



**CDS CHAIRPERSON:  
Ms. PUSHPA VIJAYAKUMAR**

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**ETTUMANOOR  
COMMUNITY DEVELOPMENT SOCIETY**

## **ETTUMANOOR COMMUNITY DEVELOPMENT SOCIETY**

Ettumanoor is a Municipality located in Thrissur 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. Pushpa Vijayakumar the CDS chairperson with the help of her CDS members.**

### **The Team**

<b>SI No</b>	<b>Name</b>	<b>Designation</b>
1	Pushpa Vijayakumar	CDS Chairperson
2	Soumya Somu	CDS Vice chairperson
3	Sudharmma M N	Accountant
4	Lissy	CDS Member & MGNREGS Upasamithi Convenor

<b>Name of the Programmes</b>	<b>Number of Units formed</b>	<b>No of members</b>
Neighbourhood Groups (GENERAL & MINORITY)	<b>38</b>	<b>457</b>
Elderly NHGs	<b>18</b>	<b>169</b>
Special NHGs (SC, ST, General)	<b>3</b>	<b>39</b>
Microenterprises	<b>42</b>	<b>130</b>
Joint Liability Groups	<b>16</b>	<b>70</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 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 Ettumanoor CDS from the financial year till August 31st 2020

<b>Financial Year</b>	<b>No:- of Linked NHGs</b>	<b>Linkage Amount</b>
2018-19	35	23390000
2019-20	33	23550000
2020-21	14	8870000

##### **Kudumbashree Sthree Suraksha Bima Yojana (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 Ettumanoor CDS, 3066Kudumbashree members are availing the benefits of the scheme.

### **Interest subsidy scheme**

The interest subsidy scheme aims to provide interest subsidy for the bank loans availed by KudumbashreeNeighbourhood 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 2017- 18 2018-19 and 2019-20.

<b>Financial Year</b>	<b>Total amount disbursed</b>
2017-18	563366
2018-19	2622954
2019-20	251407

### **Revolving Fund**

Revolving Fund is a fund assistance scheme under NULM which provide Rs.1440000to the eligible NHGs. The below table shows the status of revolving fund disbursed by the CDS in the financial year 2018-19and 2019-20.

<b>Financial Year</b>	<b>Total amount disbursed</b>	
	<b>NHG</b>	<b>ADS</b>
<b>2018-19</b>	430000	650000
<b>2019-20</b>	1010000	105000

### **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 Ettumanoor CDS, 48NHGs submitted loan application and an amount of Rs. 26589800 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 Ettumanoor CDS, 209NHG groups were identified for Chief Minister's 'Sahayahastham' (Helping Hands) loan scheme and an amount of Rs 25580028 got sanctioned.

### **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 support member families to avail Laptops to ensure online education to their children. In EttumanoorMunicipality, the scheme benefits to 119members from 17NHGs.

### **ACHIEVEMENTS IN MICROENTERPRISE**

The below table shows the details of enterprises formed from the financial year 2018-19 to 2019-20

<b>Sl.No</b>	<b>Details of Enterprise started</b>	<b>No of units started</b>
1	Curry powder Units	1
2	Stitching units	8
3	Stationary Shop	3
4	Vegetable shop	1
5	MotherKitchen	2
6	Chapathi units	2
7	Drycleaning centre	1
8	Mushroom Cultivation	1
9	Plant Nursery	2
10	Beauty parlour	1
11	Catering	2

12	Refreshment stall	3
13	Detergent	1
14	Eucaliptus oil	1
15	Harithakarmasena	5
16	Food products(chips)	2
17	Ekalavya Herbal Products	1
18	DTP Centre	1
19	Tours&Travels	1
20	Anugraha Laboratory	1
21	Homeshop Management Team	1
22	Fish selling	2

During 2019-20, Rs 10 lakh was provided to ME units as Community Enterprise Fund

Skill trainings are given for Kudumbashree members under various schemes like Arise, SEP

In collaboration with Union Bank, MedicalCollege CDS placed 3NHG members for the post of sweepers.

In collaboration with Water Authority Dept, CDS placed 1NHG member as meter reader.

CDS started Janakeeya Hotel(Budget friendly Hotel) at Ettumanoor during covid'19 pandemic in the month of April 2020

There are 34HarithakarmaSena members in Ettumanoor CDS. They collected non degradable wastes from households and gave it to Clean Kerala company. These members were also engaged in the cleaning activities of quarantine centres.

### **JanakeeyaHotel**

Janakeeya hotel became a community kitchen for 82 days during the lockdown period.

The food was delivered directly to the Snehitha calling bell beneficiaries by the CDS members themselves



EttumanoorKudumbashree beneficiaries ensured their participation during Onam, Christmas fairs and Vanitha max and increased demand for their products.

Steps have been taken to carry out Home shop activities at the ward level formed by the Home Shop managers group

Value added product and plant nursery has been started by EttumanoorKudumbahsree beneficiaries.

### **ACHIEVEMENTS IN SOCIAL DEVELOPMENT**

Ashraya is an integrated project aimed at identification and rehabilitation of destitute families. CDS identified154 families as Asraya beneficiaries and provided them with food, water, shelter and proper sanitation.

### **OTHER FINANCIAL ASSISTANCE**

<b>DESCRIPTION</b>	<b>AMOUNT</b>	<b>YEAR</b>
DisasterManagement fund	153180	2018
Disaster Management fund	22190	2019
Medical aid	61650	2018
Medical aid	42920	2020
House Construction	35000	2020
Donation	3000	2020
Vessels	15000	2019

Actively participated in the ward level monitoring committees and took the recommendations to the grassroot level.Ettumanoor CDS leads the charge for Covid defence activities,it lead

homeopathic medicine distribution, mask distribution, Grand care and umbrella community distance etc.

Ettumanoor CDS is also active in finding solutions to various problems in the community. It gets sincere co-operation in medical aid fund raising, charity fund raising and more was able to sell 2390 Navakerala lotteries. CDS are all involved in the various activities of the local government in the local economic development process. CDS took the lead in renewing the enrolment of 4322 families in RSBY.

### **ACHIEVEMENTS IN GENDER**

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.

The GRC was launched on 10th January 2019 and the women wellness centre and yoga centre were also opened at the GRC. The CDS utilizes the women's Library and the services of a community counsellor for counselling. Cloth bag making training was provided to 5 tailoring units under the leadership of GRC

Vigilant Groups are formed in all wards. There are 238 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 3 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.

CDS conducted Neetham Campaign 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 classes in association with Fire & Safety Department. Self-defence class were also conducted in association with Janamythri police

Counselling centre started functioning in Gender Resource Centre.

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 formed KUMARI CLUB for the same.

CDS conducted awareness classes as part of Women's 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 154 Snehitha Calling Bell beneficiaries in Ettumanoor 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.



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

From the financial year 2018-19 to 2019-20, 16 Joint Liability Groups are formed.

'SubhikshaKeralam' scheme aims at large scale production of paddy, fruits, vegetables, tubers, grains and legumes as part of achieving self-sufficiency in food production in the state. CDS converted 1249 acres of barren land into agricultural land in association with MGNREGA.

JLGs cultivated Tapioca, Vegetables, and Ginger on a large scale



CDS took initiative in tie up with an NGO for getting support for flood affected JLGs. As a result, the NGO supported them in buying fertiliser for the flood affected JLGs.

CDS conducted weekly and monthly markets for selling products of JLGs.

In Ettumanoor CDS, the linkage amount of JLGs was 25 lakhs and Interest subsidy was Rs 132023. Area incentive provided for JLGs was Rs 103280

Efforts are being made to carryout Growbag & Waste Land Cultivation under Subhiksha Kerala Scheme and thereby achieving self-sufficiency in production. Value added product and Plant Nursery has been started. Municipal Improvement project was made by these nursery members.



#### **ACHIEVEMENTS IN BALASABHA**

Balasabha children were engaged in farming. Balasabha children were having their own saving accounts and they used the amount for their educational purposes during the times of school opening.

Conduced Balasabha Meet and Bala Parliament in ever year

#### **ACHIEVEMENTS IN SEPTEMBER**

Conducted Mobilization campaign at Municipal level.

<b>Description</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
ESTP	20	18	0
SEP	10	06	02

## **CDS INITIATIVES DURING FLOOD**

During the flood in 2018, Ettumanoor CDS was also severely affected as it is located on the banks of river Meenachil. 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.

The preparation of the camps during the floods, the welfare of the inmates, the delivery of food, and clothes, cleaning coordination were all done with one mind. The distribution of food at the Parliamentary Election Polling Station was also carried out efficiently,

Mobilized materials worth Rs.95000/- from Kudumbashree members and transported it to another flood hit districts

## **EFFORTS DURING COVID/FLOOD**

During Covid 19 lock down period everyone was taking care of our 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 EttumanoorCDS got such an opportunity to work for the wellness of the society. The major livelihood activities of EttumanoorCDS is Agriculture, Animal Husbandry, Food Processing, Stitching, Coir Bag production etc. During the COVID lock down period, EttumanoorCDS 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 Municipality and CDS mutually worked together for establishing community kitchen. The fund needed was collected through various voluntary organizations, agencies, ADSs and neighbourhood groups. The Municipality 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 23<sup>rd</sup> March 2020. As a Covid related activity the members of the CDS has made masks and sanitisers and distributed among the community. Janakeeya hotel become a community kitchen for 82 days during the lockdown period. The food was delivered directly to the Snehitha calling bell beneficiaries by the CDS members themselves. They actively participated in the ward level monitoring committees and took the recommendations to the grassroot level. Ettumanoor CDS leads the charge for Covid defence activities, homeopathic medicine distribution, mask distribution, grand care etc.

In Ettumanoor CDS Rs1,25,000 was provided to flood affected Microenterprise, Sreelakshmi Spinning Unit.

### **Agathirahitha Keralam:**

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.

Awareness festival for children of Balasabha, Pencil Campaign, Gandhiji in Balasabha programme, drawing competition, various awareness classes etc were organised in association with Excise, Police and Health Department. In addition, as part of the Diamond Jubilee Fellowship programme, 62 children were enrolled in training of various arts.

Kudumbasree school successfully trained 63 resource persons and conducted the "Arive Utsavam". 44 ordinary families who did not have gas connection have been provided with free gas connection as per the Prime Minister's Ujjwal plan. Kudumbasree Kalamela (Arangu) has been performing for the last two years with the aim of encouraging the artistic, sports and natural talents of the Kudumbasree Members.

CDS took lead in renewing the enrolment in RSBY.

Ettumanoor CDS is also active in finding solutions to various problems in the community. It gets sincere cooperation in medical aid, fundraising, charity fundraising and many more.

**Microfinance:** 209 NHG's has requested fund under Chief Minister's Helping Hand Loan Scheme and a loan amount of Rs 25580028 has been approved. The CDS has formed 14 WhatsApp groups with 296 members to ensure that all the information's are transferred to the grass root level within no time. High achievers in Plus two and SSLC classes were felicitated and learning materials were distributed. With the help of ADS, TV's and mobile phones were distributed to needy children for online learning

**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.

**CONVERGENCE WITH OTHER DEPARTMENTS**



Agriculture Department



Veterinary Department

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

Ms. Pushpa Vijayakumar, Ettumanoor Community Development Society Chairperson of Kudumbashree, recollected her growth after joined in Kudumbashree. She has been in the role as a CDS chairperson for 15 years. She was elected as a CDS chairperson for third time. Many of the activities are curtailed due to Covid/flood, but they have to go on with ongoing activities for our organization, and this led them in conducting a new experience of online CDS Committees, ADS and NHG meetings.

She expects close co-operation of all the members of Ettumanoor Kudumbashree in future. This leads to an upliftment of Ettumanoor CDS as a model to others.

