

## **THE SUSTAINABLE LIVELIHOOD APPROACH TO ALLEVIATE URBAN POVERTY**

*(Bottom-up approach to alleviate poverty and promote livelihoods of urban poor)*

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Joined as a City Mission Manager of DAY-NULM on 21<sup>st</sup> May 2015 at Head quarter Municipality of Malappuram District and took initiative to build the institutional structure for City Mission Management Unit and federations. In the year 2016-17, programme extended to all ULBs and assigned the additional charge to four other Municipalities (Nilambur, Ponnani, Tirurangadi and Valanchery). As a technical expert, I have discharged the duties and responsibilities in the field of livelihood promotion and urban poverty alleviation in professional way. Initially collected the basic details, current situation the ULB and capacitated the ULB and Community Based Organizations (CDSs, ADSs & NHGs) through advocacy. Conducted various orientation sessions at grass root level and formed new SHGs. In the skill development area, initially, I conducted readiness assessment on skill training centres and mobilized candidates for skill training programme. Apart from this, I had wet the study materials of various skill training courses. In the SUSV component, initiated pilot study for field level survey of street vendors and completed the ID card distribution in Malappuram municipality on time. For the identification and rehabilitation of urban homeless, I took initiative of night survey in Ponnani, Valanchery, Nilambur and Tirurangadi municipalities. For promoting livelihoods of urban poor and urban poverty alleviation, conducted field level orientation classes on establishment of Self Employment Programme and productive use of SHG Bank linkages. After completing the three years of successful service in Malappuram Municipality, I transferred to Perinthalmanna Municipality and got additional charge of Valanchery Municipality in May 2018. During the service period, I have attended two National Conferences and presented the Kudumbashree model of women empowerment. I believe that the Swachhata Excellence Award received from the Union Ministry in last year also another achievement of my career.

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

Mobilization of urban poor households and formation of their own federation is the major activity in the area of SMID Component. Through the interventions, aimed the urban poor would partner with urban local body, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor. With the support of Kudumbashree CDS, City mission formed more than 40 SHGs in Perinthalmanna municipality and

covered 604 urban poor households in the city. Provided capacity building training to SHGs and Area level federations. Conducted grading of SHGs and provided Revolving Fund support to 49 model SHGs. NULM also supported to revive 35 SHGs in last two years. There are 14 elder SHGs and 2 PWD SHGs formed in 2019-20.

At Valanchery municipality, the coverage of SHGs doubled in the project period. In the initial stage of mission, there were 110 SHGs functioned. Through the regular intervention and support, the number of SHGs increased to 218 which covered almost urban poor households in the city. Around three thousand urban households are working the Kudumabshree NHGs in Valanchery ULB. After screening the performance of SHGs, City mission provided revolving funds to 53 SHGs. Through the systematic monitoring and capacity building, the performance of SHGs and other federations are improved. Out of 218, SHGs 179 SHGs are linked with Banks. Apart from the regular SHGs, 51 Special SHGs formed for elderly people and 3 PWD SHGs in 2019-20.

As part of Shehri Samruthi Yojana, we organized special campaign for financial inclusion, account opening camp, Gas connection and enrolment to insurance scheme. Through the liaison with health department and NUHM, I have conducted four medical camps at Perinthalmanna and One mega camp at Valanchery Municipality. There were 592 and 216 urban poor families enrolled in Ayushman bharath insurance scheme at Valanchery and Perinthalamanna municipality during Shehri Samruthi Yojana. I have conducted two trainings for selected Kudumbashree volunteers those wish to conduct module training for newly formed SHGs and revived SHGs at Valanchery ULB. Those RPs conducted module training for SHGs. This year 32 number of module training conducted in Valanchery.

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

Under the EST&P component, I have taken many interventions to identification of Skill Training Providers (STPs) at the city level and monitoring the performance of them. Conducted readiness assessments and verified their documents and training modules. Mobilized the candidates for skill training in both ULBs and identified the eligible candidates. Thereafter, provided career counselling to identifying the suitable course for their aptitude, ability and interest of the candidate. Mobilized more than 720 candidates and enrolled 448 students for skill training in both ULBs. Out of 448 candidates, 223 candidate got placement. I verified the placement record through proper tracking system. To identify the best possibility of employment opportunity, I have conducted skill gap analysis in both municipalities. SGA conducted in Perinthalmanna municipality as pilot project and it was great success and scaled up to all ULBs in the Kerala. Follow up of the skill Gap Analysis also conducted in both ULBs and conducted mini job fare for unemployed youth. For the better

implementation of the project, I had converged with similar projects like PMAY and collaborated with Youth organizations and clubs. I am very proud to provide the skill training of more than 500 unskilled urban poor and enabled them for salaried job. No doubts, 223 candidates still continuing the wage employment and generating a livelihood income from the job. Apart from this skill training programme, I have supported to mobilize urban poor to ARISE Skill development training programme in both ULBs and supported them to get job opportunity.

### **Self-Employment Programme (SEP)**

The SEP component is focusing 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. Through this component SHGs may access easy credit from bank and avail interest subsidy. Under this component, I have conducted hundreds of orientation classes at SHGs, ADSs and CDS level. Conducted General orientation classes for identifying prospective beneficiaries and mobilized the applications from them. 47 applications are mobilized and provided group/individual counselling sessions. 6 task force committee meetings conducted for verifying and approving the viable projects. Out of 34 forwarded applications, 20 individual and 7 group applications approved by the banks. Apart from the SEP –I & G, we concentrated to setting up of maximum enterprise through Revolving fund, SHG Bank Linkages, Thrift fund etc., Our city mission staff will visit all SHGs those wish to take Linkage loan and orient them to utilize the loan amount for livelihood activities. Furthermore, we maximum induce the SHGs and ALF to utilize the Revolving fund for setting up of Micro Enterprises. A system for RF tracking also introduced. Through the team effort, 24 micro units started with the support of SHG Bank linkage at Perinthalmanna and 27 units started at Valanchery ULB. Furthermore, 9 enterprises supported with Revolving Fund. Through the ME tracking, it is understood that many units are running smoothly and ensuring sustainable income for livelihoods. On the other hand, some units required handhold support for nourishing the unit.

Ensured the bank linkages for eligible SHGs and facilitated them to access suitable credit for micro enterprises and developmental activities. Took follow up activities for providing interest subsidy to the linkage loans through PAISA Portal. SHG Bank linkage for the last two years in Perinthalmanna ULB is 81 loans (3.42 crore) and Valanchery ULB is 81 loans (2.64 crore). NULM City mission has a vital role in the linkage loan application mobilization, forwarding the banks, MIS entry and interest subvention.

SEP Component, I further focused on labelling, marketing and other support services to the individuals, group enterprises in the city. As part of mission 90 days, there are four shelf space set

up in office premise and super markets. We, took the follow up on monthly market and festival fares. Conducted a food fest at Perinthalmanna municipality and 9 Kudumbashree unit benefited the programme. Five day food fest eared a revenue of Rs. 2.99 lakhs and unit members were satisfied the programme. It helped to reach wide publicity of their products.

Some innovative projects also initiated in Perinthalmanna and Valanchery municipality. Day care unit, Women construction group and Event management group and Women driving school in Perinthalmanna municipality and take away counter at Valanchery municipality set up in 2019-20. Last but not least, we City Mission team identified around 40 prospective beneficiaries for initiating small enterprises with the support of Community Enterprise fund.

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

This component addresses the concerns of urban street vendors by facilitating access to suitable spaces for vending, institutional credit, improved skills and social security linkages. Coordinated the street vendors' survey in five municipalities in the district and facilitated to provide ID Cards to eligible vendors. I took follow up to provide vending certificate and preparation of vending plan. Unfortunately, ULBs have given less priority on this regard. ID Card distributed to eligible vendors but the last committee meeting held on 3<sup>rd</sup> Feb. 2020, decided to conduct a resurvey for further activities. An orientation class for food vendors also conducted in Perinthalmanna municipality in Nov. 2019.

### **Shelter for Urban Homeless (SUH)**

This Scheme aims to providing permanent shelter equipped with essential services to the urban homeless in a phased manner. I took initiative to conduct night survey for identifying urban homeless in four ULBs. The state mission approved the DPR of Shelter home at Perinthalmanna ULB and advance amount of Rs. 1 crore sanctioned to the CMMU. The ULB assigned the works to FACT-RCF Building Products Ltd with the permission of Govt. The construction work is going progressively and expecting the completion by the Sept. 2020. The first instalment amount of Rs. 1 crore released to FRBL. As a concerned CMM, I have taken the regular follow up on construction of shelter home.