Kadukutty CDS-
The Real Reflection of Empowerment
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Kadukutti is a village and Gram Panchayat in Chalakkudy block, Thrissur district engulfed by Chalakkudi river on three sides. There are 16 wards in Kadukutty.

OmanaKrishnankutty is the CDS Chairperson, and Jossy Stephen, CDS Vice Chair person. The CDS has 16 members and five subcommittee members and member secretary. CDS committee is held twice a month and Sub committee meetings were also held.

Schemes being implemented by the Kadukutty CDS

1. Agriculture
2. Micro Enterprises and Marketing
3. Micro Finance
4. Destitute Free kerala ,Balasabha
5. Gender
6. Harithakarma Sena
7. DDUGKY

**Organization and Micro Finance**

**NHG DETAILS**

- No of NHGs – 286
- No of NHG Members – 4951
- Total Thrift – Rs 31.92 Cr.
- Total Internal loan – Rs 13.058 Cr.
NHGs having Live Linkage –19 CR
Live Linkage Loan Amount-Rs4665 Cr.
•Mobilised more than 150 volunteers for Post Flood Activity
•50 Houses cleaned
•Rs12 Cr RKLS loan Provided based on the trust of Kudumbashree
CMHLS : 21 Lakhs
RKLS Subsidy Distribution :1,08,2740
Laptop applicants and account opened: 195 NHG

The foundation of CDS activities in Kadukutty is its 286 Neighborhood groups functioning and 4951 women are engaged in CDS activities. Women attending their neighborhood meeting every week and deposit their small earnings. As of now Kadukutty CDS have Rs. 31.92 crore as their thrift. Rs. 13.058 crores has disbursed as internal loan to the NHGs, to showcase better performance according to their thrift. This loan will be on the basis of evaluation criterion of NABARD and also NHG’s are being graded under the monitoring of bank. CDS also distributed Rs. 1,13,000 as matching grant to the neighbourhood groups. CDS could disburse Rs. 10,000 to 15,000 NHGs which completed three months after registration

Elderly NHGs

Apart from project implementation, CDS giving special importance to bring the elderly people to the mainstream to forge unity and it helps to find a space to discuss and share their ideas happiness and grieves. In the meantime, there are 52 elderly NHG groups have registered in the CDS and they set aside a small saving. Now they have a total thrift of 5.15 lakh rupees.
Kudumbashree School

Kudumbashree School is an informal education system implemented by Kudubashree aiming mental and intellectual development of the neighbourhood women. For the successful implementation of the project in the filed, has selected a master Resource Person and being trained by leadership of district mission. Then again give training for six persons in each ward and help the women to know more about Kudumbashree comprehensively.

Micro Finance

Muttathe Mulla

Muttathe Mulla, is an innovative project to save the NHG women, from the cut throat private money lenders who charge exorbitant interest rates. This is also done successfully in Kadukutty CDS. As part of the project, four NHGs submitted the application and two NHG groups have availed a loan of 10 lakhs each.

Bulk Loan

Kadukutty CDS utilizing the bulk loan in a fruitful manner so as to help the NHG women, to protect them from private financing agencies those lending money for high rate of interest. CDS could help 43 NHGs by disbursing one crore rupees as loan to meet their different needs, with a duration of 36 months for loan repayment period. And they have live linkage of Rs.19 crores, and this loan amount is 4665 Crores.

Insurance Scheme

CDS giving special consideration to avail life coverage to the NHG women members. As part of this 88 women have included in the scheme.

Auditing

KadukuttyKudumbashree CDS has adopted a strict auditing system, to assure the accuracy of financial dealings of NHGs, ADS and CDS. Auditing done in the
proper way every year, for strengthening the network of NHGs. As part of this prompt auditing process is carried out. 99% of the NHGs, ADS and CDS has completed their financial auditing procedure successfully.

**Management Information System-MIS**

Kadukutty CDS giving special importance to register the status of activities before 5th every month. Progress and dissemination of the projects, evaluation and monitoring are focused. The CDS updates every information about the thrift, internal loan, linkage loan, repayment, RKLS loan details and the repayment details are given in the MIS, and thereby achieved 100% updation.

**RKLS**

Kadukutty CDS take special initiation, to help the flood affected NHG families and disbursed 12 crore RKLS loan towards this.

**Micro Enterprises and Marketing**

- **Total Micro enterprises** : 62
- **TotalMe members** : 245
- **Total Animal Husbandry Unit** : 13
- **Total AH members** : 80
- **Amount of loan** : 20 lakhs
- **Amount of subsidy** : 7 lakhs
- **Loan assistant Bank Loan** : Union bank, chalakudy

CDS is always eager to find income generating enterprises to help the NHG women. CDS finds suitable women having aptitude, self confidence, and a high ambition to become a successful entrepreneur. There are 62 ME in total, out of which 37 are group enterprises and 25 individual. Special financial assistance is also given to the women entrepreneurs to build and expand their livelihood such as revolving fund, innovative fund and crisis management fund according to the availability of fund. Rs. Five lakhs have distributed to 21 micro enterprises groups. Groups repays the amount promptly. CDS invites application from ME groups for giving financial support and necessary action taking after verifying their applications. CDS availing expert training in general orientation, entrepreneurship development etc to the selected women. As part of Athijeevenem campaign, CDS planning
to start new enterprises. Meanwhile the CDS has envisaged started the project – **Pothukutty Paripalanam** including 115 women. Also availed training women who came forward to start the tailoring unit. Completion of Nutrimix grading is another achievement of CDS.

CDS have started new projects like Kadukutty Kudumbashree Matrimony, Santhwanam, plumbing and electrical works as part of ARISE project, Day Care Centre.

**Nano Market**

CDS giving maximum support to find a suitable market for the *economic* benefit of women entrepreneurs those who engaged in micro enterprises and agriculture sector. Nano Market is one of the main marketing strategy that the Kadukutty CDS adopted is placed in Panchayat office. It creating an opportunity to the public who come in the panchayat office for their different needs can introduce the Kudumbashree products and buy them.

**E-Help**

E-help is another innovative step meant to bring all micro entrepreneurs in the CDS under one roof. CDS availed space and infrastructure incorporating with the local body. Starting an enterprise like E-Help, helps women to earn more income from their livelihood.

**Agriculture**

- No of JLG : 189
- No of members : 685
- Loan assistant Bank: Union Bank, Canara Bank
- Loan take JLG: 121
- Loan Amount: 1.75 crore
- Loan Subsidy paid amount: 76785
- Incentive Amount Paid : 256789
- Total Cultivated Area : 50.50 acre
  - Paddy-35 acre, Banana Crops-10 acre other crops -5.50 acre

With the strength of 189 farm groups CDS trying to gains the agricultural prosperity in
the panchayat. 120 Kudumbashree joint liability groups are engaged in the agricultural activities and earn a good income from their livelihood. Paddy is cultivating in 125 acre, plantain in 50 acre, and vegetables in 2 crores. CDS also ensure the services of master farmers to JLG women. Beside this, for availing financial assistance to the farm groups CDS has disbursed Rs. 1.75 crore at 7 ½% interest. CDS ensures the auditing of JLG’s by JEVA-JLG evaluation agent for keeping the transparency and efficiency of the farm groups.

**Animal Husbandry**

Many of the NHG women are interested in the field of animal husbandry, and 16 women groups are engaged in ‘Pothukutty Paripalanam’. CDS have given loan of Rs.16 lakhs to these group to start their enterprises and to find an income by their own.

**MGNREGS**

CDS is utilizing the convergence possibilities to avail a sustainable income for the NHG women. Mahatma Gandhi National Rural Employment Guarantee Scheme is helpful for Kudumbashree women. As part of the project JLG groups are engaged in making use of fallow land for farming. Women also doing cement block production part of MGNREGS scheme.

**Social Development**

- **Agathirahithakeralm Project cost:** 2,26,29,600
- **No of beneficiaries:** 99
- **Challenge Fund cost:** 40,00000
- **Plan Fund:** 1,84,87,100
- **House need beneficiaries:** 29
- **H.M need beneficiaries:** 49
- **latrine need beneficiaries:** 4
- **food need beneficiaries:** 99
- **Medicine need beneficiaries:** 87
- **Education need beneficiaries:** 15
CDS has started the Destitute Free Kerala project in the year of 2018, envisaged for availing the basic, survival, developmental and mental needs to the destitute families in Kerala with the convergence of various departments. Kudumbashree aims by giving all these services to bring the poor and marginalized families and link them to the mainstream of society.

At present there are 99 beneficiaries included in the project. CDS has submitted a project cost of total 2.26 Crores for the upliftment of the DFK families in the panchayat, in which 40 lakhs is challenge fund and Rs. 1.84 crore from plan fund.

As part of DFK project, food kit distribution to all DFK beneficiaries in a particular date every month. Apart from food kit distribution, CDS has taken necessary actions to avail house, house maintenance, medicine, cloth and other services to the beneficiaries. House construction support is given for 5 beneficiaries from SC category and 2 beneficiaries from general category. Joining with Kathikottam primary health centre CDS conducted a medical camp for DFK beneficiaries.

CDS could assure social security pension for all deserving senior citizen in Kadukutty panchayat, by conducting a survey, and given the report to government is a remarkable achievement of the CDS.

**Balasabha**

- **No of balasabha : 28**
- **No of Member : 486**
- **No of male members : 180**
- **No of female members : 306**

Balasabha activities are very strong in CDS. There are 28 balasabha in the CDS and in which 306 girls and 180 boys actively participating in all programmes. CDS conducting various classes regarding democracy, secularism, socialism, social justice, social
security, gender justice and child rights. Apart from this organizing vacation classes to balasabha members utilizing panchayat fund is also done. Following are few programmes CDS conducted for balasabha members.

1. **Nadum Nattarivum** - One day programme for the balasabha members to know about their panchayath and its social and cultural history. CDS takes a sincere effort to make the panchayat child friendly.
2. **Ward level Jagratholsavam**
3. **Bala Parliament**
4. **UNARV-2019** (Training for balasabha members regarding disaster management and paper craft work)
5. **Ganitholsavam**
6. **Balasabha pencil campaign**
7. **Balakrushi**
8. **Training for balasabha members in Teakwondo martial art**

### Gender

As part of the women empowerment activities, Kudumbashree CDS led gender resource centre is functioning in the panchayat to ensure the security of women and children. The GRC intervene the cases were women and children facing atrocities. Joining hands with panchayat jagrathasamithi, GRC resolve the issues and avail counseling services to the needy people, those who are a permanent resident in the panchayat.

Projects being implemented as part of women empowerment

1. **Snehitha Calling bell**
2. **Snehitha- Community counseling**
3. **Vigilant groups**

### LIFE

As part of LIFE project Kudubashree women conducted a survey among 239 families and 40 beneficiaries selected. Construction works of 35 houses on progress.

### DDUGKY

The Kadukutty CDS ensures maximum job opportunities to the youngsters in the panchayat, according to their educational qualification and technical experience. For the successful mobilization CDS keeps a skill training register in the office so that the youngsters can register their personal details and vocational course according to their choice. CDS also organizing job fairs to create the job opportunities for the youth in the
panchayat. Meanwhile 250 trainees completed their skill training programme and 20 beneficiaries got job.

Activities in the time of flood

1. Even though Kadukutty is one of the most affected panchayat in Thrissur district during flood, CDS didn’t fail to serve the needy people as many ways as possible. CDS procured food items, cloths, and stationary items as much as they can and distributed to the worst affected. They also collected cash and handed over to Kudumbashree district mission for donating to the chief minister’s distress relief fund.
2. Cleaned six colonies in the panchayat under the leadership of CDS, during flood
3. Gave counseling services to the women and children in the flood affected areas and camps

Activities in the time of Covid-19

1. CDS could distribute Rs.2 crore to 186 NHGs as part of Chief Minister’s Helping Hand Scheme.
2. For the prevention of Covid 19, CDS actively involved in the mega campaign Break the Chain and also Kudumbashree’s Grand Care project
3. CDS joins hands with the panchayat and Asha workers to spread the messages about the pandemic, especially the message that the elderly people should be taken care of the Covid19 pandemic.
4. As part of the innovative project Vidyasree, more than 600 members have submitted their application and 182 members registered for the scheme.

Personal satisfaction

As the CDS chairperson of Kadukutty, the most satisfying experience OmanaKrishnankutty was that her CDS was selected as one of the best in the 10 CDS in the district in the year 2018-19. The panchayat constructed an office for Kudumbashree
CDS considering their efficiency in implementing various projects for the welfare of the women, children and youth in the panchayat.

Learning point of CDS chair person

CDS chair person Omana Krishnankutty has an experience in the political field more than 20 years. After entering in to the Kudumbashree community based organization she could acquire the courage to face any crisis that comes by her way.

Conclusion

By doing the Kudumbashree projects in a successful way, Kadukutty CDS is an exemplary in social, financial and women empowerment.