

An overview on the Success of Njarackal CDS



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Njarackal - At a Glance

Njarackal is a Village Panchayath in Vypeen Block in Ernakulam District It belongs to Central Kerala Division and is in the border of the Ernakulam District and Thrissur District. There are 16 wards and about 24,166 members and their main livelihood are

Njarackal CDS

Njarackal CDS is one of the best CDS in Ernakulam under the leadership of chairperson Mrs.Minimol Anthonies and Vice Chairperson Sheeba Rajendran play a vital role in bringing up women to the mainstream of the society.

Community Based Organization	
Number of ADS	16
Number of NHG	302
Number of NHG members	3776
Number of General NHG	225
Number of members in general NHG	3026
Number of PWD NHG	5
Number of members in PWD NHG	55
Number of elderly NHG	67
Number of NHG members in elderly NHG	720
Number of SC NHG	33
Number of SC members	520
Number of ST NHG	1
Number of ST members	11

Bank Linkage	86%
Number of Micro Enterprises	67 (13 Group,54 Individuals)
Number of Joint Liability Group	48
Number of Asraya families	138
Number of Balasabhas	36
DDUGKY	27

General Achievements (2017-2020)

Organisation, Microfinance and MIS – 72% of families are included in NHG During the last 3years, 15 new NHG formed as part of Year of NHG campaign. Regular meetings are conducted in three tier system and regular monitoring in book keeping ensure smooth functioning of NHGs.Through prathibhatheeram program 12 children are getting

educational classes and by Kayikatheeram program 18 children got training in sports. They can provide revolving fund to 47 elderly NHG and 62 Coastal NHG. 133 NHG availed Rs.1.56Cr as Bank Linkage and 56 NHG availed Rs 3Cr as bulk loan. Financial Literacy Campaign was conducted to NHG members

Microenterprises & Marketing - 36 ME groups registered and completed geo tag. They could disburse Rs.10lakh as Community Entrepreneurship Fund to NHG members to start micro enterprises.



Joint Liability Group

CDS started biopharmacy and provide interest subsidy to 12 jlg. Everyweek CDS are conducting 'Nattuchanta'

Special Activities

- Harithakarmasena is working strongly in the panchayath. There are five micro enterprises unit consist of 32 members collect plastics from houses and collect in MCF and given to clean Kerala. As a result of the success program Panchayath declared as Plastic Free Panchayath.
- As part of promotion of cloth bag ,a campaign conducted for stitching unit in convergence with St Therasas College .
- Classes were given to NHG members regarding the conversion of bio wastes to fertilizers and these products are sold through Biopharmacy
- As part of Calling bell Day campaign CDS in association with Janmaithri Police supplies gift of destitute.
- During Covid period, to avoid crowd in small shops, CDS have started home Delivery and also provide services to families in quarantine. Based on their needs provide services on their doorsteps.



Covid-19 and Flood related Activities

Various relief activities were done by CDS as part of their social responsibility during flood and Covid-19 lockdown period.

- Community kitchen started in Panchayath and distributed food to 240 families including destitute ,migrant labourers ,persons who are alone in houses not able to cook etc. Additional to that each ADS given atleast 30 food packets for 16 days to street vendors, migrant labourers etc. Balasabha children also participated in this venture. CDS started Budget (Janikiya) Hotel which got public attention .
- 128 NHG availed Rs 1.35Cr loan under CMHLS and 1368 families benefitted out of it.
- Food kits were distributed to Asraya beneficiaries by CDS members.
- Two children of Asraya beneficiaries provide online classes using CDS computer and also given tuition by Coastal resource person
- CDS with the help of ME units made 3000 masks and distributed to banks and other nearby institutions
- Preventive medicines were distributed to houses by CDS members
- CDS in association with bank has provided interest free loan to 24 financially backward children to buy laptop for online class
- To promote agriculture during Covid -19 as part of Subhiksha Keralam Campaign distributed 500 growbag and started Biopharmacy which provide seeds, saplings, fertilizers, pesticides, net etc
- Virtual Arangu conducted
- It is practice of CDS to telephone Asraya beneficiaries thrice a day to provide psychological support to them

Flood related Activities

- 56 NHG availed Rs 1.88Cr loan under RKLS (Resurgent Kerala Loan Scheme)and 375 families benefitted out of it. CDS also provided interest subsidy (Rs.5.71 Lakh) and Vulnerability Reduction fund (Rs.2.30 Lakh) to these CDS
- CDS took charge of disaster relief camp and provided cooked food .All CDS members and NHG volunteers went to other panchayath and participated in cleaning activities.
- CDS collected Rs.39095 from NHG members and transferred to CMDRF
- Sold 720 Navakerala lottery and 24 tickets got Rs 5000/ each as prize money

Best Practices of CDS

- CDS ensures participation NHG member in Gramasabha
- Panchayath Tax were collected by CDS members

- Every week Nattuchantha is conducting, nature fresh vegetables from JLG groups are sold
- Collected donation from NHG members and built houses to Asraya beneficiaries
- In order to survive from drought, CDS with Balasabha children supply butter milk to travelers
- CDS members had worked to ensure 100% enrollment of NHG members in RSBY (Health Insurance Scheme of GoK)
- As part of Vimukthi programme ,all NHG members participated in Night walk program

Most Satisfying experience of CDS Chairperson

It was a great experience that CDS with the help of NHG members collected Rs 3lakh and built house for Asraya Beneficiary which give more confidence to do socially relevant activities.

General Feedback

CDS chairperson said that **“It is the team work that made the difference”**. **Without the combined effort of CDS members Njarackal CDS would not have reached this feat”**

