

Loan based Scheme for Pay and Use Community Toilets

Details (Loan based Scheme for Pay and Use Community Toilets)

The Pay and Use Community Toilets Scheme was launched by the Ministry of Social Justice and Empowerment, aims to empower Safai Karamcharis and their dependents through livelihood-linked sanitation entrepreneurship. It is a Loan Based Scheme implemented by the National Safai Karamcharis Finance and Development Corporation (NSKFDC). The key objective of this scheme is to promote entrepreneurship among Safai Karamcharis, manual scavengers, and their dependents by providing financial assistance to set up “pay and use” community toilets.

Objectives (Loan based Scheme for Pay and Use Community Toilets)

- The Pay and Use Community Toilets Scheme was launched by the Ministry of Social Justice and Empowerment, aims to empower Safai Karamcharis and their dependents through livelihood
- linked sanitation entrepreneurship. The key objective of this scheme is to promote entrepreneurship among Safai Karamcharis, manual scavengers, and their dependents by providing financial assistance to set up “pay and use” community toilets. Purpose: Provision of easy accessibility of the community latrines to the households (not having any such facilities in their houses) and for floating population in public places with high footfall e.g.

Important Features (Loan based Scheme for Pay and Use Community Toilets)

- Key Features: Loan for Construction & Operation: Financial assistance is provided to build and operate 10
- seater community toilet units on a pay
- and
- use basis.

Benefits (Loan based Scheme for Pay and Use Community Toilets)

- Livelihood: Enables Safai Karamcharis to shift from manual scavenging to a respectable, income
- generating sanitation business. Collateral
- Free, Low
- Interest Loan: Offers up to ₹25 lakh without collateral, at just 4% interest (even lower for women and timely repayment). Moratorium period: Six Months in addition to implementation period of six months. Repayment period: 10 Years after implementation period of 180 days and moratorium of 180 days
- Entrepreneurship Opportunity: Encourages self
- employment by allowing beneficiaries to construct and operate public “Pay and Use” toilet units.

Eligibility (Loan based Scheme for Pay and Use Community Toilets)

- Indian citizens aged 18 years or above are eligible belonging to the category of: Safai Karamcharis Manual scavengers Dependents of the above groups Individual beneficiaries/ self
- help groups from the target group of NSKFDC, through State Channelizing Agencies (SCAs), in collaboration with reputed organizations are eligible to apply for the scheme. ■ Note: Scavenger/Safai Karamchari and their dependents duly identified under the National Scheme for Liberation & Rehabilitation of Scavengers (NSLRS) in a survey/registered co
- operative societies of Safai Karamcharis/legally constituted association/firm promoted by the target group and also all those who produce a certificate from local Revenue Officer/local Municipal Officer/Cantonment Executive Officer/Railway Officer, Head of the Govt. Departments (i.e. Schools, Colleges, Forest, Health, Education, Animal Husbandry) having rank not less than Gazetted Officer, Elected Members of Municipal Body & Pradhan of Gram Panchayats for which the State Govt. is required to issue necessary notification, Regional Managers of the Regional Rural Banks/Nationalised Banks. However, under the MS Act, 2013, a person identified as Manual Scavenger in a survey need not to provide any certificate once his/her name appeared in the final list of Manual Scavengers prepared by State/UT Governments.

Application Process (Loan based Scheme for Pay and Use Community Toilets)

- Loan applications are submitted by the applicants to the district offices of SCAs of NSKFDC of RRBs and Nationalised Banks.
- These applications are then sent to the head offices where the project proposal is appraised by SCA/RRBs/Nationalised Banks and the projects are sent back to NSKFDC along with recommendations.
- The Project Appraisal Committee of NSKFDC then appraises the proposals and after finding them in order places it in front of their board of directors for their approval.
- Once the board of directors approves the project, the letter of sanction is issued by SCAs/RRBs/Nationalised Banks.
- Once all the terms and conditions have been accepted, the necessary documents and funds are then released to the concerned beneficiaries.
- NSKFDC released the funds with the receipt of demand being made from the SCAs/RRBs/Nationalised Banks after taking into consideration all the parameters of release as per the Lending Policies & Guidelines (LPG) of NSKFDC.

Documents Required (Loan based Scheme for Pay and Use Community Toilets)

- Proof of identity (e.g.
- Aadhaar card
- voter ID). Proof of age (e.g.
- birth certificate
- school certificate). Project proposal detailing the plan for the Pay & Use Community Toilet. Proof of occupation as a Safai Karamchari or manual scavenger (if applicable). Any other documents as specified by the Channelizing Agency.

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