

CHITTUR-TATTAMANGALM MUNICIPALITY

DAY NULM aims to reduce the poverty and vulnerability of the urban poor households by enabling them to access gainful self employment and skilled wage employment opportunities. The Urban poor family is included in Kudumbashree network. Now this program is implementing successfully by giving focus to the livelihood generation of urban poor.

Social Mobilization and Institution Development (SM&ID)

DAY-NULM envisages universal social mobilization of urban poor into Self-Help Groups (SHGs) and their federations. At least one member from each urban poor household should be a woman and brought under the Self-Help Group network. These groups will serve as a support system for the poor to meet their financial and social needs.

- As part DAY-NULM 61 New Self Help Groups are formed by including 765 urban poor families in Kudumbashree.
- Organized and Conducted Financial Literacy Campaign, Module 1 , Module 2 Different types of Capacity Building Trainings various issues like bank linkage, book keeping and accounts, micro-investment process, roles and responsibilities of members, etc to the NHGs
- Revolving Fund of Rs. 10000/- given to 241NHGs (Rs 24,10,000/-).
- Revolving Fund of Rs. 50000/- given to all 29 ADS(Rs 14,50,000/-)
- 13 Defunct NHGs were revived.
- 29 elderly & 2 PWD NHG formed during this financial year

Self Employment Program (SEP)

This component of DAY NULM focus on financial assistance to individuals/groups of urban poor for setting up gainful self-employment ventures/micro-enterprises, suited to their skills, training, aptitude and local conditions. Under this component assisted 23 individuals and 3 Groups from Urban Poor Community to start micro enterprises (ME).

This component also focusing on to the SHG linkage loans with subsidized interest rates. Before the implementation of the program the SHG members borrow money from private lenders with higher interest rates that makes heavy burden to them. By the implementation of the program we are able to provide linkage loans to an amount of Rs42952000 for 85 SHGs with low interest rate. Financial literacy campaigns and spot linkage campaigns boost the results. We have completed the MIS entry of all loans and now focusing on to the correct and regular monthly disbursement of interest subvention through PAiSA portal.

Employment through Skill Training and Placement (EST&P)

In DAY-NULM this component focus on providing assistance for development / upgrading of the skills of the urban poor so as to enhance their capacity for self-employment and salaried employment. For mobilization we utilize our Kudumbashree network to find out the needy candidates, mobilization camp conducted at different locations of ULB, distribution of notices, news given on news papers, through councilors etc. Since 2017 we have enrolled 54 candidates to different technical and non technical courses provided by NULM. Student who have completed Mobile Handset Repair course started their own business units .

Support to Urban Street Vendors (SUSV)

This component aims at skilling of street vendors, support micro-enterprise development, credit enablement and pro-vending urban planning along with supporting social security options for vulnerable groups. Street vendor survey was conducted on 2017 in that survey 260 vendors were identified and same approved by Town Vending Committee from that we have given ID cards to 140 vendors. 8 Fish merchants were relocated to vendor market.

Innovative and Special Projects

Under innovative enterprises we have started Building material Unit, Housekeeping Unit, Take Away Counter, Santwanam units, Harsham units were started in ULBs with the support of NHG members.

As part of food kiosk we have started canteen in Govt. College Chittur. For selling the products through online various products were forwarded to Amazon Saheli & Nano market has started at ECO Shop, Chittur. Harithakarma sena started functioning from 18/06/2018 now they are getting salary nearly 8000/month.

Swasthaya SHG Pariwar we have organized Medical camps for the NHG members were conducted with the support from National Health Mission and got treatment, we have enter details of more than 1000 Ayushman Bharat Card etc.

Sensitization program was arranged for SHG member with the help of k Kerala Gramin Bank on 26/12/2019 and Chittur Rural Service Co-operative Bank 07/02/2020.

As part of Angikar caimpaign we have taken classes about importance SEP, ESTP & inclusion of members in kudumbasree network etc with the help of SDS-PMAY.

