



**PANAVOOR
COMMUNITY DEVELOPMENT CENTRE**

**NEDUMANGAD
THIRUVANANTHAPURAM**

**CDS
CHAIRPERSON
SUNITHA S**

**SUBMITTED BY REMYA SYAM
MARKETING MANAGER
KBFPCL**

PANA VOOR COMMUNITY DEVELOPMENT SOCIETY

Panavoor is a panchayat located in Nedumangad taluk. It is elected as one of the best CDS, based on their activities and initiatives. It is achieved through the dynamic leadership of **Ms. Sunitha S, the CDS chairperson with the help of her CDS members.**

THE TEAM

SI No	Name	Designation
1	Sunitha S	CDS Chairperson
2	Shyla S K	CDS Vice chairperson
3	Sheeja Sherin	Accountant
4	Tharamol	CDS Member & MGNREGS Upasamithi Convenor

Name of the Programmes	Number of Units formed	No of members
Neighbourhood Groups (NHGs)	246	4322
Elderly NHGs	5	83
Special NHGs (SC, ST,General)	19	304
Microenterprises	24	128
Joint Liability Groups	42	230

General Achievements

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 programmes associated. Panavoor CDS completed 65 % State MIS.

Achievements in Microfinance

Bank linkage scheme

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. The below table shows the bank linkages in Panavoor CDS from the financial year till August 31st 2020

Financial Year	No:- of Linked NHGs	Linkage Amount
2017-18	36	25,910,000
2018-19	14	8,800,000
2019-20	118	13,170,000
2020-21	14	10,750,000

Kerala state backward classes development corporation:

Loan application submitted for an amount of Rs 2 Cr for implementing the Microcredit scheme.

Kudumbashree Sthree Suraksha BimaYojana (KSSBY)

The 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 Panavoor CDS, 52 Kudumbashree members are availing the benefits of this scheme.

Interest subsidy scheme

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

Financial Year	Total amount disbursed
2017-18	309256
2018-19	2063164
2019-20	709655

Matching grant

The Matching grant is an incentive scheme for NHGs that establish bank linkage by qualifying in the grading system. In Panavoor CDS, a matching grant of Rs. 9,25,000 was distributed in the financial year 2018 – 20.

Vulnerability Reduction Fund (VRF)

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 Panavoor CDS, Rs.100000 was provided to flood affected NHGs as VRF.

Revolving Fund

Revolving Fund is a fund assistance scheme under NRLM which provide Rs 7,65,000 to the eligible NHGs during the financial year 2019-20.

CM Helping Hand Loan Scheme(CMLS)

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. All the beneficiaries within neighbourhood group can get a maximum amount of Rs. 20,000 as loan. In Panavoor CDS, 147 NHG groups were identified for Chief Minister's 'Sahayahastham' (Helping Hands) loan scheme and an amount of Rs 17120000 got sanctioned.

KSFE Vidyashree Scheme

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. In Panavoor Panchayath, the scheme benefits to 172 members from 65 NHGs.

ACHIEVEMENTS IN MICROENTERPRISE

The below table shows the details of enterprises formed from the financial year 2018-19 to 2019-20

Sl.No	Details of Enterprise started	No of units started
1	Curry powder Units	1
2	Stitching units	4
3	Stationary Shop	10
4	Vegetable shop	-
5	Animal husbandry	7
6	Catering Unit	2

170 members were provided Hightech cage for rearing 25 birds per cage. They were also provided with 50 Kg feed, 3 months Insurance, Bank loan of 17 Land subsidy of 8.5 L

68 members were provided with 1buffalos for farming

35 members were provided with 2 goats for farming.

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

In collaboration with Krishi Bhavan , Homeo Hospitals and Panchayath, CDS placed 2 NHG members for the post of sweepers and 2 members for data entry.

Construction of soak pit under MGNREGS9 scheme is undertaken by the construction team in Panavoor CDS.

In collaboration with Water Authority Dept. CDS placed 1 NHG members as meter readers.

CDS started Janakeeya Hotel(Budget friendly Hotel) at Vazhodu during covid'19 pandemic in the month of April 2020

There are 25 Harithakarma Sena members in Panavoor 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.



ACHIEVEMENTS IN SOCIAL DEVELOPMENT

Ashraya is an integrated project aimed at identification and rehabilitation of destitute families. CDS identified 141 families as Asraya beneficiaries and provided them with food, water, shelter and proper sanitation.

CDS transformed the life of 8 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.

ACHIEVEMENTS IN GENDER

One of the 28 gender resource persons in the district under Kudumbashree will visit the centre two days a week for honorarium. The resource person called 'community counselling educator' will intervene in grassroot-level issues affecting women and children. Ward-level classes are planned to create awareness of this service. Five to 10 members of the jagratha samithi (vigilance committees) will be roped in to inform the resource person of any problems faced by women.

Vigilant Groups are formed in all wards. There are 30 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.

CDS completed two 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.

CDS conducted Neetham Camapign in18-19, 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.

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

Counselling centre started functioning in Gender Resource Center. GRC10 conducted women status study and published the report with the support of Sakhi.

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

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

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

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 30 Snehitha Calling Bell beneficiaries in Panavoor 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.

ACHIEVEMENTS IN MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)

From the financial year 2018-19 to 2019-20, 54 Joint Liability Groups are formed.

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 2.5 acres of barren land into agricultural land in association with MGNREGA.

JLGs cultivated Chinese potato and Ginger on a large scale

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.

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

In Panavoor CDS, the linkage amount of JLGs was 5100000 lakhs. Area incentive provided for JLGs was Rs 23723.



ACHIEVEMENTS IN BALASABHA

Balasabha children were engaged in farming. Baalasabha children were having their own saving accounts and they used the amount for their educational purposes during the times of school opening.

Conduced Balasabha Meet and Bala Parliament in ever year



ACHIEVEMENTS IN DDUGKY

Conducted Mobilization campaign at panchayath level. 43 students completed training and placed.

CDS INITIATIVES DURING FLOOD

During the flood in 2018, Panavoor 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.

Community kitchen started in the CDS and thus distributed food packets to flood affected areas.

Mobilized materials worth Rs.1,12,000/- from Kudumbashree members and transported it to another flood hit districts

EFFORTS DURING COVID/FLOOD

During Covid lock down period everyone was taking care of our own health and stayed home isolated from the public. There were only few people who got opportunity to work for the goodness of common people. The team of Panavoor panchayath got such an opportunity to work

for the wellness of the society. The major livelihood activities of Panavoor panchayath is Agriculture, Animal Husbandry Food Processing, Stitching, Coir Bag production etc. So during the COVID lock down period, Panavoor panchayath had worked for the public by strictly adhering the instructions from the government. The NHG and ADS has organized a campaign called 'Wash hands and avoid corona' in which they had made arrangements in major junctions to wash hands for the public.



Community Kitchen: The panchayath and CDS mutually worked together for establishing community kitchen. The fund needed was collected through contribution through various voluntary organizations, agencies, ADSs and neighborhood groups. The panchayath was able to mobilize the donations, run the community kitchen and provide the necessary food items to the guest workers in a very systematic way. The CDS started Janakeeya Hotel on 6th April 2020. As a Covid related activity the members of the CDS has made masks and sanitisers and distributed among the community.



Agathirahitha Keralam: The government has already announced that the covid pandemic is going to affect the elderly people above 60 years of age. The CDS has conducted a survey to find elder people in the community and a resource person was designated a duty to call them and enquire their health status. They were provided food items and medicines with the help of asha workers and CDS members.

Balasabha: During Covid pandemic there was a situation where the children spend most of the time in front of television and mobile. The CDS organized many activities and engaged the children with activities such as painting competition, origami, craft work etc.

Microfinance: 164 NHG's has requested fund under Chief Minister's Helping Hand Loan Scheme and a loan amount of Rs 1,79,60,000/- has been approved. The CDS has formed 257 what's app groups with 3000 members to ensure that all the information's are transferred to the end level within no time.

MKSP: The CDS has initiated seed distribution from Krishi Bhavan to all families in the panchayath. The JLG group has also convened distribution of vegetables for the community kitchen.

EXPERIENCES SHARED BY CDS CHAIRPERSON

Ms. Sunitha S, community development society of Kudumbashree in Panavoor, recollected her growth after joined in Kudumbashree. She has been in the role as a CDS chairperson for 4 years. She was CDS chairperson from 2018-20. She said the women-friendly panchayat project was launched the last financial year. Initially, an overhaul of the panchayat office saw a separate toilet for women come up, as also seating facilities for them and a room for them to breastfeed their babies. The functioning of Jagratha Samithis at the ward and panchayat level is being intensified.

During the times of flood and covid'19, she witnessed the unity of kudumbashree members in helping others in distress. She felt very satisfied for organizing Padheyam programme, Agathirahitha Keralam, Janakeeya hotel in Panavoor CDS. It is because of her outstanding performance, Panavoor CDS is elected as role model CDS in Nedumanagad block.

