Mahila Samrudhi Yojana Loan Scheme for Harithakarmasena enterprises

Harithakarmasena units are those who give leadership to the management of the waste segregation and disposal in all local bodies. As of now about 30 Harithakarmasena team members (each) are functioning in the non-biodegradable waste management sector in 882 Local Self Government Institutions. 27,049 Kudumbashree members are working in Harithakarmasena. The Harithakarmasena units of Kudumbashree function in enterprise model.

Mahila Samrudhi Yojana is the programme being implemented by Kerala State Women’s Development Corporation associating with Kudumbashree for Harithakarmasenas. Women’s Development Corporation is the State Channelizing agency of National Safai Karamcharis Finance & Development Corporation (NSKFDC), which functions under the Ministry of Social Justice and Empowerment, Government of India. Various programmes are formulated and are being implemented by NSKFDC aiming at the social/financial upliftment of sanitation workers and their dependents by them. Mahila Samrudhi Yojana is one such loan scheme. Each CDS will be given maximum amount upto Rs 50 lakhs as loan at 3% interest rate. The CDSs can give loan of Rs 6 lakhs at 4% interest to each women groups engaged in sanitation activities. One member would get upto Rs 60,000. Three years is the repayment tenure. Moratorium of three months will also be given.

The state level inauguration of this loan scheme was done today 12 PM by Smt. K. K. Shailaja Teacher, Minister for Health, Social Justice and Woman and Child Development, Government of Kerala. Vadakara East CDS and Vadakara West CDS of Kozhikode district had got Rs 9 lakhs each as loan. Whereas, Vandiperiyar CDS of Idukki District got Rs 23.4 lakhs and Thiruvananthapuram Corporation CDS- IV got Rs 50 lakhs as loan. It is aimed to give this loan to about 100 Harithakarmasena teams this year. Those who are interested may contact the respective Kudumbashree District Mission Offices or Women Development Corporation.