



**PULIMATH
COMMUNITY DEVELOPMENT
SOCEITY**

CDS CHAIRPERSON: THANKAMANI R KURUP

PULIMATH COMMUNITY DEVELOPMENT SOCIETY

Pulimath is a panchayath located in Thiruvananthapuram 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. Thankamani R Kurup, the CDS chairperson with the help of her CDS members.

The Team

SI No	Name	Designation
1	Thankamani R Kurup	CDS Chairperson
2	Sunitha .B	CDS Vice- chairperson
3	Ajithkumar	Accountant
4	Deepa	CDS Member & MGNREGS Upasamithi Convenor

Name of the programmes	Number of Units formed	No of Members
Neighborhood Groups (NHGs)	385	6418
Elderly NHGs	18	310
Special NHGs (SC, ST, General)	Sc-42 ST-1, Gene-342)	SC-1117-, ST-12, Gen-5289)
Micro Enterprises	96	152
Joint Liability Groups	75	492

General Achievements

Achievements in Management Information System

The management Information System used by Community development societies, District mission's and state mission is for monitoring and planning of various programmes associated. Pulimath CDS completed 25 % State MIS

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 Pulimath CDS from the financial year till August 31st 2020

Financial Year	No: - of Linked NHGs	Linkage Amount
2017-18	48	13300000
2018-19	52	21815000
2019-20	39	13525000
2020-21	11	8100000

Kudumbashree Sthree Suraksha BimaYojana (KSSBY)

The Kudumbashree Sthree 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 Pulimath CDS, 2 Kudumbashree 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 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 2017- 18 to 2019-20.

2017-18	-	592569
2018-19	-	581429

2019-20 - 336961

Matching grant

The Matching grant is an incentive scheme for NHGs that establish bank linkage by qualifying in the grading system. In Pulimath CDS, a matching grant is distributed as below:

2017-18 - 50000

2018-19 - 49563

2019-20 - 15000

Vulnerability Reduction Fund

Vulnerability Reduction Fund (VRF) to CDS is provided to address vulnerabilities like food security, health security etc., and to meet the needs of the vulnerable persons in the village. In Pulimath CDS, Rs 100000/- was provided to flood affected NHGs as VRF.

Revoiving fund

Revolving Fund is a fund assistance scheme under NRLM4 which provide Rs.120000/- to the eligible NHGs in the year 2019-20.

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 neighborhood groups whose livelihood have been affected by Covid-19 pandemic. All the beneficiaries within neighborhood group can get a maximum amount of Rs. 20,000 as loan. In Pulimath CDS, 308 NHG groups were identified for Chief Minister's 'Sahayahastham' (Helping Hands) loan scheme and an amount of Rs 2,94,70,000/- 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 to support member families to avail Laptops to ensure online education to their children. In Pulimath Panchayath, the scheme benefits to 20 members from 9 NHGs.

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	No of units started
1	Curry powder Units	1
2	Stitching units	10
3	Stationary Shop	11
4	Vegetable shop	1
5	Catering	3
6	Fod processing	7
7	Soap, lotion etc.	4
8	Readymade	4

170 members were provided Hightech cage for rearing 25 birds per cage. They were also provided with 50 Kg feed, 3 months Insurance, Bank loan of 17 L and subsidy of 8.5 L. Skill trainings are given for Kudumbashree members under various schemes like Arise, Harsham, etc.

In collaboration with Veterinary Sub Centre, CDS placed 1 NHG member for the post of sweeper

In collaboration with Water Authority Dept CDS placed 1 NHG members as meter readers.

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

There are 37 Harithakarma Sena members in Pulimath 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 centers

ACHIEVEMENTS IN SOCIAL DEVELOPMENT

Ashraya is an integrated project aimed at identification and rehabilitation of destitute families. CDS identified 149 families as Asraya beneficiaries and provided them with food, water, shelter and proper sanitation.

CDS transformed the life of beneficiary who was intellectually disabled and was lacking socialization. With the initiative of CDS, he got MGNREGS job card and started to earn for his living. As part of regular monitoring, CDS included him as a beneficiary of Snehitha Calling bell.

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 grassroot-level issues affecting women and children. Ward-level classes are planned to create awareness of this service. Five to 10 members of the jagratha samithi (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 161 members in these groups. The aim of forming such groups is to create a safe neighborhood, 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 Camapign 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.

Counseling centre started functioning in Gender Resource Center. GRC10 conducted women status study and published the report with the support of Sakhi.

Awareness classes on atrocities against women, children, elderly was conducted in CDS.

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 88 Snehitha Calling Bell beneficiaries in Pulimath CDS.. These interactions helped them to improve their mental health. Also 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, 75 Joint Liability Groups are formed.

Subhiksha Keralam' 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 13.5 acres of barren land into agricultural land in association with MGNREGA.

JLGs cultivated Chinese potato and Ginger on a large scale

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



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.

CDS INITIATIVES DURING FLOOD

During the flood in 2018, Under the leadership of Pulimath CDS , Kudumbashree members and volunteers cleaned the houses which were severely affected and donated 300000/- to CM relief fund

EFFORTS DURING COVID/FLOOD

During Covid 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 Pulimath panchayath got such an opportunity to work for the wellness of the society. The major livelihood activities of Pulimath panchayath is Agriculture, Animal Husbandry Food Processing, Stitching etc. So during the COVID lock down period, Pulimath 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 neighborhood 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 May 2020. As a Covid related activity the members of the CDS has made masks and sanitisers and distributed among the community.

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.

Microfinance: 308 NHG's has requested fund under Chief Minister's Helping Hand Loan Scheme and a loan amount of Rs 29470000/- has been approved. The CDS has formed 19 what's app groups with 650 members to ensure that all the information's are transferred to the end level within no time.

EXPERIENCES SHARED BY CDS CHAIRPERSON

Ms. Thankamani S, community development society of Kudumbashree in Pulimath, recollected her growth after joined in Kudumbashree. She has been in the role as a CDS chairperson for 3 years. She was elected as a CDS chairperson for the first 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 Pulimath Kudumbashree in future. This leads to an upliftment of Pulimath CDS as a model to others.

