DOCUMENTATION ON
THIRUNAVAYA CDS


Submitted By

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**Brief History of Thirunavaya**

Thirunavaya is a small Gram Panchayat located in Malappuram District. Thirunavaya is famous for celebrating Mamangam, the famous festival in the ancient days. It is situated on the banks of Bharatapuzha river. Once it was the capital of Perumpadappu Swaroopam (Kingdom of Kochi). When Samudhiri conquered Thirunavaya, the capital of Perumpadappu Swaroopam was transferred from Thirunavaya to Thiruvanchikkulam. During the period of 1353 - 1361, Samudhiri has fought many wars with Local Kingdoms (Naattu Rajyangal) popularly known as Thirunavayya War. Samudhiri, who conquered Thirunavaya proclaimed himself as the redeemer of Thirunavaya and claimed that he only have the right to conduct Mamangam from then onwards. The famous poet Melpathur Narayana Bhattathiripad’s Illam, which is on the banks of river Nila is only Three and -a -half Kilometers away from Thirunavaya. Thirunavaya is famous for Lotus flower cultivation. The Lotus flower used for various rituals different temples across Kerala is send from Thirunavaya.
GENERAL ACHIEVEMENTS

The current Thirunavaya CDS Administrative Body (CDS Committee) took charge on 26th January 2018 with 23 CDS members governed by CDS Chairperson and CDS Vice-Chairperson. The co-ordinated effort of the CDS have paved way for creating new Neighbourhood Groups (NHGs) as well as nurturing the existing NHGs. Sixty-five new NHGs were established during the tenure of current CDS. Altogether there 188 NHGs within the CDS jurisdiction with 3220 members. The CDS Administration was able to avail Bank Linkage Loans to 135 NHGs. RKLS Loan was availed to 100 NHG Members from 25 NHGs. Sixty-four NHGs were issued with Revolving funds. Those NHGs who took RKLS Loan were availed with VRF.

Twenty-nine NHGs were availed with Keralas State Backward Community Development Corporation Ltd.’s Self Employment Loan. CDS Committee was able to mobilize Snehanidhi Fund of Rs. 6250/- from NHGs for supporting the ailing NHG members. Thirunavaya CDS is one among the first CDS who got approval of Destitute Free Kerala Project in Malappuram District. There are 19 active Micro Entreprises within the CDS jurisdiction. Thirunavaya Panchayat has also been
selected as Child-friendly Panchayat during the tenure of the current CDS Committee. There are 31 active Balasabhas in Thirunavaya CDS. There are 17 Joint Liability Groups (JLGs) working within the CDS. Fifty - eight beneficiaries are there under Snehitha Calling Bell Programme implemented by Gender team. The CDS, ADS and NHG Leaders and members actively took part in Flood rehabilitation programme. During the time of Lockdown due to COVID - 19, the CDS actively participated in the Community Kitchen. The Harithakarmasena members are actively taking part in disinfecting the Quarantine Centres within the Panchayat. Kudumbashree School was successfully conducted in two phases across the CDS. Thirty - six candidates from different wards of the Panchayat got trained and placed under DDU-GKY Programme.

SPECIAL PROGRAMMES

Microfinance
There are 188 NHGs in Thirunavaya CDS having altogether 3220 members. The thrift of these NHGs comes upto Rs. 3,62,58,700/. Through Bank Linkage Scheme an amount of Rs. 5,84,06,000/- was availed to 135 NHGs as Loan during the tenure of the current CDS Committee. Resurgent Kerala Loan Scheme (RKLS) Loan amount
of Rs. 91,51,000/- was availed to 100 members from 25 NHGs. **CM Helping Hand Loan Scheme (CMHLS)** Loan amount of Rs. 1,36,75,000/- was availed to 125 NHGs. Revolving Fund (RF) for 64 NHGs having total amount of Rs. 9,60,000/- was availed during this period. Twenty-five NHGs who took RKLS Loan were availed with **Vulnerability Reduction Fund (VRF)** for an amount of Rs. 1,90,000/-. Twenty-nine NHGs from Thirunavaya CDS got Rs. 1,11,70,000/- as Loan from **Kerala State Backward Community Development Corporation Ltd.** for starting Micro Enterprises. Currently the CDS Committee is monitoring all the Loan repayments and all are repaying perfectly.

**Snehanidhi**
A fund named Snehanidhi is generated from the NHG members by collecting Rs.10/- from each member every month. This fund is used to support financially struggling NHG members who are under the attack of serious ailments. An amount of Rs. 62,500/- which was collected as part of Snehanidhi was given to various NHG members from different Area Development Societies (ADSs).
Nano Market
As part of marketing of products produced by different NHGs as well as the Micro Enterprises within the CDS, a Nano Market was inaugurated within the premises of CDS Office on 12th July 2019. Sales upto Rs. 20,000/- was there in the Nano Market since the day of Inauguration. Products like Curry powder, Coriander power, Turmeric powder, Rice flour, Wheat flour, Coconut oil, Vegetables, Banana chips, Tapioca chips, Pickle, Mud pots, Phenol, Washing powder, Soap, Honey, Tamarind, coir mats, etc. are the products used to sell in the Nano Market.

Destitute Free Kerala (DFK) Project
One of the important achievement of Thirunavaya CDS is Destitute Free Kerala (DFK) Project. Thirunavaya is one among the six Panchayats from Malappuram which got the DFK Project in the first phase. DFK Project was approved on 26th December, 2018 as per GO No. KS/L/7292/2018. Food kit to the Destitute was distributed from 2018 December onwards with the help of CDS Members. Educational expense, funeral expense and other miscellaneous expenses were utilized from Challenge Fund(CF). CDS got Rs. 8,33,333/- as the first instalment of Challenge Fund and they utilized Rs. 9,31,030/- including Bank interest from this Challenge Fund and became first in utilizing CF. An amount of Rs. 16,00,000/- and
Rs.10,50,000/- was utilized from Plan Fund for constructing houses for 4 beneficiaries and repairing houses for 13 beneficiaries respectively. The Scheme which is having total amount of Rs. 1,62,50,000/- (Challenge Fund - Rs. 25,00,000/- + Plan Fund - Rs. 1,37,50,000/-) is being utilized effectively.

Micro Enterprise
There are 19 active Micro Enterprises (ME) Units working under the CDS. The important ME Units working under the CDS are Bismi Food Processing & Event Management Group, Tailoring Unit, Paper Bag Unit, Notebook Making Unit, Janakeeya Hotel, Apparel Units, etc. Two ME Units started with Community Enterprises Fund (CEF) was availed with Bank Loan and Panchayat Grant of Rs. 5,00,000/-. As Bismi Food Processing & Event Management Group is a Value Addition Unit, an amount of Rs. 2,50,000/- was availed from District Mission as Revolving Fund (RF) under Mahila Kisan Sashakthikaran Pariyojana (MKSP). Apart from this, Rs. 30,000/- was availed to 4 ME Units as Revolving Fund. One ME Unit from DFK Beneficiary’s Household and one ME Unit from Elderly NHG were availed with Rs. 50,000/- under Prathyasa Scheme.

**Marketing**

As part of Marketing an amount of Rs. 75,000/- was availed from District Mission and this fund was utilized for purchasing Shamiyana, Desk, Chairs, Weighing Machine, Billing Machine, etc. in order to make the Weekly Market alive. During 2019, Onam Market (Onachantha) was conducted effectively and elaborately. The products of Permanent Enterprises and Temporary Enterprises had good quality sales.
in the Onam Market. Different cultural programmes of NHG members and Balasabha children were staged as part of Onaachantha. As attendance register was kept in the Onam Market, the participation of majority NHG members was ensured.

Balasabha

Based on the performance of Balasabha activities conducted in Thirunavaya CDS, the Panchayat has been selected as Child-friendly Panchayat. Balasabha Scienitfie Wonder, Balasabha Building Resilience, Balasabha Gamut Strength Camp, Balasabha Excursion and various other programmes were conducted as part of Balasabha. Various programmes were conducted with the help of funds availed by Panchayat Committee and District Mission during the two financial years. Bala Panchayat also was constituted in Thirunavaya CDS. Bala Panchayat President of Thirunavaya Master Koodappattu Aarifa tookpart in the Bala Parliament representing Malappuram District. There are currently 31 active Balasabhas within Thirunavaya CDS.
As part of Mahila Kisan Sashaktikaran Pariyojana (MKSP), Joint Liability Groups (JLGs) are working under the CDS and currently there are 17 active JLGs within Thirunavaya CDS. Majority of the JLGs are cultivating paddy as the major cultivation. Vegetables, Ginger, Turmeric and Plantain are also cultivated by JLGs apart from paddy cultivation. JLGs have got Rs.1,92,896/- as incentives and Rs.67,743/- as Interest Subsidy during the tenure of the current CDS Committee. Five JLGs got Rs. 20,000/- each from Chief Minister’s Distress Relief Fund (CMDRF) as part of Flood Relief and Rehabilitation due to crop destroyed in the Flood. Two JLGs were availed with JLG Toolkit of Rs. 5000/-. 
Gender

The Gender Self Learning Programme from 1st Schedule to 4th Schedule have been conducted by Gender Team as part of Gender Awareness Programme. Neetham Campaign 2018 at CDS was conducted with wide range of participation from CDS, ADS and NHGs. An Eminent Advocate took a class on the topic “Woman and Law” during the Neetham Campaign 2018. There are 58 beneficiaries within the CDS under Senhitha Calling Bell Programme. The beneficiaries of Snehitha Calling Bell Programme who fall under DFK Programme were visited by a team including Panchayat President, Welfare Standing Committee Chairperson, Panchayat Representatives, CDS Chairperson, etc. CDS also conducted Snehitha Calling Bell Sangamam of the beneficiaries.
**Organisation**

There are 188 Neighbourhood Groups (NHGs) with 3220 NHG members and 23 Area Development Societies (ADS) within the jurisdiction of Thirunavaya CDS. Sixty-five of the NHGs were formed during the tenure of the current CDS Committee. Active programmes are being conducted to strengthen the Kudumbashree Organisational System. The Programme named “Kudumbashree School” was conducted in every NHGs under the CDS during the 1st and 2nd phases of the programme with active support from CDS and ADS members. The Kudumbashree School has created awareness among the NHG members on Kudumbashree Organisational System and different programmes implemented by Kudumbashree. The report on the same was compiled and submitted to District Mission on a time bound manner.

**Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)**

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) has got a high influence among the Youth within the Panchayat. Everyday lot of inquiries are coming to CDS Office. As the Programme aims on skill development and placement, the youth are very eager to know more about the programme. As part of DDU-GKY, a Block co-ordinator who has the charge of CDS works along with the CDS with
respect to the project activities. To assist the Block Co-ordinator, a Community Resource Person (CRP) were recruited from Thirunavaya Panchayat. The CRP actively co-ordinates the Awareness programmes conducted in every ward with the help of ADS members. More than 10 number of mobilization camps were conducted within the CDS for selecting the candidates for different training programmes conducted by Project Implementing Agencies (PIAs). More than 150 candidates have been registered in the Naipunnya Register kept in the CDS for updating the beneficiary details. Thirty-six candidates completed training and got placed in different Organisations with the support of Project Implementing Agencies.

EFFORTS DURING FLOOD

Flood which occurred in Kerala during 2018 and 2019 had affected 7 wards of Thirunavaya CDS. Right from the starting of Flood Relief & Rehabilitation Camp within the Panchayat, the CDS members, ADS members and NHG members under the Leadership of CDS Chairperson actively took part in the Relief activities. The Kudumbashree team actively participated in Cleaning of Relief camp and premises, Registration, Cooking activities in Kitchen and other co-ordinations. During 2018 Flood, Thirunavaya CDS has contributed Rs. 93,920/- as Relief fund and Rs. 2700/-
in the form of cooking vessels and plates. During 2019 Flood, as per the direction of District Collector, the Kudumbashree team including CDS Chairperson, CDS Vice-Chairperson, CDS & ADS members, CDS Accountant, Community Resource Person and NHG members supported the District Administration in packing the Relief Kits for those affected in Flood. Apart from this Kudumbashree Team supported the Panchayat Authorities in cleaning the houses of flood victims.

EFFORTS DURING COVID - 19

Thirunavaya CDS actively took part in the COVID - 19 Activities that were carried out during the time of Lockdown period. On March 26th, 2020, the Community Kitchen was started by Kudumbashree with the help of Panchayat Authority. Under the Leadership of CDS Chairperson, the Community Kitchen activities were carried with the help of Bismi Food Processing Unit, CDS members and Accountant. The food packets were distributed to Guest Workers from different states and to Old aged people who were living alone. The Community Kitchen was working actively from March 26th to April 24th and thereafter the Kitchen was closed temporarily. But on 25th April, 2020, the Janakeeya Hotel which supplies Lunch for Rs. 20/- started in
full swing. From that day onwards, the food supply started from Janakeeya Hotel. Later the Panchayat Authority took over Janakeeya Hotel and converted it into a **Quarantine Center** for those coming from abroad. And when the number of persons increased in the Quarantine centre, the Community Kitchen started again on July 4th. The Community Kitchen is still live and supplies food to Quarantine center inmates for three times.

Apart from the Community Kitchen Activity, another important activity that was co-ordinated by CDS during the COVID - 19 scenario was disinfection of infected areas with the help of **Harithakarmasena**. The Quarantine Center of Panchayat is cleaned by two Harithakarmasena members everyday. The Harithakarmasena does their duty efficiently by observing the COVID protocol. Apart from disinfection activity, the 19 member Harithakarmasena collects plastics from all the 23 wards of the Panchayat even during the period of COVID - 19 and deposits in the **Material Collection Facility (MCF)** of Suchitwa Mission.
BEST PRACTICES OF CDS

- Cleaning of Quarantine centres of COVID -19 within the Panchayat.
- Collecting Plastics from all the wards even during the COVID - 19 scenario.
- Supplying food to the Quarantine center inmates with the help of Community Kitchen.
- Conducts lot of activities for the children within the Panchayat and made it a child-friendly Panchayat.
- Timely delivery of aids to the DFK beneficiaries.
- Established a system for weekly market within the premises of CDS.
- Monitoring of all types of Loan repayments for the loans taken with the help of CDS.
- Compulsory collection of Snehanidhi fund and timely delivery to the NHG members who are in need of a financial support.
- Timely update of Nipunnya Register kept in the CDS for registering the Youth with respect to DDU-GKY Project.
- Promotion of Natural farming through JLGs.
- Regular Caring and support for Snehitha Calling Bell beneficiaries.
- Efforts to make the NHG members aware of Kudumbashree Organisational Structure and other Kudumbashree Projects.
- Humanitarian consideration towards flood victims.
- Proper Linkage with Banks and other Financial Institutions to help the NHG members through avail of Non-collateral Security Loans.
- Inauguration of Janakeeya Hotel in a time bound manner.

MOST SATISFYING EXPERIENCE OF CDS CHAIRPERSON

Being a full time Social worker, Smt. Leela is an active Chairperson who is leading Thirunavaya CDS with her Laissez-faire leadership style. Her most satisfying experience is serving the poorest among the poor. She was telling that she feels as though she is in heaven while dealing with the DFK beneficiaries, Snehitha Calling Bell Beneficiaries and the Snehanidhi beneficiaries. She also felt satisfaction while serving food to the persons who were locked during the time of COVID - 19 Lockdown. The food for the Quarantine inmates are also served with lot of self
satisfaction. She is very much grateful to Kudumbashree and all her colleagues for giving her an opportunity to serve the community.

**GENERAL FEEDBACK FROM CDS CHAIRPERSON**

The CDS Chairperson was of the opinion that there are lot many things that Kudumbashree could do for the community. She says that lot of improvement has to be there in converging different departments at higher level as well as lower level. She was of the opinion that some policies should be taken at higher level to attract the youth towards Kudumbashree.

**LEARNING POINTS AND CONCLUSION**

Thirunavaya CDS is one among the model CDS within Kudumbashree. They are utilizing their potential in an effective way. There is a unity among the CDS members as well as ADS members and that is why they could accomplish their dream projects. Another advice to CDS is that they could take initiative for cultivating Lotus flower as Thirunavaya is famous for Lotus cultivation and its sales. Giving additional skills to the Officer bearers of CDS and ADS will take them to next level managers. The attitude of the CDS representatives are to be lauded. I express my sincere thanks to the CDS Chairperson, Vice Chairperson, other CDS Members and the CDS Accountant who have helped me to prepare this document. I also make use of this opportunity to thank Kudumbashree Executive Director Shri. Harikishore, IAS who have motivated me and also thrown light on the way of documenting activities that take place within a CDS. It was really a cross learning experience which helped me a lot in identifying the role of Kudumbashree in serving poorest among the poor. I also thank Smt. Akhiladevi, SAPM, ME for updating and monitoring the whole process with respect to this documentation. With a sense of gratitude and self satisfaction, me along with the whole Thirunavaya CDS team submit this document.