

# Fortnightly Newsletter

Issue IX • 1-15 August 2020

## Progress since 2014-15 till July 31, 2020



## Funds Released

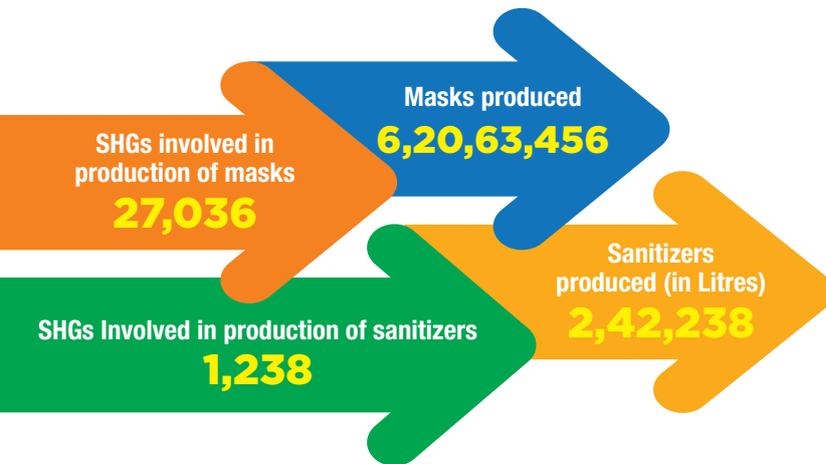
Jharkhand  
**₹423.85 lakh**

Karnataka  
**₹1,603.51 lakh**

Telangana  
**₹1,130.41 lakh**

Kerala  
**₹754.95 lakh**

## Initiatives of SHGs in response to COVID-19



### MOBILE APPLICATION LAUNCHED

On July 17, 2020, Mobile App of PM Street Vendor's AtmaNirbhar Nidhi, was launched by Shri Durga Shanker Mishra, Secretary (HUA). This App will provide a user-friendly digital interface for Lending Institutions & their field functionaries for sourcing & processing loan applications of street vendors.



### GOM MEET ON WELFARE OF STREET VENDORS

On July 24, 2020, Defence Minister Shri Rajnath Singh chaired a meeting of Group of Minister, on welfare of street vendors

including reviewing progress of PM SVANidhi, at South Block. The Ministers expressed satisfaction on the use of end-to-end IT solutions to ensure transparency and cash-back to the street vendors through digital transactions. Finance Minister, Smt. Nirmala Sitharaman, Minister of State (MoS) Finance Shri Anurag Thakur and IT Minister Shri Ravi Shankar Prasad were among the participants in the meeting.



### PM REVIEWS IMPLEMENTATION OF PM-SVANIDHI

On July 25, 2020, Hon'ble Prime Minister, Shri Narendra Modi reviewed implementation of PM-SVANidhi Scheme. He

expressed satisfaction on use of end-to-end IT solutions through a web-portal and Mobile App for administration of the Scheme to ensure transparency, accountability, and speed. Hon'ble mentioned that the scheme should not just be seen from the perspective for extending loans to street vendors. It should also be seen as part of an outreach to the street vendors for their holistic development and economic upliftment.



## REVIEW OF IMPLEMENTATION OF PM SVANIDHI

Shri Durga Shanker Mishra, Secretary (HUA) chaired series of meetings through Video Conferences with Principal Secretaries of states/UTs, Central Nodal Officers, Lending Institutions (LI) and Digital Payment Aggregators (DPA) to review implementation of PM SVANidhi. In these meetings besides reviewing progress of the Scheme from the perspectives of respective stakeholders and taking their feedbacks, the strategies were discussed which could be adopted by the ULBs / LIs and DPAs to reach out to the maximum number of beneficiaries.

## REVIEW OF NER STATES

On July 22, 2020, a meeting through Video-Conference was held, under the Chairmanship of Shri Sanjay Kumar, Joint Secretary (NULM), MoHUA with the North East Region States for effective implementation of PM SVANidhi and DAY-NULM. The States were advised to constitute state and ULB level monitoring committees, conduct kick start meetings with stakeholders, and rope in NBFC/MFIs to extend credit to the street vendors.



## CLCS FACILITATE SUBMISSION OF APPLICATIONS OF STREET VENDORS

12 City Livelihoods Centres of Tamil Nadu are acting as the facilitation centres for street vendors to submit their loan applications on PMSVANidhi portal. More than 5,000 street vendors have successfully submitted their loan applications with the help of these CLCs. For this, a nominal amount of Rs. 50/- per application is being charged by CLCs, as service charge.

## COVID KITS DISTRIBUTED

In the midst of COVID-19 menace, to ensure safety of rag-pickers and vulnerable people, MEPMA, Andhra Pradesh has started distributing "COVID Kits" which includes two soaps and six re-usable masks, stitched by SHG members. On July 16, 2020, Smt. V. Vijaya Lakshmi, Mission Director, APMEPMA inaugurated the initiative at Guntur. So far, 18,000 such kits have been distributed in the state. During the programme, the rag pickers were also sensitized about the requirement of precautionary measures against COVID-19.



## SHG WOMEN TO BE ENGAGED AS URBAN RESOURCE PERSONS

Mizoram has taken an initiative under which the active Self-Help Group (SHG) women are being selected to work as Urban Resource Persons (URP) to mobilise eligible urban households towards formation of SHGs, inculcating group norm habits, training in book-keeping, and providing hand holding support in their livelihoods promotion activities. Under the initiative, more than 30 URPs would be selected in the state through a written test followed by personal interview.

## SHG MEMBERS ACT AS COVID SACHETAK

Bhubaneswar Municipal Corporation, Odisha has engaged 25 COVID Sachetak in each ward, from amongst the SHGs, NGOs & Local Volunteers. Seven SHG members of Prakash Area Level Federation of Ward No. 48 have been selected as COVID Sachetak to sensitise the community. The sachetaks are not only monitoring the families under home quarantine, as per COVID 19 guidelines, but also ensuring smooth supply of household essentials and medicines to them.



## HOMELESS CHILDREN ATTEND ONLINE CLASSES

Shelter Management Agency at the SMIMER Shelter for Urban Homeless, Surat, Gujarat has taken an initiative to facilitate education to its inmates virtually, in association with You&I, a voluntary organization. A total of 22 homeless children above the age of 10 years are attending online classes. The SMA has arranged required gadgets like laptops/mobile phones and dedicated internet connectivity for the purpose.

## CLC DELIVERS EVERYDAY NECESSITIES TO CITIZENS

To overcome the COVID-19 crisis, City Livelihoods Centre of Alappuzha, Kerala has started home delivery of everyday necessities, using the WhatsApp platform. Urban households are getting groceries, vegetables, and bakery items produced and packed by SHG members at their doorsteps. 20 SHG women with two-wheelers are engaged to collect orders and deliver the products to the individual houses. This initiative named 'Sree Sudhi' also plans to deliver flowers for Onapokkalam and Onam Sadhya to households.



# Transforming Lives Section

## Story from Madhya Pradesh

A glass of tea on road side stall always brings in a sense of freshness to our lives. It is not only just tea but a whole culture of chatting, debates, information sharing that one can associate with a tea stall. JayKumar runs a tea stall at Suchitra Talkie campus Mandsaur, Madhya Pradesh. He has two children and wife. Before lockdown his monthly earning was around ₹6600/ -. But the lockdown left him with no source of income. It was at this point that he got to know about PM SVANidhi and applied for a loan through the Municipality office. He received a loan of ₹10,000 on July 3, 2020, with the help of which he has reopened his stall. The pace of the work is slowly picking up and with this he is optimistic and looking forward to a better and happier tomorrow where his stall will once again be vibrant and a frequented place among customers.



## Story from Telangana

Kanchi Ramaniah has a distinct smile on his face while he is preparing his vending stall where he sells Mirchi Banda (a kind of Vada Pav), in Manchiryal district of Telangana. It is after nearly four months that Kanchi is all brimmed up with energy as he is looking forward to restart his vending stall. With the lockdown in place, he had lost hopes of restarting his livelihood as it was difficult to access affordable loan that too through a formal banking system. But today, he is one of the first few beneficiaries under PM SVANidhi who have availed loan of ₹10,000. He read about the scheme in a Newspaper advertisement which enlivened his hope for a better life. He very happily shares that, “Getting loan from other sources means payment of higher interest rates. But with this Scheme, I am happy that I can easily restart my business without much tension”.

