

**Mobeesh V Muralidharan,**  
**City Mission Manager**  
**Financial Inclusion and Micro Enterprises**  
**Kochi Municipal Corporation**

Kudumbashree Mission has appointed me as Manager, Financial Inclusion and Micro Enterprises on 25/08/2016 Kudumbashree State Poverty Eradication Mission under NULM in Kochi Municipal Corporation to uplift and enhance poverty alleviation of urban poor people by promoting self-employment in the Corporation.

I could play an active role in the execution of NULM programmes in the Kochi Municipal Corporation.

**General Activities in KOCHI MUNICIPAL CORPORATION**

- Coordinated to open NULM account in Union Bank Of India, Kadavanthara branch
- Facilitated NULM workshop to Council members of Kochi Municipal Corporation
- Facilitated NULM workshop to CDS executive members in 3 CDS (Kochi East, South, West)
- Coordinated and facilitated the recruitment works of Community Organizers in Kochi Corporation.
  
- Provided need based technical assistance to the community organizers in Kochi
- Facilitated the NULM Executive committee in the city level.
- Arranged the transfer of SJSRY balance fund from the Kochi Municipal Corporation and 3 Kudumbashree CDSs to NULM account.
- Arrange special meetings under CDS, ADS, NHG level to make NULM as familiar
- Conducted training to data entry operators of the 3 CDSs regarding the MIS data entry-NHGs data base.
- Arranged field placement to MSW students from various colleges
- Coordinated and conducted ADS level training regarding in all ADSs with the help of District mission Resource Persons and CDSs.
- Coordinated and Facilitated 2 days training programme to ADS office bearers by 3 batches in 3 CDS from the instruction of State office and ensured the office participation upto 95%.

**Financial Inclusion and Micro Enterprises**

- Organized and conducted general meeting of Kudumbashree CDSs, ADSs and NHGs regarding Micro Enterprises and Bank Linkage activities under NULM.

- Arranged and conducted individual counseling to the individuals and groups based on self employment programme.
- Arranged and co-ordinated task force committee in the City Level for the project verification and approval.
- Coordinated the works regarding the bank loan with the bank officials and the beneficiaries.
- Participated in the Block Level Bankers Committee and the District Level Bankers Committee and raised the issues regarding the bank loan of Self Employment Programmes.
- Organized and Coordinated Financial Literacy Counseling Camps with the help of Financial Literacy Councilors in the ADS level with the help of ADS office bearers.
- Coordinated the works regarding the sanctioning of interest subsidy amount to NHGs bank account through RTEGS by collecting the NHGs savings bank account and Loan Pass book account.
- Visited various banks in Kochi Corporation for the discussion of NULM schemes especially Self Employment Programme and bank linkage.
- Facilitated the MIS work regarding the Linkage loan interest subsidy and Self Employment programme in the MIS.
- Facilitated the grading and linkage activities with CDSs. 2976 active NHGs in Kochi in which 855 NHGs formed through NULM.
- Out of 2976 active NHGs 2806 NHGs were linked where as 714 NHGs were linked through NULM.
- Executed Task Force Committee in Kochi presided by Secretary. Established 251 individual and 10 group enterprises through SEP component. 346 applications were approved through task force.
- Distributed an amount of Rs.2,98,31,037/- as Linkage Loan interest subsidy to 2047 NHGs.
- Distributed an amount of Rs.922561/- as SEP interest subsidy to Individuals and groups started enterprises through NULM.
- Conducted Skill Gap analysis in all ADS of Kochi with the help of Community Organizers, ADS, and Councilors.

### **Social mobilization And Institutional development**

- Organized and coordinated the minister level programme of distribution of Revolving fund to 104 NHGs and 40 ADS by the Excise Minister K Babu.
- Verified revolving fund applications and facilitated to arrange the revolving fund amount
- Monitoring the MIS data entry works (NHG data base)

- Coordinated and facilitated the disbursement of Resource mobilization fund to the 3 CDS as 10 % advance and collected their claims for the formation of NHGs, NHG training, Revival of NHGs

### **Support for Urban Shelter Home**

- Co-ordinated the preparatory works with engineering departments, social justice departments, NGOs for the refurbishment of 4 shelter homes (Thevara Old Age Home, Good Hope Old Age Home Fort Kochi, Snehabahavan Annex Gandhinagar, Shanthibhavan, Gandhinagar) owned by the Corporation for the administrative sanction.
- Presented 4 shelter home proposals before Project sanctioning committee under Principal Secretary, Urban on 02/03/2016.

### **Support for urban street Vendors**

- Coordinated the works on street vendor's survey (discussion with corporation leaders and officials, MSW colleges, Trade union leaders, health department officials, agreement with college).
- Organized orientation training to MSW students of De Paul College, Angamaly & Sree Sankara University of Sanskrit, Kalady regarding street vendor's survey.
- Monitored the street vendor's survey in Kochi Corporation East Zone by MSW students of De Paul College, Angamaly (01/06/2016 to 10/06/2016) and West Zone by MSW students of Sree Sankara University of Sanskrit, Kalady. (06/06/2016 to 20/06/2016) and surveyed 2028 applications.
- Conducted Night Survey in Kochi and identified 226 members through this process.

### **NULM Activities in Other Urban Local Bodies (Piravom, Koothatukulam, Muvattupuzha)**

NULM Target accomplishment	ULB	Achievement
New SHG Formation	Piravom	<b>6</b>
	Koothatukulam	<b>5</b>
Revival of SHGs	Piravom	<b>11</b>
	Koothatukulam	<b>3</b>
Revolving fund support to SHGs	Piravom	<b>140</b>
	Koothatukulam	<b>89</b>
Revolving fund support to ADS	Piravom	<b>27</b>
	Koothatukulam	<b>25</b>

NHG Bank linkage	Piravom	<b>51</b>
	Koothatukulam	<b>32</b>
Self Employment Programme	Piravom	<b>11 ind</b>
	Koothatukulam	<b>1 ind, 1 gp</b>
EDP Training	Piravom	<b>18</b>
	Koothatukulam	<b>22</b>
Employment through skill training and placement	Piravom	<b>36</b>
	Koothatukulam	<b>32</b>
SUSV- ID card Distribution	Piravom	<b>22</b>
	Koothatukulam	<b>36</b>

### **Other major Activities in other local body**

- Conducted Night survey in Koothatukulam, Muvattupuzha, Piravom Municipality for the identification of shelters.
- Co-ordinate the preparatory works with engineering department Municipality and Local body committee of Piravom Municipality to start a new shelter home at Piravom. Proposal submitted to state office for approval.
- Facilitated to start a new NULM bank account opened in Koothatukulam, Muvattupuzha, Piravom Municipality.
- Coordinated and facilitated the recruitment works of Community Organizers.
- Executed all committee's such as Executive Committee, Town vending Committee, Task force committee in Koothatukulam, Muvattupuzha, Piravom Municipality and facilitated all the meetings under this committee.
- Co-ordinate and Monitored all the activities under Street Vendors survey. Survey was conducted by MSW students of Shanthigiri College, Thodupuzha Koothatukulam, Muvattupuzha, Piravom Municipality
- Organized general meetings to CDS, ADS, NHG members regarding NULM Koothatukulam, Muvattupuzha, Piravom Municipality.

### **Sparsham Campaign**

- Conduct Sparsham Campaign in various ADSs and NHGs of Piravom, Koothatukulam, Kochi Municipality.
- Coordinate all the entries collected through Sparsham.
- Prepared plan of activities regarding sparsham campaign.

## Enterprunership Development Programme (EDP)



- Arranged EDP training programme in collaboration with Rural Self Employment Training Institute, Union Bank of India, Ernakulam.
- 210 Kudumbashree members were trained from Kochi Municipal Corporation in 5 various batch.
- Identified 18 Kudumbashree members from Piravom, 22 Kudumbashree members from Koothatukulam municipality for the EDP training. Members were completed 6 days of EDP training in RSETI.

## Nagarasree Ulsavam



- Conducted ADS rally in connection with Nagasree ulsvam at ADS 47 under Kochi South CDS.
- Organized Linakge Loan Campaign was conducted in Kochi South CDS in connection with Union Bank of India.
- Arranged one food fest at Kochi Municipal Corporation in connection with Nagasree Ulsavam.

## Santhwanam



- Special meetings were arranged in CDS to identify the corrected beneficiarie.

- 5 members were completed the training and started as Santhwanam volunteers.

### **Food Fest and Kudumbashree Exhibitions**



- Identified 28 kudumbashree café and catering units
- Conducted food fest and Kudumbashree exhibitions in collaboration with Kochi Municipal Corporation Plan fund in the year 2018-19,2019-20
- 18 Kudumbashree units from 3 Kudumbashree CDS were participated in the fest.
- Food fest was conducted in collaboration with Nagarsree Ulsavam
- Organized food fest in associated with Kalamssery municipality regarding Mission 80 days. 4 units from Kochi Corporation were participated in the fest.
- Facilitated the kudumbashree café units to participated in the various mela's and festivals in the Kochi Corporation
- Organized food festival in connection with Fortkochi New Year Carnival.
- Arranged the units and unit members to participate in the Nagarasree Ulsavam at New Delhi.

### **Innovative Projects**

- **Reverse osmosis Plant**



Reverse osmosis plant was started in Kochi Municipal Corporation. The marketing of potable drinking water was done by Kudumbashree women. The team consists of 5 members named as “Snehadeepam” received bank loan amount of Rs.7.5 lakhs. The unit purchases an Auto for marketing the potable water and water cans and pots from the loan. . 2 group members were assigned to collect the orders from different areas and 3 members were assigned to distribute the potable purified water. The unit is supplying purified drinking water to the citizens of municipal corporation areas for an affordable price of Rs. 25.

➤ **Urban service Team**



A team consists of 18 members were identified for the purpose of Urban service team named as Kochi Nanma group. The members were engaged in various activities such as electrician, plumber, painter, driver, carpenter, mason, A/c technician, etc. The team was affiliated under Kochi west CDS. The team is available through the phone calls and notices were issued to different flats and houses for the work.

The team was completed 5 homes under PMAY scheme.

➤ **Vegetable Unit**



A unit was started in Elamakkra of Kochi East CDS. The team consists of 5 Kudumbashree women named as Niravu. The unit collected the fresh vegetable from the market. The members were cut all the vegetables and packed the food as for ‘Avail, Sambar, Thoran” etc. They prepared 17 such items and marketed to nearby shops and super markets.

➤ **Housekeeping Unit**



2 units were identified as housekeeping under Kochi East and West CDS named as Krishna and Aiswarya housekeeping units.

Krishna unit was led by 3 Kudumbashree members and the team was engaged in the cleaning activities of various fairs and exhibition, house holds and flats. Also the team was acted as food supply members for the marriage functions.

Aiswarya unit consists of 5 Kudumbashree members were engaged in house cleaning activities.

➤ **Haritha KarmaSena**



In Kochi, The food and plastic waste were collected by the kudumbashree members. By the discussions with Kudumbashree Members and CDS, a unit was formed as Haritha Karmasena named as Kerala Clean Friends in Vytilla region under Kochi South CDS. The team consists of 10 kudumbashree members and they collected the waste particles from 1000 houses and offices nearby Vytilla region.

➤ **Laundry Unit**



The unit named “wash club’ was started in Vytilla under Kochi south CDS. 3 Kudumbashree members were engaged in the unit. The unit received bank loan of Rs. 2 lakhs from Punjab National bank Vytilla. From the loan, the unit purchased laundry machineries. The team members collected clothes to wash from nearby flats and houses.

➤ **Carry Bag**



- Arranged special meetings with Kudumbashree CDSs in connection with cloth carry bags.
- Discussion was held with Vypari Vyavasi members and received orders to stitch cloth carry bags by kudumbashree members.



- Facilitated with East Kudumbashree CDS to start cloth bag unit in the name Srishti. The CDS gave order to the nearby Kudumbashree stitching units as per the order from the shop. The CDS collected the stitched carry bag and marketed to nearby shops.
- **Cultural team**
- Facilitated to start cloth bag unit in the Perumanoor area of Kochi South CDS
  - Organized meeting with kudumbashree members to start cultural team
  - A karaoke ganamela team was started in the west cds named as Kochin Gana. The team consists of 5 members. The team performed in marriages and other celebrations.
  - Facilitated to start cultural team in South CDS. The team members were specialized in dances.

### **Mission 80 Days**



- Special ADS meeting was conducted to implement mission 80 days programme under Kochi South CDS
- Café unit was started in District Homeo hospital and Excise district office Ernakulam, and Kochi Municipal Corporation office. 3 members were engaged in these areas.
- 4 shelf spaces were identified to display the Kudumbashree products in this space. 4 kudumbashree units were engaged in this purpose. 36 various kudumbashree products were displayed in this space.
- 21 kudumbashree members were identified for Harsham training out of which 12 were participated in the Harsham training conducted at Kothamangalam and Alappuzha.
- 4 units were identified to participate in the Kudumbashree food fest conducted at Kalamasery municipality.

### **Micro Enterprises Affiliation**

- Meeting was conducted in all ADS with Community Organizers and ADS officials to affiliate all Micro Enterprises unit in Kochi Municipal Corporation.
- The affiliation process was completed in 3 CDSs of Kochi
- The grading of these Micro Enterprises unit is ongoing.

### **Action Plan 2020-2021**

- Conducted CDS meeting in Kochi South CDS in connection with Kudumbashree Action plan. Prepared a format to collect the data as per the instruction from Kudumbashree District Mission.
- Arranged ADS and NHG meeting to collect the data from the kudumbashree members with community Organizers.
- Collected the data from NHG and ADS

### **Allahabad Paisa Portal**

- Facilitated all the MIS entries regarding NHGs Linkage Loan and Self Employment programme.
- Verified the entries of NHG and SEP details for the Allahabad PAISA portal with concerned banks.

### **District Mission Co-ordinator's programme**

- Assist all programme assigned by Kudumbashree District Mission Co-ordinator
- Conducted meetings in CDS, ADS associated with Kudumbashree school, kudumbashree arivolsavam.
- Facilitated Kudumbashree Kalolsavam at CDS level
- Conducted Samoohyamela in CDS level
- Visited the calling bell beneficiary and offered kudumbashree assistance to the identified member.
- Participated in the flood relief activities assigned by the district mission co-ordinator in the year 2018 and 2019.

### **Other Programmes in Kochi Corporation**

- Participated in Vikasana seminar and communicated with officials regarding NULM and Kudumbashree plans and activities.
- Prepared budget plan and note regarding NULM.

- Acted as Liaison officer in the National Green Tribunal Meeting was organized by Kochi Municipal Corporation.
- Actively participated in the flood relief activities assigned by Hon. Mayor and Secretary of Kochi Municipal Corporation.