



From Financial Hardship to Sanitation Entrepreneurship: Chetan Kumar Kaushik's Journey towards Self-Reliance under NAMASTE-SUY

Posted On: 01 SEP 2026 6:43PM by PIB Delhi

Chetan Kumar Kaushik, a 32-year-old resident of Sahibabad in Ghaziabad district, Uttar Pradesh, has transformed years of financial hardship into a journey of self-reliance and dignity. Educated up to the 12th standard, Chetan provides sewer and septic tank suction services in the Mohan Nagar and Sahibabad areas under Nagar Nigam Ghaziabad's Mohan Nagar Zone.

For years, sanitation-related work remained Chetan's primary source of livelihood. Despite working continuously, his limited earnings were largely spent on household expenses and family responsibilities, leaving little scope for savings, business expansion or long-term financial security.

His difficulties increased when his mother became seriously ill and required prolonged medical care. As the sole earning member of the family, Chetan bore the responsibility of supporting his homemaker wife and arranging his mother's treatment. He used the savings generated through his sanitation work to secure treatment for her at reputed hospitals. Despite his efforts, his mother passed away in 2022. The experience was both emotionally devastating and financially demanding, but Chetan continued to fulfil his responsibilities with determination.

A decisive change came through the Swachhta Udyami Yojana (SUY) component of the NAMASTE scheme. Chetan received financial assistance, including an upfront capital subsidy, to strengthen and expand his sanitation service enterprise.

The project, with a total cost of **Rs. 8.90 lakh**, was supported through a loan of **Rs. 5,42,500** and a capital subsidy of **Rs. 3,47,500**. The assistance enabled him to strengthen his suction-machine operations and provide improved sanitation services across areas under the Mohan Nagar Zone.

SUCCESS STORY

SWACHHTA UDYAMI YOJANA (SUY) | NAMASTE

FROM FINANCIAL HARDSHIP TO SANITATION ENTREPRENEURSHIP

CHETAN KUMAR KAUSHIK

32 YEARS | SEWER & SEPTIC TANK WORKER
GHAZIABAD, UTTAR PRADESH

 **SUY SUPPORT**

- PROJECT COST: ₹8.90 LAKH
- LOAN: ₹5.425 LAKH
- CAPITAL SUBSIDY: ₹3.475 LAKH



 **CHETAN KUMAR KAUSHIK**

 Ministry of
Social Justice and
Empowerment
Government of India

 **CHALLENGE**
Limited income and
prolonged family
medical expenses.

 **SCHEME SUPPORT**
Financial assistance
strengthened suction-
machine operations.

 **INCOME**
₹40,000-₹50,000
PER MONTH

 **IMPACT**
Financial independence,
dignity and a
sustainable livelihood.

“ Mechanised sanitation support transformed
financial hardship into a stable and dignified livelihood. ”

MECHANISED SANITATION.

LIVELIHOOD SECURITY.

EMPOWERING WORKERS.

With better equipment and an expanded livelihood base, Chetan's monthly income increased to approximately **Rs. 40,000-Rs. 50,000**. The intervention brought greater stability to his household finances, enhanced his capacity to meet family responsibilities and helped him move towards financial independence.

Chetan currently pays a monthly loan instalment of **Rs. 12,100**. With only around **Rs. 67,000** remaining outstanding, he expects to repay the loan fully by **October 2026**.

Today, Chetan continues to operate his sanitation service enterprise successfully. The scheme has not only improved his income but also strengthened his confidence, independence and social dignity.

His journey demonstrates how timely financial assistance and livelihood support can help sanitation workers overcome economic barriers and build sustainable enterprises. Through resilience, hard work and support under NAMASTE-SUY, Chetan has emerged as an inspiring example of sanitation entrepreneurship and self-reliance.

The assistance released on 14 September 2021 reflects the Government's commitment to promoting financial inclusion, improving livelihood opportunities and empowering sanitation workers through safe and sustainable entrepreneurship.

SS-59-TAR-KV-GA-RK

(Release ID: 2305648) Visitor Counter : 322

Read this release in: Urdu , हिन्दी