

# Description

DAY-NULM would aim at universal coverage of the urban poor for skill development and credit facilities. It will strive for skills training of the urban poor for market-based jobs and self employment, facilitating easy access to credit. They have a prominent place in the urban supply chain and are an integral part of the economic growth process within urban areas. DAY-NULM would aim at facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities.

DAY-NULM would aim at partnership with the private sector in providing skill training, employment and operation of shelter for homeless. It will strive for active participation of private and civil society sectors in providing shelter to the urban homeless, skill training and placement of the urban poor and also in facilitating technological, marketing and hand holding support for the urban poor entrepreneurs who want to be self-employed and set up their own small businesses or manufacturing units.

- The National Urban Livelihoods Mission (NULM) shall rest on the foundation that the mobilisation of urban poor households to form their own institutions is an important investment for an effective and sustainable poverty reduction programme.
- the challenges faced by homeless people, with regard to shelter, social housing and social protection. DAY-NULM would aim at providing shelter equipped with essential services to the urban homeless in a phased manner.
- DAY-NULM would place a very high emphasis on convergence with schemes/ programmes of the relevant line Ministries/Departments and programmes of state governments dealing with skills, livelihoods, entrepreneurship development, health, education, social assistance, etc.

## **ROLES AND RESPONSIBILITIES:-**

- **Building Community Institutions – Self-Help Groups and Their Federations**
- **Self-Help Groups (SHGs):**SHGs are groups of 10 to 20 women or men who come together to improve their living conditions by group savings and loans. These groups conduct regular meetings where the savings of the group is collected into a corpus fund, which is used to provide short-term loans to themembers. After some time when the credit requirements of the members increase, the Self Help Group may approach to a bank for loan.
- **Membership of SHGs:**Under NULM, Self-Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However,at least 70% of the SHG members should be urban poor to qualify for funding support under NULM. SHGs may consist of 10 to 20

members. These groups need not be registered. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed. The objective is to organise all the urban poor families into SHGs; however, those areas may be taken up first where urban poor are concentrated.

- The mobilisation of urban poor households to form their own institutions is an important investment for an effective and sustainable poverty reduction programme. DAY-NULM envisages universal social mobilisation of urban poor into Self-Help Groups (SHGs) and their federations. At least one member from each urban poor household, preferably a woman, should be brought under the Self-Help Group network in a time-bound manner. These groups will serve as a support system for the poor, to meet their financial and social needs. Normally, women SHGs will be formed, however male SHGs of handicapped persons will be allowed to be formed.
- NULM would lay particular emphasis on the mobilisation of vulnerable sections of the urban population such as SCs, STs, minorities, female-headed households, persons with disabilities, the destitute, migrant labourers, and especially vulnerable occupational groups such as street vendors, rag pickers, domestic workers, beggars, construction workers, etc.
- A maximum of Rs. 10,000/- can be spent per self-help group for its formation, handholding up to two years, training of all the members, bank linkage, formation of federation and other related activities. States will be expected to enter into an agreement with Resource Organisations and payment will be made on the basis of milestones like SHG formation, training of members, bank linkage, formation of federation at the area and city levels and access to benefits under DAY-NULM, including revolving fund. The Resource Organisation will handhold the SHG for a period up to two years. 4.8 The services of ASHA / Anganwadi workers and other community level functionaries under various schemes / programmes of the Central and State Governments may also be utilized at the field level to facilitate the formation of SHGs under NULM.
- **Universal Financial Inclusion** :DAY-NULM aims to achieve universal financial inclusion, through opening of basic savings accounts, facilitating access to financial literacy, credit, affordable insurance, and remittance facilities to the urban poor and their institutions. It will also coordinate with financial institutions to encourage the use of ICT-based technologies, financial correspondents and community facilitators like “Bank Mitras” and “Bima Mitras” for the benefit of the urban poor. In particular, DAY-NULM will facilitate coverage of urban poor households under schemes such as Rashtriya Swasthya Bima Yojana (RSBY), Jan Shree Bima Yojana (JSBY) and similar programmes.

## VALUES:-

The mission will espouse the following values:

- Ownership and productive involvement of the urban poor and their institutions in all processes;

- Transparency in programme design and implementation, including institution building and capacity strengthening;
- Accountability of government functionaries and the community; Ministry of Housing Urban Affairs
- Partnerships with industry and other stakeholders; and
- Community self-reliance, self-dependence, self-help and mutual-help.

## **SERVICES**

DAY-NULM will adopt the following strategy:

- Building capacity of the urban poor, their institutions and the machinery involved in the implementation of livelihoods development and poverty alleviation programmes through handholding support;
- Enhancing and expanding existing livelihoods options of the urban poor;
- Building skills to enable access to growing market-based job opportunities offered by emerging urban economies;
- Training for and support to the establishment of micro-enterprises by the urban poor – self and group;
- Ensure availability and access for the urban homeless population to permanent 24-hour shelters including the basic infrastructural facilities like water supply, sanitation, safety and security;
- Cater to the needs of especially vulnerable segments of the urban homeless like the dependent children, aged, disabled, mentally ill, and recovering patients etc., by creating special sections within homeless shelters and provisioning special service linkages for them;
- To establish strong rights-based linkages with other programmes which cover the right of the urban homeless to food, healthcare, education, etc. and ensure access for homeless populations to various entitlements, including to social security pensions, PDS, ICDS, feeding programmes, drinking water, sanitation, identity, financial inclusion, school admission etc., and to affordable housing;
- To address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities.

## **WHOM TO CONTACT**

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