

**NEDUMKANDAM  
COMMUNITY DEVELOPMENT SOCIETY  
IDUKKI**

**SUBMITTED BY:  
REMYA SYAM S**

## **NEDUMKANDAM COMMUNITY DEVELOPMENT SOCIETY**

Nedumkandam, is a panchayat located in Idukki district. It is elected as one of the best CDS, based on their activities and initiatives. It is achieved through the dynamic leadership of **Ms. Luciya Joy, the CDS chairperson with the help of her CDS members.**

### **The Team**

<b>SI No</b>	<b>Name</b>	<b>Designation</b>
1	Luciya Joy	CDS Chairperson
2	BindhuSahadhevan	CDS Vicechairperson
3	Dheepthi	Accountant
4	Syamalakumari	CDS Member & MGNREGS Upasamithi Convenor

<b>Name of the Programmes</b>	<b>Number of Units formed</b>	<b>No of members</b>
Neighbourhood Groups(NHGs)	<b>419</b>	<b>6230</b>
Elderly NHGs	<b>16</b>	<b>185</b>
Special NHGs (SC, ST,General)	<b>PWD-7,SC-2</b>	<b>109</b>
Microenterprises	<b>71</b>	<b>464</b>
Joint Liability Groups	<b>248</b>	<b>1148</b>

## **GENERAL ACHIEVEMENTS**

### **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 Nedumkandam CDS from the financial year till August 31st 2020

<b>Financial Year</b>	<b>No:- of Linked NHGs</b>	<b>Linkage Amount</b>
2017-18	80	48075000

2018-19	84	52500000
2019-20	88	52650000
2020-21	42	30850000

### **Kerala State Backward Classes Development Corporation**

The KSBCDC has been implementing the Microcredit scheme through Kudumbashree CDS since 2009. Loan sanctioned to CDSs is distributed by them to their Neighbour Hood Groups (NHGs) and the NHGs inturn give loan to its members. The CDS distributed a loan amount of Rs 45675000to 73NHG through this scheme.



**KSBCDC Loan Distribution Inaugurated by Honourable Minister Shree M.M Mani**

### **KudumbashreeSthree Suraksha BimaYojana (KSSBY)**

The KudumbashreeSthree 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 Nedumkandam CDS, 2125Kudumbashree members are availing the benefits of the scheme and also giving the amount of 250000 /- in death claim.

### **Interest Subsidy Scheme**

The interest subsidy scheme aims to provide interest subsidy for the bank loans availed by Kudumbashree Neighborhood 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 2018-19 to 2019-20.

Financial Year	Total amount disbursed
2018-19	2462065(206 NHG)
2019-20	796786(39 NHG)

### **Matching grant**

The Matching grant is an incentive scheme for NHGs that establish bank linkage by qualifying in the grading system. In Nedumkandam CDS, a matching grant of Rs102700(21 NHG) was distributed in the financial year 2017-2018.

### **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 Nedumkandam CDS, Rs70000(25 NHG) was provided to flood affected NHGs as VRF.

### **Revolving Fund**

Revolving Fund is a fund assistance scheme under NRLM4 which provide Rs. 675000/- to the eligible NHGs. The below table shows the status of revolving fund disbursed by the CDS from the financial year 2017-18 to 2019-20.

Financial Year	Total amount disbursed
2018-19	225000(15 NHG)
2019-20	450000(30 NHG)

### **Resurgent Kerala Loan Scheme**

The Resurgent Kerala Loan Scheme is an interest free loan scheme which was introduced by Government of Kerala to give loans up to 1 lakh for those who lost their utensils and livelihood during flood. Kudumbashree was selected as the agency for implementing the loan

scheme. In Nedumkandam CDS, 26NHGs submitted loan application and an amount of Rs. Rs 3200000 were sanctioned as RKLS5 loan.

### **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 Nedumkandam CDS, 285NHG groups were identified for Chief Minister's 'Sahayahastham' (Helping Hands) loan scheme and an amount of Rs 19925000 got sanctioned for 1193 members.



### **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 Nedumkandam Panchayath, the scheme benefits to 660 members from NHGs.

## Oppam Program

The Oppam loan has been implemented by Kudumbashree District mission and Idukki District bank(IDCB). OppamProject aims to provide bank loans to beneficiaries with the help of “Oppam card. Each kudumbashree member has been distributed with oppam card and they have availed Rs.15000.



### Oppam Program Inaugurated by Shri. Joys George MP

## 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	Date of units started
1	Manacy	17-10-2018
2	Imasree producer company	22-10-2018
3	Fair lady	22-10-2018
4	Gownika	22-10-2018
5	Ashraya hotel	22-10-2018
6	Goodway	22-10-2018
7	Angle bag unit	24-10-2018

8	Achoose beauty palace	24-10-2018
9	Cute	24-10-2018
10	Sivanistichingcenter	01-11-2018
11	Aathithya stores	01-11-2018
12	Gk stores	01-11-2018
13	Kprsfoofs	01-11-2018
14	Anugraga tailoring and readymade unit	01-11-2018
15	Priyas coffee and cool bar	01-11-2018
16	Deepam candle unit	06-11-2018
17	Pavithramnutrimix	06-11-2018
18	Ponnus garments	06-11-2018
19	St joseph carry bag unit	06-11-2018
20	Star ladies tailoring unit	03-12-2018
21	Badayibanglavu	03-12-2018
22	Swadu hotel	03-12-2018
23	Manacy Readymade unit	03-12-2018
24	Kudumbhashree Hotel	03-12-2018
25	Alamkar textiles and tailoring unit	03-12-2018
26	Pink diyamond	03-12-2018
27	Lakshmi pickkilsand food product	03-12-2018
28	Anushreenutrimix unit	03-12-2018
29	Miller fashions	07-12-2018
30	Evanastichingcenter	15-12-2018
31	Joyalbakery	15-12-2018
32	Angel readymade unit	15-12-2018
33	St MaryGarments	23-01-2019
34	Surya shopping center	23-01-2019
35	Mooshiyankal stores	29-05-2019
36	Ambady shopping center	29-05-2019
37	Anaswara tailoring unit	29-05-2019
38	Kripa mashroom unit	29-05-2019
39	Kadavilthekkettil stores	30-05-2019

40	Akshimamashroom unit	30-05-2019
41	Manikutty tailoring unit	30-05-2019
42	Thiparambil stores	30-05-2019
43	Vavas bakery and collbar	30-05-2019
44	Thrisha bookstall	30-05-2019
45	Thanaljivika nursery	30-05-2019
46	Puthuma tailoring unit	06-06-2019
47	Anna readymade	08-06-2019
48	A and A	08-06-2019
49	Hrithyastichingcenter	08-06-2019
50	Fathima textiles	08-06-2019
51	Fathima stores	08-06-2019
52	Appus readymade	10-06-2019
53	Aparna stores	10-06-2019
54	Parvana stichingcenter	18-06-2019
55	Apple	19-06-2019
56	Manna coolbar	19-06-2019
57	Ayyappan pappadam	19-06-2019
58	Trm stores	19-06-2019
59	G and G tutioncener	19-06-2019
60	Kallar milk product	19-06-2019
61	Orchid garments and stichingcenter	21-06-2019
62	Achusstichingcenter	05-07-2019
63	Guru nagar	28-12-2019
64	Sreelakshmi tailoring unit	28-12-2019
65	Abhirami tailors	28-12-2019
66	Arya tailoring	28-12-2019
67	Parvathi atores	28-12-2019
68	Nayana soap unit	28-12-2019
69	Sivamritha tailoring unit	02-01-2020
70	Kounthi	02-01-2020
71	Green food chappathyunit	21-08-2020





### **Catering Unit**

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

In collaboration with Krishi Bhavan & Homeo Hospitals, CDS placed 2NHG members for the post of sweepers.

One Holobricks unit and Janakeeya Hotel was started in Nedumkandam CDS.



### **Stitching unit**



There are 15 HarithakarmaSena members in Nedumkandam CDS. They collected non degradable wastes from households and deliver it to Plastic Shredding unit. The members of Harithakarmasena are also engaged in the cleaning activities of quarantine centers and are

provided with Covid duty at panchayath entrance to measure the temperature of visitors. They also manufacture sanitizer with the help of Kallar PHSC Medical Officer

### **ACHIEVEMENTS IN SOCIAL DEVELOPMENT**

Ashraya is an integrated project aimed at identification and rehabilitation of destitute families. CDS identified 120 families as Asraya beneficiaries and provided them with food, water, shelter and proper sanitation



### **Ashraya Medical Camp**

In Nedumkandam CDS, Ashraya project was started on 2003. The CDS has conducted a survey for Ashraya beneficiary who are in need of medical treatment. These beneficiaries are included in the project “Pariraksha Paliative Care” in medical department. Now there are 120 beneficiaries at Nedumkandam CDS.

### **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 grassroots-level issues affecting women and children. Ward-level classes are planned to create awareness of this service. Five to 10 members of the jagrathasamithi (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 154 members in these groups. The aim of forming such groups is to create a safe neighbourhood, locality and ensure freedom of movement and protect women and children from violence and atrocities.

CDS completed second 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.



### **GSLP Training**

In Nedumkandam CDS a total of 40 cases were reported. Most of the cases are resolved by resource persons and pending cases are submitted to be resolved by “SNEHITHA’ in Idukki district.

CDS conducted Neetham Campaign in 2018, 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.

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 381 Snehitha Calling Bell beneficiaries in Nedumkandam 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. CDS conducted medical camps for these beneficiaries and also provided them food mobilized from community kitchens

### **Kudumbashree School**

Kudumbashree School, the informal education programme which is executed coordinating with the NHG's envisages to improve the intellectual quality of common women. For this, information on different arena are given to them. As part of the state wide launch, district wise launch was also planned and successfully executed in every district.





### **Kudumbashree School Second Phase Inauguration**

#### **ACHIEVEMENTS IN MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)**

From the financial year 2018-19 to 2019-20, 28 Joint Liability Groups are formed.

SubhikshaKeralam' scheme aims at large scale production of vegetables, grains and legumes as part of achieving self-sufficiency in food production in the state. CDS converted 4acres of barren land into agricultural land in association with MGNREGA.

JLGs cultivated Tapioca , Vegetable ,banana and Ginger on a large scale.

Jaiveeka plant nursery was started with the help of CEF fund 50000/- and sales of flowering plants ,fruit bearing plants and ornamental fish,dog,birds etc was done through this nursery unit



**ThanalJaiveeka plant Nursey**

### **AnimalHusbandry**

Two Kerala Chicken unit were started in the CDS with the support of Community Enterprise Fund of Rs.1 lakh each.

Adugramam project was started in Nedumkandam CDS. There was a total of 52groupswith total members of 260



In Nedumkandam CDS, bank linkage campaigns were conducted and linkage amount of Rs 20600000was provided in (2019-2020) and an Interest subsidy of Rs 2530360 was also provided.



Conducted training about Samrudhy campaign and distributed vegetable seeds for all JLG members in Nedumkandom CDS

Identified flood affected JLGs and took necessary action to provide financial support through flood assistance crisis management fund. 25 JLG's are selected and 47 toolkit was provided with the help of planning board in 2019-2020

### **ACHIEVEMENTS IN BALASABHA**

Balasabha children were engaged in farming. Baasabha children are provided with their own saving accounts and they used the amount for their educational purposes during the times of school opening. In Nedumkandam CDS, Balasabha Meet and Bala Parliament is conducted ever year



**Training Balasabha Children**



**Study Tour(Balasabha)**

## ACHIEVEMENTS IN DDUGKY

Conducted Mobilization campaign at panchayath level. 71 students completed training and are placed in various reputed organizations like ESAF Bank, Technopark, Reliance, Kitex etc



Block level best performance in DDUGKY



Mobilization program

## CDS INITIATIVES DURING FLOOD

During 2018, Nedumkandam CDS were severely affected by floods. 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.

## EFFORTS DURING COVID/FLOOD

During Covid lock down period everyone was taking care of their 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 Nedumkandampanchayath got such an opportunity to work for the wellness of the society. The major livelihood activities of Nedumkandam panchayath is Agriculture, Animal Husbandry, Food Processing, Stitching, Coir Bag production etc. During the COVID lock down period, Nedumkandam 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 Neighbourhood 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 16<sup>th</sup> June 2020. As a Covid related activity the members of the CDS manufactured masks and sanitisers and distributed among the community.



**AgathirahithaKeralam:**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.

During the covid time kudumbashree District mission planed a program called"BalasabhaBalakrishi".All Balasabhachildrens actively involved this program in Nedumkandom CDS

**Microfinance:** 285 NHG's has requested fund under Chief Minister's Helping Hand Loan Scheme and a loan amount of Rs 19925000 has been approved. The CDS has formed 490 WhatsApp groups with all NHG, ADS, CDS 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. During the covid time, Kudumbashree with ATMA planned two programs for all NHG members and created a WhatsApp group 'Kizhangu Varga Krishi Paripalanam' and 'Pachakary Krishi Nattarivukal' and the JLG beneficiaries had actively involved in these programmes.

### **EXPERIENCES SHARED BY CDS CHAIRPERSON**

Ms. Luciya Joy, community development society of Kudumbashree in Nedumkandam, recollected her growth after joined in Kudumbashree. She has been in the role as a CDS chairperson for 6 years. She was elected as a CDS chairperson for second time. In 2009-2012 she has working Vice Chairperson and 2015-2021 worked as a chairperson. During the time of Covid/Flood, she witnessed the unity of Kudumbashree members in helping others in distress. She felt very satisfied for organizing Agathirahitha Keralam and Janakeeya Hotel in Nedumkandam CDS.