Loan schemes for the Harithakarmasena

We explained about the functioning of Harithakarmasena in Kerala aiming at the decentralised waste management in ‘Making an Impact’ Article - 35. Now, Harithakarmasenas are serving in 730 Local Self Government Institutions as a Kudumbashree collective. A total of 28,589 Kudumbashree members are finding an opportunity through their services as Harithakarmasena members. Harithakarmasena s are now evolving as a good enterprise model, helping to address a social problem and at the same time generating income for women entrepreneurs.

A Harithakarmasena team consists of an average of 10-30 members. Harithakarmasena s engage in the social business of collecting non biodegradable wastes from the households, segregate then and sending them for recycling or reuse. In many places, basic infrastructure facilities are provided by the Local Self Governments. Harithakarmasena functions as the convergence programme of Harithakeralam Mission, Suchithwa Mission, Clean Kerala Company, Local Self Government Institution and Kudumbashree. In some areas, convergences are made with the MGNREGS programme as well. We are going to introduce a new loan scheme for the Harithakarmasena s.

The new Loan Scheme would be through the Women Development Corporation. The loan would be provided as per the ‘Safai Karmachari’ programme of the Government of India. Women Development Corporation, the state level nodal agency of this programme would receive the fund from Govt of India to give loans to those units working in the area of waste management. Women Development Corporation
would provide this loans to Kudumbashree Harithakarmasena units. As per this new scheme, there are five types of loans. Three years is the repayment tenure. Details are

1. Loan for purchase of vehicle for waste management operations
2. Loan for enterprise development
3. Loan for ‘Sanitary Marts’ selling products related to waste management
4. Loan for supporting ‘green enterprises’
5. Loan to support education of girl children

The initial activities for implementing this loan scheme in Kerala is progressing. It is expected that the programme could be started during the first week of August. After the structure of the loan and the application format are all finalised details will be provided to all Harithakarmasena s. Once a final circular from Women Development Corporation regarding these the interest rate and the mode of application are received, details would be published on the website of Kudumbashree.