Period of Survival and Sustainable Development

Nadathara CDS (Thrissur)

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Introduction

Nadathara Grama Panchayath is situated in the Ollurkara block of Trissur district. There are a total of 17 wards in this Panchayath. The CDS governing body will complete three years on January 26th, amidst COVID19 a global pandemic posing a major challenge. The CDS has seen many major crisis situation like the past floods and the current pandemic. During these crises, the CDS Governing body played an important role in post-crisis mitigation activities and developmental activities for women and socially, and economically marginalized members of the communities. Last three years, Kudumbashree CDS initiated lot of development initiatives for women and the poor in this Grama Panchayath. Details as follows.

<table>
<thead>
<tr>
<th>CDS at a Glance</th>
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<tbody>
<tr>
<td>Total Households : 9012</td>
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<td>Total NHGs : 312</td>
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<tr>
<td>Total NHG Members : 5359</td>
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<tr>
<td>Special NHGs : 73</td>
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<tr>
<td>Special NHG Members : 1095</td>
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<tr>
<td>SC/ST NHG members : 478</td>
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<td>Total ADS : 17</td>
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<td>Internal lending : 25.85 Crore</td>
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<td>Total savings : 6.75 Crore</td>
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<td>Total JLG : 11</td>
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<tr>
<td>Total women agro-farmers in JLG : 450</td>
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<td>Bank Linkage JLG : 71</td>
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<tr>
<td>Loan amount [JJG] : 1.64 Crore</td>
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<td>Total Group ME : 56</td>
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**General Achievements**

**Institution Building and Capacity Building**

During the past three years, the CDS formed 86 elderly special NHGs with 769 members. The CDS also engaged in capacity building of 5359 NHG members in various subjects in connection with the implementation of first and second phases of Kudumbashree School. The Kudumbashree School project helped the NHG members learn more about Kudumbashree activities, including other development projects and reflect on the various actions taken by the self-help groups, ADS and CDS committees. Other key features of this CDS were regular bookkeeping training on a monthly basis, which helps ensure transparency for all three tire institutions like NHGs, ADS and CDS. During this period the CDS Governing Body was able to conduct regular evaluation committee within 3 month, it is enabled CDS to convergence with other departments such as health, agriculture, and banking sectors etc.. Another important point to note is the good relationship between the Grama Panchayath Board and CDS. The Gram Panchayath President provides the necessary guidance and support for the activities of the CDS.

**Micro Finance Initiatives**

Implemented Muttatha Mulla loan scheme organized by cooperative banks to save the agriculture sector from the exploitative clutches of the Money lenders aka Blade Mafia as they are known in the locality. Through this scheme, Rs.4,50,000 has been distributed to 5NHGs as a loan. Another achievement was that the Linkage amount of Rs 20.68 crore was availed by 309 NHGs [100% Bank linkage] benefiting more than 5000 families, and provide Matching grant of Rs 14.8 lakh was disbursed to 296 NHGs, RF Rs 2.4 lakh to 16 NHGs.

**Social Development Initiatives**

Various activities were carried out to create social awareness, creativity, and leadership skills in the Balasabha children such as bag making, organic farming and leadership training. About 50, children’s participated in the organic farming training, 100 in the bag making training and 75 in the science fest. Currently, there are 1152 members in 64 BalaSabaha including 512 boys and 540 girls.

Officials and academics from the USA, Uganda, Karnataka and Tripura visited CDS and learned about Kerala Model developmental interventions especially in Kudumbashree activities and interacted with CBO members. The Chairperson sees this as a proud achievement of the CDS Governing Body.

**Destitute Free Kerala (DFK)**

Total of 120 beneficiaries are covered under the scheme. The CDS governing body has been able to do the following activities for them in a timely manner.

- Food kit have been distributed to 120 beneficiaries for 48 month.
- Constructed houses for 10 homeless DFK beneficiaries through Life Mission project of Government of Kerala.
- Livelihood assistance to 10 DFK family.
BUDS Rehabilitation Centre

The CDS governing body has been able to complete all initial activities required to start this institution like recruitment of staff, renovation of the building, etc.

Non Farm Livelihood Activities

This CDS has grown as a model for micro-enterprise development in Kerala. It has facilitated formation of a number of innovative and sustainable enterprises. Details as follows.

- Garments-14
- Catering units -12
- Food processing unit -11
- Value addiction unit -7
- Beauty parlor -2
- Hollow bricks unit -3
- Virgin oil -1

Farm Livelihood Activities

This CDS is model for other Grama Panchayath in agriculture allied activities, especially in Bitter guard (Pavell) farming. Details as follows.

- 410 acres of various crops including paddy, bananas, vegetables, and tubers have been cultivated under the leadership of women farmers.
  Marketing center has been set up for the marketing of agricultural products.
- Established a cluster to expand organic farming and started cultivating 50 JLGs on 20 acres of land.
  5 JLGs started medicinal plants on 4.5 acres of land.
  Passion fruit seedlings were distributed to all the households in the CDS area.
- 10 GLGs cultivate passion fruits on a commercial basis.
  The goat village scheme was implemented with 5 units with 25 beneficiaries available
- Ksheera Sagaram scheme was implemented - 8 units
- Kerala chicken unit – 4
Special Achievements

It is a proud achievement of this CDS that in addition to the existing activities proposed by the Kudumbashree Mission to strengthen the Kudumbashree three-tier system and uplift the marginalized community, the following activities have been coordinated and implemented.

Nadathara Nattulsavam

This is a 2 day event to exhibit and market the various products, food distribution and agriculture product made by Kudumbashree units and members, apart from this, cultural programs of NHG members were also held.

She Auto

Five women were given CDS of Rs 50,000 each to buy an auto from their own funds
Interventions During Covid-19

- Kudumbashree CDS has formed 220 whatsapp group at NHG.ADS and CDS level with 5000 members, and circulate the all information regarding COVID-19 related topics in a timely through this platform.
- Prepared and sold more than 30000 cotton masks through 5 Kudumbhashree tailoring units.
- Special support for the elderly and destitute, including provide medicine and food during the lockdown period.
- Providing food to people who are under observation at Corona Care Centers through Janakeeya Hotel.

Interventions During Covid-19

- Provided RKLS loans of Rs 68.65 lakh to 68 NHGs who lost their utensils and livelihood during the floods.
- Donated Rs 1.10 lakh to CMDRF.
- Cleaning of 350 houses.
- Conducted community kitchen in 2 areas.
- Distributed cloths to 350 families.
- Distributed food kit to 400 families.
Interventions During Covid-19

Nadathara Paval

Bitter guard Cultivation in Nadara is a model for Kerala under the leadership of 120 women farmers in 39 JLG groups on 239 acres of land. The special feature of this is that each member gets a profit of Rs. 3 lakhs in a season. In addition, the produced pavals are marketed in other districts and states.

Centre of Excellence

Established community-managed training center known as the center of excellence fully controlled by CDS, it is a space for scholars, researchers, and developmental institutions to learn about Kudumbashree activities and poverty alleviation schemes through various means such as classes, exposure sites visits, and demonstrations.
Most Satisfying Experience of CDS Chairperson

- One of the most satisfying things was being able to build a house and give her the key to a woman living in an unsafe residence with her mentally ill son and an adult daughter. The house was completed with Rs 3 lakh collected from NHG members.
- Officials, scholars, and researchers from international and national destinations like USA, Uganda, Jharkhand, and Karnataka have come to learn more about the CDS activities. CDS Chairperson has taken the lead to explain the various activities and interventions to the teams visiting the CDS. The CDS chairpersons believes that the interest shown by researchers and development practitioners in their CDS as a proof of the effective implementation of Kudumbashree activities in the Panchayath.

Most Satisfying Experience of CDS Chairperson

When the CDS Chairperson takes office, she didn't know how to talk to others at public events and how to coordinate CDS activities. Later, through training, meetings, and exposure visits, she got the energy to work, to speak in public, and to engage in developmental activities. The Chairperson has been able to play an important role in many developmental activities over the last 3 years in Kudumbashree programs in the strengthening of the Kudumbashree three-tier system, the expansion of bitter guard cultivation, establishing of a center of excellence, the providing of shelter to the poor, in flood relief activities, and the activities of COVID 19, she expressed her excellent of ability.

Conclusion

The CDS has been able to carry out the entire Kudumbashree activities in a good manner such as livelihood activities, social development, microfinance, capacity building, and convergence activities. Therefore, Nadhara CDS could be developed as a demonstration site to study the women’s empowerment model and development model.