



**Deendayal Antyodaya Yojana –
National Urban Livelihoods Mission (DAY-NULM) &
Deendayal Antyodaya Yojana –
National Rural Livelihoods Mission (DAY-NRLM)**

A Comparison Report



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INTRODUCTION

Kudumbashree, the State Poverty Eradication Mission of the Government of Kerala, has since its inception in 1998, played a significant role in adopting adequate measures in alleviating poverty in the state. Kudumbashree has been the nodal agency for implementing Centrally Sponsored schemes intended towards this cause, the major amongst them being Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) in rural areas and Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) in the urban areas. The primary focus of both these schemes are identical, however has a few variances depending on the local conditions and potential of the specific area. A comparison of the benefits offered by these schemes for the betterment of the poor has been done to understand how each scheme contributes towards the social and economic empowerment & upliftment of the poor out of poverty.

Comparison Report - How each scheme benefits the poor

Sl. No.	Programs	Kudumbashree schemes	DAY-NULM (Urban)	DAY-NRLM (Rural)
1	Organisation & Micro Finance	CDS Administrative grant : Financial assistance that ranges from 3,775/- to 4,425/- by way of Administrative Grant is provided to Kudumbashree Community Development Societies (CDS) for managing multidisciplinary roles while being involved in a large number of poverty eradication and local economic programmes.	“Payment to Resource Organisations (RO)- Urban CDS’s are designated as RO’s under -DAY-NULM. An amount of Rs. 10000/- will be spent per SHG for its formation, hand holding, training of all the members, bank linkage, formation of federation and their handholding for a period of 2 years.”	
2	Organisation & Micro Finance	“Corpus fund - Neighbourhood groups (NHGs) formed from the most vulnerable persons from among’st the poor will be supported with financial aid as Corpus fund. Corpus fund for Elderly NHGs - Rs. 10,000 Corpus Fund for Transgender NHGs - Rs. 10,000 Corpus Fund for PWD NHGs - Rs. 5,250 “	Revolving fund: A maximum amount of Rs.10000/- is given to the urban SHGs as a one time revolving fund as corpus to meet the members’ credit needs	Revolving fund: A maximum amount of Rs.15000/- is given to the rural SHGs as a one time revolving fund as corpus to meet the members’ credit needs

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3	Organisation & Micro Finance	<p>“Linkage Loan: Graded NHGs will be eligible to avail linkage loans from banks at an interest rate of 4% on credit upto Rs. 3 lakhs. Matching Grant: To encourage NHGs to avail loans under the bank linkage program, all NHGs linked will be given a grant of Rs.5000/- or 10% of their cumulative thrift (Whichever is lesser).</p> <p>“</p>	<p>Linkage Loan: SHG’s availing linkage loans will be supported with an interest subsidy of over and above 7% rate of interest and the prevailing rate of interest will be provided to banks under NULM. An additional 3 percent interest subvention will be provided to all Women SHGs (WSHG) who repay their loan in time. No limit is stated on loan amount for interest subsidy.</p>	<p>“Linkage Loan: All women NHGs in category 1 districts namely Palakkad, Malappuram, Idukki and Wayanad are eligible for interest subvention on credit upto Rs. 3 lakhs at 7% per annum. Further, these SHGs will be provided with an additional 3% subvention on the prompt repayment of loans. For category II districts (rest of 10 districts), SHGs are eligible for interest subvention on credit up to Rs.3 lakhs to avail the loan facility at an interest rate of 7%. Here banks will charge the SHGs as per their respective lending norms and the difference between the lending rates and 7% subjected to a maximum limit of 5.5% will be subvented in the loan accounts of the SHGs.”</p>
4	Organisation & Micro Finance		<p>Revolving Fund: A one time Revolving Fund Support of Rs. 50,000 would be available to registered Area Level Federations (ALFs) of SHGs. This fund may be used as seed capital for the ALFs for the smooth operation and will form part of corpus of the ALFs.</p>	<p>Vulnerability Reduction Fund: Maximum amount of Rs.15000 is given to Village Organisation (VO) to address vulnerabilities like food insecurity, health risk, sudden sickness/hospitalization, natural calamity, etc., faced by the household(s) or community.</p>

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5	Organisation & Micro Finance	<p>“Kudumbashree insurance scheme- implemented in association with Life Insurance Corporation of India</p> <p>a) Scholarship is provided @ Rs. 1200/- per year for two children of Kudumbashree members studying in classes 9 to 12.</p> <p>b) Insurance: Kudumbashree memberes between the age of 18 and 75 can be enrolled in the insurance scheme by paying an annual premium of Rs. 180/-</p> <p>c) Bhima Mitra - volunteer in CDS who ensures that, all eligible receives the benefits of the insurance scheme “</p>		
6	Organisation & Micro Finance	<p>MIS of Kudumbashree - Maintains relevant details of all levels of the three tier CBO network as well as details of Micro enterprises(ME). This includes details of all members category wise on the basis of caste. Reports pertaining to the CBO network viz. Neighbourhood group (NHG) & ME formation and linkage loan availed may be genetated.</p>	<p>DAY-NULM MIS is used for capturing data and generating adequate reports pertaining to all components of NULM</p>	<p>Tranasaction based SHG Digital Accounting system : The financial transactions of each SHG and SHG member with respect to internal thrift and credit as well as linkage loan availed and repayment details are captured in a Tranasaction based SHG Digital Accounting system developed by MoRD.</p>
7	Organisation & Micro Finance	<p>Auditing team - Kudumbashree Accounting & Auditing Services Society KAASS conducts audit of accounts across all levels of the three tier CBO network.</p>		

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8	Organisation & Micro Finance	Training: Capacitation of Kudumbashree CBOs is done through trainings by the training groups of Kudumbashree and Kerala Institute of Local Administration (KILA).	Training: Community Resource Persons (CRP) are identified from among the Kudumbashree network and trained to impart trainings on CBO strengthening and on NULM in urban areas.	Training: Financial Assistance to support trainings for Micro enterprise development activities in rural areas is provided.
9	Livelihood Promotion through Microenterprises	Interest subsidy scheme Kudumbashree encourages women/ family members to start micro enterprises under the Rural Micro Enterprises (RME) & Yuvashree scheme in rural areas. Interest subsidy is provided to individual enterprises on loan amount upto Rs.2.5 lakhs and up to Rs. 10 lakhs for group enterprises. The interest subsidy amount is given on a quarterly basis based on the prompt repayment of the loan. Subsidy on interest above 7% will be given on a quarterly basis analysing the bank statement. The additional 3 % amount will be paid at the time of closure of loan analysing the prompt repayment of loan.	Interest subsidy scheme Unemployed urban poor will be encouraged to set up small enterprises relating to manufacturing, servicing and petty business for which there is considerable local demand. Loan can be availed from banks for establishing individual and group enterprises. Interest subsidy, over and above 7% rate of interest will be available on a bank loan for setting up of individual (upto Rs. 2 lakhs or group enterprises (minimum 3 & a maximum of 5 members) for a maximum of 10 lakhs. The difference between 7% p.a. and the prevailing rate of interest will be provided to banks under NULM.	Community Investment Fund (CIF) provided under NRLM has been modified as Community Enterprises Fund (CEF) by Kudumbashree to provide support exclusively for livelihood through Micro enterprises. For scaling up existing micro enterprises, loans at an interest of 4% per annum for a repayment period of 24 months will be provided. For individual enterprises Rs. 50000 and for group enterprises Rs. 1,50,000 will be provided as loan.

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10	Livelihood Promotion through Microenterprises	Second Dose Assistance (SDA) to enterprises: SDA is provided to enterprises who want to expand or diversify their business. The assistance will be provided to units which has completed 3 years of functioning. An individual unit will get Rs.50,000 as SDA and group enterprise a maximum of Rs.5,00,000 or 40 % of the project cost (whichever is less). An individual unit/ cluster/ collectives can avail SDA only once. The maximum amount that can be sanctioned under SDA for collectives is Rs. 50 lakhs		
11	Livelihood Promotion through Microenterprises	Technology Fund (TF) Provide financial assistance in terms of Technology Fund units for the purchase of machinery and other equipments for the enterprise who has completed 6 months of functioning. An individual entrepreneur will be eligible to avail a maximum of Rs.50,000 or 40% of the cost that would be incurred to purchase the required machinery/ technology. Proportionately, the maximum amount that a group enterprise will be eligible for is Rs. 5,00,000 depending on the number of entrepreneurs. Clusters/ consortiums can avail TF and can claim upto Rs. 50 lakhs which will be processed at State Level.		

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12	Livelihood Promotion through Microenterprises	Technology Upgradation Fund (TUF) Units which has already availed technology fund or has completed 3 years of functioning and want to upgrade the existing technology can avail this fund . Individual units can avail a maximum of Rs.50,000 and group enterprises can avail a maximum of Rs.5,00,000 (proportionate to the number of members in the group). Clusters/ consortiums can avail TUF and can make a claim up to Rs. 50 lakhs.		
13	Livelihood Promotion through Microenterprises	Revolving Fund (RF) : RF is provided as a one time working capital assistance to micro enterprises. The units which has completed 6 months of functioning can avail Revolving fund. An individual unit can get a maximum of Rs.10,000 or 20% of the project cost (whichever is less) and group enterprises can get a maximum of Rs.40,000 or 40% of the project cost (whichever is less). A unit can avail RF only once.		

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14	Livelihood Promotion through Microenterprises	Innovation Fund (IF): Kudumbashree Mission provides Innovation fund to units which were initiated with new and innovative ideas. Rs.35,000 per family or Rs.3,50,000 per group or 40% of the project cost for implementing the proposed innovation (Whichever is less) is the maximum eligible amount as innovation fund.		
15	Livelihood Promotion through Microenterprises	Crisis Management Fund: This is an interest free loan provided by mission to help ME units to tackle unexpected financial crisis/ work orders. An individual unit can avail Rs.2,00,000 whereas a group can avail Rs.3,50,000 as crisis management fund and the same has to be repayed in 6 months.		
16	Livelihood Promotion through Microenterprises	Start up fund (SUF): Kudumbashree supports units which have difficulty in availing bank loan will be provided a starting assistance called SUF. Individuals can avail an amount of Rs.10,000 and groups can avail an amount of Rs. 50,000 as SUF		

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17	Livelihood Promotion through Microenterprises	Coastal ME Fund : This is a capital subsidy scheme under Kudumbashree exclusively for coastal community for starting enterprise. Individuals can avail an amount of Rs.1,00,000 and groups can avail an amount of Rs.5,00,000 (or 75% of the total project cost) as coastal fund.		
18	Livelihood Promotion through Microenterprises	Sick ME Revival Fund: This scheme is devised in a post flood scenario to support MEs suffering loss due to natural calamities, loan recovery issues etc. Individual ME can get an amount of Rs.50,000 and group MEs can get an amount of Rs.2,50,000 as SMERF		
19	Livelihood Promotion through Microenterprises	Prathyasha fund : The socially & economically downtrodden sections of the society including destitutes, the elderly, transgenders, women subjected to domestic violence, bed ridden & mentally retarded patients, widows, persons with disability and buds school students will be provided financial assistance of Rs. 50000/- to start individual enterprises and Rs. 50000 per person to start group enterprises with a maximum limit of Rs. 2.5 lakhs.		

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20	Farm Activities - Agriculture & Animal Husbandry	“Agricultural technology fund For JLGs to implement new and scientific technologies in agriculture and to procure requisite machinery and equipments - Agricultural technology fund is provided. A maximum of Rs. 2,00,000 or 40% of the total estimated cost (whichever is less) will be provided.”		“Mahila Kisan Sashakthikaran Yojana (MKSP) aims at promoting agriculture among women for providing a livelihood opportunity. 1. Joint Liability Groups (JLGs) are formed with 4 to 10 members. Financial & technical assistance provided to farmers.”
21	Farm Activities - Agriculture & Animal Husbandry	Paddy Procurement & processing fund - Producer companies and Producer collectives with atleast 50 members having the infrastructure and capacity to produce atleast 10 tons of paddy in a season is assisted with interest free short term loans for a maximum of Rs. 20,00,000.		2. JLGs may avail linkage loans for a period of one year at 7% rate of interest per annum. For loans for an amount upto 1 lakh, the JLG will be supported with an interest subvention of upto 5% rate of interest
22	Farm Activities - Agriculture & Animal Husbandry	“Financial assistance for Agricultural products value addition enterprises - 40% of total cost or a maximum of Rs. 2,00,000 (whichever is less) will be provided as capital subsidy “		3. Master farmer - a farmer selected from among 20 neighbouring JLGs. Master farmers work for enabling easy access to financial benefits and technical support to farmers.
23	Farm Activities - Agriculture & Animal Husbandry	Jaivika: Promoting organic farming by starting a plant nursery to supply seeds and seedlings to farmers at subsidised rates.		4. Jeeva : Four master farmers selected at the block level will form a team at the district level called Jeeva and will work as a JLG evaluation agent to ensure the proper functioning of JLGs.

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24	Farm Activities - Agriculture & Animal Husbandry	Medicinal plant cultivation is done for generating more income		5. Cluster level Coordinator : Experts selected for the purpose of giving necessary instructions and support to farmers at the field level in doing organic farming.
25	Farm Activities - Agriculture & Animal Husbandry			6. Farmer Facilitation Centre FFC works at the panchayat level imparting knowledge in latest technologies in the farming sector by imparting trainings to JLG members as well as facilitating sale of Bio farm products, organic fertilizers & pesticides. Area incentive is provided to JLGs for make use of waste land, bringing fallow and cultivable waste land into agricultural use.
26	Farm Activities - Agriculture & Animal Husbandry			7. Bio Pharmacy - provides pesticides and fertilizers to support organic farming amongst Kudumbashree JLGs.
27	Farm Activities - Agriculture & Animal Husbandry	Kerala Chicken - farm with 1000 chicks to be set up. Capital subsidy of Rs. 50000 will be provided to these units		

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28	Farm Activities - Agriculture & Animal Husbandry	<p>“Animal Birth Control (ABC): In order to curb the street dog menace, dogs are captured, neutered and release based on a Standard Operating Procedure (SOP) for animal birth control programs outlined by the Animal Welfare Board of India (AWBI). ABC Units will get a remuneration of Rs. 2100 per dog “</p>		
29	Farm Activities - Agriculture & Animal Husbandry	<p>“Cow Rearing - ME units to be set up with 10 cows for 5 beneficiaries - Rs. 6.25 lakhs will be provided to these units of which 2.18 lakhs is as capital sibsdy and rest is as loan “</p>		
30	Farm Activities - Agriculture & Animal Husbandry	<p>“Goat Rearing - ME units to be set up with 5 members and 20 goats total scheme cost is Rs. 1,50,000 of which 50,000 is capital subsidy”</p>		

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31	Marketing	“Marketing facilitated through monthly markets, Trade Fairs & Exhibitions, Home Shops, nano markets e-commerce portals and/or at the production point itself. “	<p>“City Livelihood Centres would bridge the gap between demand and supply of goods and services produced by the urban poor by providing support for marketing their goods and services of the urban poor.</p> <p>Urban poor can access information and business support services. Support for opening bank accounts, information on training/ employment opportunities under NULM and other schemes, information on social welfare schemes, enrolment for UID/Aadhar Card would be provided through CLCs.”</p>	Kiosks and outlets are set up in rural areas for the purpose of marketing
32	Skilling for Livelihood promotion		<p>The Employment through Skill Training & Placement (EST&P) Component under NULM will provide for skill training of the urban poor youth between the ages of 15 and 35 years to enable them setting up self-employment ventures and for salaried jobs in the private sector. The mission will ensure placement for 70% of the successfully trained candidates.</p>	<p>Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) uniquely focusses on providing skill training to on rural youth between the ages of 15 and 35 years from poor families and ensuring their placement in wage employment.</p>

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33	Social Development	<p>Destitute Free Kerala DFK - Destitutes are the unreachable poorest of poor, identified on the basis of certain criteria mainly on their basic, developmental and psychological needs. DFK aims at meeting the specific needs of the destitute families. Kudumbashree allocates fund for basic needs called the Challenge Fund (40% of the total project cost subject to a maximum of ₹40 lakhs for general projects and ₹50 lakhs for ST projects).</p>	<p>“Support to Urban Street Vendors: Street vending is an integral part of the economic growth process in urban areas. Low levels of education and skills, limited access to formal credit and micro enterprise support constrain street vendors’ ability to access emerging market opportunities. Their families often lack in any linkage to social security, welfare and assistance schemes and initiatives of the Government.</p> <p>NULM seeks to address the concerns of urban street vendors by facilitating access to suitable spaces for vending, institutional credit, improved skills and social security linkages. “</p>	
34	Social Development	<p>Balasabha - The structured neighbourhood network of children with groups consisting of 15 – 30 children in the age group of 5 – 18 years. Small Learning Groups for experimental and systematic learning, opportunities for understanding democratic process, participation in conserving environment, enabling children to unfold the intricacies of collectivisation are the basic focal points of Balasabha.</p>	<p>Shelter for Urban Homeless: NULM provides permanent shelter equipped with essential services to the urban homeless. Provision for constructing new shelters & refurbishment of existing ones is provided. Additionally, shelters are also supported with O&M cost for 5 years.</p>	

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35	Social Development	The Tribal special project is an initiative of Kudumbashree in collaboration with the Tribal department to address the special issue of the tribal population of the state, in a systematic manner.	“Reservation for SC & ST under NULM: For providing benefits under all components of NULM, the percentage of SC and ST candidates should not be less than the percentage of SC and ST population in the town.”	
36	Social Development	Tribal NHGs are supported with a corpus fund of Rs.15,000		
37	Social Development	Tribal JLGs are supported with a corpus fund of Rs. 4,000		
38	Social Development	Bridge course is provided to tribal dropout students to revive them to main stream education		
39	Social Development	PSC Coaching is provided to tribal job aspirants through agencies empanelled for the purpose		
40	Social Development	Ooru Adalat is conducted in convergence with all government departments to ensure that the tribal population is aware of and is in receipts of all social entitlements		
41	Social Development	Trainings to promote traditional ME units and marketing of products provided		
42	Women Empowerment	Women empowerment programs of Kudumbashree is funded through the State Plan fund and is beneficial across the urban-rural divide		
43	Women Empowerment	Gender Resource Centre: Kudumbashree emphasizes to address the women’s inequality manifests itself in many forms such as gender discrimination in terms of declining male-female sex ratio, Social stereotyping, Gender based violence, health and nutritional status, limited access to resources, etc. Also aims to work for holistic empowerment of women in the state cutting across sectors and to serve as a nodal agency for all gender related initiatives in the state and in the community.		

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44	Women Empowerment	<p>Snehitha is a 24 hours working gender help desk. It works to avail support and help to the shield less women in society. The main aim of the center is to provide help and support to those women and children who are in distress and provide voice for their issues and concerns, also to prevent, protect and prevail over domestic violence through advocacy, empowerment and social change.</p>		
45	Women Empowerment	<p>Community counsellors are counselling educators who gives immediate support the needy. They provide their services directly in the community. As a part of Kudumbashree Gender self learning programme, 336 community counsellors were selected from 14 districts of the state. Community counsellors are selected women from Kudumbashree network as well as professional counsellors from the community</p>		
46	Women Empowerment	<p>“Vigilant groups are an informal group of community members to discuss community problems face-to-face, identify their root causes and consequences, and develop local solutions and referrals. It is a participatory group that focuses to prevent gender-based violence, as well as their ideas on what should be done about it. The aim of forming such groups is to create a safe neighborhood, locality and ensure freedom of movement and protect women and children from violence and atrocities.”</p>		
47		<p>Gender Self Learning Programme could be regarded as the first social educational process that would have direct implications on rights and eWomen Empowermentntitlements of women in grass roots. Unlike conventional women empowerment programmes that adhere to awareness classes, gender self learning programme aims at facilitating neighborhood groups on discussions that reflect on discrimination, violence and inequality. Each woman represented in the network is regarded as a participant, information provider and knowledge creator.</p>		



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