

## Making a Difference

### Community Development Societies (CDS) as Resource

### Organisations (RO) under NULM programme for

### Mobilising the urban poor

Social Mobilisation is the cross cutting component under NULM programme. Implementing agencies are trying to evolve appropriate strategies for the mobilisation of the society, especially the urban poor. Various strategies tried out for the effective mobilisation of the urban poor with various components of NULM.



**CDS as Resource Organisation:** The existing Community Development Societies (CDS) were designed and designated to be the Resource Organisations (ROs). ROs are put in the centre stage of mobilisation activities such as identification of pockets where the excluded population is more, formation of new SHGs, building their capacities, linking them with banks, enhancing financial literacy through campaigns and providing them continuous hand holding.



Now in Kerala 130 CDSs were designated as ROs carved out from 14 NULM implementing ULBs. CDS and ADS are having immense wealth of expertise and experience in mobilisation of the poor. They have plenty of trained Community Resource Persons (RPs) who are capable of building capacities of SHGs and ensure timely hand holding to the SHGs. The idea of utilising already existing community resources was the key to the success.

**Input & Process:** Initially, followed by the consultation and brain storm among SMMU team, CDS were informed of the decision of designating the CDS as ROs.



- The designated ROs were provided with their specific roles and responsibilities followed by sensitizing them about their new role.
- RO wise targets were fixed and the payment pattern were designed.

- Accordingly the maximum amount that can be sanctioned per RO were intimated.
- Series of workshops and training programmes were facilitated.
- The milestone based payment was fixed and monthly RO claim form was also prepared and provided to ROs.
- Claim form contains the details of payment for achieving each milestone.
- Time frame and targets were set.
- SMMU and CMMU monitored the process and provided the required support to the ROs.
- CDS committee has been entrusted with the responsibility of ensuring that the time line for implementation of each activities.
- Payments were made for the achievement of different milestones.
- Claims were streamlined ensuring that the claims had reached the account of the claimant.

The highlight of all the above step by step process is that the RO can make their own seed money out of the savings from this fund, provided that they spent the RO funds prudently and most effectively.



**Differenece made** : So far 3965 new SHGs were formed under NULM; whereas the target was 2500, out of 46000 NHGs in the urban area; RF

distributed to over 23000 NHGs, about 80% of ADSs also covered with RF distribution. Mobilisation activities for SEP and ESTP were made easy by the involvement of ROs.

The financial analysis of the CDS in Trissur Corporations is as the following.

Example:

| <b>Name of ULB</b> | <b>CDS</b> | <b>Amount received (Rs.)</b> | <b>Amount saved (Rs.)</b> |
|--------------------|------------|------------------------------|---------------------------|
| Trissure           | CDS 1      | 381190                       | 260300                    |
|                    | CDS2       | 378600                       | 263700                    |

It is noted from the above table that, about 70% of the amount is saved by both the CDS. It is also inferred that the savings depends up on the earning of the CDS. If they earn more through conducting different programmes as per the guidelines of NULM the CDS can save more amount. The amount thus saved can be converted as seed money of the CDS. The Seed Money accumulated in the accounts of the CDSs will be plough back to the SHGs as loan, impacting the circulation of the money in the society itself and thus multiplying further.

The amount may be invested in different schemes properly and thus the maney can be further multiplied. This will help the CDS became self sufficient in long run. This require policy level decision making.