

3,45,450 SHGS COMPRISING OF MORE THAN 34 LAKH WOMEN FORMED & 2,35,712 SHGS ASSISTED WITH REVOLVING FUND

Relevant for: Government Policies & Welfare Schemes | Topic: Role of NGOs, SHGs, Donors & Charities, and Institutional & other Stakeholders in Development Process

Ministry of Housing & Urban Affairs

3,45,450 SHGS comprising of more than 34 Lakh Women formed & 2,35,712 SHGS assisted with revolving fund

13 Lakh Urban Poor Imparted Skill Training & 4.5 Lakh provided Placement

Street Vendor Survey completed in 2,332 Cities--16,89,564 Street Vendors identified & 8,18,095 given ID cards

1,776 Shelters for Urban Homeless Sanctioned & 1,084 Shelters Operational

Centralised Web Portal(Paisa) launched for subvention of interest to DAY-NULM beneficiaries-- loans with interest subvention provided to 3,55,383 beneficiaries for Self-Employment & 4,67,355 loans disbursed to SHGS

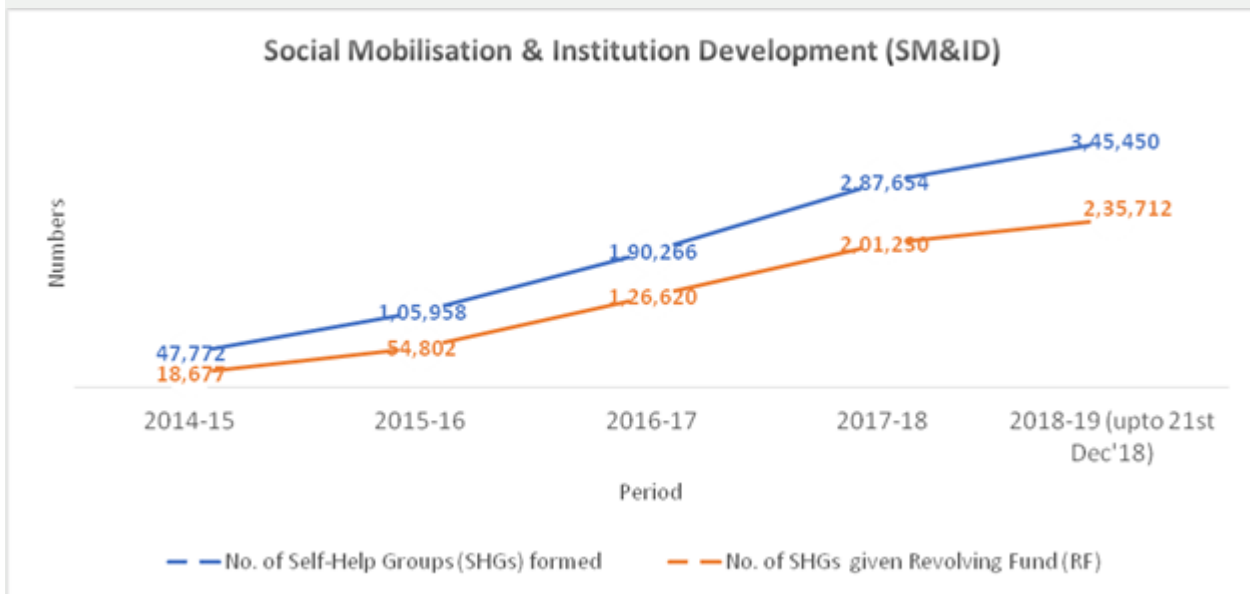
Posted On: 31 DEC 2018 3:52PM by PIB Delhi

Formation of Self Help Groups (SHGs) and their federations i.e. Area and City Level Federations (CLFs), is the backbone of DAY-NULM. These structures provide support to the poor women in meeting their social and financial needs. So far 3,45,450 SHGs comprising of more than 34 lakh women have been formed and 2,35,712 SHGs have been assisted with Revolving Fund under the NULM.

Conscious of the issues of slums and poverty, the Ministry of Housing and Urban Affairs has channelized its efforts in promoting equitable growth in urban areas through Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM). The Mission addresses major social challenges of urbanization & economic growth such as urban poverty, unemployment and social exclusion through five key components: Social Mobilization and Institution Development (SM&ID), Employment through Skills Training & Placement (EST&P), Self-Employment Programme (SEP), Support to Urban Street Vendors (SUSV) and Scheme of

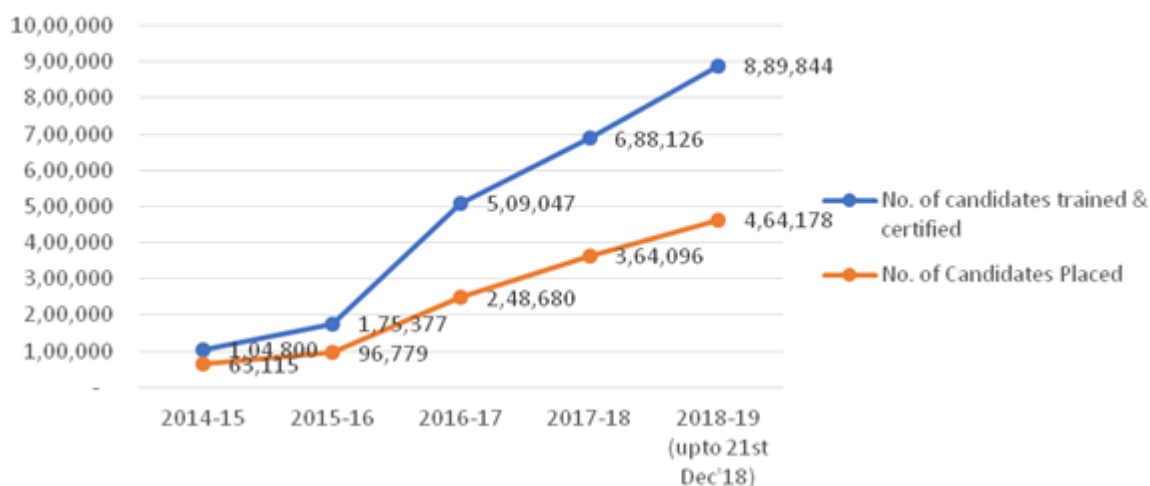
Shelter for Urban Homeless (SUH). During the year: -

- **Personalized After-training Rapid Assessment (PARAS) system** has been launched to get direct feedback from skill trained candidates regarding quality of skill training through SMS/ online feedback.
- A centralised web portal named **PAiSA**, developed in collaboration with the Allahabad Bank, has been launched **for subvention of interest to DAY-NULM beneficiaries under SEP component** through Direct Benefit Transfer mode.
- **For skill training of DAY-NULM beneficiaries in construction sector** under ESTP component, Memorandum of Understanding has been entered with National Real Estate Development Council (NAREDCO) and SULM, Maharashtra.
- DAY-NULM, in **collaboration with Government e-Marketplace (GeM)** is facilitating City Livelihood Centres (CLCs) in standardization of products and their specifications, identification of products to be launched on e-marketplace and registration on GeM portal as 'seller'. Also, it has been decided to develop **two Model Shelters for urban homeless in each state**, one in the state capital and one in another big city, having sizable population of urban homeless. Also, two ULBs in each state, one in a million plus city and one in another big city are to be developed as **Model ULBs for urban street vendors**.



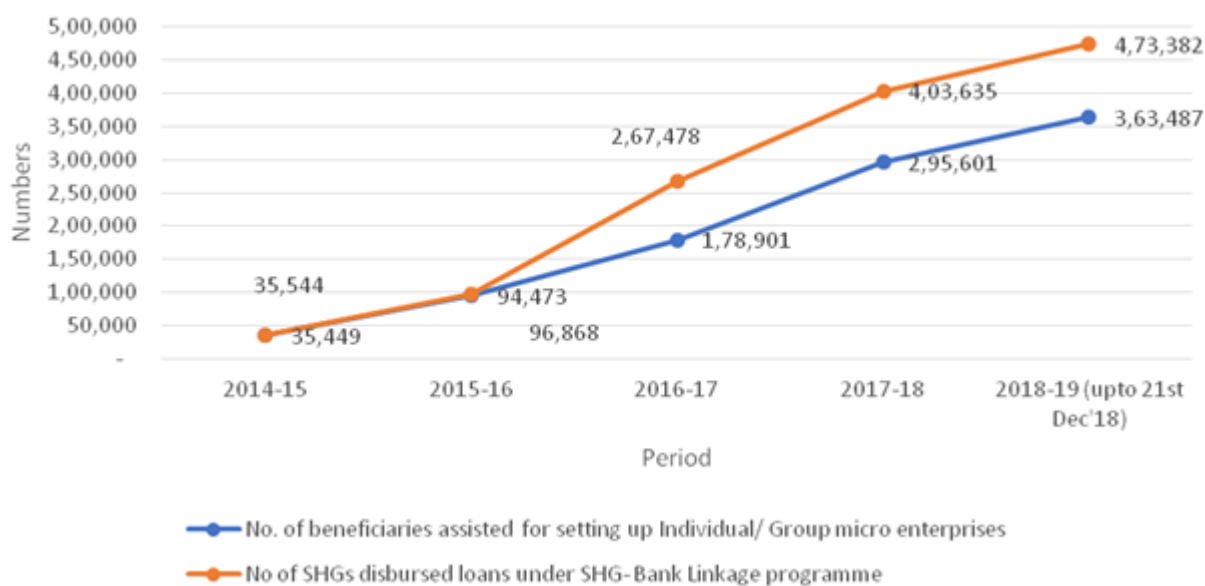
Skill training and placement under the Mission is one of the vital cogs of Skill India Mission. So far, 8,89,844 persons have been trained & certified, and 4,64,178 candidates have been placed wage as well as self-employment. In order to improve skill training programmes based on direct feedback by the candidates through SMS/online mode, a Personalized After Training Rapid Assessment System (PARAS) has been introduced.

Employment through Skills Training and Placement (EST&P)



City Livelihoods Centres (CLC) provide an interface between service providers, such as plumbers, electricians, carpenters, tailors, tutors etc., and service seekers i.e. households and local institutions. More than 350 CLCs are functioning, acting as aggregators for local urban services. CLCs also provide marketing support to SHGs to improve sales of their products. To promote self-employment, interest subvention is provided on bank loans over and above 7% ROI. So far Rs 16,160 crores has been sanctioned for 8,36,869 loan accounts. This comprises of 3,63,487 Individual and Group enterprises loans and 4,73,382 as SHG credit linkage accounts.

Self-Employment Programme (SEP)



The Street Vendors Act, enacted in 2014, is an inclusive initiative aimed at protecting the livelihoods of street vendors, giving them representation in a decision-making body that regulates conditions related to vending, and most importantly, seeks to include them within the social security safety nets. The SUSV component of DAY-NULM is aimed at bringing formal recognition to street vendors, in line with the spirit of the Act. The survey for identification of street vendors has been completed in 2,322 cities; 16,89,564 street vendors have been identified and 8,18,095 vendors have been given ID cards.

Homeless persons are a particularly vulnerable section of the urban poor population, often facing extreme living conditions, malnutrition and other health issues, as well as exclusion from

society. The SUH component aims to provide shelters equipped with basic amenities to provide dignified living conditions and connect them to available safety nets. The SUH guidelines make it mandatory for local municipal bodies to conduct systematic third-party surveys to assess accurately the need for shelters at locations close to places of natural congregation. 1,776 shelters for urban homeless have been sanctioned so far, to create capacity for 89,000 urban homeless persons, and 1,084 shelters are currently functional.

New Initiatives During the Year

- For skill training of beneficiaries in construction sector, a tripartite Memorandum of Understanding has been signed with National Real Estate Development Council (NAREDCO) and State Urban Livelihoods Mission, Maharashtra to train about 2,50,000 workers during a period of three years.
- The Maharashtra Mission has collaborated with National Employability Enhancement Mission (NEEM) to place the candidates as NEEM trainees with industry partners. NEEM is a scheme of MoHRD under which candidates are selected for providing on the job practical training to enhance their employability.
 - Πορταλ φορ Αφφορδαβλε Χρεδιτ ανδ Ιντερεστ συβωεντιον Αχχεσσ (ΠΑΙΣΑ), α χεντραλιζεδ ελεχτρονιχ πλατφορμ ωασ λαυνχηδ φορ προχεσσινγ ιντερεστ συβωεντιον ον βανκ λοανσ ον ΔΒΤ μοδε το τηε βενεφιχιαριεσ. €Συβωεντιον ισ νοω προχεσσεδ ον α μοντηλψ βασισ, ασ αγαινιστ θυαρτερλψ μοδε ιν τηε μανυαλ σψστεμ, ωιτη ΣΜΣ ιντιματιον το τηε βενεφιχιαρψ. Το βειν ωιτη, 28 Στατεσ ανδ 30 Σχηδουλεδ Χομμερχιαλ Βανκσ αρε ονβοαρδεδ ον τηε πορταλ. Γοιנג φορωαρδ, αλλ παρτιχιπατινγ ΡΡΒσ ανδ Χοοπερατιωεσ υνδερ τηε Μισσιον ωιλλ βε ονβοαρδεδ δυρινγ τηε χυρρεντ φινανχιαλ ψεαρ.
 - ΜοΗΥΑ ισ οργανιζινγ α ΔΑΨ–ΝΥΛΜ Πακηωαδα α φεστιωαλ οφ υρβαν προσπεριψ – Σηηρι Σαμριδηι Υτσαω φρομ 1στ –15τη Φεβρυαρψ 2019, υνδερ ωηιχη νατιοναλ, στατε ανδ χιτψ λεωελ εωεντσ ωιλλ βε ηελδ δυρινγ τηε φορτινιγητ, φοχυσινγ ον υρβαν λιωελιηοοδσ. Ατ τηε χιτψ λεωελ σομε οφ τηε εωεντσ αρε στρενγτηενινγ σαφετψ νετ φορ τηε υρβαν ποορ, ραλλψ οφ ΣΗΓσ το σπρεαδ αωαρενεσσ αβουτ ΔΑΨ–ΝΥΛΜ, δριωε το φορμ ΣΗΓσ οφ ινφορμαλ σανιτατιον ωορκερσ, Σηηρι Σαηβηαγιτα Μανχη (ΥΛΒ ΑΛΦ μεετινγσ, αδοπτιον οφ σηελτερσ βψ χολλεγεσ, λοαν χαμπσ βψ βανκσ, δριωε το προωιδε Ιδεντιψ Χαρδσ το στρεετ πωενδορσ ανδ υοβ μελασ αρε πλαννεδ. Ατ τηε στατε λεωελ στρεετ φοοδ φεστιωαλ ανδ εξηιβιτιον οφ ΣΗΓ προδυχτσ αρε πλαννεδ. Σωαχηητα Εξχελλενχε Αωαρδσ, Εξηιβιτιον οφ ΣΗΓ προδυχτσ, Στρεετ Φοοδ Φεστιωαλ ανδ Ινδυστρυ Χονσουλτατιον το Στρενγτηεν Σκιλλ Δεωελοπμεντ αρε πλαννεδ ατ τηε νατιοναλ λεωελ.
- The Mission in collaboration with Government e-Marketplace (GeM) is facilitating City Livelihood Centres (CLCs) in standardization of products and their specifications, identification of products to be launched on e-marketplace and registration of CLCs on GeM portal as 'seller'. As on date, 4 CLCs namely, Ahmedabad, Gangtok, Jaipur and Tirupati have been onboarded on the platform. By March end the target is to add more than 50 CLCs on GeM.
- Two Model Shelters for urban homeless are being developed in each state, one in the state capital and one in another big city, having sizable population of urban homeless.
- Two ULBs in each state, one in a million plus city and one in another big city are to be developed as Model ULBs for urban street vendors.
- To facilitate inter-se ranking of States/UTs performance in a transparent manner and to foster a spirit of competition among them, SPARK (Systematic Progressive Analytical Real

Time Ranking) has been introduced. Madhya Pradesh, Chhattisgarh and Kerala, the top three performers for 2017-18 were awarded for their performance in March 2018. For 2018-19, SPARK awards will be given at the end of the year.

- Swachhata Excellence Awards were initiated to recognize and encourage the ALFs contributing positively in the field of sanitation and hygiene. 196 nominations from 130 cities across the country were received out of which 57 ALFs across 21 States/UTs were awarded during 2017-18. The awards for 2018-19 will be given in March 2019.
- The shelters are being geo tagged to provide specific information about their location.
- Real time Aadhaar authentication from UIDAI server has been made mandatory for getting benefits under DAY-NULM.
- Mobile verification of beneficiaries has now been made mandatory with OTP (One Time Password) validation.
- To standardize skilling under FSSM, sanitation sub-sector, three Qualification Packs (QPs) namely, Septic Tank Technician, Desludging Operator, FSTP O&M Technician have been developed. Once approved by NSDC, they will be rolled out across the country.

DAY-NULM: - Sanchita's Readymade Garments Business in Assam



Sanchita and her family of four had a meagre monthly income of Rs 3,000, with her husband being the only bread-earner. To increase family income Sanchita started to doorstep selling of readymade garments. However, her business was constrained due to lack of capital. Sanchita received subsidized loan of Rs 2 lakh from DAY-NULM with which she expanded her business. She is now able to earn net monthly profit of Rs 9,000. She now runs her business from home, having engaged more women to assist here in the venture. She has been successful in bringing more happiness for her family.

Preeti Sabat from Odisha - Rejection to Acceptance, Carving a Path:-Carving a path amidst a disturbed marital life is always a challenge and for a woman divorced at an early age, demands real grit and tenacity to come out of this kind of trauma. Preeti Sabat, 34, belonging Nabarangpur district Odisha, has one daughter. However, being divorced she had no income support. She started tailoring along with a small grocery shop in her house, from which she was earning monthly paltry income of Rs. 3, 000 to Rs. 4, 000. Subsequently she came to know about DAY-NULM and became a member of SHG in the Nabarangpur Municipality. The SHG bank linkage helped here in getting loan of Rs 1 lakh which she was able to expand her business. She now earns Rs 10,000 per month. Preeti is glad that she is now economically independent and self-reliant.



Jairam Oraon, Ranchi- Skill Training for Automobile Repair

Jairam Oraon of Morabadi, Ranchi, belonging to a poor and marginalised family, lost his father at very young age. His family of 6 members had to live a tough life, and he had to quit school after matriculation so as to make a living. He was unable to get a job without adequate qualification or any technical know-how.

Through an advertisement on a public hoarding, he came to know about skilling provided under DAY-NULM. He contacted the DAY-NULM office and was counselled based on his interest to opt for Automotive Repair Course. He took the training programme and post completion of the course, he was placed at Maruti Suzuki Ltd. He was offered a monthly salary of Rs.7,500 in addition to other benefits. Today he is happy managing his family and expresses his gratitude towards DAY-NULM. Jairam says that 'Such efforts of government are improving the skills of youth and adding value to their lives'.

Baljeet Kaur from Chandigarh: Differently-abled girl gets employment under DAY-NULM



Baljeet Kaur a resilient young girl from Chandigarh did not let her hearing impairment come in the way of her grit and determination to chase her dreams.



Her dream was to work in the hotel industry, but her family's weak economic condition was a constraint in taking up a course in hotel management. She kept her dreams alive by constantly looking out for opportunities. Then, she came to know of 'DAY-NULM' as part of Skill India Mission.

She undertook the course in 'Tourism & Hospitality' under Chandigarh ULB and successfully completed the course. She got an opportunity to serve in a Htels at Chandigarh.

Today Baljeet earns about Rs 9,000 per month. She is a proud daughter of her parents and a successful employee of Lemon Tree Chandigarh.

She is grateful to DAY-NULM for providing her the opportunity to fulfil her dreams.

RJ/KGS

(Release ID: 1557929) Visitor Counter : 120

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