



From Waste Picker to Entrepreneur

A Journey Towards Dignity and Self-Reliance

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Financial assistance and access to sustainable livelihood opportunities can play an important role in empowering individuals from disadvantaged communities and improving their socio-economic condition. Support for self-employment and mechanisation can help vulnerable workers move towards more stable sources of income, strengthen family financial security and promote dignity of work.

Ms. Mekala Nancharamma, aged 30, belongs to the Scheduled Tribe (ST) community and has been working as a waste picker in the Guntur Municipal Corporation for nearly 12 years. Coming from an economically disadvantaged family, she was compelled to take up waste-picking work at a young age. Severe financial hardship prevented her from attending school, and she remains illiterate. Her livelihood was largely dependent on waste picking, which provided limited and irregular income and made it difficult to meet household expenses and secure better opportunities for her children.

Living in a slum environment with limited access to basic amenities and essential services further constrained her family's socio-economic prospects. She also faced social exclusion and discrimination arising from her vulnerable social and economic circumstances. Despite these challenges, Ms. Nancharamma remained determined to improve her family's financial condition, provide better educational opportunities for her children and build a more secure future.

Ms. Nancharamma received assistance under the **Swachhta Udyami Yojana (SUY)** through Navajeevan Organisation, that proved a significant turning point in her life. Under a group project involving two members, financial assistance was provided for the procurement of an Open Nallah Cleaner (Tractor-Mounted). The total project cost was ₹16,99,952, comprising a loan of ₹10,24,964 and a capital subsidy of ₹6,74,988.

The assistance enabled Ms. Nancharamma to move beyond traditional waste-picking activities and participate in a more organised and sustainable livelihood. With the help of the mechanised equipment, she began earning an **additional ₹10,000 per month**. Her monthly income, which was approximately **₹8,000 before the intervention, has increased to around ₹18,000**.

SUCCESS STORY

NATIONAL SAKAIKARMCHARIS FINANCE AND DEVELOPMENT CORPORATION (NSKFC) SCHEME

FROM WASTE PICKER TO ENTREPRENEUR: A JOURNEY TOWARDS DIGNITY AND SELF-RELIANCE

NAME: MS. MEKALA NANCHARAMMA
STATE: ANDHRA PRADESH | DISTRICT: GUNTUR
AGE: 30 | COMMUNITY: ST
CURRENT STATUS: ENTREPRENEUR (OPEN NALLAH CLEANER)

NSKFC SUPPORT

- Scheme: Swachhta Udyami Yojana (SUY)
- Through: Navajeevan Organisation
- Total Project Cost: ₹16,99,952
- Loan: ₹10,24,964 | Subsidy: ₹6,74,988
- Equipment: Open Nallah Cleaner (Tractor-Mounted)

"With the right support, hard work creates new opportunities."
— Ms. Mekala Nancharamma

Ministry of Social Justice and Empowerment
Government of India

OVERCOMING CHALLENGES
Faced poverty, social exclusion and lack of education. Lived in a slum with limited basic amenities and irregular income from waste picking.

HIGHER INCOME, BRIGHTER FUTURE
Now earns an additional ₹10,000 per month. Monthly income increased from ₹8,000 to ₹18,000.

IMPROVED FAMILY WELL-BEING
Better able to meet household expenses, support children's education and ensure a more secure future.

TOWARDS SELF-RELIANCE
From waste picking to a sustainable livelihood with mechanised equipment — a step towards economic independence.

“The Swachhta Udyami Yojana has helped me move beyond waste picking and earn a more stable income. It has strengthened my family's financial security and given me greater confidence and dignity.”

EDUCATION. | EMPOWERMENT. | SELF-RELIANCE.

The increase in income has brought a significant improvement in her family's financial circumstances. She is now better positioned to meet household expenses, support the education of her children and improve the family's overall standard of living. The livelihood opportunity has also strengthened her financial security, confidence and sense of dignity.

Ms. Nancharamma talked about the support, *“The support under the Swachhta Udyami Yojana has helped me move beyond traditional waste-picking work and earn a more stable income. It has strengthened my family's financial security and given me greater confidence and dignity.”*

Ms. Nancharamma's journey demonstrates how targeted financial assistance, access to mechanised equipment and sustainable livelihood opportunities can help vulnerable communities move towards economic independence and self-reliance. Her transition from dependence on irregular waste-picking work to participation in a more organised livelihood reflects the potential of empowerment-oriented interventions to create opportunities for a dignified and secure future.

Financial Support Today, Self-Reliance Tomorrow.

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