraging women to start micro enterprises to generate a means of sustainable livelihood and how it has helped women to come out of poverty.

