



# Foot prints of National Urban Livelihood Mission on Urban Poor



National Urban Livelihoods Mission (NULM)  
Ministry of Housing and Urban Poverty Alleviation  
Government of India



# Message



Kudumbashree Mission is the nodal agency for the implementation of DAY- NULM programme in the state from May 2015 onwards. As we are focusing on the betterment of urban poor the Mission took an attempt to analyze the impact it created upon the urban poor. The City Mission managers who are working directly with the urban poor were asked to document some of the successful programmes, livelihood activities that created a major impact upon the urban poor. Selective 25 best practices are included in the book. This book is a direct reflection of the field level activities of NULM.

The Mission focuses on documenting all the best practices with representation of all ULBs in the near future. We expect this will create a motivation to all those are involved in the DAY- NULM activities to perform better and to create betterment in the lives of the poor.

**S. Harikishore IAS**  
Executive Director  
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# Employment through Skill Training & Placement services- Housekeeping Services

**Babitha Jose**

EST & P Manager, Kochi Corporation

I met Josephina and Lissy in one of the NULM ESTP orientation programmes organized in west CDS of Kochi Corporation .Both of them were seated in the front row and looked very enthusiastic. After the program they came to me and confided in me about their ardent desire to get employed and earn a livelihood. Both of them were Kudumbashree members from Fortkochi, Div.12 and were housewives who were in their late thirties. Josephina had completed SSLC and Lissy had studied up to 12th. I noticed a streak of strong determination in their eyes.



Josephina and Lissy were enrolled in NULM Housekeeping batch 1 at Rajagiri College of Social Science, Kalamassery after an aptitude test and counseling. Under the guidance of veteran trainers of Rajagiri they were able to discover their true potential and hidden talents. They learned lessons of housekeeping, soft skills, IT Skills and English. Towards the closure of the training we organized a special grooming session for the batch at Rajagiri.



## **JOSEPHINA RANI**

Josephina was appointed as housekeeping staff in Kochi metro by the Facility Management Centre of Kudumbashree through a written test followed by an interview. She won the Best Performer Award in Housekeeping and she received the award from Project manager, FMC, Kudumbashree for the same. Now she has been promoted to the post of office assistant in training section and earns a salary of Rs 14500 per month. She strongly believes that ESTP skill training she received at Rajagiri under NULM, especially soft skills she acquired during the training programme enabled her to reach her goal. She was able to buy a two wheeler for her with the help of the loan arranged by Kudumbashree Mission. She had resumed her studies and cleared her SSLC .Now she has joined for plus two and is in pursuit of greater heights in her career.

## LISSY D SILVA

Lissy was given placement in ABAD group by Rajagiri. She worked in the housekeeping section of Abad for almost a year. Later she was recruited to their overseas school in Dubai. At present she works as a housekeeping supervisor in Bloomington academy, Ajman, Dubai and earns a salary of Rs 25,000 per month. Lissy has left her two teenage daughters at home and her greatest dream is to secure their future.

Offer letter from overseas

Proud that I was instrumental in empowering these two ordinary Kudumbashree women to realize their true potential and strive for their aspirations by giving them the right orientation and training, thus fulfilling the objective of the ESTP component of NULM which is designed to provide skills to the unskilled urban poor.



*Lissy on her way to Dubai*

## City Livelihood Centre: An Attempt to Reduce Occupational Vulnerability of Urban Poor

**Binu George**

*City Mission Manager, Kottayam*

As all of us knew, Occupational vulnerability that includes precarious livelihoods, dependence on informal sector for employment and earnings, lack of job security, poor working conditions, etc. is a distinguishing characteristic of urban poverty. Addressing occupational vulnerability is always a challenge in any urban poverty eradication Programme. Establishment of City Livelihood Centre (CLC) in Kottayam Municipality under National Urban livelihoods Mission by Kudumbashree is a firm leap to address this challenge.

City Livelihoods Centre, Kottayam is first one of its kind in Kerala, which is inaugurated by Sri.ThiruvanchoorRadhakrishnan MLA on 29th April 2017. The Vision of the Centre is to provide sustained support to the livelihood efforts of urban poor by conjoining the gap between the resources available with the urban poor like their services or products and



the requirements of urban community. In turn, such a support will pave way for the social and economic empowerment of the urban poor to lead secure and dignified lives.

The services of urban poor includes domestic works, home nursing, Ayah, driving, cleaning work, domestic electrical work, plumbing work, etc. Though these services are largely required to the urban community, the urban poor who involved in these services confront unemployment due to least publicity of their availability to work. City Livelihood Centre tries addressing this issue by setting up a permanent Service Providing Centre offering a gamut of fee based services to the urban community by engaging urban poor who possess necessary skillsets. The urban community can avail the services of labors registered in the CLC by phone or web based applications. At present there are a total of 288 labors are registered with the Centre. City Livelihood Centre will also arrange for skill training and skill up gradation training to the urban poor who are registered in the Centre for quality improvement.

Similarly, the City Livelihood Centre supports the urban poor or their collectives (SHG) to sell their products. Kudumbashree Units in Kottayam are producing a wide range of products including vegetables, sanitary products, food products, Stationery items, etc. Almost all of them face trouble in the marketing of their product due to diverse reasons like poor advertisement, messy packing, etc. The CLC will provide necessary support for product up gradation, raw material availability, marketing services, etc. for registered producers from urban poor.

The Centre, act as a resource centre for urban poor to start micro enterprises. The centre assists them to select appropriate micro enterprises and prepare business plan/Project Reports for availing bank loans under SEP component of NULM. It facilitate necessary



trainings for entrepreneurs, registration of micro-enterprises and obtaining of necessary licenses required, accounting and other legal services for establishing and running of micro-enterprises.

Initiation of a City Livelihood Centre was not an easy task. The approval for starting the Centre received from NULM State Mission during March 2015. The great hurdle before opening the centre was the non-availability of local specific model for City Livelihood Centre in Kerala. The City Mission Management Unit conducted a series of consultation with various stakeholders and referred web-sites for beating this hurdle and develops a suitable structure for the City Livelihood Centre in Kottayam. We are striving to develop maximum potential to the Centre in addressing the occupational vulnerability of urban poor in Kottayam through their mobilization, skill up gradation and generation of maximum employment opportunities in a conducive environment. In future, we hope, the Centre will become a model for other cities in Kerala for reducing occupational vulnerability of urban poor.

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## Adens Day Care Centre Quality care for children

**Nisha. S**

*City Mission Manager, Kalpetta*

“Adens day care center “was established by Mrs Aliamma Sabu on 25th August 2016. She is a member of Kudumbashree Neighbourhood group since 2005 and also a mother of physically and mentally challenged child. She decided to run a day care not only for caring her children but also considering the public interest. She was thought of running a business in which she can balance her family along with the business. Day care was the best option for her.



She came to know about NULM- SEP component through community organizer in an ADS level meeting. She has attended the Entrepreneurship Development Programme (EDP). From then she firmly decided to start this enterprise. The total project cost planned was Rs. 6 lakh. The project was submitted to Kerala Gramin bank through ULB taskforce meeting. The enterprise could raise bank loan of Rs. 170000/- through NULM- SEP project. That was the first day care unit started in Kalpetta ULB with the support of Kudumbashree or any other urban projects.

Day care business is the major income generating source of her family. Her husband also helps in running this business. They are generating regular income from the monthly fees and admission fees. They started the enterprise with 8 children in a pre- KG. The entrepreneur was more concerned about the quality of teaching and imposing good habits in children. They were more conscious on the cleanliness and health of children. So the parents were also impressed. They were more supportive and so later she could develop the day care to LKG and UKG classes with an average of 20 children in each class. They are running enterprise successfully and also provided much better facilities like toys, teaching aids etc.

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## Niravu –a success of hard work

**Ajith.S**

*City Mission Manager, Pathanamthitta*

Niravu flour mill at ward 28 of Pathanamthitta municipality is the best example of women's hard work and dedication that shows success will always be slow but it will be sweet. The group was started with the basic aim of providing additional income to the household of the member's family. The group members (Sudha, Jayakumari, Usha, Sreeja & Latha) were all house wives, they belonged to the Sreevardhini SHG and wanted to start a unit to help the household through small savings.

They planned to start a Flour Mill Unit in the Ward as they have seen the potential of selling of rice batter in Pathanamthitta Municipality. For this they approached NULM City Mission Management Unit Office. They were given skill training and EDP in September 2016. After successfully completing the training program, they forwarded the application to Bank of India Pathanamthitta Branch in March 2017. After all banking procedure, the unit got a loan of Rs.3.8 lakh in July 2017. After that they faced problem in getting 3 phase electricity connection from KSEB and it was solved with the help of Municipal Chairperson Mrs.Rejini Pradeep who is also the ward councilor.



The enterprise they have started is running successful and they are earning Rs.5000 per month after all the expenditure in the first 6 months they have started. Though the income is less but they are happy because they are now the owners of a enterprise and also earning an income in the idle time that they have wasted before. They are grateful to NULM Pathanamthitta team and also Kudumbashree Pathanamthitta District Mission for providing all the assistance to run their enterprise successful.

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## Surviving the adversity through EST&P, Story of Mr. Mohammed Shameem

*Sreeyesh.P City Mission Manager,  
Manjeri Municipality*

### **A Whats-app message, paving the way to survival**

Mr. Mohammed Shameem, searching for a job got a forward message from his Municipal Counselor regarding free skill training and placement by municipality. He was directed to come for the mobilization camp organized by City Mission Management Unit, Manjeri.

Thorough the mobilization camp Shameem came to know about the banking and accounting course provided by Technowave School of skill Manjeri and he was admitted to the course after counseling con-



ducted by the NULM team with the skill providers. During the counseling Shameem got a clear picture about the scheme and he felt really positive about getting more professional skill and the chance to get placement. His application was then forwarded to the training agency and he was admitted for the course.

Mr. Mohammed Shameem has been in Abha, Saudi Arabia for about 5 years working in a super market as accountant. Life was going steadily those days. The changes in labor rule taken place in Saudi Arabia caused him loose his job over there. Having got married while working abroad, coming home without a job was a huge disappointment for Shameem. 'What next' was the only question running through his mind.

After completing the course successfully Shameem is placed at store as accountant and he is leading a satisfied life now. He now feels comfortable working in India.

Mr. Shameem, having got additional skill for an accountant is now very confident that he can get better jobs anywhere around the globe. Even though he feels there won't be a need of going abroad to work anymore. He even recommended his neighbors for next batch of the course and one of many silent brand ambassador of NULM.

Convincing the aspirant regarding the scheme and placement was the only challenge faced in this regard. The City Mission Management Unit conducted mobilization camp, counseling sessions and regular visits and interaction with the beneficiaries made them feel comfortable and hopeful.

The NULM team of the ULB spread the news about the course via social media, radio, TV ads and newspaper outings. Then the information was shared in ward level meetings and was communicated to the ward counselors. The team conducted mobilization camp and individual counseling sessions for the beneficiaries. Regular visits to the institute and meeting with HR's of different firms were being conducted. Campus recruitment drive also been conducted.



## **AROMAL TEXTILES & TAILORING** **Thiruvathra,Chavakkad**

**Rupesh.G**

*City Mission Manager, Chavakkad*

Smt. Sathy Ratnam started her enterprise on March 2018. She came to know about SEP from NHG meetings. Her basic knowledge in tailoring and the desire to have a regu-

lar income made her to think about starting an enterprise on her own. But lack of confidence and fear of failure prevented her to move forward. She thought of attending the EDP training and participated in it. But even after attending EDP she was not confident initially and dropped the idea.



But the NULM City Mission Management Unit through counseling gave her confidence to submit a proposal to the bank. The application submitted to Punjab National Bank was not considered initially and she faced so many hurdles in getting the loan sanctioned.

The constant follow up of NULM team with the banks helped to grant a loan of Rs 1,90,000/-. She started her enterprise within 15 days after she got the loan. Now her enterprise is growing day by day. Her confidence increased once her loan got sanctioned

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## From Housewife to Employee

**Ajith.S**

*City Mission Manager, Pandalam*

This is success story of ASHA RANI FROM PANDALAM municipality. She was an ESTP Beneficiary. She belonged to a middle income family and was a housewife. She was in search for a job so as to support her family, when she came to know about NULM Project at Pandalam, she made an enquiry about the various training available at Pandalam CDS office. She attended the mobilization camp conducted by Pandalam NULM team and she selected and joined Accounting Course at AMET Adoor after consulting with the City Mission Manager



.Her age was a constraint to the institute, who were not willing to admit a 40 because she wouldn't be taken by any employer. But after CMMU interference she was able to join the Course. She successfully completed the 3 months training .After that she attended interviews but was not selected due to the age factor. But in Nov 2017, she attended a interview of Edelweiss Tokio Life Insurance Company at Kottayam, she was selected as Business Development Officer with a probation period of 3 Months. In February 2018, She completed her probation period and she is drawing a salary of Rs.22000/-.She is very proud of her job and is very thankful to the NULM team. She has also helped 2 beneficiaries for getting an employment.

## Photography – Leisure to livelihood

**Lakshmi Priyadarshini**

*City Mission Manager, Guruvayoor Municipality*

36 year old housewife Remya, residing at Guruvayur Municipality, is a graduate and spend her leisure time by not using her skills and education in any form for the last 10 years. she was so worried about it and want do something which utilises her skills and knowledge. She was so excited and in demand for a job .After marriage she forced to discontinue her education and she was merely engaged in raising



her children. Her husband is a photographer; she used her leisure time to learn photography. But without a new camera she was not able to earn income as her own. She bought a new camera under NULM SEP Component. Now she earns income as a freelance photographer. She also continued her education by attending Accounting course at ESTP component. Now her eyes sparkle with rays of hope of getting a job after this course. This lady was so excited about continuing her education and earning income. These two components changed her life positively by bridging the gap between her education and career. Here women empowerment joints hands with financial empowerment.



## Self Employment for Street vendors- Ensuring social security

*City Mission Manager, Kalpetta*

In Kalpetta Municipality, 143 candidates were identified as Street vendors through survey conducted by the Students of WMO College Muttill Wayanad during the year 2015-16. Among the street vendors 7 women were identified. 3 of them belongs to Kudumbashree NHGs. Out of the three, one lady named Mrs. Shanthakumari was having a stationery and lottery shop near the bus stand started under the SJSRY project.

The City Mission Management planned to provide additional support to them to expand their business through Self Employment Programme. Mrs. Jameela Beeran a member of Pulari NHG of ward 15 of Kalpetta Municipality came to know about the support given by NULM project for starting a Micro enterprise through a meeting conducted at ADS level. In the meeting, Community Organiser gave an orientation on NULM SEP project. Jameela was interested to take a bank loan to start the enterprise. She planned to start stationery cum tea shop at Kalpetta bye pass road, which is nearby her house. She presented her project in the task force and got loan. Banks were reluctant to give her loan as there is no collateral security generated through disbursing such a loan for street vending. Anyhow, by the influence of the NULM team on Kerala Gamin Bank Kalpetta branch she got the bank loan of Rs. 1 lac on 25/08/2016. She is running the business profitably. Her shop is the only one in that area that every household and the passengers can depend.

Mrs. Leela Mani was running her mess beside the main road of Kalpetta. She came to know about the NULM project and SEP details through community organiser. As she intends to be in the food industry, maintaining the quality and cleanliness of the shop and service was the major hardship found. The interior of the shop was in a bad condition. She had to enhance her business in a better way. So she planned to avail SEP loan through NULM. The project was taken to task force and sent to bank. The NULM team had to intervene and discuss with the bank so many times. Only the Kalpetta Service Co-operative bank managed to give the loan of Rs.50000 on 2/03/2017.



## Bringing back Soumya to entrepreneurship

*City Mission Manager, Kunnamkulam*

Soumya Anilan received training to check lifestyle diseases from an accredited agency in the year 2006. She belongs to the CDS 1 of Kunnamkulam ULB. Hailing from a poor background she has to work hard to strive. Soumya used to visit households to get the lifestyle diseases check up. The project named Santwanam is one of the successful projects promoted by Kudumbashree Mission.



She used to get good income from the activity. But over a period of years the new entrants into the field and their service at very low cost becomes a great challenge for her. Though the service they offered very of poor quality, the competition was severe. She planned to leave the field and her income came to a standstill.

When she came to know about the NULM project she approached the City Mission Management Unit and discussed whether she can find any employment. The discussion revealed that she already had attended the training and is finding difficulty to earn income. The City Mission Management Unit discussed the issue with the CDS and informed to check the authenticity of new entrants in the field which helped the CDS to intervene. The CDS informed the various households about the project and about the registered service providers and gave caution about the quality less services provided by them. This helped Soumya to get into the field once again after attending the skill upgradation training. She is not only an entrepreneur now, but CDS chairperson after the 2017 elections. She is able to manage her dual responsibilities.



## **Safari Driving School- An attempt to provide steering wheel to the bangled hands**

*City Mission Manager, Malappuram*

Rejina and her team are engaged with providing training to women who wants to learn driving or to get driving as a means of livelihood. Women drivers or driving teachers, the concept is not easily acceptable in a district like Malappuram. The women usually are reluctant to get into the field due to the existing social conditions. Rejina came into the sector boldly availing linkage loan. Her efforts soon became successful as the highlight is that women teach driving to women. This made her driving school 'Safari driving school' famous also.

Rejina teaches two-wheeler and four-wheeler and helps the women to get the license. She helps women to acquire the driving skill at low cost. She availed linkage loan from Punjab National Bank and started her school.



She conceived the idea from the awareness session of city Mission Management Unit to utilise the linkage loan for income generation activity alongside personal consumption. She happily informs that she is able to provide training to 128 women till now and is earning Rs. 40,000/- per month and is having the confidence to repay the amount within three years. She is able to avail interest subsidy.

Rejina is one of the best examples of women entrepreneurship as she chose a sector where many women are afraid to come.

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## From EST & P to Diploma from National Employability Enhancement Mission- Case Study

City Mission Manager  
Irinjalakuda Municipality

Amal.K.C & Jithesh Chandran who had completed plus two ITI came to know about the EST &P component of NULM through the orientation programme conducted at ULB. Both of them had an ardent desire to study further and find a good job, but the prevailing family situation prevented them to study further and to find job to support the family.



When they came to know about the EST &P they applied for the NTTF course on CNC operator turning. They successfully completed the written exam and interview and got admission in the campus located in Bangalore. They attended the course started in 17-08-2017 and has completed it on 30-10-2017. They got job in Sheineder Electric and Sector Power Lab. They also got an opportunity to get a diploma along with the job. They now earn Rs.8400 per month and will get a diploma after the three year diploma course from National Employability Enhancement Mission. They are satisfied as they got job as well as opportunity to study higher.

# Archana Day Care & Play School

**City Mission Manager**  
*Thrissur Corporation*

Archana, a post-graduate started a day care centre in the heart of Thrissur Corporation through the SEP component of NULM. Her day care has become an established centre which is preferred by many mothers who find it a safe centre for their kids.

Archana always want to find a job, but her marriage restricted her to find one. She met Sangeetha Sunny the Community Organiser of NULM and came to know about the programme. Archana wants to start a day care centre as it will not compromise her household responsibilities and will help to earn a good income. She attended the 6 day EDP training conducted by RSETI and availed Rs. 2 lakhs as loan from Punjab National Bank. She availed a house on rent and furnished it kid's friendly investing 1 lakh rupees. When she fixed the inauguration date the owner asked to leave the house and it was a difficult situation for her. But her strong determination to start the project at the right time helped her to overcome all the difficulties. Today it is one of the successful enterprises in Thrissur Corporation.

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## NULM Revolving fund for pesticide free vegetables

**Sunitha.V**  
*City Mission Manager, Adoor Municipality*

The distribution of revolving fund to the ADS was made in Adoor Municipality in July 2017. A discussion was centred on the utilisation of revolving fund in the presence of ward counsellor. Unlike the traditional practise of distributing the amount in the form of internal loan, the amount should be utilised for other beneficial purposes, this opinion among the ADS members lead a discussion. At that time the Kudumbashree Mission was encouraging agriculture practises among NHG members as well as among ADSs through its Mahila Kissan Sasakthikaran Pariyojana (MKSP) by forming Joint Liability groups of 4 to 10 members. As the loan availability is possible only after 2 months fulfilling all the norms the ADS decided to utilise the amount for farming. The ADS members took Rs. 40,000/- for farming keeping in mind the 2018 Onam (the harvest festival of Kerala). They availed 90 cents of land in the ULB on lease and is engaged in the cultivation of banana, vegetables etc. They also put leafy vegetables as interim crops. They are expecting a good yield at the end of the day.

# Catering- changed the life of Jhansi

**Abik Nirmal Dev**

*City Mission Manager, Thiruvananthapuram Corporation*

Jhansi a member of Kudumbashree NHG suffered from severe poverty as her lone income was from her husband which was not sufficient to manage a family with three children. As she had no job and no specific skills to get engaged in a job, she depends fully on husband. In one of the NHG meetings, the Community Organiser Sreedevi, introduced the NULM programme and the various support provided through the programme, she started thinking of starting an enterprise.

She shared the idea with her family members and NHG members and came to the conclusion to start a canteen unit, as her only skill set was in cooking. She began to explore the formalities to start the unit and came to know that she had to attend the EDP training. In the next EDP batch of RSETI (IOB), she attended that training.

The first order for catering received from the IOB RSETI itself and working capital to meet the order began a question mark before her. She approached the ADS and they decided to provide Rs.10,000/- from the revolving fund received. This was a new beginning for Jhansi and her team members. Today she receives many orders due to the quality of food and service the group members provided.

The latest achievement is that the group received the order to supply food in the 20-20 cricket match held in Thiruvananthapuram after attending a 15 days skill upgradation training from Mission. This is only one success story we can highlight under NULM but there are many who got benefited & helped to change their lives.

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# Dignified Life to the Street Vendors in Kozhikode Corporation

**Mujeeb Ur Rehaman**

*City Mission Manager, Kozhikkode Corporation*

Support to Urban Street Vendors is one of the components, which addresses the dire need of the under-privileged sects of the society. Most of the state in India failed to implement the Act in a comprehensive manner. The local self Government is having an ultimate responsibility to provide a decent work life for their people, especially underprivileged in the society.

In Kozhikode the street vendors were observed in most public and private places including hospitals, bus stations, shopping and commercial centers, pavements, open spaces

and along streets in the High Density boulevards. Prior to 2017 the life / business of the street vendors in Kozhikode doesn't provide a decent working environment. The Municipal Administration, Police Personnel, Traffic Officers and even pedestrians in the city often troubled them or making them disturbed. It is not because they are creating hurdles or hindrances to the stakeholders, but a usual practice by the people. Those who are opposing the street vending in the city aren't considering that these businesses are for their daily bread or to meet both ends. For the last 10 to 20 years many street vendors left their livelihood especially due to these reasons.

Implementing the Street Vendors (Protection of Livelihood & Regulation of Street Vending) Act, 2014 is not an easy task for the urban local bodies. Initially there was much opposition from different sects of the society including the councilors. Mainly they opposed because the society have a notion that the street vendors are the people selling illegal products. One of the councilor shared an example that they have faced lot of issues in evicting a street vendor from the heart of the city. In the initial discussion which I had with the ULB Councilors they have opposed to have a programme exclusively for the Street Vendors in the ULB. To convince the opposition, I spend lot of time with the councilors and to change their attitude towards the street vendors.

### **Street Vendors Understanding about the Project**

The state level inauguration of the Street Vending Survey held at Kozhikode. The CMMU were informed the street vendors in the city and that help us to organize a big event. That event helped us to reach every street vendor in the city to collect the data. In the discussion with the street vendors they shared that many survey happened earlier and they expected some intervention, but they also have the same expectation and apprehensions too. The Survey in the City creates a positive impact to the intervention and the Street Vendors expected some changes in their life after the survey. The surveyors clearly oriented most of the street vendors about the component SUSV and what are the benefits the street vendors will get once the survey is completed. Once the survey was completed, the street vendors raised many queries with regard to interventions and activities for the street vendors that the ULB is planning to implement. The state level survey inauguration has given the clarity about the project to the street vendors in the city. They gradually realized that the project in a right based approach rather than a welfare approach.

### **The Support Provided**

Initially Kozhikode Municipal Corporation issued Smart Card for 1000 street vendors in the city. The smart card can be access by the authorities like Police Dept., Traffic Dept., Health Dept. of the Municipal Corporation & the City Mission Management Unit of National Urban Livelihood Mission. The Smart card is having Bar Code & Q R Code, which can be scanned by the Officials in terms of the Street Vendors' information about vending product, vending place etc. So the officials can easily track the street vendors and take ac-

tion if any discrepancies. Such a card increased their morale and we obtained their trust. Those who have got the ID card have lot of confidence in facing any situation, which is created by the officials. Prior to 2017 they were having a fear in selling their product in a street. As shared by the Police, Traffic & Health Officials in the Town Vending Committee, those who have possess the ID card; they are not bothering about the officials. They proudly showing the card and telling them that they have the Corporation's permission to sell their products. So getting a card to the street vendors increases their morale and self-confidence. That is the best part the project done for the underprivileged in our society. It also improves the confidence of the staff in the CMMU and gets a positive energy to do more for the street vendors in the city.

### **Prior to get Cards & After**

Getting an ID will not change anything for those received. But for a street vendor it is everything. An ID card serves their purposes. The Police, Traffic, Health Officials, Business firms and even pedestrians harassed in every means and that creates mess in their life. Many have left the street vending and chose other means of livelihood. Every day they faced different sets of problems and that decreases their self-esteem. Earlier condition of the street vendors that anyone can harass the street vendors and no one will raise voice for the street vendors. Most of us proudly saying that we are living in a civilized society and the harassment against the street vendors are barbaric. The pathetic situation has entirely changed once they get ID Cards.

### **Challenges**

The ULB itself not interested to have an exclusive right based / welfare based programme for the street vendors. Most of the councilors including the Standing Committee Chairpersons were opposed to have a programme for the street vendors. Such opinion comes because most of the people in the council have a bad experience with the street vendors. We are not saying that all the street vendors are extremely good, but there are people creates problem against the public. Series of discussion with the Hon. Mayor, Hon. Deputy Mayor, Standing Committee Chairpersons, Council Members, Secretary and get convinced them about the need for the rehabilitation / streamline the vending in the city. Slowly they have agreed and allowed to do the survey and to constitute the Town Vending Committee in the ULB. When constituting Town Vending Committee and including the members of different stakeholders created smaller concerns and it not lasted longer. But the Councilors from the BJP opposed due to their non-inclusion in the committee by the Corporation.

Once the committee were formed the CMMU – NULM gradually build the strong rapport with the Town Vending Committee Members. The CMMU always keep a contact with the TVC Members especially the Street Vendors Representatives and that creates a Win – Win situation.

The CMMU had a Series of discussion with the representatives of Street Vendors for approving the list. Finally the Sub Committee of the Town Vending Committee approved the list and that decision ratified by the Town Vending Committee.

We have learned that if we give much importance to the representatives of the street vendors in the Town Vending Committee will help us to implement the Act without any hindrances.



### **Support from ULB**

Without a support from the ULB nothing can be moved especially with regard to Support to Urban Street Vendors (SUSV). They have offered enormous support once they realized the need of the street vendor's intervention. Also many things have to do for the rehabilitation of the street vendors in the city.

### **NULM CMM's Contribution to the Intervention**

Intervention for the street vendors is a herculean task and people oppose without any reason. Making them to understand the need of the intervention is not an easy job if the people opposing things without any reason. It is easy to change the opinion of the individual if they have any reason to object. But to change an opinion for the people who doesn't have any reason. Knocking door then and there will bring an attention but that is not enough to change the opinion. Series of attempts made things happen in the city and who else to contribute to the noble cause.

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## **Accounts Assistant Using Tally changed my life**

**Aswani**

*City Mission Manager, Paravoor*

Vysakh came to know about the EST &P scheme through his friend Arun. When he attended the awareness class he got interested in Accounts Assistants using Tally as he had an interest in accounting field. He was more interested as it was not a mere training thing but as it ensures placement.

Due to the family situation Vysakh was forced to join in a course he was not all interested after his plus two. The fellow students and the trainers helped him to complete the course providing confidence and encouragement. He got placed after the completion of the course within one week.

In his own words, 'The change I felt after the completion of the course is really to mention with. The support provided by the teachers and fellow students only helped me to complete the course successfully. The support extended by the ULB too is appreciable. Today, I am able to support my family'.

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## Candle making, a case study from Kayamkulam

**Sreejith.**

*City Mission Manager, Kayamkulam Municipality*

Kayamkulam is one of the home towns famous for coir processing in Alappuzha district. The City Mission Management unit of the ULB has supported many urban poor to find various means of livelihood. Sheelamma is one among them. The CMMU received many applications after the General Awareness campaign conducted in the ULB that provide information on the SEP component of NULM and the support provided to establish a micro enterprise unit.

Many persons came forward with diverse enterprise ideas and Sheelamma came with the idea to start a candle making unit. She already had a little bit experience in candle making as she was engaged in the business from 2016 onwards. The initial times were not at all profitable. She started selling the candles in the near-by shops located near the churches. The effort to sell the candles by providing commissions was not profitable and therefore she started selling the products directly to shops. Her packing too was not attractive, but the quality of the product helped her to sell the products on a lesser scale. But due to shortage of working capital and lack of knowledge on marketing, quality and variety products she was not able to proceed further. The banks were not willing to provide her loan.

When she came to know about the NULM scheme, she approached the CMMU and discussed the possibilities of starting a candle making unit. She shared her anxieties as her initial experience was not positive. With the support of the CMMU and Syndicate Bank, Kayamkulam she availed loan under the SEP component. The initial experience helped



her to buy whatever is required and can be marketed. She started making 16 different types of candles and has wide customers. Today she is providing employment to two more women from the network. The marketing initiatives extended from the Kayamkulam to the nearby ULBs and districts now. She is able to support the family in a good manner.

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## Honey Jack- Value addition in Jack fruit

**Resana Suresh**

*City Mission Manager, Kothamangalam*

A group of 5 youth in Kothamangalam municipality wants to start an enterprise that is unique and has viability. When they came to know about the NULM project, they approached the CMMU and discussed their idea on value addition of Jack fruit. They attended EDP & skill from accredited agencies and submitted project before the task force. The banks didn't sanction loan for the group and finally Indian Overseas Bank sanctioned Rs.10 lakhs as loan at 10% interest. They availed a shop on rent and started the unit. The unit is producing different products made from Jack fruit and branded the product as Honey Jack.

The unit participated in different food fests and Kudumbashree exhibitions which resulted in developing the brand name and able to generate more orders from outside the ULB. The unit is marketing their products in 3 districts and is planning to conduct Jack fruit fest in the ULB to sensitize the various products that can be produced using Jack fruit. The unit is one of new enterprise model of the ULB.

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## Livelihood among Transgender- case study of Thripathi Shetty

**Mobeesh Muraleedharan**

*City Mission Manager, Kochi Corporation*

Thripathi depicts the best example that succeeded in life after going through a lot of hardships. She being a transgender who hails from Majeshwaram in Kasergode district has to face difficulties and to undertake different jobs for livelihood. She received a dignified life only after becoming part of the special NHG under Kochi East CDS.

Kudumbashree Mission as part of inclusion of the marginalized gave special focus on

transgender and this helped Kochi East CDS to form special NHGs of transgender. Thripathi became a member of the NHG. The general awareness workshops on the NULM scheme and this motivated her to start a designer jewellery shop. But working capital and loan availability etc was a big concern and she approached the CMMU to understand the various steps to establish an enterprise.

The banks were reluctant to provide loan though she had an Aadhar card and a training certificate. They insist for additional ID proof. The constant efforts of the Mission unit motivated SBI to sanction loan based on the task force recommendation. She received loan for an amount of Rs.1 lakh after two months on the submission of application.

Thripathi procured the materials for designer jewellery from various states and made different variety ornaments. Initially her marketing was centered on Kudumbashree fests. But now she developed an online portal 'Thripathi Handicrafts and Fashion' and is engaged in e-marketing. She is the best epitome for Kudumbashree that that if right intervention at right time is made then we can many Thripathis' can be supported and saved.

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## Cafe Kudumbashree

**Shyam Krishna**

*City Mission Manager, Neyyattinkara Municipality*

One of the most successful enterprises in Neyyattinkara Municipality is the Cafe Kudumbashree started by the members of Anugraha NHG. The NHG is one of the best NHGs in the district and has won the best NHG award of the State. All the NHG members are engaged in some enterprise activity. The unit started in January 2018 with 5 members. The unit members selected the activity based on the experience they have and attended the EDP training.

The unit is located in the highway and it attracts a lot of customers. The peculiarity is that the unit serves fish curry at Rs.35/- which is much less than the market rate. They serve a minimum of 500 to 600 meals per day and is earning good revenue. The book keeping practices are also proper.

The NHGs are formulated with the broad objective of women collectives, encouragement of savings among women and promotion of livelihood activities for permanent source of income. The Cafe Kudumbashree and all the small scale activities undertaken by the NHG members are inspiring and is a model for all. First all the NHG members are engaged in some sort of livelihood activities and they generate the thrift amount from their income generation activities. Second they started the unit from the thrift and the small income generated from livelihood activities. It reminds us that 'small small drops make a big ocean'.

## Access to credit- A dream comes true

**Sunil.P.K**

*City Mission Manager, Malappuram Municipality*

It is not easy for a street vendor to avail loan from a formal banking settings, but Union Bank of India having its branch at Malappuram a district headquarter city of Kerala has made it happen by providing sufficient loan for more than 15 marginalized street vendors to develop their current business. The bank itself has appointed a collection agent to collect the daily installment amount to simplify the loan repayment. In fact, street vendors are often unable to access organized banking services due to many reasons. Lack of valid identity documents, proof of address, tenure or legal rights over their place or business and evidence of their trades and professions are the major issues

Access to credit to fulfill the working capital requirement is very much crucial for street vendors. Timely intervention and meaningful efforts of the municipality to bring the street vendors to the mainstream become a reality as the municipality decided to issue ID cards to all identified vendors which has acted as a valid ID proof for opening basic bank account. Proactive and vital roles played by the bankers in this regard accelerated the process of making the dream a reality. The loan amount ranges from Rs. 25,000 to Rs. 50,000. The amount is being booked under the Self Employment Programme–Individual Enterprises (SEP-I) component of NULM which provides financial assistance to urban poor in the form of interest subsidy on bank loans for setting up individual enterprises.

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## New choice Textiles, Kannur

**Sulaiman.P**

*City Mission Manager, Kannur*

The financial crisis of her family made Sharmila to think of having some livelihood that will support the education of her children. She does not want to discontinue the education of her children as they are good at studies. What type of livelihood and the means for it was a big question in her mind? When she came to know about the NULM programme she approached the CDS and enquired about it.

She proposed to start a textile shop in Kannur exclusively for ladies and kids. She initially does not have the confidence to start as failure and the outcome was there in her mind as initial investment can be pooled only from loan. One or two round of discussions and the confidence provided by the City Mission Management unit and the CDS helped her to move forward.

She availed loan for an amount of Rs.1,90,000 from the bank and started a textile shop in Kannur city. The sales and the support from the public made her think to avail the 1st floor of the building to start a section for gents. Now the gents section is managed by her husband. (though he is having some disability)

With the income she generates from the business she is able to provide fees for the elder child to avail a course in health sector. It is indeed a 'New Choice' for her.

## From A Home maker to Home stay Owner

**Prithviraj**

*City Mission Manager, Alappuzha Municipality*



Rajamma K N (58) of Punnamada, Alappuzha was struggling to meet both the ends by running an old petty shop. Her son had died nine years ago due to a heart attack and three years back her husband also passed away due to liver disease, her lone daughter is married and they are also staying with her. She belongs to the Grihalakshmi NHG in Punnamada ADS at Alappuzha.

Her loneliness and poverty compelled her to find an earning, and she approached the ADS. Her house is near to Punammada Boat Jetty where lot of tourists come for 'house boating'. She observed that once the tourists went for boating the cab drivers will be in and around the boat jetty and they search for small stays. This made her to think of starting a small and pay parking facility together with food and accommodation for the taxi drivers who come with the tourists. She discussed this idea with the ADS and they provided Rs.10,000 (which they receive as revolving fund ). Along with that she availed linkage loan of Rs. 25,000 and thrift loan of Rs. 10,000 and started the unit.

Using the money received from DAY-NULM through revolving fund to ALF and the other sources she started a small pay and parking facility. For that she converted three rooms of her own house and bought some cot and other necessary things. Now she is earning average Rs.10000 per month .Her daughter is also helping her in the process. The components of SM &ID and SEP under DAY-NULM had helped her to meet this success.

## A small initiative but a big change in Life

**Prithviraj**

*City Mission Manager, Alappuzha Municipality*



Alappuzha, National Urban Livelihood Mission together with the support of Kudumbashree District Mission Office and CDS was able to show light to the life of three SHG women.

As a part of understanding between the Kudumbashree and DTPC the new comfort station built by the DTPC was given to Kudumbashree for operating and maintenance, the Marketing consultant in Kudumbashree was given the charge for the same. He approached the North CDS for selecting the right persons to run the comfort station. The CDS chairperson, NULM team and marketing consultant together selected three women from Karalakam ward for running the comfort station.

The team made it sure that the selected women were the deserving one and are in need of a support. Suchetha (51) one of the women selected for running the comfort station was a physically differently abled woman. She is unmarried and has to earn herself to find her bread. To be a part of this initiative was a really help for her at this age.

The second member of the group Sujatha (54) years old is also in a pathetic condition as her husband is suffering from some heart problems, he cannot do any work due to his illness. She alone has to earn some thing for the family and also for the medicines of her husband.

Usha.M (46) year old is married and having three children who are studying, her husband is a daily wager and is struggling to meet the both ends .A small support from her part will be a real boon to their family according to her.

As per the agreement with the DTPC the team has to give 10000 Rs as advance and also has to buy the needed materials for operating the station. The women have to find out initially an amount around 15000/-Rs for running it. The financial support was given to them by the ADS chairperson from the revolving fund given to the ADS through NULM

Now this three women are running the comfort station since 19-1-2017 and are earning a small amount which had help them to make a support in their life.





**National Urban Livelihoods Mission (NULM)**  
Ministry of Housing and Urban Poverty Alleviation  
Government of India