DAY-NULM & New Mission on Urban Poverty Alleviation – A Pilot Initiative

Based on the success of DAY-NULM, the Ministry of Housing and Urban Affairs (MoHUA) is proposing to launch a new scheme called 'Deendayal Jan Aajeevika Yojana' on Urban Poverty Alleviation that seeks to reduce the vulnerabilities of urban poor households by enhancing self-employment and skilled wage employment opportunities, and strengthening community institutions. The new mission focuses on 6 vulnerable occupational groups such as **construction workers, transport workers, gig workers, domestic workers, waste workers, and care workers,** linking them to livelihood generation activities to mitigate their occupational, social, and residential vulnerabilities.

A pilot phase of the mission, launched in October 2024, is currently being implemented in 25 diverse cities, including industrial hubs and migrant centres, using a **Test-Learn-Scale approach with total budgetary outlay of ₹ 180 Crores.** As per the directions of the Ministry of Finance, the pilot is being extended to all ULBs across the country for its preparedness and nationwide roll out. The mission envisages to identify and refine effective strategies for providing financial assistance, social protection, and credit access to vulnerable groups, ensuring a robust foundation for scaling up. The New Mission comprises of five Components of Community Led Institutional Development, Financial Inclusion and Enterprise Development, Social Infrastructure, Convergence, and Innovative & Special Projects.

The mission envisions to cover nearly **2.5 crore** urban poor households for socioeconomic upliftment, and bringing them out of poverty. It will strengthen community institutions, with special interventions in urban areas including aspirational districts, and will build a safety net of welfare schemes for mission's beneficiaries. Further, it will draw convergence from other welfare schemes of the Government, for identification of urban poor, skilling, social security benefits, social infrastructure development, and financial inclusion. A strong technology platform, and a focussed marketing and branding strategy will be the enabler for the new Mission.

The progress of the DAY - NULM is at **Annexure – I** and the progress of pilot intervention till November, 2024 is at **Annexure - II**.

Annexure- I

Progress of DAY-NULM till 30th September 2024

- Over 1 crore urban poor women have been mobilised into more than 9.96 Lakh
 Self Help Groups (SHGs) and their federations like Area Level Federation (ALF) and City Level Federation (CLF);
- Over 39.39 lakh livelihoods created through skill training & placement, access to subsidized credit to individual and groups, for setting up micro-enterprises, and saving corpus-based bank linkages to SHGs;
- 1,994 permanent Shelters are built with total capacity for 1.41 Lakh urban homeless
- Around 71.65 lakh street vendors have been identified through survey in 3,471 cities in which more than 38.87 lakh street vendors issued Certificate of Vending (CoV) and over 32.59 lakh issued ID Cards.
- ₹5,733.10 Crspent under DAY-NULM as Central Assistance to States and UTs.

Major achievements for the last 6 months (June to November, 2024) under DAY-NULM

S.	Components	Progress
No		
1	No. of Self Help Groups (SHGs) formed	35,612
2	No. of members in SHGs formed 1,92,079	
3	No. of SHGs given Revolving Fund (RF)	23,502
4	No. of ALFs formed	1,980
5	No. of ALFs given RF	818
6	No. of CLFs formed	126
	No. of beneficiaries assisted with loans for setting	
7	up of individual and group micro enterprises	43,521
8	No. of loans given to SHGs under bank linkage	1,074
	No. of shelters for urban homeless made	
9	functional	10
	No. of street vendors issued Certificate of Vending	
10	(CoVs)	21,194

Progress on Pilot intervention

	Key Parameters	Overall Progress
1	Number of ULB Executive Committees formed	7 cities (under process in other cities)
2	Number of District Level Committees formed	4 cities
3	Total number of urban poor identified	11,69,353
4	Vulnerable groups identified	Construction – 42,260; Domestic – 70,002; Care – 3,355; Transport – 1674; Waste – 11,355; Gig - 402
5	No. of new SHGs formed since 1 st October	655
6	No. of new CIGs formed since 1 st October	384
7	No of old SHGs identified for RF since 1st October	6760
8	No of old ALFs identified for RF since 1st October	106
9	No of individual loan applications received and disbursed	659 received and 400 disbursed
10	No of group loan applications received and disbursed	1720 received and 1677 disbursed
11	No of social infrastructure identified for development	SUH – 12; CLC – 30; Labour chowk – 7; Care cluster – 22
12	No of I&SP projects identified	4
13	C-LAP process initiated	7
14	SUYOG center established	1 established, 3 under process