1. **AYROOR**

Ayroor is a village located in the western part of Ranni taluk, in the Pathanamthitta district in Kerala state, India. It is bordered by hills and located near the Western Ghats. The Pamba River flows on the southern side of the village, making the soil around the village very fertile. Residents of Ayiroor cultivate coconut, rubber, cocoa, tapioca, plantains, cinnamon, pepper, nutmeg, vanilla, rambutan and other crops, making the per capita income of the residents higher than the state average.

One of the highlights of Ayiroor is the *Cherukolpuzha Hindu Parishad*, a religious festival that is held for a week in February. Every year since 1912 the festival is held on the dry bed of the Pamba river.

2. **AYROOR COMMUNITY DEVELOPMENT SOCIETY**

Ayroor CDS\(^1\) is selected as one of the best CDS, based on their activities and initiatives. It is achieved through the dynamic leadership of *Ms. Soosan Philip, the CDS chairperson with the help of her CDS members.*

\(^1\) Community Development Society
Table 2.0 shows the current status of major Kudumbashree programmes in Ayroor CDS

<table>
<thead>
<tr>
<th>Name of Programmes</th>
<th>Number of units formed</th>
<th>No:- of members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighbourhood Groups(NHGs)</td>
<td>175</td>
<td>2681</td>
</tr>
<tr>
<td>Elderly NHGs</td>
<td>50</td>
<td>544</td>
</tr>
<tr>
<td>Special NHGs</td>
<td>5</td>
<td>51</td>
</tr>
<tr>
<td>Microenterprises</td>
<td>41</td>
<td>85</td>
</tr>
<tr>
<td>Joint Liability Groups²</td>
<td>71</td>
<td>305</td>
</tr>
</tbody>
</table>

Table 2.0

3. ACHIEVEMENTS OF CDS IN THE YEAR 2018-20

In the year 2018-19, CDS succeeded to include 270 women in Kudumbashree by forming 18 NHGs³. Apart from this 18 NHGs, 20 NHGs were formed among elderly with 214 members and 3 Special NHGs are formed. Special NHGs formed by differently abled people. As part of Relationship Kerala Project, which focuses on the social, psychological and economic empowerment of Elderly, CDS conducted ‘Vayogana Sangamam’ (Elderly Meet), a platform to interact with their peer groups which helps them to improve their mental health.

Kudumbashree members actively participated in Arangu, an Arts Festival of Kudumbashree and secured top position at the taluk level. A kudumbashree member secured second position in district level competition of ‘Arivulsavam’. Arivulsavam is a programme conducted to assess the knowledge level of kudumbashree members gained through Kudumbashree School. Also as part

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² Farmers groups
³ Neighbourhood Groups
of Snehanidhi programme, Kudumbashree CDS collected Rs.64,352 from Kudumbashree members and distributed Rs.50,000 to the most needed members who suffer from chronic illness.

4 Haritha NHGs are formed under the CDS. Haritha NHGs are following green protocols during the meetings and events organized by them.

3.1 ACHIEVEMENTS IN MICROFINANCE

3.11 Bank Linkage Scheme aims to provide easy access to bank loans without any physical collateral. The efficiency and effectiveness of the NHGs are verified on the basis of some objectively verifiable and easily identifiable parameters. NABARD has developed a 15-point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme.

Table 3.11 shows the status of bank linkages in Ayoor CDS from the financial year 2017-18 to 2020-2021
3.12 Kerala State Backward Classes Development Corporation has been implementing the Microcredit scheme through Kudumbashree CDS since 2009. Loan sanctioned to CDSs is distributed by them to their Neighbour Hood Groups (NHGs) and the NHGs inturn give loan to its members. **CDS disbursed a loan amount of Rs 2250000 to 7 NHGs through this scheme.**

3.13 Kudumbashree Sthree Suraksha BimaYojana (KSSBY) is implementing through LIC of India for administering the scheme and started in January 2014 in the state of Kerala. The scheme aims to provide financial assistance to the deceased family members in the case of premature death of the NHG member through natural death/ accidental death and also providing benefits in case of the event of permanent or partial disability. **In Ayroor CDS, 350 Kudumbashree members are availing the benefits of the scheme.**

3.14 The interest subsidy scheme aims to provide provide interest subsidy for the bank loans availed by Kudumbashree Neighborhood groups so that they will be able to avail loan at 4% interest rate. Table 3.14 shows the details of total amount disbursed from the financial year 2017-18 to 2019-20.

<table>
<thead>
<tr>
<th>Financial Year</th>
<th>Total amount disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-18</td>
<td>Rs. 9,33,084</td>
</tr>
<tr>
<td>2018-19</td>
<td>Rs. 13,05,093</td>
</tr>
<tr>
<td>2019-20</td>
<td>Rs. 10,14,513</td>
</tr>
</tbody>
</table>

**Table 3.14**
3.15 **Matching grant** is an incentive scheme for NHGs that establish bank linkage by qualifying in the grading system. *In Aryoor CDS, a matching grant of Rs.35000 was distributed in the financial year 2018-19.*

3.16 **Vulnerability Reduction Fund (VRF)** to CDSs is provided to address vulnerabilities like food security, health security etc., and to meet the needs of the vulnerable persons in the village. *In Aryoor CDS, Rs.32500 was provided to flood affected NHGs as VRF.*

3.17 **Revolving Fund** is a fund assistance scheme under NRLM\(^4\) which provide Rs.15000 to the eligible NHGs. Table 3.17 shows the status of revolving fund disbursed by the CDS from the financial year 2017-18 to 2019-20.

<table>
<thead>
<tr>
<th>Financial Year</th>
<th>Total amount disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017-18</td>
<td>Rs. 75,000</td>
</tr>
<tr>
<td>2018-19</td>
<td>Rs. 90,000</td>
</tr>
<tr>
<td>2019-20</td>
<td>Rs. 1,50,000</td>
</tr>
</tbody>
</table>

*Table 3.17*

3.18 **Resurgent Kerala Loan Scheme**, an interest free loan scheme was introduced by Government of Kerala to give loans up to 1 lakh for those who lost their utensils and livelihood during flood. Kudumbashree was selected as the agency for implementing the loan scheme. In Aryoor CDS, *37 NHGs submitted loan application and an amount of Rs. Rs 14412900 were sanctioned* as RKLS\(^5\) loan.

3.19 During the pandemic of Covid’19, Government of Kerala launched a new loan scheme named ‘**CM Helping Hand Loan Scheme(CMLS)**’ for Kudumbashree women. In this ‘Sahayahastham’ scheme, government will provide interest free loans to women neighbourhood groups whose livelihood have been affected by Covid-19 pandemic. This Kudumbashree Sahayahastham (CMHLS) scheme would benefit 35 lakh women in the state with an outlay of

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\(^4\) National Rural Livelihood Mission  
\(^5\) Resurgent Kerala Loan Scheme
Rs. 2,000-crore. All the beneficiaries within neighbourhood group can get a maximum amount of Rs. 20,000 as loan. In Ayroor CDS, **115 NHG groups were identified for Chief Minister’s ‘Sahayahastham’ (Helping Hands) loan scheme** and an amount of Rs 15264144 got sanctioned.

**3.20** In the wake of the continuing threat of COVID 19, the Government of Kerala has launched an online education programme for school children. Of the 43 lakh school children in the State, around 2.65 lakh children lack adequate facilities to access the online educational programme. A majority of these children are likely to be from the homes of Kudumbashree members. In this context, Kerala State Financial Enterprises (KSFE) has proposed a scheme where it can collaborate with Kudumbashree to implement a **Microcredit Scheme- KSFE Vidyashree Scheme** to support member families to avail Laptops to ensure online education to their children. *The scheme benefits to 65 members from 18 NHGs.*

### 3.2 ACHIEVEMENTS IN MANAGEMENT INFORMATION SYSTEM

The Management Information System used by Community Development Societies, District Missions and State Mission is for monitoring and planning of various programs associated. Aryoor CDS completed 90% State MIS\(^6\) and 100% TBMIS\(^7\).

### 3.3 ACHIEVEMENTS IN MICROENTERPRISE

Table 3.3 shows the details of enterprises formed from the financial year 2018-19 to 2019-20

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Details of Enterprise started</th>
<th>No of units started</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Curry Powder units</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Tailoring units</td>
<td>6</td>
<td>Rs.70000 as technology fund given to 2 units</td>
</tr>
<tr>
<td>3</td>
<td>Stationery Shops</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Vegetable Shops</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Readymade shop</td>
<td>2</td>
<td>Of which one unit was started by a CDS member using CMHLS(^8) fund.</td>
</tr>
</tbody>
</table>

\(^6\) Management Information System  
\(^7\) Transaction based MIS  
\(^8\) Community Management and Humanitarian Support Services
<table>
<thead>
<tr>
<th></th>
<th>Soap Manufacturing unit</th>
<th></th>
<th>The unit was severely affected due to flood on 2018. CDS revived the unit by giving revolving fund of Rs.50000</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>Umbrella Making unit</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Paper Bag unit</td>
<td>1</td>
<td>CDS helped the unit to avail loan of Rs.12.50 Lakh from Industries Dept.</td>
</tr>
<tr>
<td>9</td>
<td>Cake Making unit</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Catering unit</td>
<td>1</td>
<td>It was started by a CDS member. The unit was given work order for providing breakfast for school children.</td>
</tr>
<tr>
<td>11</td>
<td>Pappad unit</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

*Table 3.3*

3.31 Skill trainings are given for Kudumbashree members under various schemes like Arise, Harsham, Santhwanam etc.

3.32 Construction of soak pit under MGNREGS\(^9\) scheme is undertaken by the construction team in Aryoor CDS.

3.33 In collaboration with Water Authority Dept. CDS placed 2 NHG members as meter readers.

3.34 In collaboration with Krishi Bhavan & Homeo Hospitals, CDS placed NHG members for the post of sweepers.

3.35 At least 20 NHG members were actively participated in Sabarimala- Plastic Free Campaign.

3.36 CDS started ‘Thattukada’ in every year during *Cherukolpuzha Hindu Parishad*, a religious festival held in Ayroor.

3.37 CDS started community kitchen during covid’19 pandemic in the month of March 2020 and later they converted it into Janakeeya Hotel(Budget friendly Hotel).

3.38 There are 25 Harithakarma Sena members in Aryoor CDS. They collected non degradable wastes from households and gave it to Clean Kerala company. These members were also engaged in the cleaning activities of quarantine centers. Among them, 5 members formed a disinfection team. These groups were also entrusted to do the cleaning jobs during *Cherukolpuzha Hindu Parishad*, a religious festival held in Aryoor

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\(^8\) CM Helping Hand Loan Scheme  
\(^9\) Mahatma Gandhi National Rural Employment Guarantee Scheme
3.4 ACHIEVEMENTS IN SOCIAL DEVELOPMENT

3.41 Ashraya is an integrated project aimed at identification and rehabilitation of destitute families. CDS identified 85 families as Asraya beneficiaries and provided them with food, water, shelter and proper sanitation.

3.42 CDS transformed the life of an Asraya beneficiary who was intellectually disabled and was lacking socialization. With the initiative of CDS, he got MGNREGS job card and started to earn for his living. As part of regular monitoring, CDS included him as a beneficiary of Snehitha Calling bell.

3.5 ACHIEVEMENTS IN GENDER

3.51 Vigilant Groups are formed in all wards. There are 112 members in these groups. The aim of forming such groups is to create a safe neighborhood, locality and ensure freedom of movement and protect women and children from violence and atrocities.

3.52 CDS completed three phases of training in Gender Self Learning Programme which is a participatory education programme through which women in Neighbourhood Groups (NHGs) address gender and its manifestations in their lived experiences. The emphasis is on the process,
which helps the women develop a collective consciousness on gender and a deep understanding of its pervasive expressions.

3.53 CDS conducted Neetham Campaign in 2018, which aimed to sensitize people on violence against women and children and bring about gender justice. The campaign witnessed participation from women in large numbers who came out and delivered their personal accounts of violence and physical abuse.

3.54 Disaster Management Classes conducted in association with Fire & Safety Department.

3.55 Counseling centre started functioning in Gender Resource Center. GRC\textsuperscript{10} conducted women status study and published the report with the support of Sakhi.

3.56 Awareness classes on atrocities against women, children, elderly was conducted in CDS.

3.57 Balalibrary, Library for Kids started in CDS in aim to develop reading habits among children.

3.58 CDS conducted awareness classes as part of Womens Day celebrations, International Girl Child Day, International Day against Drug Abuse & Illicit Trafficking etc. CDS conducted webinar on World Suicide Prevention Day.

3.59 Snehitha calling bell is an innovative programme which aims to ensure protection and security of individuals who are living alone or at isolated place. The programme started to focus on senior citizens as the crime against people who are living alone has increased in some areas. There are 17 Snehitha Calling Bell beneficiaries in Ayroor CDS. Health Volunteer as well as Balasabha children visited beneficiaries and spent their time with them. These interactions helped them to improve their mental health. Also CDS conducted medical camps for these beneficiaries and also provided them food mobilized from community kitchens.

3.6 ACHIEVEMENTS IN MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)

3.61 From the financial year 2018-19 to 2019-20, 30 Joint Liability Groups are formed.

3.62 Farming model of Kudumbashree has been unique with respect to the collectiveness and the leased nature of lands. Significantly adding to the production and productivity of the state, collective farming has its own sociological, economical and ecological impacts. After the

\textsuperscript{10} Gender Resource Center
devastating floods in August 2018, Krishi sanghams have strived hard to exist in many districts. 41% JLGs and 60% of areas were badly hit. Despite of all odds the passion for agriculture is carried forward by all women farmers with fervent hopes. To join the initiatives of Rebuild Kerala rejuvenation of the livelihood sector certainly stands as an option. There is ample scope for bringing more farmers under these initiatives. Samrudhi Campaign will be conducted in all districts with exhibitions, competitions, seminars, field visits, discussions etc. CDS conducted Samrudhi Campaign and as a result 10 local groups are formed.

3.63 Subhiksha Keralam’ scheme aims at large scale production of paddy, fruits, vegetables, tubers, grains and legumes as part of achieving self-sufficiency in food production in the state. CDS converted 6 acres of barren land into agricultural land in association with MGNREGA.

3.64 JLGs cultivated Chinese potato and Ginger on a large scale

3.65 One pet care unit & one Kerala Chicken unit were started in the CDS with the support of Community Enterprise Fund of Rs.1 lakh each.

3.66 CDS took initiative in tie up with ‘Save the Children’, an NGO for getting support for flood affected JLGs. As a result, the NGO supported them in buying agricultural tools for the flood affected JLGs.

3.67 CDS conducted weekly and monthly markets for selling products of JLGs.

3.68 In Ayroor CDS, the linkage amount of JLGs was 23 lakhs and Interest subsidy was Rs 56804. Area incentive provided for JLGs was Rs. Rs 53760

Onam Market
3.7 ACHIEVEMENTS IN BALASABHA

3.71 Balasabha children were engaged in farming.
3.72 Baasabha children were having their own saving accounts and they used the amount for their educational purposes during the times of school opening.
3.73 Conducted Balasabha Meet and Bala Parliament in every year

3.8 ACHIEVEMENTS IN DDUGKY

3.81 Conducted Mobilization campaign at panchayath level. 13 students completed training and placed. One student got a job in Muscat.

3.9 CDS INITIATIVES DURING FLOOD

3.91 During the flood in 2018, Ayroor CDS was also severely affected as it is located on the banks of river Pamba. Under the leadership of CDS, Kudumbashree members and volunteers cleaned the houses which were severely affected.
3.92 Community kitchen started in the CDS and thus distributed food packets to flood affected areas.
3.93 Mobilized materials worth Rs.50000/- from Kudumbashree members and transported it to another flood hit district.

3.100 CDS INITIATIVES DURING COVID’19 PANDEMIC

3.101 Special Whatsapp group formed at ward level and thus disseminate covid related information and instructions to the grass root level.
3.102 As part of Grand Care programme, CDS traced the details of elderly especially those on quarantine at home. CDS with the help of resource persons, telephoned them on daily basis and tried to satisfy their needs.
3.103 Food packets mobilized from community kitchen and then distributed to Asraya and to Snehitha Calling Bell beneficiaries
3.104 Distributed vegetable seeds to all households in CDS for promoting agriculture.
3.105 With the help of ADS\textsuperscript{11}, CDS enquired the well being of elderly members in Elderly NHGs

3.106 Distributed food kits to quarantine centers.

3.107 CMHLS loan distributes to all right beneficiaries.

3.108 Distributed books at GRC to older adults who enjoyed reading.

![Community Kitchen](image)

EXPERIENCES SHARED BY CDS CHAIRPERSON

Ms. Soosan Philip recollected her growth after joined in Kudumbashree. After played the role of CDS chairperson for 9 years, she worked with Kudumbashree National Resource Organization for 3 years as Mentor. Being part of NRO, she got an opportunity to work in Odisha, Sikkim and Uttar Pradesh and helped the state to implement Kudumbashree model. Working in other states without knowing the local languages, enriched her with confidence and self esteem. Later she came back to Kerala in 2018 and elected as CDS chairperson for the 10\textsuperscript{th} time. During the times of flood and covid’19, she witnessed the unity of kudumbashree members in helping others in distress. She felt very satisfied while giving away food packets to an elderly man for 98 days,

\textsuperscript{11} Area Development Society
who remained isolated due to covid. During her tenure as CDS Chairperson for 12 years, she succeeded in bringing out women from poverty through enterprise formation and also extended her support to all vulnerable people in her CDS with the help of Asraya Scheme. She always maintained a good relationship with panchayath officials which helped her in finding employment for her Kudumbashree members through various convergence programmes. She always feel pride to be part of the Kudumbashree system in all along her life.

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