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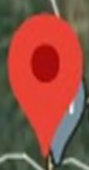
Kolathur  
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# VILAYUR CDS REPORT

Thachan  
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GHS VILAYUR

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Cherpulassery  
ചെർപ്പുളശ്ശേർ

Koppam  
കൊപ്പം

Kulukkallur  
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Thrithala  
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Pattambi  
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Vadanamkurussi  
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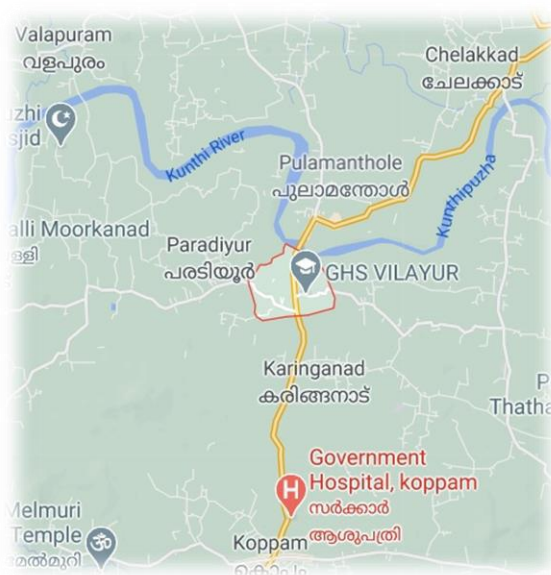
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MANAGER PROCESSING -  
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# VILAYOOR COMMUNITY DEVELOPMENT SOCIETY

Vilayoor, a panchayat located in Palakkad district. It is elected as one of the best CDS, based on their activities and initiatives. It is achieved through the dynamic leadership of Ms. **Geetha Kumari**, the CDS chairperson with the help of her CDS members.



## The Team

SI No	Name	Designation
1	Geetha Kumari	CDS Chairperson
2	Devayani	CDS Vice chairperson
3	Jayaprakash	Accountant

Name of the Programmes	Number of Units formed
Neighbourhood Groups (NHGs)	190
Elderly NHGs	17
Special NHGs (SC, ST, General)	8
Microenterprises	17
Joint Liability Groups	35

## General Achievements

### Bank linkage scheme

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. The below table shows the bank linkages in Vilayoor CDS from the financial year 2018 till August 31st 2020

Financial Year	No:- of Linked NHGs	Linkage Amount
2018-19	43	22338000
2019-20	60	30117600
2020-21	44	17762000

### **Matching grant**

The Matching grant is an incentive scheme for NHGs that establish bank linkage by qualifying in the grading system. In Vilayoor CDS, a matching grant of Rs. 2,99,397 was distributed to 72 NHG's.

### **Vulnerability Reduction Fund (VRF)**

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 Vilayoor CDS, Rs 305000 was provided to flood affected 28 NHGs as VRF and Rs 300000 was provided to 3 ADS.

### **Revolving Fund**

Revolving Fund is a fund assistance scheme under NRLM4 which provide Rs. 285000 to the eligible 19 NHGs. Rs 487000 was provided to 49 NHG's under panchayath plan fund.

### **Resurgent Kerala Loan Scheme**

The Resurgent Kerala Loan Scheme is an interest free loan scheme which 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 Vilayoor CDS, 28 NHGs submitted loan application and an amount of Rs. 86,20,000 were sanctioned as RKLS loan.

### **CM Helping Hand Loan Scheme(CMLS)**

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. All the beneficiaries within neighbourhood group can get a maximum amount of Rs. 20,000 as loan. In Vilayoor CDS, 159 NHG groups were identified for Chief Minister's 'Sahayahastham' (Helping Hands) loan scheme and an amount of Rs 13309500 got sanctioned.

### ACHIEVEMENTS IN MICROENTERPRISE

The below table shows the details of enterprises formed from the financial year 2018-19 to 2019-20

Sl. No	Details of Enterprise started	Loan	Subsidy	Type of Fund
1	Janakeeya Hotel	500000	25000	District Panchayath
2	Tailoring Unit	150000	Nil	Linkage Loan
3	Curry Powder Unit	400000 50000 (CEF)	300000	Planning Fund
4	Tailoring Unit	400000	40000(RF)	RME
5	Tailoring	350000	Nil	Linkage Loan
6	Tailoring Unit	400000	300000	Planning Fund
7	Canteen	500000	300000	Planning Fund
8	Stationery Unit	400000	Nil	Linkage Loan
9	Prathyasha Prgme	Nil	25000	Kudumbashree Mission
10	Canteen Unit	500000	300000	Planning Fund
11	Fancy Unit	150000	Nil	CEF
12	Beauty Parlour Unit	150000	Nil	CEF
13	Cloth Carry Bag Unit	375000	300000	Planning Fund
14	Tailoring Unit	500000	250000	District Panchayath
15	Plant Nursery 14/10. നവംബർ 2019	100000	50000 (RF)	Linkage Loan
16	Goat Farming (5 Groups) 12/5/2019-11/10/2019	750000	250000	Kudumbashree Mission
17	Mushroom Unit	150000	Nil	Linkage Loan
18	ABV	50000	Nil	Linkage Loan

Rs 20000 was provided for the renovation of Kudumbashree office by Kudumbashree State Mission.

Skill trainings are given for Kudumbashree members under various schemes to 30 members.

### **ACHIEVEMENTS IN BALASABHA**

Balasabha children were engaged in farming. Baasabha children were having their own saving accounts and they used the amount for their educational purposes during the times of school opening.

Conduced Balasabha Meet and Bala Parliament ever year

### **ACHIEVEMENTS IN DDUGKY**

Conducted Mobilization campaign at panchayath level. 30 students completed training on different courses.

### **CDS INITIATIVES DURING FLOOD**

During the flood in 2018, Vilayoor CDS was also severely affected. Under the leadership of CDS, Kudumbashree members and volunteers cleaned the houses which were severely affected.



Community kitchen started in the CDS and thus distributed food packets to flood affected areas.

10 JLG group were provided with tool kit worth Rs 50000

6 JLG group of Vilayoor CDS were provided with Rs 114350

1 ME group were provided with Rs 25000

## EFFORTS DURING COVID

During Covid lock down period everyone was taking care of our own health and stayed home isolated from the public. There were only few people who got opportunity to work for the goodness of common people. The team of Vilayoor panchayath got such an opportunity to work for the wellness of the society. The major livelihood activities of Vilayoor panchayath is Agriculture, Animal Husbandry Food Processing, Stitching, Coir Bag production etc. So during the COVID lock down period, Vilayoor panchayath had worked for the public by strictly adhering the instructions from the government.

**Agathirahitha Keralam:** The government has already announced that the covid pandemic is going to affect the elderly people above 60 years of age. The CDS has conducted a survey to find elder people in the community and a resource person was designated a duty to call them and enquire their health status. They were provided food items and medicines with the help of asha workers and CDS members. CDS identified 249 families as beneficiaries and provided them with food, water, shelter and proper sanitation.



They have been provided below depicted services

SI No	Services	No of Beneficiaries	Amount	Fund allotted
1	Repair of House	4	150000	Plan Fund
2	Houses for Beneficiaries	1	400000	Plan Fund
3	Houses for Beneficiaries	9		Life Mission
4	Toilet Repair	26	130000	PIG
5	Medicine	88	63673	Challenge Fund
6	Distribution of nutrition kit	140	1269660	Challenge Fund
7	Distribution of nutrition kit	140	66644	Panchayath Plan Fund

**Balasabha:** During Covid pandemic there was a situation where the children spend most of the time in front of television and mobile. The CDS organized many activities and engaged the children with activities such as painting competition, origami, craft work etc. Also they purchased 49 books for children for which fund of Rs 3000/- is allotted by District Mission.

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

Ms. Geetha Kumari, community development society of Kudumbashree in Vilayoor, recollected her growth after joined in Kudumbashree. She has been in the role as a CDS chairperson for 6 years. She was elected as a CDS chairperson for 2<sup>nd</sup> time. Many of the activities are curtailed due to Covid/flood, but they have to go on with ongoing activities for our organization, and this led them in conducting a new experience of online CDS Committees, ADS and NHG meetings. She expects close co-operation of all the members of Vilayoor Kudumbashree in future. This leads to an upliftment of Vilayoor CDS as a model to others.

