

## **NATIONAL URBAN LIVELIHOOD MISSION (DAY NULM)**

### **THIRUVALLA AND CHANGANASSERY MUNICIPALITY**

To reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor. The mission would aim at providing shelters equipped with essential services to the urban homeless in a phased manner. In addition, the mission would also address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities. National Urban Livelihood Mission (DAY NULM) project implemented in Kerala by **Kudumbashree**. The Mission started its operation in April 2015 in Head Quarter ULBs and was extended to all urban local in November 2016. Kudumbashree is essentially a community network focusing on the urban areas that covers the entire State of Kerala. NULM program was launched at Thiruvalla & Changanassery in Nov 2016.

The following are the activities done under DAY NULM @ Thiruvalla & Changanassery Municipalities.

#### **Social Mobilization and Institution Development (SM&ID):**

In this component, 237 NHGs were formed and it includes 3196 families. Formed 42 elderly NHGs, 3 PWD NHGs and also revived 29 inactive NHGs. As a financial support and to make livelihood to urban poor of NHGs, An amount of Rs.23,50,0000/- were distributed as ALF Revolving fund to 47 ADS @Rs.50000 /- each in both ULB and also distributed Rs. 31,40,000/- to 314 NHGs @ Rs.10000/- each. The existing CDS of Kudumbashree has been designated as Resource Organisation to facilitate the various activities under this component. For improving the activities of CDS and to make more and deeper role in the community an amount of Rs.5,86,575 was given as RO fund to the CDS.

**Relationship Kerala:** 20 special NHGs formed as part of Relationship kerala campaign.

#### **Self Employment Program (SEP):**

**Micro Enterprises:** This component 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. 30 individual enterprises and 2 group enterprises started under the scheme and distributed Rs. 36,73,500/- as loan to individual enterprises and Rs.4,00,000 lakh rupees to groups. Apart from this kudumbashree members started 39 individual enterprises and 15 group enterprises by using the linkage loan. An amount of Rs.11,52,435/-availed by NHG members from linkage loan for starting micro enterprises. Also used Revolving Fund of ADS for starting livelihood activities and distributed Rs.2,90,000/- to start individual enterprises and group enterprises. A total of 65 beneficiaries were given EDP training and provided bag making skill training 45 NHG members. 3 SEP applications at Changanassery and 3 applications at Thiruvalla were pending at banks. Processed 2 group ME loans with convergence of ULB fund at Thiruvalla municipality and 3 individual unit at Changanassery and waiting for the release of loan.

**Linkage Loan:** The component will also support Self Help Groups (SHGs) of urban poor to access easy credit from bank and avail interest subsidy on SHG loans. An amount of Rs.20,52,15,339 was given to 446 NHGs has linkage and also Rs.32,72,892 lakh has been given has Interest Subsidy to 237NHGs.

#### **Other Activities Done :**

Innovative enterprises like Housekeeping Unit, Cloth bag unit, Event Management unit, Construction Units, Building material supply unit(Brick Unit),Plastic molding unit, Santwanam units at Thiruvalla and Zoomba dance Academy, Santwanam, Harsham units at Changanassery were started with the support of NHG members. Nano market is started at Changanassery Municipal premises, private supermarkets and consumer fed outlets of Kottayam and Idukki districts for marketing the kudumbashree products from Changanassery and Thiruvalla municipality. For selling the products through online various products were forwarded to Amazon Saheli.

#### **NULM-PMAY-AUEGS:**

This programme was mainly focused on the completion of PMAY houses. Through this programmes the 20 selected PMAY beneficiaries get 500 solid bricks for free of cost form Municipality by using the fund of AUEGS. The bricks are from the Kudumbashree solid bricks unit in the ULB. The job card holders are also involved in the making of solid bricks. The ULB

mainly focused on the speedy completion of the PMAY house especially the poorest among the poor.

**ARISE:** Completed the training of 4 persons in electrical and 3 persons in data entry at Thiruvalla municipality and completed the training of 17 persons in data entry at Changanassery Municipality.

### **Handholding support to ME:**

As part of upgrading the micro enterprises, provided revolving fund to 11 micro enterprises and crisis management fund to 2 MEs at Thiruvalla municipality and completed accounting training to enterprises with the support of district mission.

### **Employment through Skill Training and Placement(EST&P):**

The Employment through Skills Training & Placement (EST&P) Component under NULM is designed to provide skills to the unskilled urban poor as well as to upgrade their existing skills. Under this programme 180 beneficiaries were trained and placed 84 beneficiaries. As part of financial support, travelling allowances were sanctioned from SMMU for 6 beneficiaries were provided with an amount of Rs.30720/- and post placement Support was provided to 41 beneficiaries with an amount of Rs. 1,23,000/- . Skill Gap Analysis was conducted in both ULB and identified different job opportunities in various sectors especially in medical field. Proposal submitted to Thiruvalla Medical Mission hospital for local placement. Also placed 6 persons at MORE supermarket as house keeping and customer executive.

### **Support to Urban Street Vendors (SUSV) :**

Street vendors constitute an important segment at the bottom of the pyramid of the informal economy in cities. Street vending provides a source of self-employment, and acts as a measure of urban poverty alleviation. The National Urban Livelihoods Mission (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. Under this component a third party survey was conducted during the period of 2017 and identified 367 street vendors and 358 street vendors were approved by the Town Vending committee and distributed 191 ID cards to street vendors. Vending Zone and non vending zone was identified at Thiruvalla. Provide SEP loan to one street vendor for improving the business.

### **Scheme of Shelter for Urban Homeless (SUH):**

National Urban Livelihoods Mission (NULM) aims at providing permanent shelter equipped with essential services to the urban homeless in a phased manner under the Scheme of Shelter for Urban Homeless (SUH). A night survey was conducted at both ULBs during 2017 and identified 48 urban homeless.

### **Swasthya SHG Pariwar:**

Medical camps for the NHG members were conducted with the support from National Health Mission as part of Swasthya SHG Pariwar and 435 beneficiaries from various NHGs got treatment through 6 camps.

### **SHE Lodge:**

Fund allocated for SHE lodge from ULB plan fund, Rs. 39.92 lakh in Thiruvalla Municipality. Council approved the plan and finalized a location near Thiruvalla Railway Station which is easily accessible from Railway Station and bus stand. Plan for the SHE lodge has been prepared by the Engineering Section of Thiruvalla Municipality and completed soil test with the support of Regional Engineering College Trivandrum.

Fund allocated for SHE lodge from ULB plan fund, Rs. 27 lakh in Changanassery Municipality. The project aim to renovate the existing women hostel in the ULB. The tender process completed by the engineering section and the works will be completed before 2020 March 31<sup>st</sup>.

### **ULB convergence:**

Started three bag units with the back end subsidy of Thiruvalla municipality and constructed Kudumbashree marketing centre at Changanassery Municipality.

<b>Sr No</b>	<b>Activity</b>	<b>Thiruvalla</b>	<b>Changanassery</b>
1	NHG Formed	119	118
2	No.of families covered	1581	1615
3	Special NHGs	29	16
4	NHG Revived	12	27
5	Revolving Fund ADS @ 50000	39	07(17 Pending at HO)
6	Revolving Fund NHGs @ 10000	240	71(84 Pending at HO)
7	RO Fund	369075	217500
8	ESTP ( Beneficiary Enrolled)	125	55
9	ESTP (placed)	62	22

10	TA & PPS	153720	Zero
11	SEP (I)	23(28,87,500)	7(7,86,000)
12	SEP (G)	1(2,00,000)	1(2,00,000)
13	SEP(I)-Linkage, RF, Thrift, Other Scheme	25	35
14	SEP(G)-Linkage, RF, Thrift, Other Scheme	13	6
15	Linkage	253	193
16	Linkage (Amount)	11,02,34145	9,49,81,194
17	Interest Subsidy	20,23,314	1249578
18	Street Vendors	203	164
19	Street Vendors approved by TVC	194	164
20	ID Card	131	60
21	Urban homeless identified	14	34
22	Swanthanam	2	1
23	Harsham	Zero	2