

VISIT REPORT
NULM-KANNUR MUNICIPAL CORPORATION

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INTRODUCTION

KUDUMBASREE, The Poverty Eradication Mission is a mission to eradicate poverty of poor in the state Kerala, an initiative of Kerala government which aims to reach the poverty eradication programs to grass root level and reach to needy people. It is a community based initiative through Self Help initiative by involving poor women. It has been envisaged as an approach focusing mainly on micro finance and micro-enterprise development, and integrally linked to local self-government institutions. National Bank of Agriculture and Rural Development (NABARD) initiated women Self Help Groups (SHGs) in India with the support of local NGOs. The formation of SHGs led to the implementation of *Swarnajayanti Gram Swarozgar Yojana* (SGSY), launched by the Ministry of Rural Development in central level. Similarly in Kerala the *Kudumbashree* is formed and sponsored by local self-government institutions. Though local government institutions are not organically linked to *Kudumbashree*, they are active partners in the programme. It focused only in rural poor in its emerging stage gradually it grown and extended to urban area linking with National Urban Livelihoods Mission (NULM), a centrally sponsored scheme as a continuation to the erstwhile Swarna Jayanti Shahari Rozgar Yojana (SJSRY) to alleviate poverty and vulnerability of the urban poor. National Urban Livelihoods Mission (NULM) was launched by the Ministry of Housing and Urban Poverty Alleviation (MHUPA), Government of India in 23rd September, 2013. NULM focuses on organizing urban poor in their strong grassroots level institutions, creating opportunities for skill development leading to market-based employment and helping them to set up self-employment venture by ensuring easy access to credit. The Mission is aimed at providing shelter 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.

NULM - Kannur Corporation

Number of CLFs: 6

Number of ALFs: 133

Number of SHGs: 1086

VISIT REPORT

SELF HELP GROUP (SHG)MEETING

Self-Help Group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men. Had visit to Archana Kudumbasree meeting (Chovva West Kannur) on August 1st 2017. Consist of 14 members and functions since 7th April 2014, having Rupees 58835/- thrift saving and Rupees 50/- as weekly thrift amount collecting from members, it was rupees 30/- at the beginning and increased to Rupees 50/- after 1 year. President of this group is Mrs. Sunitha and The Secretary Mrs. Seena. Interacted with SHG Members and

collected details. SHG has linked with linkage loan and they are having proper loan repayment system.

Observations:

The group has collective character in its function.

The participation in the meeting was average, only 9 attended out of 14.

There are no income generation activities on going with this group. Had a cloth bag unit that was closed due to the high cost of materials and poor market demands.

SHG is planning to start a income generation helpdesk centre like Akshaya centre or Janaseva centre at their area.

Suggestions:

Participation in the meeting must be ensured

Team building and entrepreneurship workshops may help this group to take an initiative on income generation activities.

Community Level Federation (CLF) Visit

Community Level Federation is the community at the Municipal level, it is a registered body under the Travancore-Cochin Literacy Scientific and Charitable Societies Act is formed by federating various ALFs in the Municipality/Municipal Corporation. CLF has 2 distinct bodies – The General Body and The Executive Committee. Total 6 CLFs comes under Kannur Corporation.

Attended in CLF meeting held at Kannur at August 5th 2017. ALF members participated in the meeting. Main agendas were Cloth bag campaign, Haritha Keralam Mission Campaign, Jala Subhiksha Programme Campaign and Life Mission. The meeting decided to conduct a cleaning programme under **“Ente Maalinayam Ente Utharavadithwam”** on August 15th, which highlights the important of waste management in the city. The meeting decided to install Onam special market from August 30th to September 3rd of this year at Kannur Municipal Corporation area. Shared information regarding Skill Employment Programme, and commencement of classes in the meeting. The meeting decided to conduct module I, II training for newly formed SHGs from August 7th to August 9th at science park or chandrashekar auditorium Kannur. The meeting discussed the issue of balasbha and its empowerment. The meeting



decided to enroll 5 children from each ward and thereby making an active participation of 100 children from 20 wards.

Observations:

Member participation in the meeting was too low, only 25 members were present in the meeting.

Number Revolving Fund applications processed are less from each CLFs, but the eligible SHGs are more.

Most of the CLFs having low work status, regarding their basic functions.

Balasabha are not functioning properly in Kannur CLF mainly after the formation of Municipal Corporation.

Meeting with Elected LSG Member



Had meeting with Adv. T.O. Mohanan, Standing committee chairperson, Public Work. He represent Vethillapalli Division. From the interaction he said he is satisfied with the initiatives of NULM and opined that progress of kudumbashree activities in corporation is lesser than rural areas while mentioning the activities of Kudumbashree.

Appreciated the effort of kudumbashree in its hard work and reaching to people. He suggested that the Balasabha enrichment through various activities which was in full fledge previous years.

Visit to Micro Enterprises

New Choice



Visited New Choice Textiles, Thayyil , Kannur on 4th August. It is an individual initiative with the loan received from bank under interest subsidy scheme of NULM, started by 2015 it was kids and ladies section in the beginning and extended with gents section recently and another personal loan has taken for this, running with



2 staff and getting good amount of profit per day. Quarterly interest subsidy is receiving properly. Mr. Seshma is the proprietor of this shop. Received Rupees 2 lakh for the initial investment and now taken another loan for 3 lakh as personal for the extension, she is paying Rupees 10000 /- rent per month and providing salary for 2 staff then payment of loans too. It gives her only less amount for lively hood and most of the income spends to the shop itself. The repayment of loan is proper.

Observation:

The entrepreneur has less confidence comparatively with others

Needed frequent support visit to the ME to make them comfort and feel the support from NULM

MEHK Boutique

It is a boutique initiated by Mrs. Lubna with an initial investment of Rupees 2 Lakh received through interest subsidy scheme of NULM, there are three employees under this and receiving order from local people, Lubna herself is a designer here and having good reach to people, had variety of ladies ware designed by MEHK, she earns better from this and there is no struggles faced during these period. The initiative started on 2015.



Observation:

Entrepreneur has good confidence

Achieving her self sufficiency

Needed frequent support visit to the ME to make them comfort and feel the support from NULM

Joint Liability Group Visit (JLG)

Visited Smyuktha a JLGroup initiative of Chelora CLF on August 5th 2017. This 5 Member group formed during 2009. They are cultivating rice crop and seasonal cultivation of vegetables in the area spread 2 and half acre and they are receiving good earning from cultivation, they are selling it on advanced order received from



whole sale merchants and retailers also have sales in special melas. Land is on lease system and it is with the group for last 6 years.

Ashraya Beneficiary Visit

Visited Ashraya Beneficiaries Kalyani 55 and Sreeja 30 years residing at Chelora on August 5. Homeless mother and daughter, the daughter having serious health issue which is not diagnosed by doctors consulted by them, Husband of Mrs. Ashraya expired when her daughter is 5 years old, they don't have any other family members to take care. Giving food grains which costs Rupees 400 /- to them under Ashraya and providing medicine with the help of local governance and voluntary donors/sponsors. They were living in a poor house and given home under EMS housing scheme. 3 more homes were built for the homeless Ashraya beneficiaries with EMS Housing scheme and there are 37 Ashraya beneficiaries in Chelora CLF.

CONCLUSION

Through visits to various sections of Kudumbashree services/activities it could help to gain a knowledge about the process and activities which emphasis on socio economic enrichment of urban and rural poor through attaining self sufficiency by going under a planned process of group engagement under Kudumbashree and NULM by establishing Self Help Groups, Micro Enterprises, Joint Liability Groups especially through organising women in Kannur municipal corporation.