



**KUDUMBASHREE**  
STATE POVERTY ERADICATION MISSION, GOVT. OF KERALA



**KIZHUVILAM CDS, THIRUVANATHAPURAM**

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## **KIZHUVILAM CDS, THIRUVANATHAPURAM**

Kizhuvilam CDS is located in the Chirayankeezhu block of Trivandrum District. Smt. Sheeja K S is the current CDS chairperson and it the second term for her as the chairperson. The report summarises the major achievements of the CDS in the last three years.

*Table No. 1 Basic Details*

<b>Number of ADS (Area development society)</b>	20
<b>Number of NHG</b>	345
<b>Number of Members</b>	
<b>PWD NHG</b>	1
<b>Elderly NHG</b>	27
<b>SC - NHG</b>	48
<b>Number of memebtrs in SC NHGs</b>	728
<b>DFK Beneficiaries</b>	129
<b>Number of ME (Micro enterprises)</b>	59
<b>Group ME</b>	23
<b>Individual ME</b>	36
<b>Number of JLG (Joint liability groups)</b>	51
<b>Area of cultivation</b>	18.105 hector
<b>Number of Balasabha</b>	20

### **CDS members**

Sheeja K S  
Bindu  
Suneethi V Nair  
Padmakumari  
Rijitha  
Radhamani  
Prasanna  
Sajitha  
Sreekala B M  
Lalitha  
Reeja  
Sreedevi  
Hemalatha  
Rasheeda J  
Prameela I S  
Rajitha  
Sheeba  
Bindhu  
Manonmani  
Ammini  
Kavitha Santhosh



(Picture1: CDS meeting)

### **MICRO FINANCE**

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**Linkage loan** : 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.

*Table 2 : linkage loan distributed in the past financial years in the CDS*

<b>Financial Year</b>	<b>Number of NHGs</b>	<b>Amount</b>
<b>2016-17</b>	43	1924400
<b>2017-18</b>	43	2488000
<b>2018-19</b>	46	27468000
<b>2019-20</b>	80	48420140
<b>2020-21</b>	15	9500000

**Matching grant & Vulnerability Reduction fund** : 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.772327/- was distributed to 212 NHGS. Vulnerability Reduction Fund (VRF) is provided to address vulnerabilities like food security, health security and to meet the needs of the vulnerable persons in the village. In the CDS, Rs.7375000/- was provided to 42 NHGs as VRF.

## **MICRO ENTERPRISES**

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Kudumbashree provides skill development training to women, motivating them to take up micro enterprises for livelihood. The Kizhuvilam CDS is also actively engaged in Micro enterprises and Marketing initiatives. Some of the very successful MEs include branded rice, flour mill, food processing unit, tailoring units, stationary shops, soap and lotion making, catering unit, fruit shop, umbrella making, juice shop, electronics and electrical repairing unit, kudumbashree café , painting unit, beauty parlour etc. One of the successful

unit is Jeevamritham kuttari unit which sells the rice in the brand name ananthapuri rice. The unit collects paddy from the local co operatives and make the rice to sell.

**Harithakarma Sena:** The Haritha Karma Sena collects non-biodegradable waste from houses and establishments to shredding units for recycling. Harithakarma sena is working successfully in the CDS. In the initial days, it was difficult for them to get the user fee on time. The interventions from CDS chairperson helped them to get the user fee on time and thereby a steady income as well

**Construction team :** A women construction team is working in the CDS. They got the work order for constructing house under LIFE scheme.



(Picture2: Café Unit)



(Picture3:Ananthapuri rice)

## **AGRICULTURE AND ANIMAL HUSBANDRY**

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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

Kizhuvilam CDS are actively involved in cultivation of paddy, medicinal plants, corn, root crops and vegetables.

**Jaivika Plant Nurseries:** Plant nurseries aims to attain self sufficiency on demand of the propagation material for Kudumbashree as well as for the supply of best quality seedlings and saplings to all at reasonable and uniform rates throughout Kerala. Establishment of plant nurseries ensure supply of quality seedlings to public and JLG groups with the aim of livelihood support. Kizhuvilam CDS has started a plant nursery under this scheme which produces vegetable and medicinal saplings.

**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. Kizhuvilam CDS has provided CIG to two units for cow rearing



(Picture4:crop cultivation)

## MARKETING

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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.

**Monthly Markets :** Monthly markets and nattuchantha helps the entrepreneurs and JLG groups to get a steady income. Monthly Markets are temporary markets organized at Panchayats, which will be conducted on fixed dates of each month at fixed locations in the premises of the respective Panchayats for a duration of not less than three consecutive days. The Kizhuvilam CDS has conducted monthly markets, nattuchantha, office mela and daily markets regularly.



(Picture5 : Onam market)

The table shows the number of units participated in the markets regularly

*Table No 3 : Participation of groups in marketing initiatives*

Marketing initiatives	No of groups regularly participated
Nattuchantha	15
Monthly markets	26
Office mela	4

## **DDU – GKY**

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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 all wards and motivated students to join the program.

## **SOCIAL DEVELOPMENT**

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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 129 beneficiaries and the CDS is providing monthly food kits to them. The CDS has conducted a free medical camp for the beneficiaries in the past year.

**Balasabha :** Balasabha is the childrens group aims to provide holistic development of children. The CDS has successfully conducted various initiatives for Balasabha such as Sasthrotsavam, Jagratholsavam and Inspire. The Balasabha members are also given the ward level training for disaster management.

## **GENDER DEVELOPMENT**

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Kudumbashree started a number of gender development programs that aim 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.

**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 in 2019. 19 cases were registered in the GRC till August 2020. Various awareness classes have been conducted on topics such as violence against women, mobile phones and children, protection from drug abuse, breast cancer awareness, blood donation etc. Anti drug club is formed in the GRC. Various programs for children, elderly and women are also organised by the GRC that includes felicitation to elderly, snehitha calling bell meet, medical camp etc.

As part of the Snehitha at school, awareness classes organised in PNMGHS school.

**Snehitha calling bell** : It is an innovative program to support the people who are living lone without any support. The CDS has conducted various programmes such as meetings and tour programs for the support recipients



(Picture6:Snehitha calling bell meet)



(Picture7:GRC week observation program)

## Special Activities

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- The Kizhuvilam panchayat was the first LSGI in Kerala to install CCTV camera surveillance in all the wards collaboration with policestations. Various NHGs and ADS had contributed funds for this initiative. ADS committies have accumulated funds to install the CCTV and handedover it to the Panchayat president.



- The CDS has organised a number of ward level awarness class for NHG members on various issues/topics such as life style diseases, plastic free area and training by fire force team etc.
- The ADSs are giving awards to children who complete 10<sup>th</sup> and 12<sup>th</sup> standered exams in high grades annually.
- Pulimood ADS has given a TV for a child to attend in online classes. Mudapuram ADS has also given a mobile phone to a child for the same purpose.

## Most Satisfying Experience

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The chairperson could help an elderly women in distress using various services of Kudumbashree. The elderly lady was abondened by her children and she was living in

distress. None of her two children were taking care of their mother. The chairperson contacted the community counselor and snehitha staff for help. They could further proceed and got the order that asks the children to take care of their mother. So she could live in the same house peacefully

### **Activities durid Flood and Covid 19 period**

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- Various relief activities were taken up by the CDS during the flood and covid 19. In the lock down period the NHG members were the volunteers to distribute food to the needy. The panchayat has started the community kitchen later, and the Kudumbashree catering unit was in charge of food preparation.. The vegetables needed for everyday cooking was provided by the joint liability groups in the CDS.
- Budget hotel is inaugurated in the panchayat and functioning successfully.
- Four volunteers from the CDS did the Food packing in the maveli store throughout the period
- Under the ARISE scheme, electronical and electrical repire unit is established
- Counselling service were provided by community counselors for the people who needed it. Snehitha calling bell beneficiaries are also been contacted by the community counselors.
- Six tailoring units in the CDS has started cotton mask production. The ME groups also started sanitiser and lotion making in this period.
- **Chief Ministers Helping Hand loan scheme** : In this scheme, Kudumbashree NHGs will be given interest free loans as per demand. In the CDS, Rs.2,29,70,000/- was distributed among the 221 NHGs in this scheme.
- **Vidhyashree Scheme** : It supports member families to avail laptops to ensure online education to their children. The CDS has received 503 applications for Vidhyasree chitti scheme.

The CDS has contributed Rs.1,70,607/- rupees to CMDRF after the flood. 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 their houses after the

massive flood in Pathanamthitta. Three 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.

### **Best practises of CDS**

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- The CDS has collabrated with external agencies to provide training and support to NHG members to start income generation activities. The trainings are provided for value added products making, soap and lotion making, paper bag making etc. Now the enterprises are successfully functioning.

### **General Feedback and learning points of CDS Chairperson**

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Smt. Sheeja joined Kudumbashree in the year 2000. She was not active in any social activities. She became an ADS member, CDS Vice chairperson in previous years. It helped her to get a lot of practical knowledge in various fields which was not familier to her earlier. She says that the experiances as a CDS chairperson helps her to understand different situations and act accordingly. It helps her to view things more deeply and she tries to understand the multiple dimentions of every problem she faces.

She feels proud of the fact that now all the NHGs and ME groups are active in the CDS.

### **Conclusion**

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The CDS was able to carryout all the activities successfully. They also initiated a lot of NHG and ADS level activities that could help not only the members but also the community as a whole.

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