



# CDS VISIT REPORT

## CHOORNIKKARA CDS

*A visit to CDS at Choorikkara in Ernakulam comprised of the visits to CDS office, GRC, NHG, Special NHG, JLGs and ME units.*

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## Introduction

**C**hoornikkara is a village in Ernakulam district near Aluva. The Panchayat is divided by the metro line passing through it. The Panchayat has 18 wards. The CDS<sup>1</sup> Chairperson of Choornikkara is Mrs. Ramla Rasheed. The Panchayat was ravaged by the deluge of 2018 and CDS office was no exemption. The CDS is still recovering from the damages. The CDS lost its GRC<sup>2</sup> office and records and books kept in the office. The two day CDS visit was conducted on 22<sup>nd</sup> and 23<sup>rd</sup> November 2019. Apart from the visit to CDS and GRC, one neighborhood group, one elderly neighborhood group, two micro enterprise units and two joint liability groups were visited.

## Programs undertaken by the CDS

The CDS has 276 NHGs<sup>3</sup>. More than 50 NHGs were started after the floods. There are 28 elderly NHGs. One of the elderly NHGs is interested in starting ME<sup>4</sup> unit. The CDS has taken bulk loan of ₹ 88 lakhs during March 2018. 163 NHGs have taken RKLS<sup>5</sup> loan. Except one NHG, all others have started repayment. As of now 1636 beneficiaries have joined KSSBY<sup>6</sup> insurance. KAASS<sup>7</sup> team of CDS includes two members as of now.

In case of ME units, most of the units are small scale. The CDS is going to start Harithakarmasena. They have given training to selected beneficiaries. However waste disposal might be a problem as they haven't found space to segregate waste yet. They have 1 geriatric care giver under Harsham project. There is one Nutrimix unit and fortification is being done by the unit. In ARISE<sup>8</sup> day care training was given. No multitask team has been formed in Choornikkara. For flood related repairs, they depended on the Multi task teams from Vazhakkulam Panchayat. They do not have construction groups.

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<sup>1</sup> Community Development Society

<sup>2</sup> Gender Resource Centre

<sup>3</sup> Neighbourhood Groups

<sup>4</sup> Micro Enterprise

<sup>5</sup> Resurgent Kerala Loan Scheme

<sup>6</sup> Kudumbashree Shree Suraksha Bima Yojana

<sup>7</sup> Kudumbashree Accounts and Audit Service Society

<sup>8</sup> Acquiring Resilience and Identity through Sustainable Employment

In Choornikkara, there are 5 kiosks with 4 along high way and one in front of a school. Only one nano market is there in a ladies store. No monthly markets are conducted here. However CDS conducts an office mela every month. Almost 200 women participate in the mela. Three catering units attend food festivals and trade fairs.

In Choornikkara, the scope of JLGs<sup>9</sup> is less as there is a men's group called Atayalam which has taken up waste land and other uncultivated land on lease. There was a nursery which was destroyed in floods and now the group has not started yet. There are value added units which produce value added products from cassava and rice. CDS ensures that JLGs get training from Krishibhavan. Recently JLGs participated in training of Krishibhavan on pickle making. One unit has started mushroom cultivation after training from Krishibhavan. The JLGs have got training on mushroom pickle making training from Rajagiri. A bio pharmacy is also run by JLG members. Nattuchantha does not happen here as there are a few JLGs.

Regarding animal husbandry, the CDS has prepared a list of beneficiaries for Aadugramam, Ksheerasagaram, and Pothukuttyparipalanam. One beneficiary has come forward for starting broiler chicken farm. However due to some issues, they have decided not to start the farm as of now. There is an ABC unit working in the Panchayat with the help of the Veterinary doctor of the Panchayat.

DDUGKY<sup>10</sup> training is conducted at Rajagiri. One person from Ashraya family got job through DDUGKY.

Destitute Free Kerala has not been started till as they have not received challenge fund yet. There is a BUDS school with 40 students. However there is no livelihood program or agri therapy program in BUDS institute. For Balasabha children various programs were arranged like Balasangamam, Building Resilience, football tournament etc. They have taken details of students for IIT<sup>11</sup> foundation course to be arranged by District Mission. Fire force and excise departments have given training to Balasabha children. Shastrolsavam is yet to be conducted.

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<sup>9</sup> Joint Liability Groups

<sup>10</sup> Deen Dayal Upadhyay Grameen Kaushalya Yojana

<sup>11</sup> Indian Institute of Technology

Calling Bell Varacharanam had been conducted. Community counselor visits the CDS frequently. Snehitha @ School is being conducted. At present GRC<sup>12</sup> is operated in the CDS office as the GRC office was destroyed during the floods. Community counselor visits calling bell and Asraya beneficiaries. There are vigilant groups in all wards. However they do not have many cases. Excise and police have given training to Vigilant Groups. GSLP<sup>13</sup> second phase had been completed.

## **Flood aftermath**

As written earlier the Panchayat had known the wrath of floods during 2018. As a result many JLGS were affected. Nursery was destroyed but the group has not restarted it. CDS had not received flood related funds from Panchayat. Since the CDS lost space for GRC, at present GRC works in CDS office. The Panchayat also promised the CDS space to store kits for DFK<sup>14</sup> beneficiaries. The CDS received a fund of ₹ 50,000/- for giving training to 34 Balasabhas. During the floods, books worth ₹ 1 lakh in Bala library were destroyed. To restore the library CDS received ₹ 44,000/- from the District Mission. The CDS gave Crisis Management Fund to 3 ME units and Special Livelihood Fund was given to 2 sick MEs.

## **Liaison with Panchayat**

Panchayat and CDS have good relationship in the words of the CDS members. The CDS collects the action plans of NHGs via ADS<sup>15</sup> and collates them and submits to Panchayat. However Panchayat has allocated only the women component in Plan fund (10% of total fund) for Kudumbashree activities. Block Panchayat has given fund for ME two years back. After that the CDS did not receive any fund from Block Panchayat.

As part of the Susdhiram project, CDS has own income from Bulk loan to CDS program. In addition to that CDS has submitted a request to Panchayat for coffee machine and paper copier for additional income generation for the CDS.

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<sup>12</sup> Gender Resource Centre

<sup>13</sup> Gender Self Learning Program

<sup>14</sup> Destitute Free Kerala

<sup>15</sup> Area Development Society

The CDS members said that NHG members actively take part in the Gramasabhas and voice their demands. Even in CDS meetings the women raise questions and are aware of their rights.

CDS voiced a major concern over the target given to them for various programs. They demanded that the targets should be set according to geographical and demographical conditions of the Panchayat. In Choornikkara, many women are educated and due to the proximity of town, metro and highway, most women find jobs easily. Also there is land scarcity for agricultural activities. Due to these issues, CDS finds it difficult to implement all programs and achieve target. Hence the CDS suffers during CDS grading. So the CDS demanded that the programs should be given to them after analyzing their conditions.

### Learning points

1. CDS complained about giving unrealistic target to them and they have difficulty in achieving them.
2. Programs are not communicated effectively to the bottom level i.e. the NHG level. Many a times, women do not know about various programs or funds given to them.
3. Since many programs are not known to the intended beneficiaries, there is a trend of same persons reaping benefits of various programs.
4. Convergence with Panchayat goes smoothly. However the funds allocated by Panchayat to CDS seem insufficient. Whether the allocated fund is allotted to CDS is a different matter.
5. Many JLGs lost crops and in turn money in the floods. However they neither got enough compensation, nor did they have any crop insurance.

### Action plan

1. There should be a bottom up approach while preparing Annual Action Plan. State Mission in liaison with District Mission can come up with programs. But instead of giving targets to CDS, the programs should be conveyed to NHGs via CDS and ADS. Then after consultation with NHGs and ADS, CDS should prepare an action plan and define their own targets and communicate the same to State Mission via District Mission. The State Mission should consolidate and analyze these data and based on this Annual Action Plan should be prepared.
2. There should be effective communication from State Mission to NHG level. One of the methods to be followed is having a mobile app which can be installed by all women. The mobile app should have details of all Kudumbashree programs, various funds given

through programs, other benefits to Kudumbashree members etc. The app can also collect details of NHG members, their involvement in various programs etc.

3. Programs like Samanwayam and Susdhiram should be implemented more vigorously.
4. There should be a Government Order detailing that the JLGs registered with Kudumbashree could be a beneficiary of farm insurance of Krishibhavan irrespective of the JLGs doing leased land farming.

## Conclusion

The CDS visit was an eye opener in many ways. The visit gave an idea about how programs are perceived at field level and how the programs are implemented there. The visit gave an insight on the faulty information dissemination happening at State Mission's end. The visit was insightful about how much of a bureaucrat we have turned into. Instead of following demand based bottom up approach, we have fallen into the ruts of top down bureaucracy. This need to change and it should reflect on our next annual action plans.