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Centre plans common interest groups, social infra, micro-credit for urban poor workers across 25 cities

The preparations for the pilot project started this week, with the enumeration of vulnerable households expected to start after Diwali next month, it is learnt.

Written by **Damini Nath**

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Approved with a budget of Rs 180 crore, the pilot project is expected to be completed by January.

The Centre is working on a new urban livelihood mission for vulnerable groups, including domestic workers, construction workers and gig workers, with common interest groups on the lines of self-help groups, social infrastructure projects and micro-credit access, The Indian Express has learnt.

Sources said the second version of the **Deendayal Antyodaya Yojana-National Urban Livelihoods Mission** (DAY-NULM) is being planned to be rolled out next year. Before that, the Ministry of Housing and Urban Affairs will roll out a pilot project in 25 cities targeting construction workers, gig workers, waste management workers, care workers, domestic workers and transportation workers.

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According to officials, data of the National Food Security Act beneficiaries, the Labour Ministry's e-Shram portal of unorganised sector workers and the Building and Other Construction Workers Board databases from states will be used as the starting-off point. Cities will then carry out socio-economic profiling and enumeration.

While the number of urban poor among NFSA beneficiaries is estimated to be around 18 crore, sources said the estimated beneficiaries of the pilot project and the new mission will only be known after the data is validated on the ground by cities. The pilot project is aiming to cover 50,000 households in three months, it is learnt.

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The questionnaire for collecting information on the members of the household, migration details, employment etc will be framed over the next month.

The cities selected for the pilot project are [Guwahati](#), [Vijayawada](#), Visakhapatnam, Bhubaneswar, Puri, Rourkela, Kolkata, Durgapur, [Surat](#), Ahmedabad, Dahod, [Lucknow](#), Agra, Varanasi, Thiruvananthapuram, Kochi, [Bhopal](#), Ujjain, Indore, Chennai, Tirupur, Agartala, Chamba, Aizawl and Patna.

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Under the pilot project, common interest groups of the different categories of workers are being planned. These groups would be given seed capital to enable internal lending for the members. Creation of social infrastructure, including labour chowks for construction workers, and **giving the beneficiaries access to micro credit of Rs 4 lakh for individuals and Rs 20 lakh for groups is also being planned, sources said.** The workers enumerated would also be enrolled into existing Central welfare schemes if they are eligible, they said.

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After a workshop to sensitise states and urban local bodies about the project, MoHUA said in a statement on September 24: “The pilot project aims to break the cycle of poverty by providing financial assistance, social protection, and access to credit for micro-enterprises, and fostering innovation and collaboration.”