



KUDUMBASHREE
STATE POVERTY ERADICATION MISSION, GOVT. OF KERALA

MANIYOOR CDS, KOZHIKKODE



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MANIYOOR CDS, KOZHICKODE

MANIYOOR is located in the Thodannur block of Kozhikkode District. Smt. Sajina M K is the current CDS chairperson. The report summarises the major achievements of the CDS in the last three years.

CDS members

Sajina M K
Bindu K P
Bindhu N
Chandri M
Sajitha
Sajina M M
Shaija
Rajani
Yamuna
Sibisha
Nisha
Leela
Sheeja C T
Deepa N
Rasni
Sindhu
Prabha P
Shobhana
Shailaja
Anila
Beena

Table No. 1 Basic Details

Number of ADS (Area development society)	21
Number of NHG	426
Number of Members	7110
PWD NHG	3
Elderly NHG	23
Number of members in Elderly NHGs	310
SC - NHG	10
Number of members in SC NHGs	102
DFK Beneficiaries	127
Balasabha	63
Number of ME (Micro enterprises)	32
Number of JLG (Joint liability groups)	110
Number of members in JLGs	550



(Picture 1 : Elderly NHG meet)

MICRO FINANCE

Linkage loan & Matching grant: Bank Linkage Scheme aims to provide easy access to bank loans to NHGs without any physical collateral. The efficiency and effectiveness of the NHGs are verified on the basis of some objectively verifiable and easily identifiable parameter. On the basis of the rating of NHGs, will be allowed to link with various banks under the Linkage Banking Scheme. The Maniyoor CDS has given Rs.1,40,00,000 as linkage loan to 163 NHGs.

Apart from linkage loans, Kudumbashree is providing various assistance schemes to NHGs such as matching grant and Vulnerability reduction fund. Matching grant is an incentive scheme for NHGs that establish bank linkage by qualifying in the grading system. In the CDS, a matching grant of Rs.355638/- was distributed to NHGS.

MICRO ENTERPRISES

Kudumbashree provides skill development training to women, motivating them to take up micro enterprises for livelihood. Maniyur CDS is also actively engaged in Micro enterprises and Marketing initiatives. As part of the campaign against plastic CDS has started an ME unit that gives plastic free utensils to catering units and functions for rent. Training for swanthanam members is conducted.

Harithakarma Sena: The Haritha Karma Sena collects non-biodegradable waste from houses and establishments to shredding units for recycling. 34 members are working in the group in the CDS. The group members recently started micro enterprises activities for an additional income

Construction team : A women construction team is working in the CDS. The construction team has 10 members. The team has completed one house construction of a LIFE project beneficiary.



(Picture2: Construction team)

AGRICULTURE AND ANIMAL HUSBANDRY

Kudumbashree has a number of farm and non farm livelihood programs. Kudumbashree started Joint liability groups to initiate the farm livelihood activities. The JLGs in Maniyur CDS are actively involved in cultivation of paddy, banana, tapioca, tuber crops and vegetables. Aadugramam project was also successfully conducted in the CDS.

Ksheerasaagaram is an innovative project developed for providing employment to NHG members through Cow rearing, Milk marketing and Value addition. Kudumbashree will provide capital subsidy to the groups to establish cow rearing unit. There are three Kaheerasagaram units in the CDS. Maniyur CDS has provided CIG to three groups.

MARKETING

Apart from assisting our NHG members in initiating and supporting in agricultural and entrepreneurship, marketing of the products is the major area in which kudumbashree assists in various ways.

Markets : Monthly markets and nattuchantha helps the entrepreneurs and JLG groups to get a steady income. Maniyur CDS organises regular markets for JLG groups in convergence with Krishi bhavan

Home shop : Home shop is a community marketing network of members of Kudumbashree families. After studying the market and scope of the products made by them, Kudumbashree women are directly selling out the products produced by their fellow women and is earning their lives out of it. Home shop owners visit houses at regular intervals and sell products and estimate the demand of products. They collect money from households and give feedback to facilitators. There are 15 homeshop owners in the panchayat and all of them are getting a good income out of this. 61 products are included in the homeshop marketing process.

DDU – GKY

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), the skill training and placement program that focuses on the rural poor youth and emphasis on sustainable employment through the prominence and incentives given to post-placement tracking, retention and career progression. The CDS has conducted mobilization camps in wards and many students joined the program.

SOCIAL DEVELOPMENT

Kudumbashree aims to make significant progress in the social development of the state. Various programs are implemented to assist the NHG members and the community to lead a better life.

Destitute free Kerala : It is the Destitute Identification And Rehabilitation Program by the government. There are 127 beneficiaries and the CDS is providing monthly food kits to them. The CDS has conducted a free medical camp for the beneficiaries.



(Picture 3 : Medical camp for elderly)

Balasabha : Balasabha is the childrens group aims to provide holistic development of children. The CDS has successfully conducted various initiatives for balasabha such as sastrotsavam, jagratholsavam etc.



(Picture 4 & 5 : Balasabha Camp)

GENDER DEVELOPMENT

Kudumbashree started a number of gender development programs that aims to reduce the vulnerabilities faced by women and thereby increase the status of women in the society. The CDS has successfully conducted Gender self learning program trainings and discussions. Neetham campaign was also conducted successfully in the year 2018.

The CDS has conducted **Vulnerability mapping** and submitted the report in the panchayat. It is program to identify the vulnerabilities in a panchayat and develop projects to reduce the vulnerabilities.

Gender resource center : The CDS has inaugurated a Gender Resource center that aims to ensure a holistic development center for women and children GRC weekly observation was conducted. A community counselor is giving the services such as mental health support and conducting various awareness classes. Gender related trainings and programs are also conducted in the GRC

Vigilant group is the ward level voluntary group that aims to work as a preventive group. The Maniyur CDS has formed vigilant groups in all wards.

Special Activities

- **Snehanidhi** : The CDS has collected a small fund from all NHGs as Snehanidhi fund. The lumpsum amount is distributed to needy people who are suffering from illness such as cancer.
- The CDS has collected fund for aashraya beneficiaries and distributed for marriage expenses of four beneficiaries

Activities durid Flood and Covid 19 period

- Various relief activities were taken up by the CDS during the flood and covid 19.
- The CDS has started the community kitchen in the lock down period that distributed food to the needy
- Budget hotel is inaugurated in the panchayat and functioning successfully.
- A FLCC is working in the maniyoor panchayat. The budget hotel is providing the whole day food to the FLCC. Nearly 250 people are served good quality food from the Budget hotel.



(Picture 6 : Budget hotel inauguration)

- The CDS also initiated the cotton mask production during the pandemic period. It also became a income source for the NHG members.
- The CDS also helped in distributing hand sanitizers in pachayat and allied institutions.
- **Chief Ministers Helping Hand loan scheme** : In this scheme, Kudumbashree NHGs will be given interest free loans as per demand. In the CDS, Rs.34834000/- was distributed among NHGs in this scheme.



(Picture 7 : Chief Ministers Helping Hand loan distribution)

The CDS has supported district mission and the panchayat authorities in various relief activities during flood . NHG and CDS members has supported families in cleaning of houses after the massive flood in 2018. Balasabha members are also participated in the claning activities. Relief camps were functioning in the panchayat at that time. The CDS contributed vegetables, dresses and other relief materials to camps. Counselling service were provided by community counselors for the people who needed it. The balasabha members also contributed various essestial materials to the flood affected people in wayanad. The CDS has collected donations from NHGs and contributed to CMDRF after the flood.



(Picture 8 : Relief materials to Wayanad)

Most Satisfying Experience

The As a CDS chairperson she could do a lot of things for the NHG members. Even during this pandemic time, CDS members could help one women only family for the marriage expences. Though everyone is in financial crisis at this period, the chairperson could arrange good amount of money and handed over it to the bride.



General Feedback

The CDS chairperson says that she learned a lot of things after joining Kudumbashree. She worked as ADS member and CDS member before selected as CDS chairperson. She developed her skills over the years. It helped her to carryout all the activities of the CDS successfully.
