Introduction

Ambalavayal is located in the Sultan Bathery block of the Sultan Bathery taluk in the Wayanad district. Ambalavayal is a village in the south-eastern part of Wayanad district between the latitudes 11.26 degrees and 11.59 degrees north of the equator, bordering the Nilgiris, Meppadi, Mutttil and Nenmeni panchayats in the state of Tamil Nadu and spread over the villages of Ambalavayal and Thomattuchal. Ambalavayal is an area that was inhabited as early as 2000 BC. The total population of the panchayat is 35207. Ambalavayal is a tourism hub in Wayanad district. Ambalavayal Grama Panchayat came into existence in 1963. Edakkal Cave, Phantom Rock, Heritage Museum, Karappuzha Dam, Ambalavayal R.A. RS, Nellara and Tribal Village are the highlights of Ambalavayal in the district itself. Improved transport facilities and emphasis on proper waste treatment, organic management and plastic control activities. The fame of Ambalavayal has been able to spread nationally with the Poopoli Flower Festival held at RARS. Ambalavayal is a panchayat which is carrying out development activities in a timely manner. Ambalavayal is also the first plastic controlled panchayat in the district. Ambalavayal is a panchayat which has established a beautiful town, impeccable waste management and the first waste treatment plant in the district. Ambalavayal won the Arogya Kerala award for the second time.

General information of CDS

Organizational structure

Kudumbasree was formed in 1998. With the help of the panchayat, the CDS Chairperson and the Vice-Chairperson carried out the activities of the CDS. The panchayat has been carrying out various service activities. The CDS staff currently consists of the CDS Chairperson, Vice Chairperson, five subcommittee members, fourteen executive members and an accountant. At present the Assistant Secretary of the Panchayat is the Member Secretary of the CDS and works as an officer on behalf of the Panchayat in all financial transactions and other matters. There are 140 ADS members from 20 wards working for Kudumbasree units.
CDS Committee Members

General Information of Ambalavayal Panchayat

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total wards</td>
<td>20 nos</td>
</tr>
<tr>
<td>Total Villages</td>
<td>2, Ambalavayal, Thomattuchal</td>
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<tr>
<td>Area</td>
<td>60.65 sq. Km.</td>
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<tr>
<td>Population (2011)</td>
<td>36207</td>
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<tr>
<td>Total Families</td>
<td>8568</td>
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<tr>
<td>Men</td>
<td>17214</td>
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<tr>
<td>Women</td>
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<td>Density</td>
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<tr>
<td>General Families</td>
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<tr>
<td>General Population</td>
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<tr>
<td>Men</td>
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<td>Women</td>
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<td>ST Families</td>
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<td>ST Population</td>
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<td>Men</td>
<td>2813</td>
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<tr>
<td>Women</td>
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<td>SC Families</td>
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<td>SC Population</td>
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<tr>
<td>Men</td>
<td>495</td>
</tr>
<tr>
<td>Women</td>
<td>460</td>
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</table>

There are 448 Kudumbasree Neighbourhood Groups in 20 wards of Ambalavayal panchayath. This includes 362 general Neighbourhood Groups, 84 ST Neighbourhood Groups, and 2 SC Neighbourhood Groups. There are 84 Neighbourhood Groups operating in 137 villages of
Ambalavayal panchayath. There are 31 Bala Sabhas functioning in the panchayat. There are 29 Neighbourhood Group groups for differently abled and 28 Neighbourhood groups for the elderly registered and functioning in Ambalavayal panchayat. 497 JLGs are currently linked and operating. There are 49 different Micro Enterprises operating under CDS. There are 14 Dairy Units, 5 Aadugramam Units, 2 Value Added Products Units, 4 Agri Business Enterprise Units, 4 Fertilizer Bio Pharmacy Units and 3 Organic Plant Nurseries.

Major Schemes and its achievements is details

**Micro Finance**

Of the 448 Neighbourhood Groups in Ambalavayal CDS, 370 Neighbourhood Groups are currently in loan linkage with 10,58,70,000 / - in this financial year itself. CDS was able to take a bulk loan of Rs. 1,37,8000 / - and start various Enterprises. Matching grants were made available to 283 Neighbourhood Group groups. Corpus funds were provided to 80 of the 84 ST Neighbourhood groups. Accounting training was imparted to all the Neighbourhood Group secretaries at the organizational level. Kudumbasree School conducted the first and second phase of the class. Graduation completed at A.D.S level. Kudumbasree Arivutsavam was held in all wards. Muttathe Mulla project is being implemented with the help of Ambalavayal Service Cooperative Bank with the objective of protecting our Kudumbasree family members from the private excessive interest financiers. In the context of Covid 19, loans of Rs. 3,31,28,000 / - were sanctioned to 370 groups under the Chief Minister's Sahayahastham Scheme.

Main Achievements under this scheme

- 430 NHG Profile Creation completed.
- 90% of regular transactions in NHGs
- Bulk loan Loan amount Rs.1,37,80,000 / -
- 350 Nos Revolving Fund Received.
- 283 groups received matching grant of Rs 1390555 / -
- 354 Neighborhood groups Bank Loan Interest Subsidized.
- Muttathe Mulla scheme for Rs 18,00,000 / - for 171 beneficiaries.
- KSSBY Insurance to 1428.
- Bima Mitra is working.
• Linkage Loan availed Neighborhood Groups 370 with Loan amount Rs 10,58,70,000 /-
• Grading was done by 205 neighborhood groups.
• Provides corpus funds to ST neighborhoods.
• Provided Revolving Fund for ST Neighborhoods.
• 2019-2020 CDS audit completed.
• 2018-2019 A.D. S audit completed.

Micro enterprises

There are 49 micro enterprise units operating under CDS. It consists of 21 group units, 28 individual enterprise units with 188 members. Various enterprises like Quail Breeding Unit, Cloth Bag Unit, Paper Bag Unit, Tailoring Unit, Bakery Unit, Soap Manufacturing Unit, Detergent Manufacturing Unit, Coffee and Curry Powder Unit and Mushroom Cultivation Unit are functioning under CDS. A revolving fund of Rs 4,00,000 / - has been provided to all well functioning enterprises.

Few Photographs

Nutmix Unit

Catering Unit
Janakeeya Hotel

Candle Making unit

Sinkarimelam Unit
Swanthanam Unit

Kumbalam Kudumbasree Cafe Unit (Kiosk)
Initiated by 5 specially trained ST Kudumbasree members at Ambalavayal, a tourist destination.

Covid 19- initiative - They started a disinfected team consist of 5 kudumbashree members
Farm Lively Hood Project

- Total JLG 497 and who took the loan JLG 303 with Rs. 8,33,25000 /-
- Farm land 564 acres
- Cultivated waste land 4 acres
- 20 Master Farmers work to evaluate the activities of JLG groups and provide the necessary support.
- Rs 300000 / - given for CIG group farmers in the field of animal husbandry.
- Under the Farm Lively Hood project, 110 JLGs have been formed and 497 JLGs are operational. Out of this 303 JLGs are engaged in various crops with loans of Rs. 8,33,25000 / -. Cultivation of 564 acres. Interest amount Rs.10,21356 / - was given as subsidy to 196 JLGs in 2018-2019. Rs 295682 /- Area Incentive payed for 122 JLGs

Marketing
- Weekly markets.
- Local market
- Festival Market.
- Food Fest.
- Vegetables and Fruits required for Kudumbasree units
- Produces and distributes seedlings and seedlings of agricultural crops.
- Organic Plant Nurseries
• Bio pharmacy Units 4
• Dairy units
  Loans of Rs. 82,00,000 / - were disbursed to 18 groups and 40 per cent subsidy was provided.
• Aadu Gramam Units
  A loan of Rs. 25,00,000 / - was taken for 10 groups and disbursed and 40 per cent subsidy was provided. The hive was constructed and provided to the unit as part of the Employment Guarantee Scheme.
• Pet Animal Care Unit.
• Kerala Chicken Unit.
Under the Food Security Scheme, vegetable seeds, seedlings and grow bags were distributed to all the neighborhoods.

An amount of Rs 49,83,700/- has been set apart for the implementation of Subhiksha Kerala project.

**Destitute Free Kerala Project**

This is one of the major activities of Ambalavayal CDS. Kudumbasree Neighbor hood groups has found many families who are suffering from a lot of hardships in their lives. This project will help bring these extremely poor people into the mainstream of society and end their poverty. Currently, food, clothing, health and education are provided. 195 beneficiaries are members.

**Details :**
- Total Asraya Families 325 families
- 130 General Families
- 195 ST families.
- 762 Beneficiaries
- Medical facility for 195 beneficiaries.
- Distributes food kits to 287 families.
- Clothing was distributed to 188 beneficiaries.

**ST Asraya scheme details.**

<table>
<thead>
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<th>Number</th>
<th>item</th>
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<tbody>
<tr>
<td>Total families</td>
<td>195</td>
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<tr>
<td>Project Grant Date</td>
<td>2/3/2019</td>
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<tr>
<td>Project amount</td>
<td>16,66,667</td>
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<td>Challenge Fund</td>
<td>50,00,000</td>
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<tr>
<td>Project Implemented</td>
<td>1/8/2019</td>
</tr>
<tr>
<td>Project Completed</td>
<td>31/7/2020</td>
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</table>

- During the financial year 2019-2020, the houses of 4 dependent families were made habitable with the plan funds of the panchayat.
- Plans for the livelihood of dependent families will be implemented using the plan funds for the year 2020-2021. Medical camps will be conducted for the dependent beneficiaries with disabilities and they will be provided with the necessary assistive devices.
Balasabha

- 31 Children's Churches.
- 417 members.
- Pencil camps were held in all 20 wards.
- All the children's churches in the ward are engaged in child farming (flower culture and vegetables).
- Talent Hunt, Child Reunion, Grandmothers, Mother's College. And other programs.

The scheme of distribution of grow bags and saplings to all the children of the Balasabha as part of child farming will be implemented with the funds allotted to the Balasabha for the financial year 2020-2021.

Tribal area

10 ST neighborhood groups were formed. 10 inactive neighborhoods have been activated. A total of 86 ST groups are functioning.
- 30 JLGs formed. 195 members
- Youth Club 3 nos.
- Participation in tribal art fair.
- PSC training for ST students.
- 4 ST Animators.
- 76 JLG, 85 acres cultivated. 456 members.

Gender

- Gender Resource Center started.
- Vigilant Group (in 20 wards) formed and actively working
- Snehitha Calling Bell (110 Beneficiaries) is dong well
- (Medical camp, mental support, post-flood kit, utensils, home visit.)
- Community counseling.
- In 2018, Neetham campaign launched and all the neighborhoods took part in it. Model GRC is functioning properly. Counseling is conducted every Tuesday and Thursday to find solutions to all the problems that come up in the neighborhood. A scooter rally and a tribute to the best woman was held on March 8 to mark Women's Day.
- Many educated young people in the CDS got further education in DDUGKY and then got jobs in various fields. 214 Registration, 117
enrolled in various courses. 1 Job Fair conducted and 16 youth got Employment.

- 25 people received ERIS training.

**Social action activities**

- Raising palliative funds
- Snehanidhi- Medical Assistance
- Disaster Relief Fund.
- Sneha House.
  
  Preliminary steps have been taken to build a love house for Suresh, a deserving man from 20 wards who does not own a house or land and cannot get up and walk.
- Jeevanam - Help for those suffering from kidney disease.
- Geriatric Care - Harsham.
  
  - A person trained to care for inpatients works well.

Elderly Welfare Activities- As part of Relationship Kerala, 28 Elderly Neighborhood Groups operating in 20 wards in collaboration with CDS and Ward Members honored the oldest with Ponnada on October 1, the day of geriatrics.

**Support for Disability Neighborhood Groupss.**

- There are 29 different neighborhood groups operating from 20 wards. Revolving funds and corpus funds were provided to all neighborhood groups. A pottery unit called Swadeshi is functioning well.
- Employment opportunities for family members
- Ambalavayal CDS has 8 Kudumbasree members working in various government institutions coming under the purview of the panchayat.
An active presence in post-flood camps provides medical assistance to patients and emergencies. Participated in post-flood sanitation activities. Awareness was also given to Covid-19 through RRT. The Navajyothi Neighborhood Group in the sixth ward is paying for the education of a child from a poor family. Conducted medical camps for the elderly. The elderly were honored. 4 people were recruited after receiving training through ERIS. According to DDU GKY, 56 children entered the workforce. Preliminary work on the construction of Sneha Veedu was done. Rs. 2,13,885/- was given to the Chief Minister's Disaster Relief Fund after the floods and An amount of Rs. 94473/- has been provided to the District Panchayat for kidney patients under Jeevan scheme. The Haritha Karma Sena is functioning well. A group is working well for nuclear destruction.

Reported By

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