Promoting Sustainability Plate by Plate: The story of cutlery banks in rural India

Single-use plastic (SUP) cutlery (made of polypropylene and polystyrene), paper cups with a polyethylene lining, paper plates or bowls with a foil lining, and other single-use cutlery have been among the biggest contributors to solid waste at public events and ceremonies in India. Reports suggest that plastic cutlery is among the top 10 items found littered on beaches, and it also poses a threat of microplastic contamination on land and in water. A study conducted in India found that events involving community food serving showed over 80% non-compliance with measures aimed at avoiding the use of single-use plastics (SUPs). Most of these SUPs land in the dumpsites or water bodies and are even ingested by stray animals, causing a major ecosystem disruption. To avoid these adverse environmental impacts, it is imperative to switch to reusable cutlery items, but there are not many successful examples in practice.

Hence, Saahas, a not-for-profit organization operating in the field of solid waste management since 2001, has been testing this subtle yet transformative sustainability idea in real time. The model operates on the principle of renting out steel cutlery for community events to curtail the use of environmentally polluting SUP cutlery. Saahas rolled out this model of a cutlery bank (better known as the *Nisarga cutlery bank* or *bartan bank*) in the villages of Lucknow, Uttar Pradesh, and in the Shivamogga and Kolar districts of Karnataka. Each of these interventions unfolded with a similar blueprint: Selection of Self-Help Groups (SHGs) based on their skill set in consultation with the Zilla Panchayat (ZP) and Gram Panchayat (GP) officials; an initial investment of ₹1.2–2 lakh to purchase the steel inventory; and encouraging a small collective contribution from the SHG women toward the bank to instil ownership. What followed after the initial setup showed a noticeable divergence in the models at different locations. But it is these distinctive outcomes that brought the on-ground lessons to life.

The Framework

Aimed at reducing single-use plastic (SUP)-based cutlery, this cutlery bank was meant to drive behavioural change in the village. Focusing on reducing waste and making sustainable cutlery available locally at affordable rental rates, the cutlery bank was a step towards building environmentally conscious livelihoods. In all the locations, the process started with multiple rounds of meetings between Saahas, Panchayat officials, officials from the National Rural Livelihood Mission (NRLM), and the prospective SHGs. While these SHG women were assessed on the grounds of interests, leadership ability, and community engagement capacity, some of them exemplified extraordinary streaks of enthusiasm and courage. In Uttar Pradesh, the SHG women travelled 30-40 kms, often pooling together money and switching different modes of transport just to attend the initial rounds of the meetings. In Karnataka's Kolar district, the Master Bookkeeper (MBK) of the Suluru Panchayat voluntarily offered an old shop, initially constructed for a different purpose, for the operations of the cutlery bank. These actions, carried out even before the first steel plate was rented, were not mere contractual obligations but sheer reflections of the enthusiasm towards circularity in action.

Apart from the willingness from SHG and GP officials, an initial capex investment from CSR funds ranging from ₹1.2 to 2 lakh per bank, including the purchase of 500-600 cutlery items of different categories like steel plates, glasses, spoons, ladles, and cooking vessels, and also the storage racks, was all it took to set up these banks. In certain cases, the SHG women were asked to contribute their own money, e.g., ₹500 per woman in Uttar Pradesh, a collective 10% of the total purchase cost in Kolar, to establish a sense of ownership. Housed in one of the SHG women's empty rooms or in an old panchayat building, the steel cutlery was stacked orderly, meant to serve varied community events ranging from house-warming ceremonies, birthday parties, pre-wedding functions, mundan events, and official trainings and workshops. A locally managed community model built to serve the same purpose, designed on a similar framework, showcased numbers that narrated different stories.

Operational Stewardship: Rural Uttar Pradesh

The SHG women of rural Uttar Pradesh have walked the path of courage despite societal hindrance. The bank at Kankaha village recorded earnings of ₹5,220 from 25 rental orders across 12 months, collectively serving 2,077 people. Similarly, at Marapa village, six months of operations translated into ₹2,296 in earnings from 20 events, reaching 1,280 people.

The income generated by renting out cutlery is put in a common bank account of the SHG, which is used to meet operational expenses of the bank when required. Finding ways to materialise this initiative, the SHG also offers incentives for large orders. At times, the member who brings in the order receives a share of the income, and at other instances, the borrower gets ten plates free for 100 plates rented. For bulk orders, buckets and jugs are given as a bonus, free of charge. Not guided by any rulebook or policy, these are systems designed solely by the SHG women who want their business to thrive.

Where the Model Took Off: Shivamogga's Cutlery Bank

The most successful story would be that of the Nisarga cutlery bank in the Shivamogga district of Karnataka. Though financially growing at present, the journey of this cutlery bank was also through roadblocks. The SHG entrusted initially to operate the cutlery bank struggled with sustenance due to a lack of interest and inconsistent engagement from the public. This setback prompted the Saahas team to transfer the responsibilities of the cutlery bank to another SHG. After multiple rounds of discussions with all the stakeholders, the team and the GP identified an SHG that was not only serious about taking charge but also had evidence of effective business management through a catering business. Collaborating with the catering business initiative of the SHG of Koralahalli GP was not the initial plan of the group. But this strategic improvisation turned out to be one of the key enablers for the successful operations of the Nisarga cutlery bank. The team hosts three core members who manage both the catering business and the cutlery bank, while the broader team of sixteen women occasionally rotates across catering, cutlery management, and waste collection duties. This SHG, led by Kanika, had already built a foundation of trust in the community with their catering venture. So, when the cutlery bank idea layered up, they did not have to build trust from scratch; instead, they inherited it.

Fig 1: Shivamogga's cutlery and catering service

The results speak for themselves. Subsequently, with the consistent efforts of the SHG women, the business has achieved revenues of ₹1,08,017 from cutlery rentals and ₹4,61,309 from the catering business in the period of 15 months from Jan '25 to Mar '26. A combined earning of ₹5.67 lakh spread across 168 events not only added to the profits of the business but also reached out to 3,832 people, promoting the notion of environmental responsibility by avoiding SUP usage. The bank manages 674 individual pieces across 41 categories of steel crockery from a modest 100 sq ft facility, with electricity and water costs capped at ₹300 and ₹200, respectively.

What makes this cutlery initiative instructive is the granularity of its business design. Understanding the flow of cash, the group collects an advance of 30% from the customer at the time of booking, which is then refundable if the order gets cancelled within a specific date. For events located more than 10 kilometres away, the SHG enforces a minimum order requirement of fifty people or more, and the fuel costs beyond this radius are charged to the customer. The Shivamogga model also offers a post-event washing service at an additional cost between ₹800 and ₹1,000, depending on inventory size. Other SHGs might have turned down this labour-intensive task of washing cutlery, but this SHG turned the friction elements into an opportunity, focusing on client retention and satisfaction at nominal charges. Pricing was deliberately set below SUP costs: a steel tumbler at ₹1, a plate at ₹2–3, against ₹3–5 for disposable alternatives, making the sustainable choices affordable. Over fifteen months, this displaced an estimated 267 kg of SUP waste, with food waste ensured to be composted on-site or sent for processing via collection vehicles.

Suluru: Bundle services for better growth

From Sept '24 to Jan '26, the Suluru cutlery bank generated ₹74,924 in income spread across 30 events, reaching more than 5,600 people. While the Suluru cutlery bank was growing with bookings, the women wanted to bring more momentum to the run. Rather than waiting for an opportunity to knock at their door, they created one. The women pooled their own money to purchase pandals and chairs and launched a shamiana rental service. The logic was straightforward: if a family is already renting steel plates for a function, why would they go elsewhere for a tent and seating? Bundling the offering, the Suluru cutlery bank became a one-stop shop for arranging community functions. The accounts reflected the success soon. In just four months, starting Oct '25, the shamiana business brought in earnings of ₹18,000, outpacing the earnings of the cutlery bank in the initial months.

Fig 2: Cutlery inventory in Suluru

The growth in the business at Suluru could be attributed to consistent family support. The husbands of the four SHG women not only provided moral strength, but one of them (the husband of the MBK) also took a leap to provide logistics support by buying a TATA Ace vehicle from his own pocket. A thorough monitoring of the operations by the Saahas team also kept a check on the business. Moreover, the active involvement of the GP and ZP officials to encourage people to use the steel cutlery and also use the rental service for the GP meetings and workshops has created an institutional backbone for the cutlery bank

Challenges

Though set up with the hope of serving the community right, the cutlery banks were not short of challenges. While certain banks struggled with modest earnings, there were also setbacks because of the reluctance among community members to accept cutlery from people who might be of a lower caste. At some places, washing the cutlery after use was against convenience and too labour-intensive. A constant fear of theft of the cutlery also rippled amidst the operations of these banks. Finding the right SHG with a keen involvement in the initiative was another hindrance along the way. Despite these hiccups, different cutlery banks have progressed in finding a way to stabilise their work.

Internal-conflicts

While the numbers made sense in Shivamogga, Suluru, and Kankaha, the stories of Somyajalahalli, Malookpur, and Nagwamau were more about the flip side of this initiative. The bank in Somyajalahalli struggled with its idle cutlery. Between Sept and Oct '25, the Somyajalahalli cutlery bank earned just a modest ₹1,250, with bookings becoming almost negligible later. The cause was not external; there was no shortage in the inventory and no lack of administrative support, but it was an internal conflict between the SHG women that stalled the operations of the bank. As things stand currently, two SHG groups within the village have been trapped in a dispute over the operating responsibility of the cutlery bank. Dragged over a couple of months, this internal obstacle has brought the operations of the Somyajalahalli cutlery bank to a standstill.

Socio-cultural stigma

The fewer booking numbers in Malookpur are a reflection of operational challenges and family factors. A couple of instances of resistance from their husbands and reluctance to allow them to transport cutlery at the usage location have let down the confidence of the SHG women, leading to a collapse of the system. Another challenge faced on the ground is the fear of loss of the cutlery items. Felt on both sides of the transaction, the SHG worries that the expensive cutlery may not be taken care of by the borrower, and the person who rents the cutlery fears that they will be charged due to any misplacement. Trapped in a constant loop of fear, the closure of the Nagwamau cutlery bank is a testament to this problem.

Fig 3: Cutlery used for training in Uttar Pradesh

The problems faced by these women in Uttar Pradesh are beyond the household; they are also victims of the age-old caste-related bias. Higher-caste individuals have declined to accept food served on cutlery provided by women from lower castes, ironic to the fact that they had absolutely no boundaries to using SUP-based plates manufactured by completely anonymous hands.

Lessons learned

Connecting the dots across these three geographies, it's vivid that the steel cutlery was never the actual variable that defined the success of the cutlery banks. Despite a similar structure of operations, the outcomes kept varying. Factors that were directly proportional to the smooth running of the banks were, in fact, the internal cohesion of the SHG women, the consistent community engagement, and the family dynamics that drove the confidence of the SHG. Factors that stalled the progress of these models included a biased caste system and operational reluctance to wash the cutlery. Similarly, the fear of loss of cutlery is a problem that remains unsolved both in Uttar Pradesh and Karnataka; it is something and it demands a gradual behavioural change.

Strategies that showcase instructive examples include the diversification of business, be it layering the cutlery rental service with the catering business or bundling it with a shamiana rental option. These examples from Shivamogga and Suluru have shown how local businesses can grow and sustain themselves. Again, the Shivamogga SHGs' willingness to offer paid washing services showed how they mastered business acumen by turning operational friction points into opportunities. Finding stable customers like schools and offices is another strategy that ensures repeat orders.

The findings from this study suggest that where SHG leadership stands to be firm, unified, and vocal with consistent community engagement, and where community acceptance exists, the model runs. Where the domestic resistance or the bigoted societal beliefs come into play, the system collapses. Somewhere between the grounds of environmental intervention and the generation of livelihood, the cutlery bank model teaches that it is the convergence of both. The real prerequisite for replication is not financial or administrative; it is, in fact, the courage to rise above the social stigma and challenge the convenience of disposable culture, plate by plate, bank by bank, village by village.