

NULM Escalation a Momentary look at Neyyattinkara Municipality

National Rural Livelihood Mission (NULM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of urban poor. Kudumbashree is essentially a community network focusing on the urban areas that covers the entire State of Kerala. NULM program launched at Neyyattinkara Municipality on 2016. NULM CMMU started working at municipality on August 2017. 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.

Under DAY NULM scheme we added 2068 urban poor families in 137 newly formed Kudumbashree SHGs. Total there are 674 SHGs active at Neyyattinkara Municipality which consist of 11017 urban families. In addition to this during 2019-20 special SHGs were formed 21 Elderly SHGs consist of 330 members, Formed 2 PWD SHG consist of 18 members, a transgender SHG consist of 7 members , also we revived 9 inactive SHGs.

DAY-NULM envisages that Thrift and Credit (T&C), functional literacy and basic skills training would be the main trinity of activities of Self-Help Groups (SHGs). Under this scheme revolving fund support is also given to ADS and SHGs. This fund will increase the funds of SHGs and ADSs and more fund flow can be done among SHG members. Revolving fund of Rs

10000 each was given to 608 SHGs (Rs. 6080000). Revolving fund of Rs. 50000 each was given to 43 ADS (Rs.2150000).

DAY-NULM also aims to achieve universal financial inclusion, through opening of basic savings accounts, facilitating access to financial literacy, credit, affordable insurance, and remittance facilities to the urban poor and their institutions. More than 100 financial literacy campaigns have been done at ULB throughout the period of program implementation and also covered almost all SHG members to open the Savings Bank Account. About 1860 SHG members of 200 SHGs were enrolled in the KSSBY Life Insurance. We have also covered the urban poor SHG members to avail the benefit of free medical insurance provided by the government under Ayushman Bharath Scheme.

Day NULM also provide training and capacity building of SHGs and their federations on various issues like bank linkage, book keeping and accounts, micro-planning, micro-investment process, roles and responsibilities of members, etc. We have given training to 120 SHGs which were formed under DAY NULM Scheme.

Employment through Skills 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. During the implementation of the program we have done several mobilization activities to find the needy candidates from the society. 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 224 candidates to different technical and non technical courses provided by NULM all over Kerala and among that 146 candidates

successfully completed and certified by SSC/NCVT. From this 82 candidates were placed at different regions of our country. This makes the families of 82 candidates to generate a livelihood income from the job. Some students who has completed Beautician and Spa therapy course started their own business units at home.

Self-Employment Programme (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 we have started 54 individual ME units and 4 Group ME units with the support of NULM loans provided by different banks. We have provided EDP training to 85 SHG members to develop their entrepreneurship skills. Provided different skill trainings like food processing, tailoring, cloth bag making, paper bag making, Candle making, geriatric training etc to 200 SHG members to start a unit by thereon. During 2017 -18 we have started 11 units, 2018-19 53 units started, 2019-20 71 units started still now.

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 614 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.

Innovative Projects

DAY NULM also focus on the implementation of the innovative projects which can gain more income. In this component we have started several units like Urban Service Team, Geriatric Care Unit, Construction Team, Yoga and wellness Center, Event management Team, Harithakarma sena Units and Indoor Plants decoration unit, Café Units, Medical Laboratory etc. During 2019-20 we have provided jobs for 15 registered members under Urban Service Team with an average monthly income of Rs 12000 per candidate. We have a geriatric unit which consists of 16 members all are placed in different locations with an average salary of Rs.10000 per candidate. Remaining all units got an average monthly income between Rs 5000 to Rs 10000.

Through convergence project of ULB 7 Kudumbashree members got free training of driving and a She Auto. A catering training to 10 Candidates and they started a Kafeshree hotel on 2017, they provide non veg lunch at Rs 35. In 2019-20 we have taken up 3 Govt Canteen and now these canteens are run by Kudumbashree units. Also we support the catering units by providing them a venue to showcase their talents by conducting food festivals. Kafeshree Catering unit is now a official Kudumbashree partner to provide food on International Cricket match at Green Field stadium. We also provide marketing support to the ME units by providing the display of products on Nano markets, Monthly markets etc. and also through online retailer Amazon.

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 176 vendors

were identified and same approved by Town Vending Committee from that we have given ID cards to 108 vendors. Now second survey was conducted as per the instruction from the Town vending Committee. Total 82 street vendors have been newly identified on the second survey, ID card distribution to these vendors under progress.

Added Accomplishments

CMMU helps SHG members to enroll in national schemes like Ayushman Bharath, Ujwal Yojana etc. We support CDS to take bulk loan from Backward Development Corporation, in 2019-20 CDS take 3.25 Crore loan from the corporation. Support CDS to make self sustainable by generating income through different sources like interest margin from Loans, processing fees of bulk loans, enrollment fees of RSBY etc.

Now we are focusing to the each urban poor individual through SHGs and trying to provide maximum benefits/ a livelihood opportunity to them.