DOCUMENTATION ON KUNNUKARA CDS


Submitted By

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**Brief History of Kunnukar**

Kunnukara is a census town and panchayat in Paravur Taluk of Ernakulam district, Kerala, India. The village is situated on the Airport road connecting North Paravur (NH66) and Nedumbassery (NH544). North Paravur is the nearest town, 7 km from this village. Aluva (10 km) and Angamaly (12 km) are also near to Kunnukara. Its administrative headquarters is in Kunnukara Town itself. The Mini Civil Station has four hospitals, all the Govt. offices, a Khadi Unit Supermarkets etc. The name Kunnukara is believed to be taken as the land of hills. Kunnukara panchayat was once part of Ayroor village union in Alengad taluk, later Alengad merged with N.Paravur and Kunnukara became panchayat. This place was under Kingdom of Cochin. During Mysorean invasion of Kerala, Tipu Sultan travelled through Manjaly via Kunnukara. Kunnukara is one of the easiest way to travel to the heart of the Kochi city without traffic. Kunnukara is surrounded by Periyar river in south, Chalakudy river in north and Manjaly Canal in its centre and west, Kunnukara is the part of Kerala backwaters. The surrounding areas are Chengamand panchayat in east, Thrissur district - Kuzhur panchayat in North, Puthenvelikkara panchayat in west and Karumallore panchayat to the south. Kunnukara is considered to be the rice grain of Paravur. The main source of income in the panchayat comes from agriculture. Different types of cultivations are there in the panchayat. Brick construction is a major industry in the panchayat. Kunnukara belongs to Parakkadav block panchayat.
GENERAL ACHIEVEMENTS
The present Kunukara CDS Administrative Body(CDS Committee) took charge on 26th January 2018 with 15 CDS members governed by CDS Chairperson and CDS Vice - Chairperson. The co-ordinated effort of the CDS have paved way for creating new Neighbourhood Groups (NHGs) as well as nurturing the existing NHGs. Seventy-nine new NHGs were established during the tenure of current CDS. Altogether there are 250 NHGs within the CDS jurisdiction with 3135 members. The CDS Administration was able to avail Bank Linkage Loans to 76 NHGs during this CDS’s tenure and almost 99% NHGs are having Linkage Loans. Under Resurgent Kerala Loan Scheme (RKLS) 1999 NHG Members from 227 NHGs were availed with Loan. Fifty NHGs were issued with Revolving funds. Those 227 NHGs who took RKLS Loan were availed with Vulnerability Reduction Fund (VRF).

Twenty-nine NHGs were availed with Keralas State Backward Community Development Corporation Ltd.’s Self Employment Loan. CDS Committee was able to mobilize Snehanidhi Fund of Rs. 1,52,000/- from NHGs for supporting the ailing NHG members. As part of Destitute Free Kerala Project in Kunukara CDS Rs. 13,33,386/- were distributed among 192 beneficiaries as the first instalment of Challenge fund. There are 38 active Micro Enterprises within the CDS jurisdiction. There are 42 active Balasabhas in Kunukara CDS. Four Bala JLGs(Joint Liability Group) were formed in the CDS and one Bala JLG got incentives. There are 53 Joint Liability Groups (JLGs) working within the CDS as part of Mahila Kisan Sashakthikaran Pariyojana(MKSP). Eleven beneficiaries are there under Snehitha
Calling Bell Programme being implemented by Gender team. A Gender Youth Movement is working under Kunnukara CDS. The CDS, ADS and NHG Leaders and members actively took part in Flood rehabilitation programme in Kunnukara CDS as Kunnukara Panchayat was one among the worst affected areas. During the time of Lockdown due to COVID - 19, the CDS actively co-operated with four Community Kitchens formed within the Kunnukara Panchayat. A Cafe-shree unit was established in Cochin International Airport during the time of COVID - 19 with the help of Ernakulam District Mission and Ernakulam District Administration. The Harithakarmasena members are actively taking part in disinfecting the Quarantine Centres within the Panchayat. Kudumbashree School was successfully conducted in two phases across the CDS. One Hundred and fifteen candidates from the CDS got trained and 92 got placed under DDU-GKY Programme.
SPECIAL PROGRAMMES

Organisation

There are 250 Neighbourhood Groups (NHGs) with 3135 NHG members and 15 Area Development Societies (ADS) within the jurisdiction of Kunnukara CDS. Seventy-nine of the NHGs with 1030 NHG members were formed during the tenure of the current CDS Committee. Apart from this, there are 23 SC NHGs with 642 NHG members, 27 Elderly NHGs with 417 NHG members and 3 PWD NHGs with 39 members are there under the control of Kunnukara CDS. Twenty-five Elderly NHGs were formed during the tenure of this CDS adding the total number to 27. There are 378 NHG members in new Elderly NHGs and 39 in old Elderly NHGs. One Elderly NHG is having the Corpus Fund of Rs. 5250/-. Ten Elderly NHGs were able to start Bank Account and started financial transactions. Three NHGs for Persons with Disability (PwD) having 39 members were formed under the Leadership of CDS. All these PwD groups are having Corpus Fund of Rs. 10,000/-. Active programmes are being conducted to strengthen the Kudumbashree Organisational System. The Programme named “Kudumbashree School” was conducted in every NHGs under the CDS during the 1st and 2nd phases of the programme with active support from CDS and ADS members. The Kudumbashree School has created awareness among the NHG members on Kudumbashree Organisational System and different programmes implemented by Kudumbashree. The report on the same was compiled and submitted to District Mission on a time bound manner.
There are 303 NHGs in Kunnukara CDS having altogether 4233 members. The thrift of these NHGs comes upto Rs. 1,18,89,270/-. During this tenure, an amount of Rs. 6,36,40,900/- was availed as **Internal Loans** to 5310 NHG members. Through **Bank Linkage Scheme** an amount of Rs. 2,52,78,200/- was availed to 76 NHGs as Loan during the tenure of the current CDS Committee. **Interest Subsidy** during the financial year 2018-19 for an amount Rs. 12,49,587/- was availed to those NHGs who have taken Bank Linkage Loan from 2012 onwards and Rs. 13,17,481/- was availed to for the financial year 2019-20. **Resurgent Kerala Loan Scheme (RKLS)** Loan for an amount of Rs. 14,05,94,996/- was availed to 1999 members from 227 NHGs from four Banks.  

**Subsidy for First installment of RKLS Loan to 227 NHGs of Rs. 84,53,174/-** was availed. **Vulnerability Reduction Fund (VRF)** for the NHG members who have taken RKLS Loan was availed with an amount of Rs. 24,82,500/-. **Revolving Fund (RF)** for an amount of Rs. 1,80,000/- was issued to 12 NHGs and Rs. 5,70,000/- was issued to 38 NHGs in two phases. One PwD NHG also was availed with Revolving Fund of Rs. 15,000/-. **CM Helping Hand Loan Scheme (CMHLS)** Loan amount of Rs. 1,36,75,000/- was availed to 125 NHGs. Revolving Fund (RF) for
64 NHGs having total amount of Rs. 9,60,000/- was availed during this period. Twenty-nine NHGs from Kunnukara CDS got Rs. 1,11,70,000/- as Loan from Kerala State Backward Community Development Corporation Ltd. for starting Micro Enterprises. During the financial year 2018-19, 274 NHG members and during 2019-20, 2888 NHG members were enrolled under Kudumbashree Sthree Suraksha Bheema Yojana. During the tenure of this CDS, Death Insurance Claim for three members was availed for an amount of Rs. 2,40,000/- Currently the CDS Committee is monitoring all the Loan repayments and all are repaying perfectly. Kudumbashree Accounts & Audit Service Society (KASS) Auditing of 139 NHGs was done and due to COVID-19, the auditing of rest NHGs were postponed and now it is under process. The auditing of 2019-20 is also under process.

**Snehanidhi**

A fund named Snehanidhi is generated from the NHG members by collecting Rs.2/- from each member every week. This fund is used to support financially struggling NHG members who are under the attack of serious ailments. An amount of Rs. 31,149/- and an amount of Rs. 2,98,621/- were collected as Snehanidhi during the financial year 2018-19 and 2019-20 respectively. Accordingly, an amount of Rs. 1,52,000/- was utilized as Treatment Expense of Ailing NHG members within the CDS.

**Arangu**

Arangu is a programme for refurbishing the cultural and physical activities of Kudumbashree. Majority of the NHG members participated in this programme from Kunnukara CDS. There were good participation from Kunnukara CDS at Block Level and District Level for the past two years.
Connect to Work
As part of Kerala Government’s Rebuild Kerala Initiative Programme, the youth having the technical qualifications were proposed be trained in skills that give additional income giving job or new job. As part of this programme candidates will be linked Employers. Twelve students were registered under this programme.

Vidyashree
During COVID-19 scenario, Government of Kerala distributed Laptops to poor students for enabling them to attend the online classes with the help of Kerala State Financial Enterprises (KSFE). As part of this programme, 40 candidates whose mothers are part of 13 NHGs got benefit out of it.

Marketing
As part of marketing of products produced by different NHGs as well as the Micro Enterprises within the CDS, a Nano Market was inaugurated within the premises of CDS Office. Fund received as part of Marketing was utilized for purchasing Shamiana, Desk, Weighing Machine, Almirah, Tray, Knife, etc for starting Nano Market. Sales upto Rs. 2,50,000/- was there in the Nano Market since the day of Inauguration. Products like Curry powder, Coriander powder, Turmeric powder, Rice flour, Wheat flour, Coconut oil, Vegetables, Banana chips, Tapioca chips, Pickle, Mud pots, Phenol, Washing powder, Soap, Honey, Tamarind, coir mats, etc. are the products used to sell in the Nano Market. Three Groups registered for selling their products through the Kudumbashree Bazar, which started at Kolenchery.

During 2019, Onam Market (Onachantha) was conducted effectively and elaborately. The products of Permanent Enterprises and Temporary Enterprises had good quality sales in the Onam Market. Different cultural programmes of NHG members and Balasabha children were staged as part of Onaachantha. As attendance register was kept in the Onam Market, the participation of majority NHG members was ensured.
Destitute Free Kerala (DFK) Project

One of the important achievement of Thirunavaya CDS is Destitute Free Kerala (DFK) Project. Food kit to the Destitute was distributed from 2018 December onwards with the help of CDS Members. Educational expense, funeral expense and other miscellaneous expenses were utilized from Challenge Fund (CF).
CDS got Rs. 13,33,386/- as the first instalment of Challenge Fund. An amount of Rs. 3,00,000/- was spend from Plan Fund for House repairing of three DFK Beneficiaries. Apart from that House Repair of an Ashra Beneficiary was done as part of Oppam Project.

**Micro Enterprise**

There are 38 active **Micro Enterprises (ME)** Units working under the CDS. The important ME Units working under the CDS are Cake making Unit, Pickle making.
Unit, Bakery, Beauty Parlour, Coconut Oil Unit, Hair Oil Unit, Curd Making Unit, Cloth Bag Making Unit, Tailoring Unit, Paper Bag Unit, Notebook Making Unit, Janakeeya Hotel, Apparel Units, etc. Eight ME Units started with **Community Enterprises Fund (CEF)** was availed with an amount of Rs. 7,75,000/-. Apart from this a Lady who is differently abled was availed with an amount of Rs.5000/- as a Start Up Fund for starting a Unit of Handcraft Seed Pen Unit under **Prathyasa Scheme.** Two Enterprises got Rs. 85,000/- as Sick ME Unit Fund as part of Flood Rehabilitation. Goat Farm Unit got Rs.1,00,000/- as subsidy. One ME Unit got Rs.50,000/- as Technology Fund. Three more new Goat Farm Unit started within the CDS. Around 120 families got benefit out all these Micro Enterprises.
Balasabha

Balasabha is active in Kunnukara CDS. There are 42 active Balasabhas within the CDS. Balasabha Scietific Wonder, Balasabha Building Resilience, Balasabha Gamut Strength Camp, Balasabha Excursion and various other programmes were conducted as part of Balasabha. Pencil Progamme was one of the important among various programmes conducted for Balasabha members. Various programmes were conducted with the help of funds availed by Panchayat Committee and District Mission during the two financial years. Bala Panchayat also was constituted in Kunnukara CDS.
Awareness classes for Balasabha students were conducted by Fire & Rescue Department and Excise Department.

**Mahila Kisan Sashakthikaran Parivoyana (MKSP)**

As part of **Mahila Kisan Sashakthikaran Parivoyana (MKSP)**, Joint Liability Groups (JLGs) are working under the CDS and currently there are 53 active JLGs within Kunnukar CDS. Majority of the JLGs are cultivating paddy as the major cultivation. Vegetables, Ginger, Turmeric and Plantain are also cultivated by JLGs apart from paddy cultivation. JLGs have got incentives of Rs.2,57,819/- and Interest Subsidy of Rs.47,500/- during the 2018-19. An amount of Rs. 3,80,400/- were given to JLGs from **Chief Minister's Distress Relief Fund (CMDRF)** as part of Flood Relief and Rehabilitation due to crop destroyed in the Flood. Eighteen JLGs were availed with JLG Toolkit of Rs. 5000/-. 
An **Organic Plant Nursery** was formed under the Leadership of CDS. Revolving Fund (RF) amount of Rs.50,000/- was availed to this group. Good quality seeds and plants were distributed to the farmers within the Panchayat through this endeavour. As part of **Subhiksha Keralam** Project a Plant Nursery having 60 Growbags of Vegetables were started.

As part of **Agribusiness Ventures** one Mushroom Cultivation Group was formed within the CDS.

**Animal Husbandry**

As part of **Kerala Chicken**, one group was formed under the Leadership of CDS and was availed with Rs. 50,000/- as subsidy. Two Goat Farm Groups got subsidy under **Goat Farm Scheme**. Apart from that three more new Goat Farm Units were formed under the leadership of CDS.

**Gender**

The **Gender Self Learning Programme** from 1st Schedule to 4th Schedule have been conducted by Gender Team as part of Gender Awareness Programme. **Neetham Campaign 2018** at CDS was conducted with wide range of participation from CDS, ADS and NHGs. Programmes like Sayanna Sangamam, Rathri Sancharam, Women’s
Day Celebration, Nokkukuthi Campaign (Protest against atrocities towards women and children), Cyber Jalakam, etc were actively participated by the CDS. A Gender Resource Centre (GRC) was inaugurated in the CDS in 2018. Sixty-five Counselling had been done in the GRC so far. Other programmes like PSC Coaching, Dance classes, Pre-marital and Post-marital counsellings, Training on Gender Equality, etc. Were conducted in the GRC.

A seminar was conducted for lactating mothers by St. Therasa’s College on “Important things to keep in mind while a child is growing”. A programme for couples who have completed 50 years of marital life was conducted and they have shared their experience with the new generation. A Gender Sensitization programme was conducted for Panchayat and related staff with the help of Community Counsellor. As part of the effective work done by Kunnukara CDS and Community Counsellor Smt. Radha Divakaran, the GRC was selected as a Model GRC at Block level. The Panchayat was delighted by the work done by GRC and a fund has been proposed by Panchayat for GRC.
There are 11 beneficiaries within the CDS under **Senhitha Calling Bell Programme**. The beneficiaries of Snehitha Calling Bell Programme who fall under DFK Programme were visited by a team including Panchayat President, Welfare Standing Committee Chairperson, Panchayat Representatives, CDS Chairperson, etc. CDS also conducted Snehitha Calling Bell Sangamam of the beneficiaries. Special programmes like Counselling, Metro Travel, Boat Travel, Beach visit, Onam Celebration, Sangamam, Medical Camp, Oushadha Kanji Distribution, House Visit, Snehasammanam, etc. were conducted.

**Gender Youth Movement (GYM)** was formed within the CDS and it was registered under Nehru Yuva Kendra. Special training was conducted for the GYM. A Chocolate
Making Unit named Senhitha Decibel Handmade Chocolate was formed by including 10 members from Asraya, Calling Bell and Vigilant Group. A Vigilant Group was formed at Ward and CDS Levels and awareness programmes and review meetings were conducted.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) has got a high influence among the Youth within the Panchayat. Everyday lot of inquiries are coming to CDS Office. As the Programme aims on skill development and placement, the youth are very eager to know more about the programme. As part of DDU-GKY, a Block co-ordinator who has the charge of CDS works along with the CDS with respect to the project activities. To assist the Block Co-ordinator, a Community Resource Person (CRP) were recruited from Kunnukara Panchayat. The CRP actively co-ordinates the Awareness programmes conducted in every ward with the help of ADS members. More than 10 number of mobilization camps were conducted within the CDS for selecting the candidates for different training programmes conducted by Project Implementing Agencies (PIAs). More than 150 candidates have been registered in the Naipunnya Register kept in the CDS for updating the beneficiary
One Hundred and fifteen candidates completed training and 92 got placements in different Organisations with the support of Project Implementing Agencies.

Flood occurred in Kerala during 2018 and 2019 had affected Kunnuara Panchayat in the worst manner. Right from the starting of Flood Relief & Rehabilitation Camp within the Panchayat, the CDS members, ADS members and NHG members under the Leadership of CDS Chairperson actively took part in the Relief activities. The
Kudumbashree team actively participated in Cleaning of Relief camp and premises, Registration, Cooking activities in Kitchen and other co-ordinations. Those who were adversely affected in the flood, both mentally and physically were given counselling support with the help of Community Counsellor.

Three Hundred buckets containing Food, Clothes, Untensils, etc. were distributed among the Tribal Families of Noolpuzha Panchayat in Wayanad, who were affected with Flood in 2019. During 2019 Flood, as per the direction of District Collector, the Kudumbashree team including CDS Chairperson, CDS Vice - Chairperson, CDS & ADS members, CDS Accountant, Community Resource Person and NHG members supported the District Administration in packing the Relief Kits for those affected in Flood. Apart from this Kudumbashree Team supported the Panchayat Authorities in cleaning the houses of flood victims.

**EFFORTS DURING COVID - 19**

Kunnukara CDS actively took part in the COVID - 19 Activities that were carried out during the time of Lockdown period. On March 26th, 2020, the **Community Kitchen** was started by Kudumbashree with the help of Panchayat Authority. Under the Leadership of CDS Chairperson, the Community Kitchen activities started with the support of Panchayat. Face masks were stitched by the Garment Units and distributed with the help of different Government Departments. The vegetables and other food products were mobilized from Kudumbashree ME Units and JLGs. During the Lockdown period, food to the Asraya, Calling Bell and Elderly NHG members were supplied from Community Kitchen. The food packets were distributed to Guest
Workers from different states and to Old aged people who were living alone. The Community Kitchen was working actively from March 26th to April 24th and thereafter the Kitchen was closed temporarily. During the time of Lockdown, a Cafe Corner was started by five member Group at Kochi International Airport as per the directions from District Collector Shri. Suhas, IAS.

Apart from the Community Kitchen Activity, another important activity that was co-ordinated by CDS during the COVID - 19 scenario was disinfection of infected areas with the help of Harithakarmasena. The Quarantine Center of Panchayat is cleaned by two Harithakarmasena members everyday. The Harithakarmasena does their duty efficiently by observing the COVID protocol. Apart from disinfection activity, the 19 member Harithakarmasena collects plastics from all the 15 wards of
the Panchayat even during the period of COVID - 19 and deposits in the Material Collection Facility (MCF) of Suchitwa Mission.

BEST PRACTICES OF CDS

- Cleaning of Quarantine centres of COVID -19 within the Panchayat.
- Collecting Plastics from all the wards even during the COVID - 19 scenario.
- Supplying food to the Asraya, Calling Bell and Elderly Persons with the help of Community Kitchen.
- Conducts lot of activities for the children within the Panchayat and made it a child-friendly Panchayat.
- Timely delivery of aids to the DFK beneficiaries.
- Established a system for weekly market within the premises of CDS.
- Monitoring of all types of Loan repayments for the loans taken with the help of CDS.
- Compulsory collection of Snehanidhi fund and timely delivery to the NHG members who are in need of a financial support
- Timely update of Nipunnya Register kept in the CDS for registering the Youth with respect to DDU-GKY Project.
- Promotion of Natural farming through JLGs.
- Regular Caring and support for Snehitha Calling Bell beneficiaries.
- Efforts to make the NHG members aware of Kudumbashree Organisational Structure and other Kudumbashree Projects.
- Humanitarian consideration towards flood victims.
- Proper Linkage with Banks and other Financial Institutions to help the NHG members through avail of Non-collateral Security Loans.
MOST SATISFYING EXPERIENCE OF CDS CHAIRPERSON

Being a full time Social worker, Smt. Praveena is an active Chairperson who is leading Kunnukara CDS with her Laissez-faire leadership style. Her most satisfying experience is serving the poorest among the poor. She was telling that she feels as though she is in heaven while dealing with the DFK beneficiaries, Snehitha Calling Bell Beneficiaries and the Snehanidhi beneficiaries. She also felt satisfaction while serving food to the persons who were locked during the time of COVID-19 Lockdown. The food for the Quarantine inmates are also served with lot of self satisfaction. She is very much grateful to Kudumbashree and all her colleagues for giving her an opportunity to serve the community.

GENERAL FEEDBACK FROM CDS CHAIRPERSON

The CDS Chairperson was of the opinion that there are lot many things that Kudumbashree could do for the community. She says that lot of improvement has to be there in converging different departments at higher level as well as lower level. She was of the opinion that some policies should be taken at higher level to attract the youth towards Kudumbashree.
LEARNING POINTS AND CONCLUSION

Kunnukara CDS is one among the model CDS within Kudumbashree. They are utilizing their potential in an effective way. There is a unity among the CDS members as well as ADS members and that is why they could accomplish their dream projects. Another advice to CDS is that they could take initiative for converting Cafe Corner at Kochi Airport into a Sales Point of Kudumbashree Products. As Kudumbashree Products has got high demand in supplying Organic products and unadulterated food, it will attract more customers. Giving additional skills to the Officer bearers of CDS and ADS will take them to next level managers. The attitude of the CDS representatives are to be lauded. I express my sincere thanks to the CDS Chairperson, Member Secretary, Vice Chairperson, other CDS Members and CDS Accountant who have helped me to prepare this document. I also make use of this opportunity to thank Kudumbashree Executive Director Shri. Harikishore, IAS who have motivated me and also thrown light on the way of documenting activities that take place within a CDS. It was really a cross learning experience which helped me a lot in identifying the role of Kudumbashree in serving poorest among the poor. I also thank Smt. Akhiladevi, SAPM, ME for updating and monitoring the whole process with respect to this documentation. With a sense of gratitude and self satisfaction, me along with the whole Kunnukara CDS team submit this document.