



AN ADAT SUCCESS STORY

CDS Documentation

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An Adat Success Story

Adat is a panchayat located in Thrissur district. Agriculture is the main occupation of the village. The village is looking forward to industrial sector to flourish.



RATHNAVALLI SATHYAN
CDS Chairperson



Silvy Mathew
CDS Vice Chairperson



Beena K.F
CDS Accountant

Adat CDS has 18 CDS members and five subcommittee members. Rathnavalli Sathyan is the CDS Chairperson, and Silvy Mathew is CDS Vice Chair person. Member secretary is Matly M.Chervathoor and Beena K.F is CDS accountant. Their unity adds strength to the developmental activities in the panchayat. CDS meetings were held twice every month. Subcommittee meetings are also convened. CDS and panchayat join hands together to fortify the Kudumbashree network in the panchayat and avail all the benefits to the deserved.

Schemes being implemented in Adat village panchayat are as follows

1. Organization
2. Micro Finance
3. Micro Enterprises
4. Agriculture and AH
5. Social Development (Destitute Free Kerala, Buds, Balasabha)
6. DDUGKY
7. RKLS
8. CMHHS

ADAT CDS- AT A GLANCE

S.No	General Informations	Total
1	Total number of NHGs	255
2	Number of newly formed NHGs	33
3	Number of elderly NHGs	18
4	Number of PWD NHGs	2
5	Number of NHGs having linkage loan	190
6	Total amount of Linkage loan disbursed	10.5 crore
7	Number of NHGs having loan from backward development corporation	51
8	Loan amount got from backward development corporation	2.27 crore
9	Interest subsidy amount got for NHGs	Rs. 11,57,656/-
10	No. of NHGs completed auditing (2019-2020)	241
11	Total number of Micro Enterprises	52
12	Total amount of Community Enterprises Fund distributed	10 lakh
13	Total number of JLGs	48
14	No. of JLGs having linkage loan	20
15	Amount of linkage loan availed JLGs	Rs.61,43,761/-
16	Interest subsidy availed to JLGs	Rs. 2,15,563/-
17	Incentive for JLGs	Rs.4,65,873/-
18	No. Jaivika plant nursery	1
19	No. of Ashraya beneficiaries	113
20	Total project cost	Rs. 3,32,95,150/-
21	Challenge Fund	Rs. 10,63,429/-
22	No.of NHGs having loan as part of CMHHS	203
23	Loan amount as CMHHS	Rs. 1, 62, 01,607
24	No.of NHGs having RKLS loan	15
25	Subsidy amount availed NHGs having RKLS loan	Rs. 3, 95, 252/-
26	Flood relief fund distributed	Rs. 98,960/-
27	Amount collected by selling Nava Kerala Lottery	Rs. 44,689 /-

Organization

Adat grama panchayat has 18 ADS. Like any other CDS in the state, Adat is also having a strong base of 255 neighbourhood groups including 33 newly formed NHGs with 4093 women members. They create a better network for expanding the Kudumbashree activities in the panchayat in a successful way. CDS succeeds in its administrative capacity by implementing different schemes in a successful way. CDS also forms elderly neighbourhood groups offering them special care. The CDS committee also gives special importance to the Kudubashree activities held in the panchayat.



Micro Finance

Adat CDS keeps a good record in their financial transactions and that makes it easy for the CDS to get the financial support from banks and Kudumbashree. CDS was able to avail a bulk loan of Rs. 2.27 crore from back ward development corporation and distributed to 51 NHGs at 4 % interest. This helped the NHG members to solve their financial problems to a great extend. CDS has offered financial assistance to the NHG members engaged in various income generating occupations. CDS could avail linkage loan of Rs. 10.5 crore to 190 deserved NHGs which offered them a great relief for them.



CDS also focusing to avail interest subsidy to all deserved NHGs and they could distribute Rs. 11.57 lakh towards this. In the 2019-20 financial year 241 NHGs have successfully completed their auditing. It is touted to be one of the remarkable achievements of the CDS.

Micro Enterprises

Majority of NHG members in Adat panchayat is find their livelihood from Kudumbashree enterprises and from the agriculture field. CDS could form 52 micro enterprises in the panchayat and CDS availed them Rs.10 lakh as community enterprises fund. Women are



engaged in various enterprises like tailoring units, canteen, curry powder units, chips making units etc. Groups take to local markets to sell their products, with the help of CDS. Haritha Karma Sena is a successful model of ME in the panchayat and 16 women are included in the group. CDS already has set up a waste management unit, and the Haritha Karma Sena collected the waste from 16 wards which is a major source of income.

Agriculture and JLG

Kudumbashree's joint liability groups(JLG) take a good effort to lead the CDS to prosperity and all these groups have registered in the CDS. There are 48 JLGs in which 240 members engage in agriculture activities to generate income. Vegetable farming sector grows ladies finger, beans, bitter guard, spinach and fruits are cultivate abundantly and the produce from the farm collectives are sold out to the neighborhood traders and many residents procure it directly. There is a high demand for farm fresh organic products. One Jaivika plant nursery is functioning in the panchayat and CDS trying to form more jaivika plant nurseries for getting good income for the NHG members.



CDS is always giving a helping hand to all JLGs by offering them adequate financial support and technical support. CDS has availed linkage loan of Rs. 61.4 lakhs to 20 JLGs and helped

them to strengthen their livelihood for better earning. So as to encourage their effort and provide them with additional economic support Rs.4.65 lakh distributed as incentive to the JLGs, and availed interest subsidy of Rs.2.15 lakh.

Social Development

Destitute Free Kerala

Ashraya, alias destitute free Kerala, is an integrated project aimed at identification and rehabilitation of destitute families. As part of the project 113 beneficiaries were identified in the panchayat. With the convergence of local body and other departments, CDS avail the essential services such as food, medicine, treatment, cloth etc



to the beneficiaries. Total project cost is Rs. 3,32,95,150 and Rs. 10,63,429 as challenge fund.

Balashba

50 Balasabha has formed under the leadership of CDS and all groups are very active partakers in the initiative. There are 270 boys and 543 girls in Balasbha. CDS is conducting several awareness programmes and workshops for the intellectual and talent development of the members.

DDUGKY

DDUGKY (DeenDayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Skill training and placement program of the Ministry of Rural Development (MoRD) to provide high quality skill training, development and placement program for the rural youth is being implemented in the state by Kudumbashree. The CDS in



Adat panchayat could ensure skill training for three youngsters under the scheme.

Gender Resource Centre

As part of women empowerment activities, Kudumbashree CDS led Gender resource centre is functioning in the panchayat to ensure the security of women joining hands with Jagratha Samithi. The activitie sunder Gender Resources Centre has received due recognition in the panchayat. Particularly, to connect Ayalkootam women and to make them aware of the rights of women, Gender Resource Centre (GRC) has made it possible. It also take part in giving support to the women who faces atrocities by giving them counseling services and other support. Conducting gender basad training for the neighbourhood women is another activity of gender resource centre. Thus women in Adat panchayat, have their own space to share their ideas, problems, and grievances.



Services in times of Flood



1. Distributed tool kit to 10 JLGs those who suffered agricultural loss due to flood
2. Aailed Rs.20,000 to Kudumbashree farm groups for those who faced a heavy agricultural loss in 2018 and 2019.
3. Organized community kitchen and distributed food packets to the people in camps
4. Collected cloth and food items through sponsorship and distributed to the needy
5. Collected Rs.98,960 and handed over to Chief Ministers Flood relief fund
6. As part of Resurgent Kerala Loan Scheme, a sum of Rs. 67,97,500 has distributed to the neighbourhood groups ,to give them an economic support
7. Aailed Rs.3,95,252 as inter subsidy to the RKLS beneficiaries
8. Collected Rs.44,689 by selling Nava Kerala Lottery as part flood relief activity of Kudumbashree
9. Cleaned houses and other firms in the flood affected area

Services in times of Covid-19

1. Joining hands with panchayat, Adat CDS set community kitchen and distributed food packets every day. Panchayat president, members and standing committee members took part to manage unprecedented crisis occurred after Covid 19 pandemic

2. Could help 2013 neighbourhood groups by availing them Rs.1.62 crore as loan



Learning Points of CDS Chairperson

Rathnavally Sathyan was like any other common women in Kerala, who led a silent life in her family. She lacked courage to step out of her house or travel alone. After taking charge of CDS chairperson she acquired courage and knowledge to move forward. Now she has realized her true potential to involve in the society and achieve goals by putting use of her efforts in a good way.



Personal Satisfaction

By utilizing the Panchayat Plan Fund, as part of Agathirahitha Keralam scheme beneficiaries basic were provided requirements such as food, medicine, cloth etc. They were also given awareness about the usage of mask and sanitizer for preventing Covid 19.

**PERSONAL
SATISFACTION IS
THE MOST
IMPORTANT
INGREDIENT OF
SUCCESS.**

- DENIS WAITLEY

Conclusion



Under the leadership of Rathnavally Sathyan as the CDS chairperson, the functioning of Kudumbashree in Adat has taken new heights. The achievements of the CDS are visible in different areas. Currently, all the activities of Kudumbashree has the backing from Panchayat and CDS administrative committee. For keeping track of the CDS activities, it has the support of CDS accountant.

