

Convergence of Schemes – ‘LIFE Mission’ (Livelihood, Inclusion and Financial Empowerment)

Summary:

LIFE Mission was launched in 2016 by the Government of Kerala (GoK) to comprehensively provide housing to the landless and homeless people in the State along with provision for pursuing their livelihoods, converging social services including Primary Health Care, Geriatric Supports, Skill Development and provision for financial services inclusion. PMAY (U) has been converged with LIFE Mission and unit cost under BLC new component has been enhanced from Rs. 1.5 lakh to Rs. 4 lakh and additional assistance is provided under the LIFE Mission.

Objective:

LIFE Mission is launched to provide housing to the landless and homeless people in the state of Kerala, along with the provision for livelihood activities, social services and provision for inclusion of financial services.

Key Stakeholders:

- Government of Kerala
- Urban Local Bodies
- NGOs and other private entities

Implementation strategy:

- GoK modelled this Mission, a multi-faceted convergence model under three different stages:
 - Completion of unfinished houses already designed under the previous schemes
 - Building of 400 sq. ft. houses under the budget of Rs. 4 lakh on the beneficiaries land
 - Building flats for landless beneficiaries
- Under stage 1, Mission provided additional funding to the beneficiaries who could not complete their houses due to limited financial assistance.
- Stage 2 focused on construction of houses for those who had land but not the resources to build a house. Under this, funds available under the PMAY (U) scheme of GoI, as well as the housing schemes under SC-ST and Fisheries departments were included, which was supplemented by GoK's funding assistance.
- LIFE Mission along with focused approach towards housing provisioning, focused on provisioning of many other benefits. Convergence with flagship programmes, schemes of State Government, ULBs, NGOs and corporates are integrated to ensure comprehensive development of PMAY beneficiaries.
- GoK conducted 'joint adalats' at many places to make available the basic needs of the beneficiaries, such as ration cards, voter ID cards, Aadhaar cards, land ownership documents etc.
- This Mission also offers livelihood training to at least one member of the beneficiary families, and secure future along with current needs. Through the convergence with 'Ayyankali Urban Employment Guarantee Scheme (AUEGS)', 90 man-days are provided to PMAY (U) beneficiaries to provide additional financial assistance of Rs. 24,390/ beneficiary. Beside this, additional financial resources for the construction of the houses through provision of building materials at the concessional rates and so on.
- Further, to achieve the above goals, the GoK has also undertaken other activities in convergence with 'Kudumbashree' which included Life survey and data entry for beneficiary selection to ensure inclusion of all eligible beneficiaries.
 - Handholding for completion of unfinished homes and support in interventions like bulk procurement geared by the 'Kudumbashree' network.
 - Mission as part of empowering women in self-employment, identified construction as a potential area for meeting the desired objectives and constituted All Women Construction Groups'. Currently 50 units consisting of 496 members are functioning across various ULBs in the state. These groups also supported the Mission in development of cement bricks needed for houses through cement brick units of 'Kudumbashree'.
 - As part of construction activity, kudumbashree has formed 45 cement brick units across the state. These members will be engaged with the construction of cement bricks for the construction of LIFE houses in convergence with MGNREGA.

Resource Utilisation:

LIFE Mission has converged funding from PMAY (U) along with other funding from State for the housing to enhance the overall subsidy to up to Rs. 4 lakh. Further, it converges with Ayyankali Urban Employment Guarantee Scheme (AUEGS) to help beneficiaries in sustaining the construction activity. Government of Kerala has been actively utilising its funding and human resources to implement the Mission.

Impacts/ Outcomes:

LIFE Mission launched this to provide safe housing to nearly 4.3 lakh homeless/ landless people in the State within a period of five years. Under this Mission, around 2.15 lakh houses have been completed and it is estimated that a total of 10 lakh people have been benefitted from the Mission. The convergence of PMAY (U) with Kudumbashree and NULM has made a significant impact on construction workers and the end beneficiaries.

Challenges/ Lessons Learnt: Life Mission provides homes, livelihood, facilities including education and health, treatment of the sick, palliative care, wage-guarantee adding to the faster construction for people coming from different strata of society and highlights the importance of convergence of social interventions with housing need.

Replicability and Sustainability:

This mission provides housing to the landless and homeless people along with provision for pursuing their livelihoods, converging social services including Primary Health Care, Geriatric Supports, Skill Development and provision for financial services inclusion. Such missions can be carried out in various states with meticulous planning and systematic procedure.

Fact Sheet:

Thematic area	Provide housing and other facilities to homeless and landless people
First-year of the program	2016
Responsible institution	Government of Kerala, Urban Local Bodies, NGOs and private players
Target audience	Homeless and Landless people
Coverage	Kerala State

Sources: <https://frontline.thehindu.com/dispatches/article30972353.ece>; <http://www.kudumbashree.org/>