



**MALAYATTOOR COMMUNITY DEVELOPMENT SOCIETY  
2018-2020**

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**Malayattoor Neeleeswaram** is a historically famous village in Aluva taluk of Ernakulam district. It is located in the banks of river Periyar. This small yet picturesque village is literally sandwiched between the Western Ghats and Periyar River making it a meeting point of land, water and mountain ranges. The history of Malayattoor is allied with the visit of St. Thomas in Kerala. In AD 52, he took it upon himself to build a Christian church at Malayattoor and now this church is a famous hub in Kerala for those seeking spiritual happiness. There is another famous tourist place in Malayattoor called the Mahogany and Teak forests which is breath-taking with the wonderful Periyar river on one side and grand mountains on the other. Malayattoor Neeleeswaram CDS is selected as one of the best CDS, based on their activities and initiatives. It is achieved with the excellent leadership of Ms Sajini Santhosh, the CDS chairperson with the help of their CDS members.

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## CDS an Overview

Name of Programmes	No of units formed	No of Members
NHGs	295	3213
Elderly NHGs	34	390
Special NHGs	9	94
Balasangha	44	660
Microenterprises	81	167
Joint Liability Groups	63	252

For the improvement of organization, the CDS conducted financial literacy, book keeping, gender equality and different other capacity building trainings to all NHG office bearers and through them to all NHG members. After the sessions of Kudumbashree school, 'Arivulsavam' was conducted which was a great success and excitement for NHG members.

## GENERAL ACHIEVEMENTS

### 1. MICRO FINANCE.

- ✚ The total thrift amount In Malayattoor Neeleswaram CDS is Rs 22393511 for 295 NHGs and the total internal loan amount is 51749219.

#### Bank linkage

- ✚ Malayattoor Neeleswaram CDS has taken great effort to provide bank linkages to NHGs without any collateral security. Table shows the status of bank linkages in Malayattoor Neeleswaram CDS.

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### **Kudumbashree Stthree Suraksha Yojana (KSSBY)**

- ✚ KSSBY is implementing through LIC for administering the scheme and started in January 2014 in the state of Kerala. Table shows the list of Kudumbashree members availing the benefits of the scheme in Malayattoor Neeleeswaram CDS.

Financial Year	No of NHGs members enrolled to KSSBY
2017-18	279
2018-19	719
2019-20	1709

### **The Interest subsidy scheme**

- ✚ Aims to provide interest subsidy for the linkage loans availed by NHGs. Table shows the status of interest subsidy disbursed from 2017-18 to 2019-20.

Financial Year	Total interest subsidy disbursed
2017-18	376010
2018-19	491070
2019-20	1058606

### **Matching Grant**

- ✚ Matching Grant is an incentive scheme for NHGs that establish bank linkage by qualifying in the grading system. Table shows the amount of matching grant of disbursed in the financial years in Malayattoor Neeleeswaram CDS.

Financial Year	Total matching grant disbursed
2017-18	109751
2018-19	108099
2019-20	76319

### Vulnerability reduction fund (VRF)

- Vulnerability reduction fund to CDS is provided to address different vulnerabilities occurred. In Malayattoor Neeleeswaram CDS, VRF of Rs. 100000 was disbursed for NHGs in the financial year 2019-20

### Revolving Fund

- Revolving Fund is a financial assistance to the eligible NHGs provided by the NRLM and LSG. Table show the amount of NRLM revolving fund disbursed for NHGs in Malayattoor Neeleeswaram CDS. Also every year LSG provides revolving fund of Rs 10000 each for 20 NHGs.

Financial Year	NRLM RF disbursed
2017-18	120000
2018-19	1275000
2019-20	360000

- Resurgent Kerala Loan Scheme - In Malayattoor Neeleeswaram CDS, Rs 73950000 was disbursed for 152 NHGs with 813 members
- CM Helping Hand Loan Scheme – The CMHLS would benefit for 1333 members of 131 NHGs with a total amount of Rs. 10754000
- KSFE Vidyashree Scheme- The scheme benefits to 68 members from 23 NHGs
- Kerala state Backward classes development cooperation loan- Malayattoor Neeleeswaram CDS has taken 27500000 loan from KSBC and obtaining a monthly income of Rs 15000 as profit
- CDS completed 60 % state MIS and 60 % in TB MIS.

## 2. MICRO ENTERPRISES

- In Malayattoor Neeleswaram CDS, 81 micro enterprise units are registered in ME app and 30 more units are registered in CDS recently which are not available in app. The main ME units include 3 haritha karma sena green ME units, 2 janakeeya hotels, 1 construction unit and 1 multi task team. 14 individual microenterprises units were started with the financial support from Prathyasa start up fund during 2018-19



Sector wise Category of ME units	Number
Production	46
Service	10
Trade	25

## 3. MARKETING

- In Malayattoor Neeleswaram CDS, Community enterprises fund of Rs 1575000 is distributed among 38 micro enterprises units. CDS has started 2 kudumbashree peedika and 2 nano markets for the benefits of entrepreneurs to sell their products. Also Office Mela's are conducting in monthly basis. Conducted social distancing campaign and karuthal campaign successfully.

## 4. SOCIAL DEVELOPMENT

106 asraya families are identified In Malayattoor Neeleswaram CDS and provide foods and medicines for them regularly. Also give additional help for the student in asraya families for their educational purposes.

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## 5. GENDER

- ✚ Vigilant groups are formed in all wards. There are 17 groups and each group has 5 members in them. They worked for the security and development of women and children in their wards.
- ✚ CDS had completed three phases of training in gender self-learning programme through which women in NHGs have developed collective consciousness in gender equality.
- ✚ Gender Resource Centre- GRC has started in 2019 and a counselor is available twice a week and provides classes for women and children as a part of gender youth movement. Services of snehitha help desk are also available.
- ✚ CDS conducted “OPPAM” program in 2019 for calling bell beneficiaries by repairing and maintaining the houses of needed. CDS also conducted “DISHA” campaign in 2020 as a part of women’s day celebration and prepared flags for the rights of women. CDS conducted “NEETHAM” campaign in 2018, which aimed to sensitize people on violence against women and children.

## 6. MKSP

- ✚ In Malayattoor Neeleeswaram CDS, 63 JLG groups are working. Their main cultivations are rice, vegetables, banana etc. One of the JLG units called Jyothi JLG bought 1.5 acre of land by own. Initially they started cultivation in leased land and from the profits of cultivation and also with the help of JLG loan they bought the land. It is a great achievement for the CDS.
- ✚ As a part of SAMRIDHI campaign, many new JLGs are formed and started organic farming. Also started bio pharmacy, plant nursery, mixed farming etc. in the Malayattoor Neeleeswaram CDS. Kerala chicken project and many other animal husbandry projects are also existing in Malayattoor Neeleeswaram CDS.

## 7. BALASABHA

45 balasabhas are formed in Malayattoor Neeleswaram CDS. Every year many programs are conducted for children in balasabha. As per the instructions from district mission , pencil program has conducted in last year. Every year grants from Panchayath are also available for balasabha and conducted different programs like umbrella making, swimming classes, tour to planetarium.



Malayattoor Neeleswaram CDS also provided

financial literacy classes to members in the balasabha with the help of union bank of India and helped to start personal bank account for each member.

### COVID AND FLOOD RELATED ACTIVITIES

- During covid, the CDS arranged 500 food kits of worth Rs 300/Kit to NHGs by using the profit of loan from KSBC. The CDS also sponsored television for online classes for the needed among balasabha members. CDS also made arrangements to obtain medicines for a Parkinson's disease patient. Masks and sanitizers were made by ME units and distributed freely for asraya and calling bell beneficiaries.



Also provided counselling to elderly members and balasabha members during pandemic.



- ✦ Community kitchen had conducted during lockdown time, and was conducted mainly by sponsorship only. Later 2 Janakeeya hotels were started in Panchayath by the kudumbashree through which around 350 lunches are selling every day.
- ✦ For the entertainment of NHG members many cultural programs and food fests were conducted through online. All the CDS members worked as volunteers for supplying food, medicines, cleaning materials to elderly people. They also helped asha workers for the distribution of notices and medicines.
- ✦ During 2019 flood, the CDS had collected 150000 rupees from NHG members and gave that to the flood affected areas in Kavalappara and tribal colonies. Bulk quantities of food items and cleaning materials were also distributed.

**SPECIAL ACTIVITIES BY CDS**

- ✦ Malayattoor Neeleeswaram CDS hosted many expert visits through the years. In 2018 NIRDPR Hyderabad was conducting a national research project on ‘ Achieving SHGs through panchayaths: a study of PRI-SHG convergence’. The team selected malayattoor neeleeswaram CDS for their visit and had interactive sessions with panchayath and CDS committee. They visited NHG meeting, ADS meeting , ME units, JLG units and Plant nursery. They spent 3 days in the CDS.





In 2019, the team of Rodger Voorhies from Bill Gates Foundation had visited Malayattoor CDS and spent one day by interacting with CDS and watching all its activities and initiatives. They also visited NHGs, ADS, ME units, JLG units, MGNRES sites etc.

- ✦ Malayattoor carnival is a famous event occurring from December 25-31 every year. As a special initiative, CDS was running a food court every year by the CDS members. This food court was a huge success and had a turnover of around 150000 in the previous year



### MOST SATISFYING EXPERIENCE SHARED BY CHAIRPERSON

There are a number of projects that have been implemented with intense desire and affection. The most important one among that is 'Swapnakoodu'. That means a home was constructed for an ashraya family. The house was built by collecting money from NHG members. Lots of struggle had faced during construction. But finally when handed over the key, the beneficiary hugged and cried in pleasure. That was the most satisfying experience of Chairperson.