



## Story of Ananganadi CDS, Palakkad

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Ms. Usha, CDS Chairperson



A document prepared in conversation with the Chairperson of the Ananganadi CDS, Palakkad district.

## 1. Introduction

**Ananganadi Grama Panchayat** is a medium sized Grama Panchayat in Palakkad district of Kerala state spreads over 20.78 sq.kms with 24,445 populations as per the 2011 census. Total number of wards is 15. Provided below are the demographic information about the panchayat (table 1).

<i>Name of the Grama panchayat</i>	<i>Ananganadi</i>
<i>Number of wards</i>	<i>15</i>
<i>Block panchayat</i>	<i>Ottappalam</i>
<i>District name</i>	<i>Palakkad</i>
<i>Area</i>	<i>20.78 sq.km</i>
<i>Number of house holds</i>	<i>7,491</i>
<i>Population</i>	<i>24,445</i>
<i>Men</i>	<i>11,386</i>
<i>Women</i>	<i>13,059</i>
<i>Scheduled Cast families</i>	<i>3894</i>
<i>Population density</i>	<i>1,177</i>

**Table 1: Demographic information of Ananganadi Grama Panchayat**

### 1.1 General information about the CDS

Ananganadi CDS is one of the better performing CDS in the District of Palakkad. It has 15 ADS and 163 NHGs, besides 34 Balasabhas. Out of the 163 NHGs, 10 are SC-NHGs, 8 are PWD special NHGs and 44 are NHGs for elderly. Total number of NHG members are 2296. Almost 47% of the population of Ananganadi panchayat are covered under the CDS. Mrs. Usha is the Chairperson of the CDS since 2018.

<i>S.No.</i>	<i>Information</i>	<i>Units</i>	<i>S.No.</i>	<i>Information</i>	<i>Units</i>
<i>1.</i>	<i>ADS</i>	<i>15</i>	<i>9.</i>	<i>Number of ADS members</i>	<i>105</i>
<i>2.</i>	<i>Number of NHGs</i>	<i>163</i>	<i>10.</i>	<i>Number of MEs</i>	<i>23</i>
<i>3.</i>	<i>SC NHGs</i>	<i>10</i>	<i>11.</i>	<i>Number of JLGs</i>	<i>38</i>
<i>4.</i>	<i>PWD NHG (Special )</i>	<i>8</i>	<i>12.</i>	<i>Number of Balasabha</i>	<i>34</i>
<i>5.</i>	<i>Elderly NHGs</i>	<i>44</i>	<i>13.</i>	<i>Number of NHGs graded</i>	<i>152</i>
<i>6.</i>	<i>Total NHG Members</i>	<i>2296</i>	<i>14.</i>	<i>NHGs linked</i>	<i>152</i>
<i>7.</i>	<i>BPL members</i>	<i>1607</i>	<i>15.</i>	<i>Number of Ashraya Families</i>	<i>186</i>
<i>8.</i>	<i>APL members</i>	<i>689</i>	<i>16.</i>	<i>Ashraya members</i>	<i>337</i>

**Table 2. General Information**

The table above depicts that 689 members are belonging to Above Poverty Line (APL) category, while 1607 belong to Below Poverty Line (BPL) category. 23 Micro

Enterprises owned by women entrepreneurs are effectively running their business. 38 Joint Liability Groups (JLG) are engaged in different types of agricultural activities. 152 out of 163 NHGs are graded and 152 of them could avail linkage loans from different banks. All NHGs those are graded



got linkage loan has shown 100% achievement. Ananganadi CDS has conducted various capacity development programmes through Kudumbashree School to strengthen the capacity of its members at the grassroots level. They have also conducted accounts training programme to the members of the NHGs to make the thrift and credit system a flaw less one. They also made entries of all thrift and credit data of NHGs in to the transactional MIS of Kudumbashree and attained 100% achievement.

### 1.3 Micro Finance activities

<i>Micro Finance Achievements</i>	<i>Units</i>
<i>Number of NHGs</i>	<i>163</i>
<i>Number of NHGs linked</i>	<i>150</i>
<i>Amount received as linkage loan</i>	<i>80 lakhs</i>
<i>Interest subsidy given</i>	<i>18.7 lakhs</i>
<i>No of NHGs received RKLS loan</i>	<i>3</i>
<i>Total amount of RKLS</i>	<i>4 lakhs</i>
<i>No of NHGs received Muttathe Mulla</i>	<i>14</i>
<i>Amount received</i>	<i>2.10 Cr</i>
<i>Number of beneficiaries</i>	<i>1,152</i>
<i>Number of NHG/ME received CEF</i>	<i>43</i>
<i>Loan amount</i>	<i>21 lakhs</i>

**Table 3: Micro Finance Achievements**

Micro finance (MF) activities of the CDS has been gaining an appreciable momentum during the recent past. 150 out of 163 NHGs are linked and obtained the linkage loan of Rs.80 lakhs with an interest subsidy of Rs.18.7 lakhs. RKLS loan of Rs. 4.00 lakhs have been provided to 3 affected NHGs, while 14 NHGs received Muttathe Mulla Loan. An amount of Rs. 2 crores and 10 lakhs has been dispersed among 1152 members. 43 NHG/ME received CEF. From the figures it appears that the CDS Micro Finance activities are in full swing. NHG members are getting benefit out of these activities.

#### **1.4 Micro Enterprises**

There are 18 Micro Enterprises (ME) working very actively in the panchayat under the leadership of Smt. Usha, the Chairperson of CDS and her team. They have trained 15 members under ARISE. 2 construction teams are there in the Panchayat with 10 members, besides one Harithakarmasena, with 28 members. Different food products, condiments, apparel works, and santhwanam health care providers are the products/services being provided by these enterprises.



#### **1.5 Marketing**

The CDS has organised monthly markets, 'Onachanda', and 'Vishuchanda' besides running home shops to market products of the micro enterprises with a turnover of Rs. 1 lakh.

#### **1.6 Joint Liability Groups**

<i>Achievements by JLG</i>	<i>Units</i>
<i>Number of JLGs registered</i>	<i>38</i>
<i>Area of land being cultivated</i>	<i>78 acre</i>
<i>JLGs involved in organic farming</i>	<i>24</i>
<i>Land being cultivated organically</i>	<i>20acre</i>
<i>Amount of loan availed</i>	<i>28 acre</i>
<b>Table 5: Achievements by Joint Liability Groups</b>	

38 Joint Liability Groups (JLGs) have been registered with the CDS, of which, 24 are very actively involved in organic farming. The JLGs are cultivating crops like paddy, vegetables, tuber crops, plantains, etc. Farming activities are extended up to 78 acers of land in the Ananganadi panchayat, converting barren land in to fertile agricultural farm. That is a unique model and replicable in other grama panchayats.



**Fig: JLG groups with their crops**

### **1.7 Destitute Free Kerala**

In the bid to make Kerala destitute free, the Ananganadi CDS had initiated ‘Destitute Free Kerala’ (DFK) and responded by identification and inclusion of the destitute families in the panchayat and extend various activities for them with the support of grama panchayat. 192 destitute members are there in the panchayat and are provided with ration kits and other support through the CDS and ADS members.

### **1.8 Gender**

Empowerment of women is one of the important goals of Kudumbashree since its inception in 1998. Realizing this goal, gender empowerment activities have been carried out with utmost importance by CDS, which is setting trends in panchayats. Ananganadi grama

panchayat also takes up different activities with commitment for the empowerment of women. From the table 6 below it is evident that the gender resource centre is active and they are providing various psycho social activities in the panchayat. They also conduct awareness activities as well as ‘snehitha’ calling bell, a support service introduced for the care and support of the elderly people, who stay alone in their homes.

<i>Initiatives towards Women Empowerment</i>	<i>Units</i>
<i>GRC functioning or not</i>	<i>Yes</i>
<i>If yes, number of beneficiaries who get legal support</i>	<i>10</i>
<i>Number of beneficiaries who get psycho-socio support</i>	<i>25</i>
<i>Number of Snehitha calling bell beneficiaries</i>	<i>56</i>

**Table 6: Initiatives towards Women Empowerment**

### **1.9 DDUGKY (Skill Training programme)**

Poverty eradication being one of the important goals of Kudumbashree, the CDS has organised campaigns for mobilising students from among the most vulnerable population for DDUGKY training programme. The CDS had organised 3 mobilisation camps and was able to mobilise 38 participants for different training programmes conducted by different agencies. 30 students were successfully placed for job employment.

#### **1.10 Balasabha**

‘Catch them young’ though a cliché proverb used every now and then, is a very important aspect in community development activities. Change should be brought out among young minds in order to sustain the reforms that are being impacted in the society. Keeping this in mind the Anangamanadi CDS formed 24 Balasabhas with 250 members. Also formed **bala krishi clubs** to promote agricultural activities and a **bala library** to promote reading habits among the children of NHG members. The library is set up in the CDS office and the books are bought by using the funds allocated by the panchayat for this purpose.





Fig: Balasabha children engaging in agricultural activities.

## **2. Covid-19 and flood relief activities of the CDS**

### **2.1 Community kitchen**

Under the supervision of the CDS, community kitchen was established to feed the people during Covid -19 lockdown. More than 150 persons were provided with food every day and they continued it for a period of 52 days.

### **2.2 Awareness campaign through Whatsapp groups**

15 ward level WhatsApp groups were organised covering all NHG member families with latest information on Covid-9 pandemic prevention and care activities.

### **2.3 Call centre**

Call centres are being organised and are functional 24X7 to support people those who are in emergency need of medicine, food, etc.

### **2.4 Ration distribution**

Deserving needy people are identified and provided with dry ration at their door steps with the support of volunteers during the time of Covid-19 lock down.

### **2.5 Registration of volunteers**

The CDS has organised campaigns to get people registered as Covid-19 volunteers during the time of lock down and was able to mobilise at least 35 persons to register as volunteers.

## **2.6 Elderly and Ashraya beneficiaries**

Senior citizens and Ashray beneficiaries in the panchayat were contacted over telephone as well as meeting them at their door step by the CDS volunteers during covid-19 lock down and supported them to overcome the stress and strain.

## **2.7 Mask production**

Under the aegis of the CDS, over 10,000 masks were produced to meet out the needs of the people in the panchayat during Covid-19.

## **2.8 Umbrella campaign**

CDS had distributed umbrellas to the members as part of the umbrella campaign.

## **3. Best practices**

### **3.1 Janakeeya Hotel**

A Jankeeya hotel was opened and selling lunch for Rs, 20 per pack. It is reported that about 150 lunches are being sold every day from this hotel, which is really helping several people to survive.

## **4. Most satisfying experience**

Mrs. Usha, who has been holding the position of chairperson of the Ananganadi CDS since 2018, is a satisfied person as she was able to change the lives of several people in the Ananganadi panchayat. According to her, there are so many satisfying experiences for her during her tenure as the chairperson of the CDS. She was able to strengthen the unity among the women folks in the NHG network in her panchayat. Empowerment of women is another satisfying aspect, which according to her, needs more efforts to be put in.

She was able to help lot of people who were affected by the natural calamities such as floods and pandemic like Covid-19, which is another satisfying experience for her. She also shared that she was able to support several chronic patients, who are undergoing treatment for cancer and kidney problems with 'Snehanidhi' funds. She was able to support several elderly persons and was instrumental in bringing back the smiles on their faces, to which she expressed her satisfaction over her contribution.

## **5. Learning / Feedback /conclusion**



The chairperson has a sense of satisfaction that she is able to chair an organization that works for empowerment of women in the panchayat. She says, “Working towards making the women empowered is the most important thing, which the kudumbashree networks are engaged”. In Ananganadi panchayat she says that they need to do a lot more to achieve this goal and also added that working amidst the grass-root level women folk is the most satisfying experience altogether. She strongly believes that without the effective support from the panchayat samithy, the chairperson and other members could not have completed all these activities.

Sudheer,KB

SMM- NULM