An aerial photograph of a winding asphalt road through a dense, green forested mountain landscape. The road curves through the terrain, with a rocky cliffside visible on the right. The image is partially overlaid by a dark blue semi-transparent rectangle on the left side, which contains the title text.

DAY-NULM ANNUAL ACTION PLAN 2020-21

Team @ State Mission Office

- **S.Jahamgeer - Programme Officer(Urban)**
- **Sudheer K B** - State Mission Manager – Social Mobilisation and Institution Development
- **Priya Paul** - State Mission Manager - Financial Inclusion & Micro Enterprises
- **Meghna S** - State Mission Manager - MIS & ME
- **Rajesh Kumar** - State Mission Manager - Skills and Livelihoods

Components of NULM

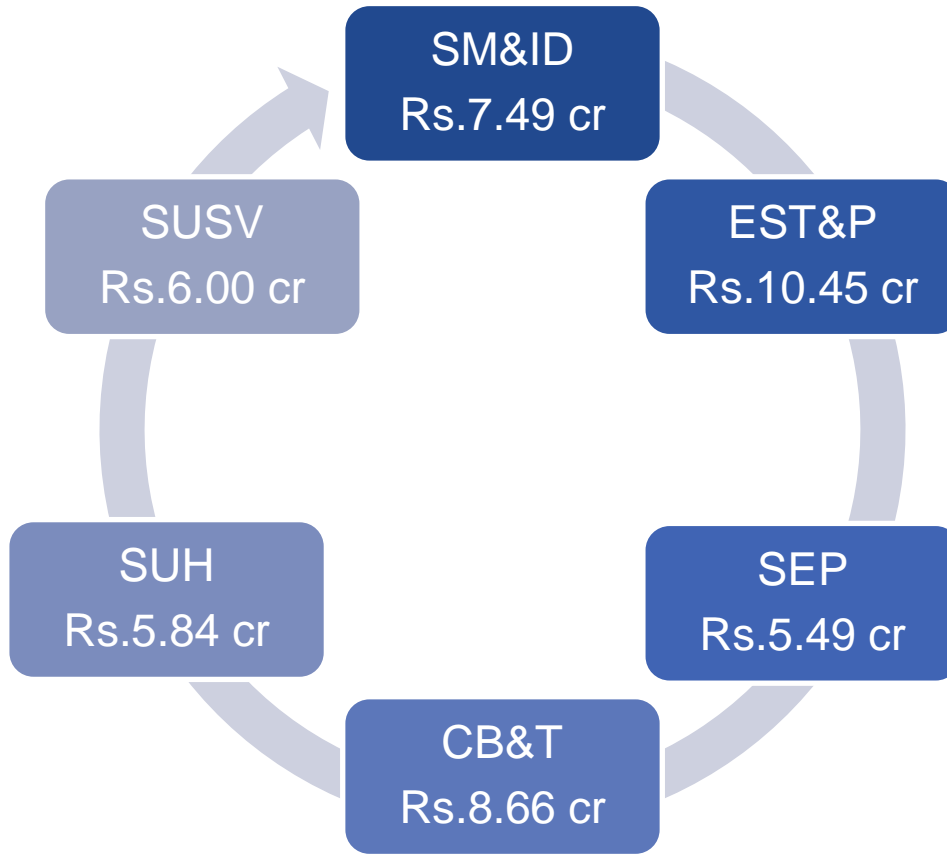
- Social Mobilisation & Institution Building (SM&ID)
- Capacity Building & Training (CB&T)
- City Livelihood Centres (CLC)
- Self Employment programme & Financial Inclusion (SEP)
- Employment through Skill training & Placement (EST&P)
- Support for Urban Homeless (SUH)
- Support to Urban Street Vendors (SUSV)
- Management Information System & ME (MIS&ME)



2020-21

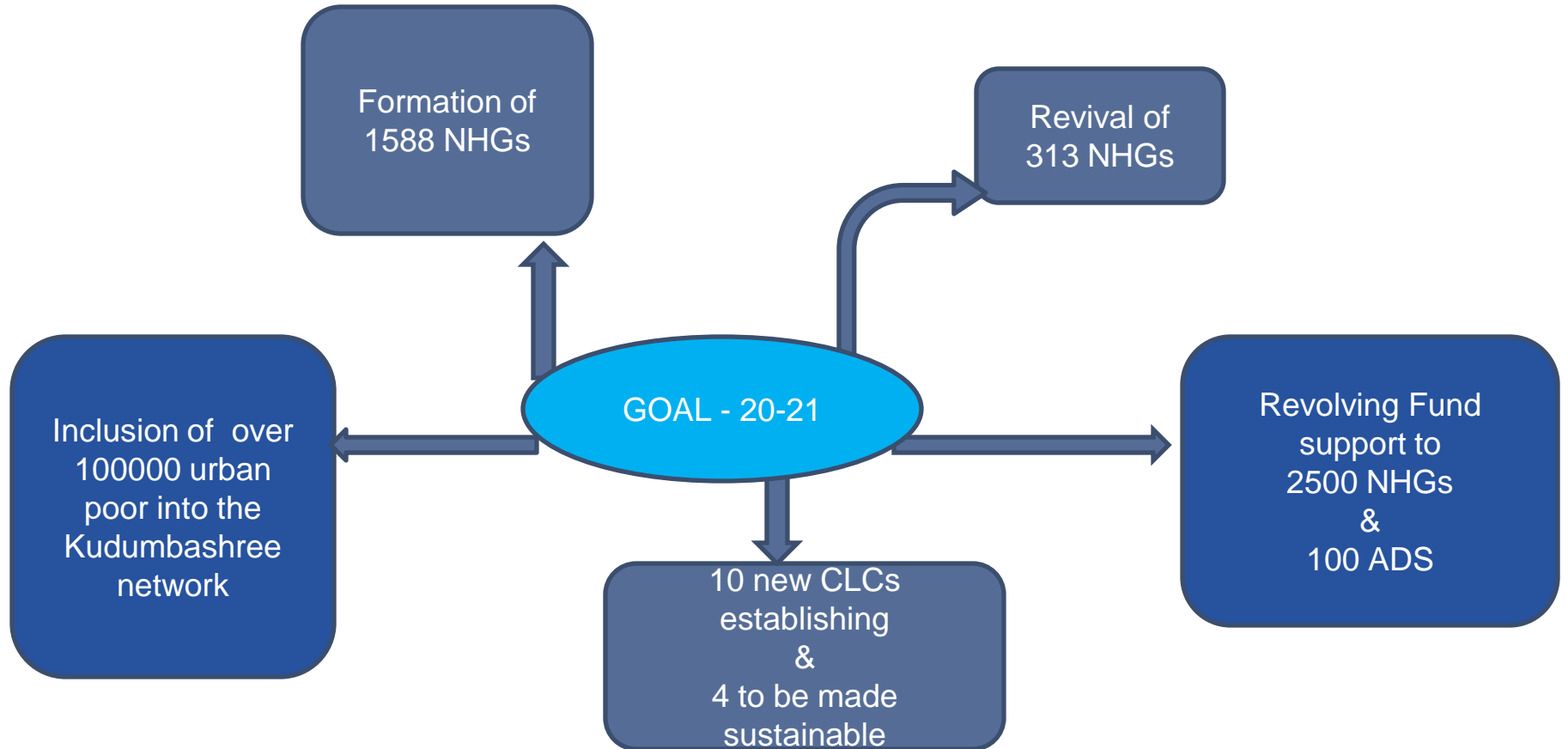
Central Allocation	Rs. 17.24 crores
Matching State Share	Rs. 11.49 crores
Pending receipts	Rs. 10.47 crores
Total Available fund	Rs. 39.20 crores

Component Wise Allocation



**Social Mobilisation & Institution
Development
(SM&ID)**

Social Mobilisation and Institution Development



Inclusion of over 100000 urban population into the Kshree network

We have already formed 13250 NHGs under NULM and included over 114000 urban poor into the network.

Needs to form over 5000 NHGs and this financial year due to the special situation planning to cover Over 25000 families who are most deserving

1588 New NHGs – Formation

Formation of 1588 New NHGs to include urban poor

Activities

- Meetings at the NHG level to locate exclude families
- Group meetings under ward members and ADS
- Formation of groups
- Affiliation process
- Accounts to all members
- Insurance and AADHAR card – pension schemes
- Link to various govt. sachems
- Hand holding support
- Capacity Building- using 2 modules
- Hand holding support – 24 months

Urban CDS
designated as
Resource
Organisations
(RO) to support

Time Line

July 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
350	350	300	300				188	100

Revival Of 313 Defunct SHGs

Activities

- Ward level meetings to locate the NHGs
- Meetings with the existing members and identify issues
- Capacity building – accounts – affiliation
- Revolving fund support
- Hand holding – linkage

Urban CDS
designated as
Resource
Organisations
(RO) to support

Time Line

July 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
100	100	113						

Revolving Fund (RF) support to 2500 NHGs

Activities

- Identification of NHGs having better performance
 - 70% urban poor as members
 - At least 3 months since formation
 - Regular meetings
 - Proper documentation
 - 90% attendance in meetings
- Utilise the amount by the NHGs for internal lending

10000/- per NHG
is given as RF

Processing through Paisa-portal

Out of 53250 NHGs over 30000 NHGs
were supported with RF so far under
NULM

Time Line

July 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
700	600	600	600					

Revolving Fund (RF) support to 100 ADSs

Activities

- All ADS are eligible for RF
The amount can be given as loan to NHGs for internal lending
- Can be given to ME s as loan for working capital f
- Can be given to groups to start new Micro Enterprises

50000/- per ADS
is given as RF

Usual manual processing is followed

Out of 3490 ADSs over 3000 ADSs
were supported with RF so far under
NULM

Time Line

July 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
50		50						

SMID district wise targets

Name of Distract	New NHG formation	NHG Revival	RF to NHGs	RF to ADS
Trivandrum	337	30	304	8
Kollam	213	35	112	4
Pathanamthitta	14	9	83	0
Alappuzha	73	18	134	1
Kottayam	51	27	74	5
Idukki	22	0	36	3
Ernakulam	138	22	291	8

SMID district wise targets

Name of Distract	New NHG formation	NHG Revival	RF to NHGs	RF to ADS
Trissur	220	48	165	5
Palakkad	79	15	149	0
Malappuram	119	41	674	37
Kozhikode	156	38	170	10
Wayanad	20	14	45	7
Kannur	135	16	208	13
Kasaragod	11	0	54	0



**City
Livelihood
Centre (CLC)**

Making 4 existing CLCs self sustainable

1. Trivandrum
2. Aleppy, 3. Kottayam
4. Trippunithura

Activities

Sales of products,
Bulk procurement and sales of products to shelters/schools/other organisations
Urban service team, ULB activities subcontracting
IT related services / House keeping contracts of offices / flats
Promotional activities through different media

One CLC will be developed in to a demonstration unit / model CLC

Time Line

July 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
		2	2					

Making 10 CLCs functional/profitable

1.Pala ,
2.Ettumanoor 3. Malappuram
4. Eerattupettah ,5. Kochi
6. N.Paravoor
7.Trissur 8.Kollam ,9. kattapana,10Kalpattta


Activities

Refurbishing activities to be completed
Staff recruitment to be completed
Staff training
Inauguration of CLC
Registration
Management committee formation

Kozhikode and
Kuthattukulam
CLCs given
approval

Time Line

July 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
	2	3	5					



**Punalur
Thrikakkara
Palakkd
Ottapalam
S.Bathery
Thaliparambu**

CLCs needs to speed up their activities

Shelter for Urban Homeless (SUH)

Details of Shelter Projects

Total shelters sanctioned - 37

New construction -20

Refurbishment -17

Completed and functional - 17

Making 8 shelters functional

**Kottayam, S.Paravoor, Nedumangad, Kollam,
Trivandrum , Piravam, Punalur, N.Paravoor**

Activities

Completion of construction work
Purchase of materials like furniture and kitchen equipments & utensils
Appointment of staff
Constitution of shelter management committee
Geo tagging
Enter in to MIS

Other 12 shelter projects needs to speed up the activities

Time Line

July 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
		5			3			

Activities to be carried out in the functional shelters

Identification of inmates those who need linkage with different govt. schemes and social security measures and legal aids

Linking the shelters with near by colleges and ensure that the students regularly visit the shelter

Needy are to be linked with skill trainings

Vegetable cultivation activities can be taken up in shelters where there is space for this activity



**Capacity Building and Training
(CB&T)**

Programme	Number of participants	Time line
Roll out workshop for CMMU	154	July 2020
Staff orientation training	40	Sept 2020
Training to CLC staff & concerned CMMs on making CLCs profitable	40	July 2020
Shelter monitoring, procedures of TS in civil works	40	Aug 2020
Training on effective management systems	60	Oct 2020

Programme	Number of participants	Time line
Business management & marketing techniques	60	Augut2020
Various Government schemes in ME- familiarisation	60	Oct2020
Project proposal preparation	160	Sept2020
Vending zone and market development, rules, Schemes & Act familiarisation, SUSV byelaw preparation	160	July & August 2020

Programme	Number of participants	Time line
PFMS Training	160	July 2020
Stress & time management	60	Oct 2020
SMART Portal training	60	Jul 2020
CBO training	125	Aug2020
CO training	151	Aug 2020

Self Employment Programme



SEP- Expected Outcome

1. Establishment of 1200 viable enterprises (980 individual & 220 group) under the SEP component of NULM; ensuring a minimum **monthly income of Rs. 8000/-**
2. Encouraging livelihood activities with specific focus on micro enterprises **utilising the Revolving fund** given to **ADS** in ULBs ensuring a **minimum monthly income of Rs 8000/-**

3. Strengthening the existing enterprises (6000 enterprises) in ULBs started under different schemes (SJSRY, NULM, RME, RF etc) by providing handholding through the COs/ MECs thereby making them self sustainable

4. Monitoring special enterprises promoted under 8 different sectors (1. Housekeeping services 2. Urban Service Team 3. Take Away Counters 4. Day Care 5. Women's Hostel 6. Laundry Units 7. Cafe corners 8. Reverse Osmosis Plants.)& to make them **self sustainable**.

5. Branding of service sector enterprises (18 take away counters, 33 housekeeping service units, 19 hostels, 22 Urban service teams, 30 Café corners)

6. **Haritha Karma Sena** – Monitoring & making the ULBs Green & Clean with the support of Kudumbashree
7. Establishment of **She Lodges** in all possible ULBs & handholding them to become **self sustainable** focusing 12 no.s in the first phase
8. Monitoring of Community Enterprise Fund (CEF) disbursed among urban CDSs; ensuring its proper utilisation on **livelihood promotion**.

6. Develop & sustain different marketing channels like nano markets, Kudumbashree shops, kiosks etc ensuring a minimum returns of Rs. 10,000/- per month
7. **Branding of service sector enterprises** – housekeeping, cafe corners, Wellness centres & Urban Service Teams

1. Establishment of **1200 viable enterprises** among urban poor in different sectors ensuring a minimum **monthly income of Rs 8000/-**
 - Identification of interested members from each ADS/ ward
 - Awareness to CDS committee members
 - One time registration at CDS level (online or direct)
 - Collecting applications at CDS level; verification of applications; submission to ULBs
 - Conduct of EDP (if possible)
 - Processing at Task Force Committee; submission to banks
 - Follow up of applications submitted; ensuring sanctioning of loans
 - Geo tagging of enterprises, constant monitoring through COs

Output Monitoring

1. Establishment of 1200 viable enterprises in the ULBs

No	Activity	Output Indicator	Q1	Q2	Q3
1	Identification of interested persons	No of persons identified from each ADS No of persons submitted proposals on interested areas	√		
2	Sensitisation of CDS committee				
3	Conduct of trainings- EDP*, skill*	No of persons trained	√	√	
4	Handholding support- Project proposal preparation, task force meetings, liasoning with banks, special loan melas	No of applications submitted to task force, no of applications forwarded to banks, no of loans sanctioned	√	√	√
5	Establishment of SEP	No of NHG members started SEP	√	√	√
6	Geo tagging of enterprises	Mapping of enterprises and assessment of income		√	√

Activities

2. Promotion of livelihood activities (**focus on micro enterprises**) utilising the RF **disbursed among the urban ADSs** in the ULBs & ensuring a minimum income of Rs.8000/-
 - Analyse the utilisation of RF fund of ADS & updation in the RF monitoring software
 - General Awareness among ADSs with regard to the utilisation of RF
 - Motivate the ADS to provide support to the NHG members to start micro enterprises- ensure that at least one ME is started with the fund
 - Track the loan repayment of persons ; amount recouped is disbursed as loan

Output Monitoring

2. One enterprise with the ADS RF

No	Activity	Output Indicator	Q1	Q2	Q3
1	Analyse the utilisation of RF fund of ADS / Updation in RF software	Report	√		
2	Awareness creation on utilisation of RF (based on the circular issued)	Report	√		
3	Tracking the utilisation of RF, loan repayment/ fund back to the ADS account	Software tracking	√	√	√
4	Ensure that atleast 25% of the fund disbursed is started with the ADS RF fund/ Monitoring	Report		√	√

Activities

3. Strengthening the existing enterprises in the ULBs; ensuring its self sustainability

- Identification of existing & functioning units in the ULBs started under different schemes
- Analyse the present status of these units- income, profitability/ loss making/ issues faced/ support required etc
- Report preparation on areas where support is to be provided
- Discuss with the concerned units, CDS, COs, MECs
- Provide necessary support with the existing structures (financial, marketing, MEC)

Output Monitoring

3. Strengthening the existing enterprises

No	Activity	Output Indicator	Q1	Q2	Q3
1	Identification of existing & functioning units in the ULBs started under different schemes	List of functioning units	√		
2	Analyse the present status of these units- income, profitability/ loss making/ issues faced/ support required etc	Detailed report	√		
3	Discuss with the concerned units, CDS, COs, MECs	Meetings	√	√	
4	Providing required support through Kudumbashree MECs	No of self sustainable units		√	√

Activities

4. Monitoring & handholding special enterprises promoted in 8 sectors

- Analyse the present status of enterprises promoted in 8 sectors
- Report preparation on various support required to make them self sustainable with the support of MECs
- Handholding support to make them viable and self sustainable
- Monthly tracking of income/ ensuring each member gets a minimum income of Rs. 8000/-

Output Monitoring

4. Monitoring & handholding special enterprises promoted in 8 sectors

No	Activity	Output Indicator	Q1	Q2	Q3
1	Analyse the present status of enterprises promoted in 8 sectors	Status report of each enterprise	√	√	√
2	Report preparation on various support required to make them self sustainable with the support of MECs/ Discuss with CDS & units	Decisions	√	√	√
3	Handholding support to make them viable and self sustainable	Support provided and improvement in income	√	√	√
4	Monthly tracking of income/ ensuring each member gets a minimum income of Rs. 8000/-	No of self sustainable units			√

Activities

5. **Branding of service sector enterprises** – housekeeping, cafe corners, Wellness centres & Urban Service Teams & ensuring its sustainability **(State Level Activity)**
 - Selection of agencies through EoI, Development of a logo, theme, protocol etc; finalisation
 - Integration/ Registration with the existing facility management centre for work orders
 - ARISE/ RPL model skill upgradation training for all enterprises started these sectors
 - Monthly monitoring of enterprises , ensuring income of Rs.8000/- per member/ month

Output Monitoring

5. Branding of service sector enterprises

No	Activity	Output Indicator	Q1	Q2	Q3
1	Selection of agencies through EoI,	Agency selection	√		
2	Development of a logo, theme, protocol etc; finalisation	Finalisation of logo, design, protocol	√	√	
3	Integration with Kudumbashree facility management centre	No of units integrated	√	√	
4	Training to units- RPL/ ARISE	No of units attended training		√	
5	Monthly monitoring of enterprises , ensuring income of Rs.8000/- per member/ month	Geo tagging & tracking of income		√	√

Activities

6. Establishment of She Lodges in all possible ULBs

- Analysis of possibility of establishing She Lodges cum She Hostels across the ULBs
- Development of service protocol, design, logo- branding
- Financial support to selected She Lodges (on first cum basis)
- Ensuring all protocol is fulfilled
- Development of online registration platform/ marketing
- Establishment of She Lodges
- Monitoring & tracking of income

Output Monitoring

6. Establishment of She Lodges

No	Activity	Output Indicator	Q1	Q2	Q3
1	Analysis of possibility of establishing She Lodges cum She Hostels across the ULBs	Report	√		
2	Development of service protocol, design, logo- branding	Selection of logo & design	√		
3	Financial support to selected She Lodges (on first cum basis)	Fund disbursement to ULBs		√	√
4	Ensuring all protocol is fulfilled	Setting up of logo & design in selected hostels		√	√
5	Development of online registration platform/ marketing	Common online platform for registration	√		
6	Establishment of She Lodges; Monitoring the performance & Tracking of income	No of She Lodges established		√	√

Activities

7. Expansion/ development of existing enterprises using **Community Enterprise Fund (CEF)**

- Analyse the present status of existing enterprises (income, productivity/, marketing systems, requirements for improvement etc) with the support of Kudumbashree trained MECs
- Develop strategies for development of existing enterprises- assess the support systems that should be given
- Handhold them with the existing support systems- financial assistance of Mission, trainings, marketing etc/ Handhold the units with the CEF distributed to the CDS- ensure that the CDS follows the norms

Activities

7. Community Enterprise Fund (CEF)....

- Provide orientation on CEF to CDS (norms, mode of fund distribution, interest rates, repayment etc)
- Encourage the CDS/ NHG/ units to avail CEF loans
- Ensure that the fund is utilised for starting new units/ expansion of existing units/ marketing/ branding/ packing development etc
- Integrate them with the existing marketing opportunities
- Track the income of the units

Output Monitoring

7. Community Enterprise Fund (CEF)- the **SVEP model** in enterprise development

No	Activity	Output Indicator	Q1	Q2	Q3
1	Analyse the present status of existing enterprises	Report	√		
2	Develop strategies for development of existing enterprises	Report	√		
3	Provide orientation on CEF to all NHG members	No of persons availed loan	√		
4	Handhold the units with the existing support systems/ CEF	No of persons availed loan	√	√	√
5	Encourage the NHGs to start new units	No of units started with CEF		√	√

Output Monitoring

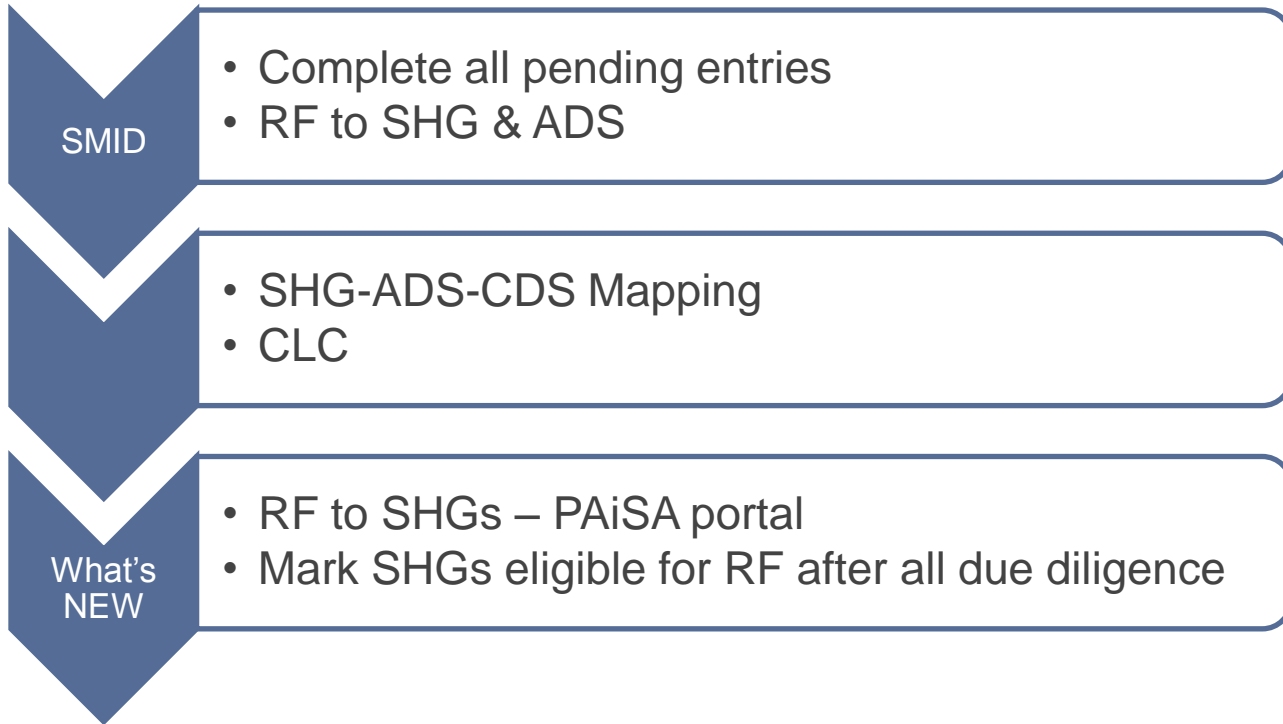
7. Community Enterprise Fund (CEF)

No	Activity	Output Indicator	Q1	Q2	Q3
6	Linking the units with the marketing systems	No of units linked with the marketing systems		√	√
7	Track the performance/ income of the units				√
8	Geo tag all the units	Geo tagging		√	√
9	Monitor the repayment of units availed CEF and the fund is rotated as per the norms	Monitoring software			√
10	Auditing of the CDS accounts	Audited reports			

NULM MIS
Monitoring & Evaluation

1. Implementation of DAY-NULM MIS
2. Monitoring software for NULM
3. Monitoring tables in Kudumbashree website
4. Implementation of Public Financial Management System (PFMS)
5. Direct benefits transfer
6. System for monitoring RF disbursed to SHGs

Implementation of DAY-NULM MIS



Implementation of DAY-NULM MIS

SEP

- MIS – PAiSA Integration issues to be resolved
- Use the data cleaning tabs in MIS

- Avoid duplication of records
- Avoid erroneous entries

- Track Claim processed reports

Implementation of DAY-NULM MIS

EST&P

- Ensure that approval of candidates in MIS is done in a timely manner

- Maintain a list of candidates enrolled in a batch with MIS batch ID

- Track candidates throughout course completion, certification, placement & post placement.

Implementation of DAY-NULM MIS

SUSV

- Incremental data of street vendors to be uploaded in PMSWANidhi portal.

- Ensure 100% correctness in data

- Upload website link of ULB which displays street vendor data

Implementation of DAY-NULM MIS

COVID – 19 activities

Update cumulative data until the date of reporting from the date of last reporting

PFMS & DBT – 100 % PFMS Compliance

- Training imparted
- Expenditure Advance Transfer module – for all expenditures & transfers
- DBT for releasing
 - TA & PPS
 - Interest subsidy
 - RF

Monitoring software

- Progress of major monitoring parameters to be tracked
- Monthly progress report (MPR) to be submitted latest by 10th of the succeeding month

Monitoring tables in Kudumbashree website

- Implementation of AAP 2020-21
- 5 spreadsheets will be shared for each of the components linked to Kudumbashree website
- Monthly targets are set & monthly achievements to be entered by 6th of the successive month.

Thank You