

From Sanitation Work to Financial Security Karnati Srinivasa Rao's Journey

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Access to affordable credit, capital subsidy and mechanised sanitation equipment can create sustainable livelihood opportunities while promoting safer and more dignified work. Otherwise limited education and a modest income can make it difficult for sanitation workers to meet rising household expenses and build financial security.

Karnati Srinivasa Rao, a 53-year-old Safai Karamchari working with the Vijayawada Municipal Corporation, improved his family's financial position after receiving assistance under the Swachhta Udyami Yojana of the NAMASTE Scheme. Supported through a group project with four other members, he now earns approximately Rs 10,000 in additional income every month.

Severe financial hardship during childhood compelled Shri Rao to discontinue his education after the sixth standard. In 2008, he joined the Vijayawada Municipal Corporation as an outsourced sanitation worker and began his career with a monthly salary of Rs 2,500. He remained committed to supporting his family, but his limited educational qualifications restricted his access to other employment opportunities and higher earnings.

SUCCESS STORY

SWACHHTA UDYAMI YOJANA (SUY) • NAMASTE

**FROM
SANITATION
WORK TO
FINANCIAL
SECURITY**

KARNATI SRINIVASA RAO
53 YEARS | SAFAI KARAMCHARI
VIJAYAWADA | GROUP PROJECT

SUPPORT PROVIDED

- Upfront capital subsidy under SUY
- Support Date: 21 August 2025



**Ministry of
Social Justice and
Empowerment**
Government of India

CHALLENGE
Limited education and
modest income made
financial security difficult.

SUY SUPPORT
Gulfer 8 KL desludging
vehicle provided under a
five-member group project.

FINANCIAL ASSISTANCE
Project Cost: ₹50 lakh
Loan: ₹31.25 lakh
Capital Subsidy: ₹18.75 lakh

POSITIVE CHANGE
Monthly income increased
from ₹22,500 to approximately
₹32,500.

ADDITIONAL INCOME: APPROXIMATELY ₹10,000 PER MONTH

MECHANISATION. | LIVELIHOOD. | DIGNITY.

As household expenditure, education-related costs and unforeseen expenses increased, financial stability remained difficult to achieve. His spouse is a homemaker, and the family depended primarily on his earnings. Although his monthly income later rose to approximately ₹22,500, meeting regular expenses while creating savings for future needs continued to be a challenge. Shri Rao aspired to secure an additional source of income that would help him support his household and plan for emergencies with greater confidence.

On 21 August 2025, Shri Rao and four other members received assistance under the Swachhta Udyami Yojana for a group project involving the procurement of a Gulfer 8 KL desludging vehicle. The total project cost was Rs 50 lakh. Financial support comprised a loan of Rs 31.25 lakh and an upfront capital subsidy of Rs 18.75 lakh. The intervention enabled the group to undertake mechanised sanitation services and develop an additional, sustainable source of livelihood.

Through the project, Shri Rao now earns approximately Rs 10,000 extra per month alongside his regular employment. His total monthly income has consequently increased from approximately Rs 22,500 to Rs 32,500. The additional earnings have reduced financial stress, enabled him to manage household expenses more comfortably and helped him begin saving for future family needs.

Today, Shri Rao is moving towards a more secure and dignified future for his family. His experience demonstrates how targeted financial assistance and mechanised sanitation solutions can strengthen the livelihoods of sanitation workers. The Swachhta Udyami Yojana under NAMASTE has enabled him to improve his standard of living, build savings and approach the future with renewed confidence.

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