KARIMBA COMMUNITY DEVELOPMENT SOCIETY
PALAKKAD

CDS Chairperson: Mercy Joseph
Introduction

Karimba is a Grama Panchayat in the Palakkad District, state of Kerala, India, it is situated near the National Highway 213. The largest town in Karimba Panchayath is Kalladikode. It borders with Thachampara, Kongad and Mundur (Grama Panchayath). It was awarded the Nirmal Gram Title (sanitation). It is the local Government organization that serves the villages of Karimba.

Community Development Society (CDS) Details

- Name of CDS: Karimba
- Name of Chairperson: Sri. Mercy Joseph
- Name of Vice-Chairperson: (Vacant)

Sub-committee Convenors

1. Sri. Kavitha (Finance)
2. Sri. Varsha (Community Development)
3. Sri. Usha (Micro Enterprises)
4. Sri. Mini Biju (Health)
5. Sri. Bindu (Centralized Schemes)

CDS Members:

1. Sri. Anitha
2. Sri. Mercy Shajan
3. Sri. Jessy Mathew
4. Sri. Selin Paul
5. Sri. Chandrakala
6. Sri. Jayanth
7. Sri. Meenambika
8. Sri. Roobia
9. Sri. Girija
10. Sri. Deepa
11. Sri. Janaki

Ex-Officio Members

2. Sri. Priya. T
3. Sri. Nisha
4. Sri. Jayalakshmi
5. Sri. Sreeja

Member Secretary

Sri. Hari Mohan Unnikrishnan

Accountant

Sri. Manju. B

Ex-CDS Administrative Committee Members:

1. Sri. BeenaThampi
2. Sri. Suma Devi

- Total Number of Wards: 17
- Total Number of ADS Committees: 17
- Total Number of ADS: 119
General Activities and Achievements

Achievements associated with NHG’s:

330 Kudumbashree Units under Karimba CDS are actively functioning (General-289, Scheduled Caste-14, Scheduled Tribe-4, Special-4, Oldage-19) and 57 units are incorporated in the last 6 months.

The present CDS can constitute 109 new NHG’s in the community. Total number of members participating in the community is 3800.

‘Asraya’ kits were distributed to the destitute and activities have been undertaken for their rehabilitation as well as to the elderly isolated and senior citizens in the community.

Loans and Grants details distributed in the community:

- a. Linkage loan distributed to 226 NHG’s with an amount of Rs. 6,88,00,000/-
- b. Bulk Linkage loan distributed to 38 NHG’s with an amount of Rs.1,34,00,000/-
- c. CDS arranged loan from Scheduled Caste (SC) Corporation to 2 SC NHG’s with an amount of Rs.6,00,000/-
- d. CDS arranged loans for an amount of Rs. 1,34,00,000/- from Backward Community Corporation.
- e. 180 NHG’s were funded with matching grant
- f. 179 NHG’s were distributed with Revolving Fund
- g. Corpus Fund is defined as a capital fund; an amount kept aside for an organization/entity to operate, exist and maintain itself. These funds are not meant to be utilized for the attainment of any objectives and are accrued through voluntary contributions. Karimba CDS distributed Rs.1,79,000/- (Rs.10,000/- each) as Corpus Fund.
- h. Joint Liability Group (JLG) – Karimba CDS have a total of 70 JLG Groups. 280 members are actively participating in JLG, currently 20 JLGs have loans for an amount of Rs.8,40,00,000/-. These JLGs were doing agricultural activities in 185 acres.
- i. CDS distributed a total of Rs.5,00,000/- as CEF.

Kudumbashree School:

Kudumbashree Schools are constituted to educate members about Kudumbashree and its various programmes. CDS arranged educational and training programmes to community members at two levels. Also, CDS can arrange Gender Self Leaning programmes at two levels.

Arangu-2018

Karimba CDS successfully host Arangu in the year 2018, with the participation of Kudumbashree members CDS arranged programmes at Panchayath level, Block level and District Level and won overall prize at District level. Also, won overall prizes for sports competitions at district level.

Muttathe Mulla Programme and other loan details
In order to protect members and community from money lenders, CDS started Muttathe Mulla project, which gives loans to Kudumbashree members at a low rate of interest. CDS extended linkage loans to 20 NHG’s for an amount of Rs.1,83,60,000/-. 367 community members are totally part of Muttathe Mulla project benefits.

**Bheema Mithra Insurance Scheme**

Bheema Mithra is an insurance scheme introduced for the Kudumbashree members. Karimba CDS extended this facility to 2721 Kudumbashree members.

**Neetham Campaign**

Neetham Campaign for gender justice aims to protect women and children in the community. CDS introduced Neetham Campaign in the community successfully.

Women self-defense trainings have been successfully conducted with the co-operation of women cell-ward wise in the panchayath.

**Startups & Entrepreneurship Development Projects**

One tailoring group have been started and thereby generated five new job opportunities to Kudumbashree members.

Two new ventures have been started by two Kudumbashree members. One business venture is being producing Phenoyl, sanitizer and other one is a Pan Shop.

**Buds Rehabilitation Centre**

Buds Rehabilitation Centre is successfully working in Karimba. CDS started “Prathyasa” ventures for parents of Buds School children. Buds school students have been included in Niramaya insurance scheme. Buds School anniversaries were successfully conducted in Panchayath level, District Level and State Level.

**Balasabha**

Till 2018 there were 30 Balasabhas were existed in Karimba CDS, at present the number of Balasabhas were increased to 63 and 928 children were being part of this. In 2018-19, in order to enhance the reading habit among Balasabha members, the libraries were distributed each with 22 books and sports kits were distributed (each sports kit contains one cricket bat, three stumps, 2 shuttle racket, foot ball, chess etc.). Balasabha members had been taken to Malampuzha Dam as part of study tour, all activities have been undertaken as per the instructions from Kudumbashree Palakkad District Mission. Agricultural activities are successfully conducted for special balasabha members, 3 cents of land have been used for agricultural activities. ‘Jagratholsavam’ has been successfully conducted ward wise.

**DDUGKY (DeenDayal Upadhyaya Grameen Kaushalya Yojana)**

DDUGKY is a Government of India youth employment scheme. Under this programme, 21 students were trained to get employment opportunities.

**Flood Relief Activities**

Flood affected at the community and CDS members were actively participated for the cleaning activities of houses and other areas at the CDS. Food and clothes were distributed at the relief camps and extend compensation to the persons whose houses were damaged due to flood.
COVID-19 Relief Activities:
Community Kitchen activities have been successfully conducted from 27-03-2020 to 03-05-2020. 30 to 35 members in the community have been fed with food packets. “Ponnus” unit in the community produced 135 hand washes and 135 sanitizers for COVID-19 preventive activities. “Suvarna” tailoring unit produced 1000 and other units in the community produced 5000 masks for COVID-19 preventive activities.

Achievements:
Received Best CDS award in 2018-19.
Awarded as Best Model CDS in Mannarkad Block. Received award money of Rs 2 Lakhs

Limitations
Karimba CDS has informed that, they did not have a CDS office building and they pointed out this as one of the project they have planned and failed to make it real.

CDS most satisfying experience:
Karimba CDS has informed that they arranged loan facility from Backward Class Corporation and thereby arranged livelihood to people in the community.

Learning Points and Observations
➢ CDS is able to take initiative programme for new starts-ups and ME units in the community, and able to eradicate poverty up to a certain level and ensure social security in the community.
Photos from Karimba Community Development Society, Palakkad
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