



KUDUMBASHREE
STATE POVERTY ERADICATION MISSION, GOV. OF KERALA

Kakkodi Community Development Society -A Journey of Self Sufficient



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About

Kakkodi community development society is located in the chelannur block of Kozhikode district. The CDS borders Kozhikode corporation on one side and the panchayats kuruvattur, Chelannur, thalakkulathur and Elathur, on the other sides. One side of the Panchayath has a saltwater river named Akalapuzha which is a starting point of Korapuzha. Kakkodi CDS has 21 Area Development Society (ADS) with 458 Neighbourhood groups (NHG). 7320 members are bound with the kudumbashree activities.

Sl No	Particular	Number
1	Area Development Society	22
2	Neighbourhood groups	458
3	General NHG Groups	399
4	SC NHG Groups	6
5	Elderly NHG Groups	40
6	Special NHG Groups	13
7	NHG members	7320
8	Asraya Beneficiaries	52
9	Thrift Amount	90488355
10	Linkage Loan Amount	152918200
11	Internal loan Amount	572220884
12	Balasabha	56
13	Micro enterprises	54
14	Joint livelihood Groups	72
15	BRC	1



General Achievements

Institution Building

During the past three years, the CDS formed 54 new NHG . Among the 54 NHG , 37 were elderly NHG, 6 were special NHGs and 11 were general NHG. The CDS also organized the first and second phases of Kudumbashree School very successfully. The Kudumbashree School project helped the NHG members learn more about Kudumbashree activities, including other development projects and reflect on the various actions taken by the self-help groups, ADS and CDS committees. CDS timely conduct CDS governing body meetings, Subcommittee meetings and all general body meetings which help to strengthen the CDS activities.



Microfinance

Kudumbashree CDS linked 400 NHGs with the bank. During the past 3 year 163 NHG Linked and availed loan amount of Rs 152918200 . CDS distributed interest subsidy to NHGs of Rs 690609 and provided matching grant of Rs 1354672 to NHGs members. 4056 NHG are insured under KSSBY scheme and benefitted Rs 1324200 to the members. Implemented Muttatha Mulla loan scheme organized by cooperative banks to NHG members from the exploitative clutches of the Money lenders. Completed 100 percent TBMIS entry

Micro Enterprises

CDS gave more priority to the microenterprises sector in the past three years. CDS conducted general orientation training for identifying interested members those who are willing to start an enterprise. It has facilitated formation of a number of innovative and sustainable

enterprises.36 Enterprises formed in the past 3 years like Janakeeya hotel,Vanitha hotel,stationery,chappal making unit,tailoring ,cloth bag making ,46 Harithakarmasena member,Pickle units etc

Marketing



For ensuring sustainability of enterprises. CDS intervene in marketing activities organized by Monthly Markets , Onam fest etc. CDS identified a place for marketing kiosk for display and sold the kudumbashree products.Social distancing campaign conducted successfully.CDS have 19 homeshop owner for selling kudumbashree products to the doorsteps of consumer house.

Social Development

CDS have 56 Balasabha.CDS organize various events like Balasangamam,Jakrutholsavam, Sports meet,Art festivals were carried out to create social awareness, creativity, and leadership skills in the Balasabha children .The Child Library is functioning in the CDS.To encourage agricultural activities CDS formed balakrishi units .52 beneficiaries are covered under the destitute free kerala project.Food kit has been distributed to 52 beneficiaries . One buds School also functions in the CDS for supporting mentally challenged students.



Farm Livelihood

In the farm livelihood sector 72 JLG units are functioning. 8 new JLG formed in the past three year.Paddy, banana,Tapioca and vegetables are cultivated..4 Master farmers coordinated by FFC.Nattuchantha was organised for ensuring marketplace of the JLG products

Gender Development Activities

Gender resource centre has formed and cases were handled as part of GRC. The Vigilant Group is functioning in all the 21 wards. Under the Gender Programme, awareness classes were conducted for NHG members, Elderly people. Snehitha Calling Bell project beneficiaries one day sangamam was organized. It helped the beneficiaries to share their problems with someone.



Efforts during flood

In 2018 and 2019, severe floods affected the operation range of Kakkodi CDS due to unusually high rainfall during the monsoon season. Out of 21 wards, 17 wards were affected by severe floods. 6 relief camps had opened. CDS members provide relief and succour to the troubled people. CDS collected and distributed cloths, supplied food. As rains have eased and waters are receding, Kudumbashree members are working to clean the houses from mud and debris that flood waters have left behind. CDS donated Rs.3.22lakhs to the Chief Minister's Relief Fund



Efforts during Covid-19 Pandemic

We are going through the most difficult phase of the world. The whole world is fighting against the novel coronavirus. kudumbashree took an initiative to empower society to fight against this disaster. Kakkodi CDS has done many exemplary activities during Covid 19 pandemic period like settling of community kitchen, mask production, availing CMHLS loans, Counselling, Janeekiya Hotel etc.

Community Kitchen

Under the supervision of CDS chairperson and Vice chairperson, Community Kitchens were run in 51 days. In the 51 days, CDS distributed 17881 food packets to many people, including the poor, the guest workers. CDS feel that it's the flourish and bloom activity. CDS collected RS 22800 for purchasing essential items like vegetables, Coconut oil etc

CM Helping Hand Loan Scheme (CMHLS)

Kerala government has launched CM Helping Hand Loan Scheme (CMHLS) for Kudumbashree women. In this Sahaya Hastham (helping hands) scheme, the Government provides interest free loans to kudumbashree women. CDS avail loan to eligible beneficiaries with the amount of Rs.31995000

Mask Production

CDS provided 2000 masks to household to defend the covid 19 pandemic. Kudumbashree tailoring units got benefits through this activity

Vidyashree

Vidyashree is a KSFE scheme implemented through Kudumbashree to provide laptops to economically weaker sections of students. 784 Members have been enrolled under the Kakkodi CDS limit.

Janakeeya Hotel

Janakeeya Hotel is a project implemented by the Government of Kerala as part of the Hunger Free Kerala Scheme. Janakeeya hotel provides meals at Rs 20 .CDS takes initiative to provide free food to an orphan.

Special Achievements

Bulk loan from Backward Development Corporation

Kakkodi was trying to become a self-sufficient CDS through taking a bulk loan of Rs 3 crore from Backward development corporation. Through lending of bulk loans , CDS earned 24 lakhs in their own fund.With the help of this fund,CDS office was modified and honorarium(Rs600) given to the CDS members in every month.In festive season CDS gave Rs 3000 to CDS members.

“Sneha Nidhi”

Under The Sneha Nidhi Scheme,Each NHG Members donate Rs 10 in every month. CDS collected 22.34 lakhs and helped 327 NHG members; those who had suffered chronic illness. Besides that CDS gave Rs 5000 to widows. The CDS committee is planning to construct a house for a destitute member .

Digital Literacy Training

Incorporated with vision technology CDS conducted computer training programs to NHG members in each member .Besides that CDS gave digital training to all NHG members for familiarizing online meet.This helped a lot at the time of Covid 19 pandemic

Pakalveedu

There is a large section of elderly people staying alone, raising concerns for their physical, economic, and social well-being.The CDS has started an effort to identify such people and extend care for them. Pakal Veedu, a day-care initiative of Kudumbashree, has become a solace for many such people

Cloth Bag Making training

As part of plastic free panchayat ,CDS identified a gap for cloth Bag making units.Therefore CDS organized a skill training for those who were interested in this sector. Now this unit gets sustainable income.

Eye -Check up Camps

Incorporated with Al Salama Eye Hospital CDS conducts free Eye check up camps for Elderly NHG members in each ward with the goal of giving special care for the eyes .CDS were borne all operation costs for those who are suffering serious problems.

Most satisfying experience of the CDS chairperson

In the eyes of the CDS Chairperson ,conducting a Snehitha calling bell sangamam was the most satisfying experience.It was an unbearable situation for us when they told us about the mental and other problems they face when living alone. It was an unbearable sight for us to cry as we recounted the experience of those who lived alone with no one.It was heartbreaking to hear of a situation where widowed women,Elderly peoples became a burden to the house.Chairperson felt proud when she worked for people like this



General Feedback/Comments

She came to the position of Chairperson in 2006 at that time her baby was eight months old. Chairperson point of view kudumbashree plays a vital role to uplift the standard of living of the women. Kudumbashree encourages women to do entrepreneurial activities and NHG members help others in any crisis situation. The loving treatment of people plays a major role in treating everyone equally and providing the necessary help at any time. The Panchayat and the CDS have good rapport to implement various schemes.

Conclusion

Kakkodi was trying to become a self-sufficient CDS through taking a bulk loan of Rs 3 crore from Backward development corporation. Through lending of bulk loans, CDS earned 24 lakhs in their own fund. With the help of this fund, CDS office was modified and honorarium given to the CDS members in every month. Sustainable development will be created through the joint effort of members. Vision, determination and dedication of leadership helps give sense of direction to their members. There is a good rapport between CDS and Panchayat. It helps CDS to implement all activities in an effective manner.