



**KAINAKARY**  
**COMMUNITY DEVELOPMENT SOCIETY**

**CDS CHAIR PERSON: SMT. PRASEEDA**

**SUBMITTED BY**  
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**KAINAKARY GRAMA PANCHAYAT**  
**KUDUMBASHREE COMMUNITY DEVELOPMENT SOCIETY**

Kainakary Grama Panchayat in Champakulam Block of Kuttanad Taluk, Alapuzha District is a small village located about 8 kilometers to the east of Alapuzha Town. This village with area of 36 sq.km is blessed with the presence of more than 5 lakes which add to the enticing scenic beauty of Kainakary . Five rivers originating from the Western Ghats including the sacred Pamba River drain in to the Vembanad Lake in Kainakary . The Village is peculiar with many water bodies ,rivers, canals and ponds. Major part of the village is covered by paddy lands and paady cultivation is the major occupation of the people. But as these paady lands are below sea-level, the rice cultivation in this area is unique. Bunds are formed around and water within the bunds is pumped out and area within is made ready for cultivation.

The natives of Kainakary are well accustomed to floods which they expect during every heavy Monsoon . But the ‘Mega Flood’ in 2018, floods that followed in 2019 and 2020 and the frequent bund breaches has brought drastic changes in the day –to-day life of kainakary.



Kainakary Grama panchayat CDS has been able to rise to the occasion along with the governing body of Kainakary Grama Panchayat to face the array of crisis –Mega Flood 2018, Floods in 2019 and 2020 and outbreak of the Pandemic Covid 19. The CDS along with all kudumbashree members have extended its helping hand to the natives of Kainakary to return to their normal life. The CDS Participates in all activities of the

Panchayat governing body especially activities aiming poverty eradication and women empowerment.

### **BASIC INFORMATION**

Total House holds	5335
Total NHGs	309
Total NHG Members	3960
Special NHGs	7
Special NHG Members	71
Total SC NHGs	12
Total SC Members	342
Total Elderly NHG	31
Members	636
Total ADS	15
Total Savings	3crore
Total internal lending	2.8 crore
Total Linkage	25 Crore
Total JLG	26
TotalJLG Members	186
Total ME Units	43
Total Balasabha	26
Total members	394
RKLS Loan –NHG	261
RKLS Loan Amount	23 Crore

### **GENERAL ACHEIVEMENTS**

Kainakary Grama Panchayat CDS has tried to implement almost all the programmes implemented through Kudumbashree mission with the help of ADS and NHG Members in Kainakary. 74% of the households in Kainakary are part of the Kudumbashree community network. There are 297 general NHGs ,12 SC NHGs, 6 special NHGs and 31 elderly NHGs at the primary level,15 ADS at the ward level and CDS at the Panchayat level constitute the wide women’s network in Kainakary.

## MICRO FINANCE

Kainakary CDS has availed 100% linkage. 261 NHGs availed RKLS loan of 23 crores and 241 NHGs have availed CMHLS Loan. The rest of them received Linkage loans. 75 NHGS received Revolving Fund and 142 NHGs got matching grant. Most of the NHGs were grant interest subsidy for Linkage and RKLS Loans.

## MICRO ENTERPRISES

There are 43 ME units including group and Individual units registered under Kainakary CDS. This includes Laundry units, Hotel & Catering units, Chandamelam, Janakeeya Hotel, Floating Super Market, Beauty parlour, Lab etc. A Tourism kiosk is also functioning with the fund received from Kudumbashree District Mission. CEF of Rs 500000/- was received from the District mission and has been distributed to 9 ME units.



Haritha Karma Sena unit with 30 members is functioning very well with the assistance of Grama panchayat. Haritha Karma Sena Members are given training for starting ME units. Onachanda, Monthly & Weekly markets are conducted in CDS where the products of JLG and ME units are marketed.



**FARM LIVELIHOOD**

26 JLG groups are cultivating in 58 acres of land. Paddy and Vegetables are the main crops cultivated in Kainakkary CDS .There is also a plan to start a Plant Nursery in this panchayat.The JLG Groups and ME Units easily sell their products through the Onachanda, Nattuchanda & weekly markets at CDS.



A Cow rearing unit is functioning under Ksheerasagaram project .A Kerala Chicken unit is also registered under this Category.

**SOCIAL DEVELOPMENT**

There are 119 beneficiaries are included in DFK (Agathi Rahitha Keralam) Project in Kainakary. The beneficiaries are supplied essential food items every month. Assistance is also given for house construction, house maintenance, water connection, electrification etc. Medical camps have been conducted and all the beneficiaries have been provided Health

Card for medical assistance. Two plots were purchased and two houses were constructed with the assistance of Gram panchayat for the destitute.

### **BALASABHA**

26 Balasabha units are functioning with 394 children as its members. Various cultural competitions & programmes have been conducted for balsabha children. Balasabha vallamkali competition was conducted in Kainakary CDS twice.



The entire community structure of Kudumbashree in Kainakary plays a vital role in planning and implementation of MGNREGS in this Panchayat

### **GENDER**

Gender focused programmes are carried out with good participation in Kainakary CDS. NHG members actively participate in orientation classes based on this programme. Snehitha Calling Bell programme ensures protection and security of individuals living alone or at isolated places. 46 such beneficiaries were identified in the panchayat. Trained Vigilant groups are active in the Panchayat. Self-defense training was given to Kudumbshree members and female members of their family.

### **DDUGKY**

250 persons are registered under DDUGKY Programme in Kainakary CDS. Mobilization camp was held and the registered candidates were assisted for skill training.

## **SPECIAL ACTIVITIES**

**Fund for CMDRF-** Kainakary CDS has contributed an amount of about 20000/- rupees to CMDRF Flood Relief Fund and Rs 364400/- to CMDRF Covid Relief fund collected from the NHG units in Kainakary CDS.

**Janakeeya Hotel** – A Janakeeya Hotel which provides affordable food for the public was opened in Kainakary on 16<sup>th</sup> May 2020 as part of the Twelve point programme of State Government. The Hotel is functioning with the assistance of Kainakary Grama Panchayat and Kudumbashree Mission. This is run by an ME unit registered under CDS.



**Kudumbashree Matrimony-** A branch of Kudumbashree Matrimony was started here and achieved maximum registration in district level.

## **EFFORTS DURING FLOOD**

- The Kainakary CDS has provided RKLS loans of RS 23.3 Crores to 261 NHGs who lost their utensils and livelihood during the Flood.
- The CDS has helped in cleaning of houses and offices after flood
- The CDS has Community Kitchen for preparing food for the volunteers who came to help the flooded Kainakary.
- Provided seed, manure, tool kit to flood affected JLGs through UNDP and FAO
- Provided Toolkit & Financial help to Flood affected ME units through UNDP.
- Provided livelihood & utensils to affected people with the assistance of different charitable organizations.
- Contributed to CMDRF.



### **EFFORTS DURING COVID**

- Community kitchen was run by Kudumbashree CDS in convergence with Panchayat. They were provided food to hundreds of people during the time of lock down.
- 241 NHGs availed loan under CMHLS and about 2700 members were benefited through this programme.
- CDS Contributed Rs 364400/- to Chief Ministers Covid Relief Fund.
- Kudumbashree members have active participated in ward level monitoring committees.

### **BEST PRACTICE OF CDS**

During the Covid Lock down Period ,CDS started an ME unit named “Thanima Floating Super Market’. Five Kudumbashree members started a mobile market in boat with Vegetables, Groceries, Fruits etc. which was an innovative project. It was an immense help to the people living in remote areas of the panchayat during the time of lockdown and times of flood. A catering unit is functioning which serve food for various events. This unit provides job opportunity to more than 40 NHG members in the panchayat





**EXPERIENCES AND OBSERVATIONS OF CDS CHAIRPERSON BY SMT. PRASEEDA MINILKUMAR**

CDS Chairporson Smt Praseeda says, ‘When elected as Chairperson of Kainakary CDS for two consecutive periods, I was tasked with the responsibility of social and economic empowerment of womens of Kainakary. I am proud to say that I was able to carry out my responsibilities. I worked with the whole team of members of the organization. The members of Kainakary Kudumbashree very well co-operated in planning the activities and implementation of the various schemes brought forwarded by Kudumbashree Mission.

Kainakary Grama Panchayat Community Development Society continues its development activities with excellent output. During this period 90 NHGs were newly formed with 912 members. 27 new ME units were established and 10 joint Liability groups were formed for paddy and Vegetable cultivation. 2 Animal husbandry units were established during the period. CDS availed 100% linkage including RKLS Loan of 23 crores and CMHLS Loan of 1.4 Crores. CDS distributed Interest Subsidy of Rs 1.25 crore and Revolving fund of Rs 11.25 Lacs. Best practice of CDS like Floating Super Market, Kudumbashree Event Management & Catering unit etc were started during the period. Two houses were constructed for the destitute. Gender activities are carried out with due importance.

Our experiences during the past two years was a little rough as Mother Nature. We had to face the Mega Flood 2018, Floods that followed in 2019 and 2020 and now we are amidst of the pandemic Covid 19. Most of our field activities are curtailed to follow the Covid Protocol. But we have to go on with ongoing activities of our organization, and this led us to conducting a new experience of online CDS Commitees, ADS and NHG meetings.

I expect close co-operation of all the members of Kainakary Kudumbashree in future. This leads to an upliftment of Kainakary CDS as a model to others.