

Story of Munderi CDS, Kannur

Ms. Sreeja , CDS Chairperson



1. General overview of Munderi CDS

1.1 Details of Munderi Grama Panchayath

Munderi Grama Panchayat is a medium sized Grama Panchayat in Kannur district of Kerala state. It spreads over 20.42 sq.kms and having 37,029 populations as per the 2011 census. Total number of wards is 20. Provided below are the demographic information about the panchayat (table 1).

Name of the Grama panchayat	Munderi
Number of wards	20
Block panchayat	Edakkad
District name	Kannur
Area	20.42sq.km
Number of house holds	8,976
Population	37,029
Men	17,003
Women	20,026
Scheduled Cast families	284

Table 1: Demographic information of Munderi Grama Panchayat

1.2 General information about the CDS

Munderi CDS is one of the better performing CDSs in the District of Kannur. It has 20 ADS and 262 NHGs, besides 25 Balasabhas. Out of the 262 NHGs, 10 are SC-NHGs, 3 are PWD special NHGs and 20 are Elderly NHGs. Total number of NHG members are 4,224. The CDS covers almost 65% of the population of Munderi panchayat. Mrs. Sreeja is the Chairperson of the CDS since 2015.

S.No.	Information	Units	S.No.	Information	Units
1.	ADS	20	9.	Number of ADS members	233
2.	Number of NHGs	262	10.	Number of MEs	29
3.	SC NHGs	10	11.	Number of JLGs	44
4.	PWD NHG (Special)	3	12.	Number of Balasabha	25
5.	Elderly NHGs	20	13.	Number of NHGs graded	246
6.	Total NHG Members	4,224	14.	NHGs linked	187
7.	BPL members	1,779	15.	Number of Ashraya Families	26
8.	APL members	2,445	16.	Ashraya members	43

Table 2. General Information

The table above depicts that 2,445 members are belonging to Above Poverty Line (APL) category, while 1,779 are Below Poverty Line (BPL) category. 29 Micro Enterprises owned by women entrepreneurs are effectively running their business. 44 Joint Liability Groups (JLG) are engaged in different types of agricultural activities. 246 out of 262 NHGs are graded and 187 of them could avail linkage loans from different banks. Munderi CDS has conducted various capacity development programmes through Kudumbashree School to strengthen the capacity of its members at the grassroots level. They have also conducted accounts training programme to the members of the NHGs to make the thrift and credit system a flaw less one. They also made entries of all thrift and credit data of NHGs in to the transactional MIS of Kudumbashree and attained 100% achievement in this.



Fig: Kudumbashree School

1.3 Micro Finance activities

Micro finance (MF) activities of the CDS are happening at a very good pace. Munderi CDS has taken Rs. 90lakhs as loan under 'Muttathe Mulla' scheme from 2 cooperative banks in the district. 187 out of 262 NHGs had availed linkage loans and earned an interest subsidy of Rs.21.74 lakhs. Table 3 below provided details of MF activities of the CDS.

Micro Finance Achievements	Units
Number of NHGs	262
Number of NHGs linked	187
Amount received as interest subsidy	Rs. 21,74,646
Matching grant given	Rs.6,75,781
Number of NHGs who got Muttathe Mulla loan	9
Amount received as Muttathe Mulla loan	Rs. 90,00,000
Number of beneficiaries	158

Bulk loan	Rs, 5000000
Number of NHGs got the amount	39

Table 3: Micro Finance Achievements

1.4 Micro Enterprises

There are 29 Micro Enterprises (ME) working very actively in the panchayat under the leadership of Smt. Sreeja, the Chairperson of CDS and her team. This include 9 individual and 20 group enterprises. The details are provided in the table 4 below. Different food products, condiments, apparel works, and santhwanam health care volunteers are the services being provided by these enterprises. They are successfully marketing a brand of rice called ‘**Munderi rice**’ which is a big hit in the local market. The reason behind the success of the ‘Munderi rice’ is that the paddy is procured from farmers and JLGs who are following organic farming practices.

Micro Enterprises Achievements	Units
Total number of Micro Enterprises	29
Number of individual enterprises	9
Number of group enterprises	20
Number of enterprises got CEF	19
Number of NHGs got RME loan	7

Table 4: Micro Enterprises Achievements



Fig: Munderi rice brand release

1.5 Marketing

The CDS has organised monthly markets, ‘Onachanda’, and ‘Vishuchanda’ besides running home shops to market products of the micro enterprises.

1.6. Joint Liability Groups

44 Joint Liability Groups (JLGs) have been registered with the CDS, of which, 33 are very actively involving in different agricultural activities. The JLGs are cultivating crops like paddy, vegetables, tuber crops, plantains, etc. Farming activities are extended up to 200 acers of land in the Munderi panchayat, converting barren land in to fertile agricultural farm. That is a unique model and replicable in other grama panchayts. They started cultivating green chilly in 1 acre of land in the panchayat to make it self-sufficient in green chilly production.

Achievements by Joint Liability Groups	Units
Number of JLGs registered	44
Area of land being cultivated	200 acers

Crops being cultivated	Paddy, plantains, vegetables, Tapioca and other tuber crops
Number of JLGs availed loan	33
Amount of loan availed	Rs. 103 lakhs
Amount dispersed as area incentives	Rs. 11.81 lakhs

Table 5: Achievements by Joint Liability Groups



Fig: JLG groups with their crops

1.6 Balasabha

The CDS constituted 25 Balasabhas, catering to 254 kids belonging to the members of NHGs of the panchayat. 141 out of 254 members are girls. The younger generation has been brought up right by creating awareness regarding issues related to environment pollution, gender sensitivity, importance of education, saying ‘NO’ to drugs and other addictive substances, judicious usage of social media, recycling of plastic and other waste materials etc. Seminars and classes for the children of Balasabha are regularly organised in order to achieve this goal. They also conducted ‘Sasthrolsavam’ to create awareness on science and technology. Quiz competitions were organised at ward / ADS level for these children in connection with Sasthrolsavam.



Fig: Catch them young: Balasabha activities

1.7 Destitute Free Kerala

In the bid to make Kerala destitute free, the Munderi CDS had initiated 'Destitute Free Kerala' (DFK) and responded by identification and inclusion of the destitute families in the panchayat and extend various activities for them with the support of grama panchayat. 26 destitute families with 43 members were identified. All these members are being provided with ration kits and other support through the CDS and ADS members.



Fig: Food kit distribution to destitute at their doorsteps by CDS members

1.8 Gender

Empowerment of Women is one of the important goals of Kudumbashree since its inception in 1998. Realizing this goal, gender empowerment activities are carried out with utmost importance by CDS, which is setting trends in panchayats. Munderi grama panchayat also takes up different activities with commitment for the empowerment of women.

Initiatives towards Women Empowerment	Units
No of GSLP Training conducted	6
Total no of participants attended training	968
GRC functioning or not	Yes, since 11.3.2019
If yes, number of beneficiaries who get legal support	4
Number of beneficiaries who get psycho-socio support	1
Number of beneficiaries who get any other support	12
Number of Snehitha calling bell beneficiaries	40
Number of beneficiaries who get any support	40
Number of awareness programme	5
Total number of participants	349

Table 6: Initiatives towards Women Empowerment



Fig: GRC inauguration by DMC ; Snehitha calling bell beneficiary being supported

1.9 DDUGKY (Skill Training programme)

Poverty eradication being one of the important goals of Kudumbashree, the CDS has organised campaigns for mobilising students from among the most vulnerable population for DDUGKY training programme. The CDS had organised 5 mobilisation camps and was able to mobilise 71 participants for different training programmes conducted by different agencies. Placement was successfully done for 30 students.

2. Special programmes organised by Munderi CDS

The NHG members were provided with hens and cages last year. 81 NHG members received interest free loans from cooperative banks for this activity. This activity was extended this year to another 75 members and thus encouraging NHG members to earn some extra income through the poultry activity.

‘Paklvedu’ was established under the aegis of the CDS and organized aget together programme for the elderly persons of the panchayat.

Yoga training is being conducted for the NHG members to manage their stress and other psycho social issues well.

Also conducted seminars for mothers of adolescent children, awareness programmes on legal issues, self-defence training programmes for women, etc.

They have organised cleaning of water bodies in association with NREGS, besides planting trees as part of the 1 crore tree plantation campaign initiated by the panchayat.



Fig: Distribution of hens and cage & yoga training

3. Covid-19 and flood relief activities of the CDS

3.1 Community kitchen

Community kitchen has been organised under the aegis of CDS and the grama panchayat to feed the people during Covid -19 lockdown. More than 100 persons were provided food every day continuously for a period of 30 days.

3.2 Awareness campaign through WhatsApp groups

20 ward level WhatsApp groups were organised covering all NHG member families with latest information on Covid-9 pandemic prevention and care activities.

3.3 CMs Emergency Loan Schemes

Two thousand members from 205 NHGs were provided with loans under CMs emergency Loan schemes to the tune of Rs. 167 lakhs.

3.4 Call centre

Call centres are being organised and are functional 24X7 to support people those who are in emergency need of medicine, food etc.

3.5 Ration distribution

Deserving needy people are identified and facilitated distribution of dry ration at their door steps of the needy is being held with the support of volunteers to all the houses during the time of lock down relating to Covid-19 pandemic.

3.6 Registration of volunteers

The CDS has organised campaigns to get people register as Covid-19 volunteers during the time of lock down and was able to mobilise at least 100 persons to register as volunteers.

3.7 Elderly and Ashraya beneficiaries

Senior citizens and Ashraya beneficiaries in the panchayat were contacted over telephone as well meeting them at their door step by the CDS volunteers during covid-19 lock down and helped them.

3.8 Online entertainment

Online entertainment programmes were conducted for the Balasabha children.

3.9 Mask and cloth bag production

Under the aegis of the CDS, over 3500 cloth bags were produced for Supplyco to pack the ration kits and 30,000 masks were produced to meet out the needs of the people in the panchayat during Covid 19.

3,10Umbrella campaign

CDS had distributed umbrellas to the members as part of the umbrella campaign.



Fig: mask production; Umbrella camping

4. Best practices

4.1 Janakeeya Hotel

A Jankeeya hotel was opened on 20th August 2020 in the panchayat. 4 NHG women took Rs.1.5 lakh as CEF loan and established the enterprise. They are selling lunch for Rs, 20 per pack. It is reported that about 180 lunches are sold every day from this hotel. Which is really helping 4 families to survive.



Fig: Jnakeeya hotel

5. Most satisfying experience

Mrs. Sreedevi , who has been holding the position of chairperson of the Munderi CDS , for the second term, since 2015 is a satisfied person as she was able to change the lives of several people in the Munderi panchayat. According to her, there are several incidents to be cited as more satisfying events. Following are some of them which she shared with us.

5.1. Mrs. Mariyumma , a 65 year old Ashraya beneficiary have her house renovated with the help of Panchayat funds. Mrs. Sreedevi has made all her influence to get the panchayat fund for this house to be repaired. She also arranged free labour for this purpose. The result is a proper maintained house for Mrs. Mariyumma. This according to Mrs. Sreedevi is a satisfying experience.

5.2 Mrs. Sreedevi has supported some bedridden patients to get enrolled in to the RSBY insurance scheme. She took special care to get these people enrolled in the scheme. This is another incident that gave her the satisfaction of helping the needy people of the gram penchant.

5.3. Reaching out to the elderly who are unable to travel to get their welfare pensions. She personally supervised that the pension amounts reach their houses without any delay during the COVID-19 lockdown period. She says it is her responsibility to do so. This is another thing which gives satisfaction to her.

5.4. When there was an opportunity came, she encouraged all women in the panchayat to get the driving license after completing free training organized by the panchayat under some welfare scheme for women. Most of the women declined to opt this but Mrs. Mohita, who runs a small grocery shop, got training and driving license under this

scheme. CDS gave her a CEF loan to purchase a vehicle (two-wheeler). This enabled Mrs. Mohita to start home delivery. This gave her good business during COVID -19. Now her family is very happy that their life has turned out to be very successful.

6. Learning / Feedback /conclusion

Smt. Sreeja, the CDS chairperson is happy that she is able to chair an organization that works for empowerment of women in the panchayat. She says that being with these women in forefront has given her pleasant memories. As chairperson of this group, she was able to elevate the status of the CDS from mere thrift and credit agency to the level of a development agency of the panchayat, which has been leading in all aspects of development initiatives of the Panchayat. She also said that working amidst the grass-root level women folk is the most satisfying experience altogether. Also she is of the opinion that without the effective support from the panchayat samithy, the chairman and other members she could not have completed all these activities.

Sudheer,KB

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