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# **VEEYAPURAM CDS REPORT**

## **(2018-2020)**

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**CDS CHAIRPERSON:- MS. JAGADHAMMA**

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*Renu Georgy*  
State Assistant Programme Manager  
Kudumbashree State Mission

## 1. VEEYAPURAM

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**Veeyapuram** is a village in the district of Alappuzha, Kerala, India. Veeyapuram is surrounded by the Pamba and Achankovil rivers. This village is under Kuttanad sector and has many paddy fields and streams from both of these rivers. About 15 acre of land belongs to forest department was declared as reserve forest by Kerala forest department in 2013. It is the only forest in Alappuzha District.

One of the highlights of Veeyapuram is the Payippad snake boat race, which is conducted in this village. The Boat race is a 3-day annual event starting on Thiruvonam day in Chingam month every year.

## 2. VEEYAPURAM COMMUNITY DEVELOPMENT SOCIETY

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Veeyapuram CDS<sup>1</sup> is selected as one of the best CDS, based on their activities and initiatives. It is achieved through the dynamic leadership of **Ms. Jagadhamma, the CDS chairperson with the help of her CDS members.**



*CDS chairperson with CDS members*

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<sup>1</sup> Community Development Society

Table 2.0 shows the current status of major Kudumbashree programmes in Veeyapuram CDS

Name of Programmes	Number of units formed	No:- of members
Neighbourhood Groups(NHGs)	158	2273
Elderly NHGs	26	398
Special NHGs	0	0
Microenterprises	51	245
Joint Liability Groups <sup>2</sup>	125	865

Table 2.0

### 3. ACHIEVEMENTS OF CDS IN THE YEAR 2018-20

Veeyapuram CDS has marked great achievements in various schemes of Kudumbashree Mission with special focus on agriculture. As part of Relationship Kerala Project, which focuses on the social, psychological and economic empowerment of Elderly, CDS conducted ‘Vayogana Sangamam’(Elderly Meet), a platform to interact with their peer groups which helps them to improve their mental health. Arivulsavam is a programme conducted to assess the knowledge level of kudumbashree members gained through Kudumbashree School.



Monthly Markets

<sup>2</sup> Farmers groups

### 3.1 ACHIEVEMENTS IN MICROFINANCE

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**3.11 Bank Linkage Scheme** aims to provide easy access to bank loans without any physical collateral. The efficiency and effectiveness of the NHGs are verified on the basis of some objectively verifiable and easily identifiable parameters. NABARD has developed a 15-point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme.

Table 3.11 shows the status of bank linkages in Veeyapuram CDS from the financial year 2017-18 to 2020- 2021

<b>Financial Year</b>	<b>No:- of Linked NHGs</b>	<b>Linkage Amount</b>
<b>2017-18</b>	64	Rs. 80,08,687
<b>2018-19</b>	5	Rs. 25,56,000
<b>2019-20</b>	140	Rs. 12,90,80,211

*Table 3.11*

**3.12 Kudumbashree Sthree Suraksha BimaYojana (KSSBY)** is implementing through LIC of India for administering the scheme and started in January 2014 in the state of Kerala. The scheme aims to provide financial assistance to the deceased family members in the case of premature death of the NHG member through natural death/ accidental death and also providing benefits in case of the event of permanent or partial disability. *In Veeyapuram CDS, 225 Kudumbashree members are availing the benefits of the scheme.*

**3.13 The interest subsidy scheme** aims to provide provide interest subsidy for the bank loans availed by Kudumbashree Neighborhood groups so that they will be able to avail loan at 4% interest rate. Table 3.13 shows the details of total amount disbursed from the financial year 2017-18 to 2019-20.

<b>Financial Year</b>	<b>Total amount disbursed</b>
<b>2017-18</b>	Rs. 3,70,196
<b>2018-19</b>	Rs. 1,91,797
<b>2019-20</b>	Rs. 5,57,220

*Table 3.13*

**3.14 Matching grant** is an incentive scheme for NHGs that establish bank linkage by qualifying in the grading system. *In Veeyapuram CDS, a matching grant of Rs.1,07,458 was distributed in the financial year 2018-19.*

**3.15 Vulnerability Reduction Fund (VRF)** to CDSs is provided to address vulnerabilities like food security, health security etc., and to meet the needs of the vulnerable persons in the village. *In Veeyapuram CDS, Rs.60,90,000 was provided to flood affected NHGs as VRF.*

**3.16 Revolving Fund** is a fund assistance scheme under NRLM<sup>3</sup> which provide Rs.15000 to the eligible NHGs. *In Veeyapuram CDS, Rs.1,10,000 was disbursed as Revolving Fund from the financial year 2018-2020*

**3.17 Resurgent Kerala Loan Scheme**, an interest free loan scheme was introduced by Government of Kerala to give loans up to 1 lakh for those who lost their utensils and livelihood during flood. Kudumbashree was selected as the agency for implementing the loan scheme. In Veeyapuram CDS, *140 NHGs submitted loan application and an amount of Rs. 12,90,80,211 were sanctioned* as RKLS<sup>4</sup> loan.

**3.18** During the pandemic of Covid'19, Government of Kerala launched a new loan scheme named '**CM Helping Hand Loan Scheme(CMLS)**' for Kudumbashree women. In this 'Sahayahastham' scheme, government will provide interest free loans to women neighbourhood groups whose livelihood have been affected by Covid-19 pandemic. This Kudumbashree Sahayahastham (CMHLS) scheme would benefit 35 lakh women in the state with an outlay of Rs. 2,000-crore. All the beneficiaries within neighbourhood group can get a maximum amount of Rs. 20,000 as loan. In Veeyapuram CDS, *89 NHG groups were identified for Chief Minister's*

<sup>3</sup> National Rural Livelihood Mission

<sup>4</sup> Resurgent Kerala Loan Scheme

**‘Sahayahastham’ (Helping Hands) loan scheme** and an amount of Rs 93,77,057 got sanctioned.

**3.19** In the wake of the continuing threat of COVID 19, the Government of Kerala has launched an online education programme for school children. Of the 43 lakh school children in the State, around 2.65 lakh children lack adequate facilities to access the online educational programme. A majority of these children are likely to be from the homes of Kudumbashree members. In this context, Kerala State Financial Enterprises (KSFE) has proposed a scheme where it can collaborate with Kudumbashree to implement a **Microcredit Scheme- KSFE Vidyashree Scheme** to support member families to avail Laptops to ensure online education to their children. *The scheme benefits to 5 members from NHGs.*

### **3.2 ACHIEVEMENTS IN MANAGEMENT INFORMATION SYSTEM**

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The Management Information System used by Community Development Societies, District Missions and State Mission is for monitoring and planning of various programs associated. Veeyapuram CDS completed 90% State MIS<sup>5</sup> and 90% TBMIS<sup>6</sup>.

### **3.3 ACHIEVEMENTS IN MICROENTERPRISE**

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Table 3.3 shows the details of enterprises formed from the financial year 2018-19 to 2019-20

<b>Sl.No</b>	<b>Details of Enterprise started</b>	<b>No of units started</b>	<b>Remarks</b>
1	Curry Powder units	3	
2	Tailoring units	1	Apparel unit with 44 members
3	Stationery Shops	1	
4	Vegetable Shops	1	
5	Readymade shop	1	
6	Wage Employment	67	
7	Hollow Bricks unit	2	
8	HarithaKarma Sena	26	

*Table 3.3*

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<sup>5</sup> Management Information System

<sup>6</sup> Transaction based MIS



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### 3.4 ACHIEVEMENTS IN SOCIAL DEVELOPMENT

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**3.41** Asraya is an integrated project aimed at identification and rehabilitation of destitute families. CDS **identified 195 families as Asraya beneficiaries** and provided them with food, water, shelter and proper sanitation. CDS took initiative to avail pension schemes for the asraya beneficiaries in collaboration with local bodies. Medical camps were also conducted for the Asraya beneficiaries.

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### 3.5 ACHIEVEMENTS IN GENDER

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**3.51** Vigilant Groups are formed in all wards. There are 13 members in these groups. The aim of forming such groups is to create a safe neighborhood, locality and ensure freedom of movement and protect women and children from violence and atrocities.

**3.52** CDS completed three phases of training in Gender Self Learning Programme which is a participatory education programme through which women in Neighbourhood Groups (NHGs) address gender and its manifestations in their lived experiences. The emphasis is on the process, which helps the women develop a collective consciousness on gender and a deep understanding of its pervasive expressions.

**3.53** CDS conducted Neetham Camapign in 2018, which aimed to sensitize people on violence against women and children and bring about gender justice. The campaign witnessed

participation from women in large numbers who came out and delivered their personal accounts of violence and physical abuse.

**3.54** Counseling centre started functioning in Gender Resource Center. GRC<sup>7</sup> conducted women status study and published the report with the support of Sakhi.

**3.55** Awareness classes on atrocities against women, children, elderly was conducted in CDS. CDS is availing the service of Snehitha Help Desk in conducting awareness classes.

### **3.6 ACHIEVEMENTS IN MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)**

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**3.61** From the financial year 2018-19 to 2019-20, 40 Joint Liability Groups are formed. Major cultivation in Veeyapuram CDS is vegetables & paddy.

**3.62** Farming model of Kudumbashree has been unique with respect to the collectiveness and the leased nature of lands. Significantly adding to the production and productivity of the state, collective farming has its own sociological, economical and ecological impacts. After the devastating floods in August 2018, Krishi sanghams have strived hard to exist in many districts. 41% JLGs and 60 % of areas were badly hit. Despite of all odds the passion for agriculture is carried forward by all women farmers with fervent hopes. To join the initiatives of Rebuild Kerala rejuvenation of the livelihood sector certainly stands as an option. There is ample scope for bringing more farmers under these initiatives. Samrudhi Campaign will be conducted in all districts with exhibitions, competitions, seminars, field visits, discussions etc. CDS conducted Samrudhi Campaign and as a result 10 local groups are formed.

**3.63** Subhiksha Keralam' scheme aims at large scale production of paddy, fruits, vegetables, tubers, grains and legumes as part of achieving self-sufficiency in food production in the state. CDS promoted Organic Farming, Bio Pharmacy, Animal Husbandry, Plant nursery etc .

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<sup>7</sup> Gender Resource Center





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### **3.7 ACHIEVEMENTS IN BALASABHA**

**3.71** Pencil Campaign conducted for Balasabha children. One group model of Balasabha is formed

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### **3.8 ACHIEVEMENTS IN DDUGKY**

**3.81** Conducted Mobilization campaign at panchayath level. 25 students completed training and 15 got placed.

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### **3.9 CDS INITIATIVES DURING FLOOD**

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**3.91** During the flood in 2018, Veeyapuram CDS mobilized fund from various sources to support the families which are severely affected. CDS distributed agriculture related tools, seeds etc to the farmers who lost everything.

**3.92** CDS took initiative to provide food to refugee camps and also helped refugees to shift to their relative's houses from the refugee center

**3.93** As part of flood rehabilitation programmes, an apparel unit started with 44 kudumbashree women.

**3.94** CDS took initiative in cleaning the houses with the help of volunteers and also worked as a key person to avail fund assistance from panchayath for the supporting the flood victims.

### **3.100 CDS INITIATIVES DURING COVID'19 PANDEMIC**

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**3.101** Special Whatsapp group formed at ward level and thus disseminate covid related information and instructions to the grass root level.

**3.102** Community kitchen started in the CDS and thus distributed food packets to quarantine centers and people in need.

**3.103** CDS provided counseling to Balasabha children, elderly and Asraya beneficiaries.

**3.104** CMHLS loan distributes to 89 groups

**3.105** Identified buildings and houses for those who come from outside India and converted it as quarantine centers. CDS formed Ward Level Health Committee to monitor the activities in quarantine centers.

### **EXPERIENCES SHARED BY CDS CHAIRPERSON**

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Ms. Jagadhamma recollected her growth after joined in Kudumbashree. She focused on the economic empowerment of women through the formation of microenterprises and JLGs. She had given fund assistance to the people in need and also provided trainings to the entrepreneurs. Monthly monitoring on the activities of entrepreneurs is done by her. During her tenure, she could able to start 2 Hollow brick units with 10 members each and an apparel park with 44 members. She also given keen interest in promoting agriculture. Bio Pharmacy, Value addition unit, Plant nurseries, Animal Husbandry unit, etc are started in her CDS. Weekly - Monthly

markets were conducted regularly which helps the entrepreneurs to sell their products without the help of middlemen. CDS traced the details of people who live in their homes alone and added them as beneficiaries in Snehitha Calling Bell. CDS members/ADS visited their homes and provided them mental and emotional support. During the times of flood and covid'19, she witnessed the unity of kudumbashree members in helping others in distress. She felt that she succeeded in bringing out women from poverty through enterprise formation and also extended her support to all vulnerable people in her CDS with the help of Asraya Scheme. She always maintained a good relationship with panchayath officials which helped her in finding employment for her Kudumbashree members through various convergence programmes. She always feel pride to be part of the Kudumbashree system in all along her life.

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