Manjeswar Community Development Society - Three year achievements

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Manjeshwar CDS

Manjeswaram Community development society (CDS) is situated in the northern tip of Kerala. It shares borders with Mangalore, Karnataka. People from this place speak different languages viz. Malayalam, Kannada, Konkani, and Tulu. Apart from the other Community development society (CDS), this CDS Uses the language Malayalam as well as Kannada to communicate to Area Development Society (ADS) and neighborhood Groups (NHG). This Community development society (CDS) belongs to the coastal area too. This is one of the panchayats where the people are influenced by the religious and related Self Help Groups (SHG) activities. Special efforts by the CDS is conducted to include more women in the Kudumbashree NHGs.

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<tr>
<th>NHG type</th>
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<td>SC</td>
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<td><strong>Total</strong></td>
<td><strong>183</strong></td>
<td><strong>2122</strong></td>
</tr>
</tbody>
</table>

Other details

| Micro Enterprises | 18 units (9 groups and 9 individual) | • Coastal ME-2 individual and one group Unit.  
  • Tribal ME-1 |
|-------------------|-------------------------------------|-----------------------------------------------|
| Joint Liability Groups (JLG) | 63 | • Coastal JLG-17  
  • Tribal JLG-4 |
| Balasabha         | 31 units                          | 392 students                                   |
| DDUGKY            | 3 students got placed             |                                               |
Achievements of the incumbent Community Development Society of Manjeshwar

Institutional Building and Capacity Building, Microfinance and Management Information System

Within the three years, 60 new neighborhood Group(NHG)s were formed which includes five elderly neighborhood Group(NHG)s two Scheduled Caste neighborhood Group(NHG)s one Scheduled Tribal neighborhood Group(NHG)s eight coastal neighborhood Group(NHG)s and forty-four General neighborhood Group(NHG)s. This Community development society(CDS) has to take special efforts to include more women in Kudumbashree NHGs because of the influence of religious and related institutions there. Special ward level meetings are conducted for the formation of the new NHGS and more inclusion. The Manjeshwar Community Development Society(CDS) has conducted the training program Kudumbashree school phases 1 and 2 which was an informal training program successfully in all the NHGs as part of the capacity building program from the state. The program “Arivutsavam” which was the program conducted to test what NHG members have learned from the Kudumbashree school training program conducted successfully in all the neighborhood Group(NHG)s and Area Development Society(ADS) levels. Manjeshwar CDS is the winners of the Taluk level Arangu which is an art festival conducted for the Kudumbashree members.

The Theerashree program which focuses on the welfare and development of the coastal region is running very successfully in the Manjeswaram Community Development Society(CDS). Five wards come under the coastal region and 33 Neighbourhood Groups are functioning in these 5 wards. To make the community leaders understand more about kudumbashree a training on Kudumbashree programs and bookkeeping was given to the President, and secretary of all the coastal Neighbourhood Group(NHG)s. Special Area Development Society(ADS) level meetings are conducted to strengthen the community Organisation. 118 students were included in the “prathibhatheeram” program which is giving coaching classes and tuitions to students. This program aims at giving mentoring support in the study as well as giving a facility for learning because many of the students in the coastal area won't have the facility and atmosphere of learning at their homes. In the Kaayikatheeram program which is giving coaching in Sports and Athletics, 100 students were included and trained by the selected coach. The Manjeswaram panchayath has approved an amount of Rs.2,70,000 (Two Lakh Seventy thousand) for the prathibhatheeram program. With this amount, sports kits and study kits were distributed.8 sports kit for the clubs that implementing “kaayikatheeram” and 118 study kits were distributed.
to the students who are studying in the classes of 8,9,10 were given which included study materials, a question bank, umbrella, geometry box, pen, and pencils, etc.

To empower the neighborhood Group(NHG)s financially linkage activities are conducted very effectively. In the last 3 years, Rs.3,27,57,000 were distributed to 118 NHGs. Special Linkage Loan Mela was conducted for the NHGs and as part of this event, 30 new NHGs were linked with the bank and availed them a loan. Linkage loan is used predominantly for personal and in microenterprises. In 2019 A bulk loan of Rs.1,69,95,000 (one crore sixty-nine ninety-five thousand) was given to 45 Neighbourhood Groups(NHG)s. As part of the project “Muttathe Mulla”, each neighborhood Groups takes a loan from the banks and distributes it to the NHG members. Because of this program, private money lending activities in the CDS area were reduced. As part of this initiative, Rs.98,00,000 was taken by 23 NHGs from the service cooperative bank and distributed to 260 members. Usually, the banks from Mangalore will provide loans at a rate of 18 percent interest and the NHG members have to go to Mangalore for each repayment. Because of this scheme, the NHG members could get a loan at an interest rate below 12 percent and they can repay easily without going far. So these kinds of difficulties were reduced through the “muttathemulla” scheme. Chief Ministers Helping hand Loan Scheme(CMHLs) for the NHG members troubled due to COVID 19 were effectively done amid covid 19 lockdown. Rs.1,43,50,000 was disbursed to 129 NHGs and 1433 NHG members were benefited from this scheme. The Nava Kerala lottery which was issued by the Kerala Government for the accumulation of funds in Chief Minister’s Disaster Relief Fund( CMDRF) was sold through the CDS and 250 tickets were sold. In the insurance scheme Kudumbasree Sthree Suraksha bima yojana (KSSBY), 601 NHG members were included.

The updating process in the Management Information System(MIS)is done periodically and achieved 100 percent by taking special efforts by the Community development society(CDS) accountant and resource persons.

Social Development sector
In the last three years, Twelve balasabha units were formed and 144 children were included. The campaign “Pencil” for the Balasabha students to teach them on waste management was conducted very effectively. Special camps in convergence with the panchayat were conducted for the balasabha students and for three years one lakh rupees was allocated for this. From this allocated amount Rs75,000 was spent on special camps in the tribal hamlets and Rs.25,000 was spent for the general Balasabhas. Balapanchayath was conducted for the balasabha students on improving the aptitude of the children in the Panchayath Raj and Indian democracy,

In Destitute free Kerala(DFK) 44 beneficiaries were included. Services like food, medical camps provided for the DFK beneficiaries.
The Jagaratosalavam which was conducted for the balasabha children to make more awareness of health has been conducted successfully and 60 children had participated.

**Gender sector**

Community Development Society (CDS) has identified people who are living single without any support and have included in the program “Snehitha Calling Bell”. There were 31 beneficiaries in snehitha calling bell program and there were given Psychosocial support through medical camps, house visits, coastal area special counseling programs, etc. As part of the celebrations on women’s day, special classes are also conducted for all the Neighbourhood Group (NHG) members. Gender Self Learning Program first phase and second phase training were completed successfully in Community Development Society (CDS), Area Development Society (ADS), and Neighbourhood Group NHG level. The Gender Resource Center (GRC) in the CDS has been running successfully since 2016. It eventually achieved the best GRC in the blocks because of the efficient handling of all cases from the blocks. The following are cases which were solved through the GRC in the last three years

- Family-related issues - 5
- Psychosocial support - 2
- Legal assistance - 5
- Ration Card - 1
- Health-related - 1
- Alcohol-related - 1
- Financial related - 2

**Agricultural related activities**

In the last three years, 44 new Joint Liability Groups (JLG) were formed. As part of the IEC campaign of subhiksha Keralam Program which is a government program to increase the agricultural activities in Kerala a campaign called “Njaanum ente ayalkkotavaum” was conducted and 40 new Joint Liability Groups (JLG) were formed and 10 acres of fallow lands were started to cultivate again through this campaign. Paddy, Ivy gourd, and Tapioca are cultivated by the Joint Liability Groups (JLG) in the Community Development Society (CDS). As a convergence activity of panchayath and Kudumbashree special initiative of turning the fallow lands into agricultural land is being done and as part of this Rs. 1 lakh has been allocated by the panchayath. Chingam 1, the first day of the Malayalam calendar was celebrated as agricultural day by the community Development Society (CDS) and seeds and seedlings were distributed to the farmers, and farmers were felicitated in this meeting.
Microenterprises and Marketing activities
In the last three years, 11 MicroEnterprises (ME) units were formed, viz. 7 individual MicroEnterprises (ME), and 4 groups MicroEnterprises (ME). In the panchayath manjeswaram the haritha karma sena team was formed in 2018 who are exclusively for sanitation activities in the panchayath. This 21 member team could support the panchayath during the covid time in cleaning activities and support in the COVID 19 help desk. To support the Microenterprises (ME) units as during the COVID 19, per the communication from the state mission office “Karuthal Campaign” was conducted. As part of this campaign 1048 KITS were provided to the NHGS which has made the sale of Rs.419200. Six MicroEnterprises (ME) units and twelve Joint Liability Groups (JLG) units benefited from this. A nano market has been functioning since 2018 which displays kudumbashree products and is sold. Products of Rs.10,000 were sold from here. As a marketing initiative of the CDS, two chakka feast (Jackfruit feast) was conducted in two years involving the NHGs and a turnover of Rs.21,960 was made. Also to make a good income for the ME (microenterprises) units weekly markets, monthly markets, and special markets like Christmas, Vishu and Onam are conducted periodically.

DDUGKY
As part of the skilling program, DDUGKY two students were placed in jobs in the last three years. The CDS has informed that the vernacular problem is the reason that the students are reluctant to join this skilling program. It is because of the geographical location the students are more comfortable in the KANNADA language.

Special Activities
- CDS took the initiative of the Rashtriya Swasthya Beema Yojana (RSBY) insurance renewal of all the beneficiaries in that panchayath.
- CDS took the initiative to clean the beach and fifteen Neighbourhood (NHG) members joined and cleaned about 1 km long beach.
- CDS celebrated January 4 as a plastic-free day and as part of this program CDS, members took the oath and supplied cloth bags to the NHG members. 480 cloth bags were sold which made revenue for the stitching units.
- The campaign “Jalamaanu Jeevan” a water body cleaning campaign was conducted successfully in all the wards. As part of this campaign other than wells, four ponds and two canals were cleaned.
- During the COVID time, the community kitchen for giving free lunch to the needy people was running for one month. It was supplied to the help desk team functioning as part of the COVID. A total of 8180 free lunch packs was given.
- For one month NHG members helped the civil supplies in packing the free food kits which were supplied during the COVID.
• To give subsidized lunch at rs.20 for the common people as part of the government plan Manjeshwar CDS has started running of “Janakeeya Hotel”
• For the Two years” Karkidaka Kanji” feast is conducted at CDS and ADS level. It is a seven days long feast and from the 2-time feast Rs.20730 of sales was made.
• A swap Mela was organized for distributing the one time used kitchen wares and clothes. As part of this program, the kitchenwares and clothes were collected from the NHG members and displayed in the mela, and distributed to those NHG members who needed them. The collected materials were distributed to about 200 NHG members.

Achievement
• Some people were identified that not having a ration card but eligible for the pension scheme.CDS took initiative and 38 people were included in the pension scheme. Also because of the CDS’s initiative, 23 people got ration cards.
• During the COVID 19 times, 3000 masks were produced through 3 tailoring units and a turnover of Rs.45000 was made. The units are continuing the mask production and continue making revenue.
• During the exam of SSLC and, two masks were distributed for free. About 1000 masks were distributed as part of it.
• When the COVID First-Line Treatment Centre (CFLTC)started functioning in the panchayath four staff were employed through the CDS. Three persons were employed in cleaning jobs and one person has been employed in cooking jobs.

Words from the CDS chairperson
Mrs.Jyothiprabha is completing her sixth year as the CDS chairperson of the Manjeshwar. When she was asked about her most satisfying experience what she said was she could include more people in Kudumbashree in her term. When the CDS Manjeshwar has considered, it is a place where inclusion is very difficult. Because of the religious and related institutions influence most of the people are included in that kind Self Help Group. So because of various campaigns and other activities, 60 new NHGs were formed during her term. And most of the NHGS are from coastal and Scheduled Caste. Another experience that made her happy was getting first in the Taluk level ARANGU which was the arts festival of Kudumbashree. She added that the ARANGU is a good platform to explore oneself especially for those women who are staying behind and didn't have chances before.
During COVID, without considering the consequences she could lead the team to serve food from the community kitchen for those who were troubled without food. And her team could supply necessary medicines for those who needed and these were her some good experiences she had and shared with me.
What I have learned

Manjeshwar Community development society (CDS) is different from other CDS in Kerala because of the geographical, linguistic, and social factors. Because it borders Karnataka different languages were used viz. Malayalam, English, Kannada, Konkani, and Tulu. Also, the influence of religious and related institution Self Help Groups (SHG)s are very high in this area. So the effort the CDS has to make comparatively high compared to other CDS without these restrictions. The CDS has to conduct certain ward level campaigns to increase the inclusion and strengthen the organization. Another interesting thing is the youth in the area are depending on the Mangalore city in getting JOBs which and more people are interested in wage employment. But the inclusion in the scheme DDU GKY is very low from this CDS and the reason is that the medium of the training is in Malayalam. The opinion of the CDS chairperson is that more youth can be included in the DDUGKY if the content delivery can also be done through the Kannada Language. Another effort of the accountant I came to know when interviewing was that during the Covid she is coming from outside the Kerala border and when the border was closed she couldn't come to the office. But with the support of District mission she got special pass of the collector and then she has to spend daily 200 rupees from her purse on auto-rickshaw and came to office. These kinds of actions of the frontline workers are inspiring and needed to be recognized.

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<td>1</td>
<td>Jyothi Prabha</td>
<td>Chairperson and CDS Member</td>
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<td>Jayashree</td>
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<td>22</td>
<td>Bharathi</td>
<td>Accountant</td>
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Manjeswar CDS through the photos

Figure 1  agricultural day celebration

Figure 2 arivutsavam

Figure 3 Beach Cleaning
Figure 4 bulk loan distribution

Figure 5 cloth bag distribution as part of a plastic free day celebration

Figure 6 Chief Ministers helping hand scheme distribution of loan

Figure 7 coastal NHG special meeting
Figure 8 community kitchen

Figure 9 Destitute Free Kerala

Figure 10 elderly NHG special camp
Figure 11: Fallow land cultivation

Figure 12: Gender Resource Centre

Figure 13: Help desk and community kitchen
Figure 14: Haritha Karma Sena in covid help desk

Figure 15: Haritha Karma Sena in covid help desk

Figure 16: Janakeeya hotel
Figure 17 karuthal campaign

Figure 18 Linkage Mela

Figure 19 Mask production
Figure 20: Mask production

Figure 21: Mazhapolima
Figure 24 pencil campaign

Figure 25 pencil campaign

Figure 26 snehitha calling bell
Figure 27 ration food kit packing

Figure 28 swap mela of the used goods
Figure 29 taluk arangu overall

Figure 30 theerashree program
Figure 31 women's day celebration