

## Chapter-VIII

### **WELFARE PROGRAMMES AND SCHEMES IMPLEMENTED IN KRISHNA DISTRICT FOR SCs EMPOWERMENT**

Out of the 41.87 lakh total population of the Krishna District, SCs constitute 7.46 lakh. Among the SCs, males are 3,78,329 while females are 3,68,503.<sup>1</sup> In pursuance with the successive Governments of Andhra Pradesh, which initiated several schemes for the welfare of the SCs, the Zilla Parishad, SC Welfare Corporation and such other agencies of the district administration, implemented with minute diligence and commitment. The following detailed breakdown of item-wise **figures** give us a bird's eye view of the various welfare programmes for the empowerment of the SCs in the district.

#### **EDUCATION**

For improving the socio-economic conditions of the SCs in general and their women in particular, education constitutes the most powerful weapon which provides them confidence with which they can make rapid strides towards progress. The following figures cover welfare activities taken up for SCs from 2004-05 to 2008-09. They relate to the field of education.

#### **I. POPULATION**

Total Population in Krishna District	:	47.87 lakh
Scheduled Castes	:	7.46 lakh
Scheduled Tribes	:	1.07 lakh

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<sup>1</sup> Glimpses of The District: Directorate of Economics and Statistics, Government of Andhra Pradesh, Hyderabad, p. 2.

## II. HOSTELS

a. Total No. of Hostels in Krishna District	:	160
Boys	:	91
Girls	:	69
b. No. of Hostels located in Govt. Buildings	:	102
Boys	:	38
Girls	:	64
c. No. of Hostels located in Private Buildings:		58
Boys	:	53
Girls	:	05

## III. ADMISSIONS (2008-09)

a. Admitted Strength	:	14,531
Boys	:	7,486
Girls	:	7,045. <sup>2</sup>

## IV. SCHEMES

### Financial Assistance to SC Law Graduates

Four Law Graduates enrolled in Bar Council have been selected to undergo training to the Administration of Justice. Per month five hundred will be paid as stipend for three years. About Rs.585 enrolment fee and a lumpsum amount of Rs.3,000 for purchasing of books and furniture has been paid.<sup>3</sup>

Table VIII.1  
FINANCIAL ASSISTANCE TO LAW GRADUATES

S.No.	Year	District Level		
		Release (Rs. in lakh)	Expenditure (Rs. in lakh)	No. of Beneficiaries
1	2004-05	0.50	0.50	16
2	2005-06	1.21	1.21	16
3	2006-07	0.82	0.82	16
4	2007-08	0.95	0.95	15
5	2008-09 (so far)	0.37	0.27	18

**Source:** Social Welfare Department, Government of Andhra Pradesh, 2008-09.

<sup>2</sup> Social Welfare Department, Government of Andhra Pradesh, Outcome Budget 2008-09, p. 10.

<sup>3</sup> *Ibid.*, p. 11.

From 2008-09 onwards, The State Government issued orders for the selection of candidates and increased their strength from four per year to eight. Enhanced stipend from @ Rs.500 to Rs.1,000 per month was paid and, Enhanced cost of Law books and furniture from @ Rs.3,000 to Rs.6,000 per month also paid, Rs.10,000 will be sanctioned to the inter-caste married couples. One of the couples must be SC.<sup>4</sup>

Table VIII.1A  
FINANCIAL ASSISTANCE TO LAW GRADUATES

S.No.	Year	District Level		
		Release (Rs. in lakh)	Expenditure (Rs. in lakh)	No. of Beneficiaries
1	2004-05	1.50	1.50	15
2	2005-06	8.83	8.83	83
3	2006-07	3.80	3.80	38
4	2007-08	3.60	3.60	36

Source: Social Welfare Department, Government of Andhra Pradesh, 2008-09.

### Post-Matric Scholarships

Government enhanced the rates of scholarships during 2008-09 which are as follows:

Table VIII.2  
POST-MATRIC SCHOLARSHIPS

S.No.	Group	Hosteller	Day Scholars	SMH
1	Group-I: Degree and PG courses	962	429	442
2	Group-II: Other Professional and technical and graduate courses	682	429	442
3	Group-III : General Degree courses	520	240	325
4	Group-IV: Intermediate and ITI courses	520	182	325

Source: Social Welfare Department, Government of Andhra Pradesh, 2008-09.

<sup>4</sup> *Ibid.*, p. 11.

Table VIII.3  
POST-MATRIC SCHOLARSHIPS

S.No.	Year	District Level		
		Release (Rs. in lakh)	Expenditure (Rs. in lakh)	No. of Beneficiaries
1	2004-05	14.83	14.80	18,005
2	2005-06	10.13	10.13	19,193
3	2006-07	20.69	20.69	25,913
4	2007-08	29.12	29.15	27,274
5	2008-09 (so far)	6.10	8.96	14,206

**Source:** Social Welfare Department, Government of Andhra Pradesh, 2008-09.

**Initiatives:**

- ❖ Government also introduced the scheme “Admissions to the students belonging to SCs” who studied in Welfare Hostels into “Corporate Colleges” during the year 2008-09.

Accordingly, admissions have been provided to 208 students in Sri Chaitanya College, Vijayawada.

- ❖ Government enhanced the scholarships during the year 2008-09 as follows:

Table-VIII.4  
GOVERNMENT ENHANCED SCHOLARSHIPS

Sl. No.	Group	Hosteller		Day Scholars		SMH	
		2004-05	2008-09	2004-05	2008-09	2004-05	2008-09
1	Group-I Degree and PG courses	740	962	330	429	340	442
2	Group-II Other Professional and Technical Graduate courses	525	682	330	429	340	442
3	Group-III General Degree courses	400	520	185	240	250	325
4	Group-IV Intermediate and ITI courses	400	520	140	182	250	325

**Source:** Social Welfare Department, Government of Andhra Pradesh, 2008-09.

Table VIII.5  
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Table VIII.6  
HOUSE-SITE PATTAS DISTRIBUTED 2006-07

S.No.	Mandal	House-site Pattas distributed					Total
		Extent (Hec- tares)	Beneficiaries (Nos.)				
			S.C.	S.T.	B.C.	O.C.	
1	Machilipatnam	29.03	272	106	783		1161.00
2	Guduru						
3	Pedana						
4	Krithivenu						
5	Bantumilli	45.90	931	87	790	28	1836
6	Avaniqadda	45.30	725	277	523	287	1812
7	Nagayalanka						
8	Koduru						
9	Movva	2.80	75	29	8		112
10	ChaliaDalii						
11	Ghantasala						
12	Mopidevi						
13	Gudivada						
14	Nandivada						
15	Pamaru	75.28	2335	23	612	41	3011
16	Peda Parupudi	0.03	1				1
17	Mudinepalli	3.23	33	3	73	20	129
18	Gudlalleru	64.00	1904	24	586	46	2560
19	Mandavalli						
20	Kaikaluru						
21	Kalidindi						
22	Vijavawada (U)						
23	Viiavawada (R.)						
24	Penamaluru						
25	Kankipadu	4.80	60	7	97	28	192
26	Mylavaram						
27	Ibrahimpatnam						
28	G. Konduru						
29	Kanchikacherla						
30	Veerulapadu	121.08	3247	184	1100	312	4843
31	Nandiqama						
32	Penuqanchiprolu	4.53	44	80	39	18	181
33	Chandarlapadu						
34	Jaqqavvapet	3.05	9	1	43	69	122
35	Vatsavai	0.05	2.00				2
36	Thotlallur	5.38	71	19	97	28	215
37	Nuzvid	11.65	18	38	279	131	406
38	Musunuru						0
39	Aqiripalli	55.00	1471	66	434	229	2200
40	Bapulapadu						0
41	Gannavaram	73.98	626	141	1545	647	2959
42	Unquturu	16.75	330	42	220	78	670
43	Vuyyuru	1.50	0	6	40	14	60
44	Pamidimukkala	1.90	0	0	76	0	76
45	Vissannapeta						0
46	Chatrai	6.58	95.00	15.00	111 .00	42.00	263.00
47	Reddyqudem	3.50	140				140
48	A. Konduru	6.95	153	24	96		278
49	Tiruvuru						0
50	Gampalaqudem	60.85	1289	126	864		2434
	<b>DISTRICT TOTAL</b>	<b>643.12</b>	<b>13831</b>	<b>1298</b>	<b>8416</b>	<b>2178</b>	<b>25723</b>

Source: Indira Kranthi Patham. Information Bulletin, DRDA, Krishna.

## **HOUSING PROGRAMMES**

Under different schemes, particularly the *Indiramma Gruha Nirmanam (Indira Housing Scheme)*, the **Indira Kranti Patham** houses have been constructed for SCs in Krishna district. During the year 2006-07, out of the total number of houses in rural areas of the district under Rural Permanent Housing Scheme 14,911 houses were constructed for SCs. In urban areas 724 houses were constructed and allotted to SC families.<sup>5</sup>

Besides the construction and distribution of houses, 13,831 house-site pattas were distributed to the SCs of the district. Mandal-wise breakdown is given in the accompanied Table.<sup>6</sup>

## **A BRIEF ACCOUNT ON THE IMPLEMENTATION OF SC ACTION PLAN 2008-09**

The District Scheduled Caste Society Limited, Krishna, Machilipatnam was established in the year 1974 and registered as a Cooperative Society (Regd. No. H514) as per the Andhra Pradesh Cooperative Society Act under the Chairmanship of the District Collector and Magistrate.

During the last 34 years i.e., up to 2007-2008, the District SCs Society has sanctioned an amount of Rs.20,518.20 lakh covering 2,16,132 SC beneficiaries.<sup>7</sup>

During the year 2008-2009, the Hon'ble Chief Minister of Andhra Pradesh made a statement on the floor of the Assembly on 17-03-2008 for the waiver of loans with

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<sup>5</sup> Indira Kranthi Patham. Information Bulletin 207, DRDA, Krishna.

<sup>6</sup> *Ibid.*

<sup>7</sup> Facts Book on Scheduled Castes and Scheduled Tribes in Andhra Pradesh Directorate of Economics and Statistics, Government of Andhra Pradesh, Hyderabad.

interest, of less than Rs.1.00 lakh per loanee, 1,19,461 SC beneficiaries with an outlay of Rs.50.24 crore have been covered under loan waiver scheme.<sup>8</sup> The Vice-Chairman and Managing Director, APSCCFC Ltd., Hyderabad, has communicated the guidelines stating that the SC Corporation should not be a lending agency and should act as a facilitator by giving 50 per cent or Rs.30,000 whichever is less subsidy as the unit cost and the remaining as Bank Loan from 2008-2009 onwards.<sup>9</sup>

Under SC Action Plan 2008-2009, a target of 3,835 units covering 7,738 beneficiaries in an extent of 3,839.00 acres of land with a total outlay of Rs.1761.44 lakh has been sanctioned by the Vice-Chairman and Managing Director, APSCCFC Ltd., Hyderabad. So far, 4063 units covering 4,225 beneficiaries with an outlay of Rs.1,093.11 lakh have been sanctioned.<sup>10</sup>

**SC Action Plan: 2008-2009:**

Tale VIII.7

**S.C. ACTION PLAN**

<b>S.No.</b>	<b>Issue</b>	<b>No. of Units</b>	<b>No. of Beneficiaries</b>	<b>Extent of land (Acres)</b>	<b>Total outlay (Rs. in lakh)</b>
1	Target	3,835	7,738	3839.00	1761.44
2	Sanctions	4,063	4,225	2563.01	1093.11
3	Percentage	105.95%	54.64%	66.92%	62.06%
4	Grounding	1,826	1,852	568.80	395.73
	Percentage	47.61%	23.93%	14.82%	22.47%

**Source:** District SC SC Society Ltd., Krishna District.

<sup>8</sup> *Ibid.*

<sup>9</sup> *Ibid.*

<sup>10</sup> *Ibid.*

## SCHEME-WISE DETAILS UNDER SCAP 2008-09

### Schemes with SCA Subsidy:

	<b>Target</b>	<b>Sanctions</b>	<b>Groundings</b>
No. of beneficiaries	: 5868	1931	1311
Extent of land	: Ac. 115.00	Ac. 31.85	---
Total outlay	: Rs.1380.70 lakh	Rs.422.03 lakh	Rs.106.93 lakh <sup>11</sup>

Under schemes with SCA subsidy: Self-employment schemes like: (I) Small Entrepreneurs (ii) Medium Entrepreneurs (iii) Major Entrepreneurs, Animal Husbandry. Land purchase, assistance to SHGs under Bank linked and other with SCA Schemes like training programme, to fill critical gaps and beneficiary awareness programme are covered.

### Schemes under convergence:

	<b>Target</b>	<b>Sanctions</b>	<b>Groundings</b>
No. of beneficiaries	: 1870	2294	541
Extent of land	: Ac.3724.00	Ac.2537.16	Ac. 568.80
Total outlay	: Rs.380.74 lakh	Rs.671.08 lakh	Rs.288.80 lakh

Schemes under convergence: Energisation, Land Development, Irrigation, Horticulture and Micro Irrigation are covered.

This District SCSC Society has undertaken several schemes for the welfare of SCs in Krishna district. Among the schemes undertaken by SCSC Society, the most important ones are Minor-Irrigation and land-based schemes, construction of borewells, open wells, installation of electric motors, provision for oil engines, filter points, pipe lines, tube wells, etc, for promoting cultivation among SCs in the lands allotted to them.

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<sup>11</sup> District SC SC Society Ltd., Sanctions and Groundings 2008-09.

Table VIII.9  
b

Several self-employment schemes were also envisaged and implemented by the SCSC society of the Krishna district.

Land was procured by the SCSC society by purchasing the same in the open market and allotted to the SC families under the land development (Assigned lands - ceiling lands, purchased lands, patta lands).

### **PROGRAMMES FOR EMPOWERMENT OF SC WOMEN IN THE KRISHNA DISTRICT**

“**Rural Poverty Reduction**” has been the focal point and centre of the development in India since Independence. Several poverty alleviation programmes have been implemented by Government of India as well as the State Government of Andhra Pradesh with own funds as well as with the external financial assistance provided by the World Bank, DFID, etc., for improving the livelihood and quality of living standards of the poor and the poorest of the poor (POP) who mostly belong to SC/ST communities in rural areas of Andhra Pradesh.

The RPRP Krishna District is funded by the World Bank and being implemented in the district from June 2002. In 2006-07 Indira Kranthi Patham was extended to all the non-RPRP mandals and integrated with the DRDA schemes funded by Government of India and that of Andhra Pradesh in the ratio of 75 : 25.

### **IMPLEMENTATION OF WOMEN-CENTRIC SCHEMES IN KRISHNA DISTRICT**

“Indira Kranthi Patham” which includes both RPRP and SGSY, is a community demand driven programme. It aims at improving the livelihoods of poor and POP and

their quality of life with the assistance of World Bank funds and Government of India and State Government of Andhra Pradesh.

In this chapter, efforts have been made to present the women-centric activities undertaken by the DRDA/DPMU to analyse the performance under different programmes and schemes implemented both under RPRP and SGSY, highlighting the goals, objectives, strategies and expected outcomes pertaining to the poverty alleviation programmes that have been implemented in the district for the last five years emphasising the progress specifically for the last two years.

The very purpose of this chapter is to study the impact of different programmes meant for the poor and POP and to work out realistic, time-bound, need-based Action Plan, that would help in a long way to achieve the goals contemplated under RPRP as well as SGSY.

### **Indira Kranthi Patham – Krishna District**

The DRDA, Krishna has been implementing two major schemes i.e., Rural Poverty Reduction Project (RPRP) and Swarna Jayanthi Swarojgar Yojana (SGSY). Both are merged and called Indira Kranthi Patham (IKP). The RPRP is funded by World Bank and implemented in 22 mandals of Krishna District that i.e., 18 upland mandals and four fisherman mandals of delta comprising 66 fisherman villages. The SGSY Project is implemented in the remaining 27 mandals and balance villages of four coastal mandals.<sup>12</sup>

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<sup>12</sup> Annual Administration Report 2006-07. Indira Kranthi Patham, DRDA, Krishna District, p. 8.

Table VIII.9  
DISTRICT AT A GLANCE AS ON 31.03.2007

Sl. No.	Particulars	RPRP	Non-RPRP	Total
1	No. of Mandals covered	22	27	49
2	No. of Gram Panchayats	374	598	972
3	No. of Habitations	642	1217	1859
4(1)(a)	BPL Households (as per PIP)	52.67	55.36	54.22
	a) Poorest of the Poor	62284 (18.92%)	71874 (16.06%)	134158 (17.27%)
	b) Poor	111125 (33.75%)	175876 (39.30%)	287001 (36.94%)
	c) Total	173409 (52.67%)	247750 (55.36%)	421159 (54.22%)
1(b)	BPL Households (as per white ration cards)	303408	353744	657152
	Covered under SHGs	164612	190396	355008 (54%)
	Balance to be covered	138796	163348	302144 (46%)
(2)	APL Households	47.33	44.64	45.78
	a) Non-Poor middle	101188 (30.73%)	134267 (30.0%)	235455 (30.31%)
	b) Non-Poor rich	54660 (16.60%)	65540 (14.64%)	120200 (15.47%)
	c) Total	155848 (16.60%)	199807 (14.64%)	355655 (45.78%)
	BPL+APL Households	329257 (100%)	447557 (100%)	776814 (100%)
5(1)	No-of SHGs	16852	18296	35148
(2)	A-Grade SHGs (62%)	10448	11343	21791
(3)	B-Grade SHGs (28%)	4719	5123	9842
(4)	C-Grade SHGs (10%)	1685	1830	3515
6(a)	Village Organisations	791	758	1549
(b)	V.O. Regd.	691	526	1217
7	Mandal Samakhyas	22	27	49
8	Mandal Training Centres	22	0	22
9	Mandal Vikalangula Samakhyas	3	0	3
10(a)	District Social Action Committee	1	-	1
(b)	Mandal Social Action Committee	22	27	49
(c)	V.O. Social Action Committees	791	758	1549
11	APSW Residential School	3	2	5

**Source:** Monthly Review Reports, March 2007.

The objectives of implementing both the schemes are one and the same. The RPRP (erstwhile Velugu Project) is community demand-driven (CDD) project with the objective of elevating the poorest of the poor (POP) and poor families (BPL) to APL families by empowering them economically and socially duly adopting CDD approach with their own self-managed institutions like SHGs, VOs and MSs and ZA.

SHGs in the district are there right from early 90s but they were loose and not properly organised in group dynamics, institution building (IB) and Capacity Building (CB) etc. However, with either of the district agencies such as DRDA, SHGs were strengthened organisationally. At present, there are 35,148 SHGs which are federated into 1,549 VOs and 49 MSs in the district.<sup>13</sup> In order to improve their group dynamism and self-reliance among the SHGs, lot of hand-holding, nurturing and facilitation support are provided through IB and CB, training etc., through different facilitators. In this process, the activists (Animators) at village level, functional-wise DPMS at district level were appointed at DPMU and SERP level by means of recruitment procedures laid down, like contract basis and paying their honorarium. The field staff were kept under the control of institutions like VOS, MS and ZA from day one and the activities are taken up as follows.

- |         |   |
|---------|---|
| 2002-03 | Identification of POP and Poor, social mobilisation, formation of groups, strengthening of groups through capacity building activities. |
| 2003-04 | Formation of village organisation and capacity building.  |
| 2004-05 | Formation of Mandal Samakhyas in RPRP mandals.  |
| 2005-06 | Formation of VOS and MS in Non-RPRP mandals   |

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<sup>13</sup> *Ibid.*, p. 8.

2006-07      Formation of Zilla Samakhyas (ZS) and also Mandal Samakhyas in Non-RPRP mandals.

Poverty is one of the longstanding problems facing governments and population throughout the world. Poverty continues to be a reality. SERP has defined a set of objectives that can be implemented in the practical sense, understandable, by key stakeholders irrespective of their literacy levels and achievable through a Community Demand Driven (CDD) approach. Further, it also evolved a structure of implementation that ensures the maximum participation from the grassroots level, so that the programme is a bottom-up change with a plan and action from the bottom and facilitates from the top.

**Objectives of the Programme:**

- ❖ Comprehensive Food Security
- ❖ An earning of Rs.5,000/- per month from 2-3 stable livelihoods.
- ❖ Economising and optimising household expenditure through collective marketing.
- ❖ Providing social security, gender issues, health, assets and incomes.
- ❖ Have a reasonably good shelter
- ❖ Enjoying good education, social acceptance and health status.<sup>14</sup>

In order to achieve these objectives, a strong institutional structure of self-managed institution of the poor is needed, besides continuous meeting and hand-holding by the SHGs and V.Os. The achievement of the programme objectives is only possible through a multi-pronged approach which forms the base for IKP initiative.

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<sup>14</sup> *Ibid.*

## **Community Investment Fund (CIF)**

Under RPRP (Rural Poverty Reduction Programme), the CIF provides resource to the poor communities for utilisation of funds as a means to improve their livelihood. This is one of the important components which supports the communities in helping their livelihood through LEAPS in the early stages and then through Micro Credit Plan (MCP) and allocates 50 per cent of the funds to the poorest of the poor.

There are three types of sub-projects:

- Income Generation Activity (IGA)
- Productive Physical Infrastructure (PPI)
- Social Development (SD)

The bulk of the CIF budget is earmarked to the IGA and utmost care has been taken to ensure that at least 50 per cent of CIF shall go to SCs and 10 per cent to STs respectively. Similarly, it is applicable to CIF recovery also. Further, 10 per cent is earmarked to DAPs. Basing on the AWWP funds have been transferred to the MSs from 2005-06 onwards.<sup>15</sup>

Out of total IKP project budget, CIF is the most important component that determines the level of employment generation for the poor and POP.

As per the Micro Credit Plans (MCPs), CIF - sub projects have been sanctioned as indicated below.

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<sup>15</sup> Department of Rural Development, Annual Report-2005, Government of Andhra Pradesh.

Table VIII.10

**CIF SUB-PROJECTS**

<b>Sl. No.</b>	<b>Activity</b>	<b>V.O.S units</b>	<b>SHGs</b>	<b>Beneficiaries</b>	<b>CIF released (Rs. in lakh)</b>
1	CIF sub-projects IGA + DAP	543	3,750	26,060	1,294.85
2	Rice Credit Line	386	4,227	41,331	152.67
3	Agro Commodity Procurement	39	374	5,557	30.92
4	Social sub-project	88	182	1,703	38.60
5	Other activities	--	--	3,457	54.52
	<b>Total</b>	<b>1,056</b>	<b>8,533</b>	<b>78,108</b>	<b>1,571.56</b>
1	Recovery CIF (IGA)	64	293	1,853	90.34
2	Recovery CIF (RCL)	127	1,592	15,709	62.03
	<b>Total</b>	<b>1,247</b>	<b>10,418</b>	<b>95,670</b>	<b>1,723.93</b>

**Source:** Indira Kranthi Patham. Programme Information Bulletin (in Telugu Language), DRDA, Krishna District

Some of the Livelihood interventions are petty and small business, Dairy / Milk Animals, Laundry, Fisheries and dry fisheries, Agro-commodities, Leather and related activities, Rickshaws, Weavers, Leaf products, Barber shops, Carpentry, Skill based activities, Small scale industries, Meat sellers, Sheep rearing, Toddy tapers, Manufacturing, Basket making, Pot making, Super bazar, Handicrafts, Tailoring / dress making.

## LAND PURCHASE SCHEME

Land purchase process is totally community demand-driven. The V.O. plays a leading role in identifying the lands, negotiating rates, etc. Lands are registered in the name of the women only. Stamp and Registration fee and transfer duty have been exempted by the Government for the land purchase.

The following table indicates year-wise land purchased under the scheme.

Table VIII.11  
YEAR-WISE LAND PURCHASE UNDER THE SCHEME.

S.L No.	Year	Village/ Mandal	Extent	Rate/ Ac Rs.	Total Cost Rs. CIF	SC	ST	BC	OC	Total Beneficiaries	Remarks
1.	2005-06	Tripuravaram Jaggayyapeta	Ac.8.62	1.00 Lakh	7,81,000	---	18	---	---	18	Regd.
2	2006-07	Vellanki Veerulapadu	Ac.16.99	1.55 Lakh	2448450	13	--	14	10	37	Regd.
		Arugolanupets Chatrai nandal	Ac.7.27	0.90 Lakh	594300	3	12	--	--	15	Regd
3	2007-08	Koduru Koduru Manda	Ac.20.20	1.755 Lakh	35.45 Lakh	40	--	--	--	40	Purchased through V.O.

**Source:** Indira Kranthi Patham, DRDA, Krishna district.

### Andhra Pradesh Comprehensive Land Development Project (APCLDP) Indira Prabha

The Government of Andhra Pradesh has implemented CLDP in Krishna district through DWMA for the development of marginalised families identified in the district.

The target fixed is 7,000 acres of assigned / Government lands, with an amount of Rs.1,129.67 lakh out of which Rs.823 lakh have been released to the district so far.<sup>16</sup>

<sup>16</sup> Facts Book on 'Scheduled Castes and Scheduled Tribes' in Andhra Pradesh, 2006. Directorate of Economics and Statistics, Government of Andhra Pradesh, Hyderabad.

An amount of Rs.739.00 lakh i.e., 90 per cent of the released amount was spent under the scheme for the development of land through the IKP VOs successfully and the district occupied top most place in the State. In the process of implementation of CLDP in the district, the field staff of IKP i.e., CCs, APMs have extended full cooperation by creating awareness among the beneficiaries at village level by conducting training programmes.<sup>17</sup>

About 6,981 acres of land belonging to 7036 beneficiaries in the district have been brought under cultivation for the first time.<sup>18</sup>

The following Table indicates the progress under CLDP (Indira Prabha).

Table VIII.12  
PROGRESS UNDER **CLDP** (INDIRA PRABHA).

Sl. No.	Year	Target (Fin) Rs. In Lakh	Achievement	
			Physical (Acres)	Financial (Rs. In Lakh)
1	2004-05	80.00	208.37	33.34
2	2005-06	260.00	664.87	106.38
3	2006-07	685.00	3,643.75	583.00
	<b>Total</b>	<b>1025.00</b>	<b>4,516.99</b>	<b>722.72</b>

**Source:** Indira Kranthi Patham, DRDA, Krishna district.

## **GENDER**

### **Vision :**

- Gender equality is enshrined in the Indian Constitution.
- There is a marked shift in the approach to women issued from “welfare” to development.
- Empowerment of women is the cherished goal in determining their status.

<sup>17</sup> Indira Kranthi Patham, DRDA, Krishna.

<sup>18</sup> *Ibid.*

### **Implementation of Gender Activities in Krishna District:**

Krishna district identified gender – social issues – as focused item under project activities, conducted awareness camps in all the mandals, sensitised the line departments and NGOs by conducting workshop and trained DPMU/ field staff on gender issues. Gender is included as one of the agenda items in all the meetings. The district identified GREG members and NGOs working on gender issues formed the district and mandal level, monitoring committees on women atrocities, para-legal workers were identified and trained in Deccan Development Society, Zaheerabad, Mahaboobnagar district along with some NGOs and staff. Twenty two FCCs were established in RPRP mandals. Nutrition and anganvadi centres were also established. The SACs started solving the social problems in Krishna district.

### **Gender issues identified are the following:**

Atrocities on women, alcohol consumption, dowry harassment, property issues, child marriages, child labour, adolescent girls' issues, girl child education, health and nutrition, sanitation, plight of sex workers and HIV / Aids. The Social Action Committees (SACs) have been identifying the social issues and to solve the problems the FCCs have been established.

The following Table indicates the number of gender issues identified and solved up to 2006–07 since the inception of the Project.

Table VIII.13  
GENDER ISSUES

Sl. No.	Particulars	March 2005		2005-06		2006-07		Total		Balance
		Identified	Solved	Identified	Solved	Identified	Solved	Identified	Solved	
1	Dowry Harassment	242	206	41	41	111	101	394	348	46
2	Rape cases	160	138	68	66	72	62	300	266	34
3	Disputes	1,552	1,402	462	424	375	350	2,389	2,176	213
4	Alcoholism	47	47	--	--	--	--	47	47	--
5	Child Marriages	10	10	2	2	6	6	18	18	--
	<b>Total</b>	<b>2,011</b>	<b>1,803</b>	<b>573</b>	<b>533</b>	<b>564</b>	<b>519</b>	<b>3,148</b>	<b>2,855</b>	<b>293</b>

**Source:** Indira Kranthi Patham, Programme Information Bulletin (in Telugu), DRDA Krishna District.

### Health and Nutrition

There are two Pilot Mandals in Krishna district under health and nutrition component, namely (1) Koduru Mandal (2) Nagayalanka Mandal which are coastal mandals where the fishing community is exposed to health hazards and risks due to environmental problems as well as poor health conditions prevailing in the village.

The goal as envisaged in the project is to improve the health and nutritional status of these communities. The main objective is to empower the CBOs for (1) demand generation and accessing the health and nutrition services which helps for child survival and safe motherhood, besides controlling the spread of communicable diseases, and (2) Providing financial support during illness.

## **Insurance**

The instruction of the CEO, SERP, Hyderabad vide Lr. 6853/RD/SHGs/A2006 dated 10.11.2006 for implementation of the Janasree Bhima Yojana of Life Insurance Corporation to the SHG members and the guidelines communicated by the LIC, Vijayawada were explained to the ZS members at the meeting held on 14.12.06 and Executive Committee of the ZS at the special meeting held on 21.12.2006 and it was unanimously resolved to implement this scheme in the district through ZS as nodal agency. These guidelines are based on Chittoor model and LIC, Vijayawada.

It is contemplated to implement the scheme by ZS, Nodal Agency in the district during 2007-08.

## **Universalisation of Rice Credit Line (RCL) and Comprehensive Food Security (CFS) Grain Banks in Coastal Mandals**

Rice Credit Line (RCL) Scheme was launched in Krishna district:

- to avoid migration of the poor and POP to other places in search of their livelihoods,
- to provide financial assistance to them in the form of EIF,
- to purchase rice in bulk by collective marketing and distributing rice among themselves,
- to provide food security even on non-working days and in critical conditions,
- to get quality rice regularly at reasonable price due to bulk purchase, and
- to reduce the waiting time of women for purchasing rice in retail shops.<sup>19</sup>

In the lean seasons of the agriculture operation, most of the rural poor have barely one square meal a day. Hence this RCL intervention addresses this hunger gap in rural communities. The VOs estimate the shortage and procure rice from the Public Distribution System (PDS) as well as the open market. This is repaid in weekly instalments thus enabling food security to the members.<sup>20</sup>

### **Swarnajayanti Gram Swarozgar Yojana (SGSY)**

The scheme is targeted to uplift the BPL families willing to take up income generating activities having potential marketing and on available local resources matched with individual's entrepreneurial skill. The funding pattern will be bank loan, government subsidy and individual / group contribution.

The income generation activities can be in the form of petty business such as vegetable selling, dairy, agriculture, small industries like garment, coir making and allied activities.

This will result in sustainability of BPL families over a period of time. The beneficiary will be known as Swarozgar i.e., self-employed. The scheme under which benefit is extended is known as Swarnajayanti Gram Swarozgar Yojana.

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<sup>19</sup> Indira Kranthi Patham. Information Bulletin, 2007, DRDA, Krishna.

<sup>20</sup> *Ibid.*

### **Progress under SGSY (Swarna Javanti Gram Swarajgar Yojana) 2006-07**

A.	Annual allocation	:	Rs. 410.00 lakh
a)	Subsidy under EIF mode (R.C.L. in non-APRPRP Mandals)	:	Rs. 128.18 lakh
b)	Subsidy under EIF more to Mandals (27 non-APRPRP Mandals @ Rs.7 lakh & 4 partial non-RPRP Mandals @ Rs3.5 lakh)	:	Rs. 203.00 lakh
c)	Trainings	:	Rs. 24.96 lakh

### **Individual Loans:**

Ten per cent of total SGSY outlay in each district is allocated for individual loans. Beneficiaries will be selected from most vulnerable categories among BPL HHs like physically handicapped, commercial sex workers, HIV / AIDS patients, victims of atrocities or natural calamities etc. The beneficiaries will be selected through grama sabhas.

Table VIII.14  
PROGRESS DURING 2006-07 UNDER INDIVIDUAL FINANCING

<b>Department Scheme</b>	<b>Phy.</b>	<b>Subsidy</b>	<b>Bank Loan</b>	<b>Total Outlay</b>
DRDA (SGSY) Individual Loans	100	8.17	13.50	21.67

**Source:** Indira Kranthi Patham. Annual Administration Report 2006-07. DRDA Krishna.

### **Key Activities under Group Subsidy**

The key activity will be identified by the swarozgaries based on local resources and aptitudes as well as the skills of swarozgaries. The following activities have been identified as key activities on the basis of local resources and demand.

### ***Krishna Ksheera Vahini***

For eradication of poverty and to promote the livelihood of poor and poorest of the poor, the scheme “*Krishna Ksheera Vahini*” is framed under dairy sector in SGSY Programme by the District Administration of Krishna district in order to provide gainful employment to the women of the Self-Help Groups and to attain incremental income of the groups and also for the upgradation of the economic and social well being of the group members.

### **Specialities of the scheme “*Krishna Ksheeravaahini*”**

Milch cattle are the assets as main income generation activity, particularly for the women folk in rural areas as livelihood.

In Krishna district, nearly 35,000 women Self-Help Groups are functional and out of these 600 SHGs are identified to distribute 6,000 graded Murrah Milch Animals under Convergence Action per year by all the welfare departments i.e., DRDA, SC Corporation, BC Corporation, Zilla Parishad and ST Corporation.<sup>21</sup>

The convergence departments have decided to assist about 612 units with an outlay of Rs.20 crore. Out of this Rs.6 crore is from Community Investment Fund (CIF) for the groups, and the remaining finance is from banks.<sup>22</sup>

It is estimated that 6 to 8 litres of milk per day from each buffalo will be 50,000 litres per day in addition to existing production i.e., in monetary terms Rs.7.50 lakh per day, Rs.2.25 crore per month and Rs.27 crore per annum.

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<sup>21</sup> Indira Kranthi Patham. Information Bulletin, 2007, DRDA, Krishna district.

<sup>22</sup> *Ibid.*

In this scheme the identification of beneficiaries (SHGs) is most important. Success of the entire scheme depends upon management of buffaloes, feeding of buffalo and prompt repayment of loan which is why the women Self-Help Groups are preferred exclusively for this dairy scheme.

The group must have aptitude, previous exposure and liking of the beneficiary for this type of activity. These determine the success or failure of the programme. The beneficiaries having interest and experience with management of milch buffaloes will only be preferred.

As per agreement, the beneficiary has to supply the milk to the Milk Collection Centre established by the Milk Union to ensure the supporting price to the milk as well as for bank loan recovery.

### **Technical Training Development Centres (TTDC)**

The Government of India established one Training and Technology Development Centre in each district. The TTDC was designed to act like a nodal centre for display, development and propagation of rural technologies including rural sanitation, Nirmithi Kendra or Building Technology for local conditions to help in capacity building of women, artisans and disabled through proper training.

Without proper training one cannot improve one's skills. Continuous training is the need of the hour, for capacity building of SGGs, Self-Help Groups can strengthen and develop their skills with the help of continuous training in the TTDCs where they can be exposed to low cost income generating technologies. Training will help the Self-Help Groups to earn supplemental income and cross the poverty line.

## **TTDC, Gollapudi**

A building was constructed at Gollapudi of Vijayawada Rural Mandal in 2,12 acres land with a construction cost of Rs.53.78 lakh. TTDC, Gollapudi provided for facilities for training in the following. Popcorn, Hawaii chappal making, papad making, commercial dry grinder, solar dryer, potato chips, sugar candy, coffee machine, hot case with four containers, ice cream making, semiya machine, electrical starter drill bits accessories, camphor table and naphthalene ball making, air freshener cake, candle mould, coconut chiller, leaf plate machines, call master, GE trainer model overhead projector, computer and laser printer, high speed sewing machines, etc.

The TTDC is envisaged as a self-sustaining institution, with DRDA, SC Corporation, BC Corporation, Municipal bodies and NGOs. Whoever uses TTDC for training have to pay Rs.100/- per trainee per day, including training, boarding and lodging, so that the TTDC is self-sustaining. From this TTDC revenue fund, catering, sanitation, raw material for training, stationery charges and administration charges will be met.

## **Implementation of SGSY under Community Investment Fund (CIF) mode**

To help the rural community meet their investment requirements of income generation and livelihood activities, the Indira Kranthi Patham provides CIF to SHGs, VOs and mandal samakhyas. It is utilised for income generation activities like dairy, livestock, productive infra like drying platforms for commodities, etc. It supports communities in prioritising their livelihood needs through investment in sub-projects proposed and implemented by the community.

### **Micro Finance – SHG Bank Linkage and Interest Subsidy**

To strengthen CBOs for the generation of micro finance in order to help among themselves and to develop access to the financial support provided by the banks and line departments in a systematic manner. Improvement in living standards of the poor is directly related to their income level. It is the capital availability, market opportunities that enable poor to choose self-employment. Micro finance is defined as the provision to thrift, credit and other financial assistance to the poor to enable them to raise their income level and quality of life.

### **Progress under SHG Bank Linkage Programme 2006-07**

For the year 2005-06, Rs.2 crore of SHG bank linkage is fixed as a target for each mandal i.e., 87 crore total 50 mandals in the district and Rs.85.79 crore are linked with 16,584 SHGs by 31<sup>st</sup> March, 2006.<sup>23</sup>

### **State Matching Grant / Revolving Fund**

An amount of Rs.120.20 lakh has been released to the Mandal Mahila Samakhyas to disburse to the 1,202 SHGs as State Matching Grant on the basis of poor and POP groups for the current financial year 2007-08.<sup>24</sup>

Year-wise targets and achievements under SHG Bank Linkage Programme are as follows:

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<sup>23</sup> *Ibid.*

<sup>24</sup> Indira Kranthi Patham. Information Bulletin 2009, DRDA, Krishna, p. 24.

## SHG Bank Linkage Programme 2008-09

Total financial inclusion is to be initiated in all the Bank branches. The target fixed is Rs.470 crore. Whereas Rs.150 crore is for TFI and Rs.82 crore is targeted for Indiramma Bridge Loans.<sup>25</sup>

Table VIII.15

### YEAR-WISE TARGETS AND ACHIEVEMENTS UNDER SHG BANK LINKAGE PROGRAMME

Sl. No.	Target Year	Achievements		%				Average Amount Per group in Rs.
		Phy	Fin.	Phy	Fin.	Phy	Fin.	
1	2003-04	10,000	4,100	11,563	3,814.28	115.65	93.03	38,142
2	2004-05	12,000	5,000	14,149	5,106.32	117.09	102.12	42,552
3	2005-06	13,900	8,700	16,584	8,579.11	119.30	98.61	51,731
4	2006-07	13,600	15,200	23,857	16,920.53	175.42	111.32	70,922

**Source:** Indira Kranthi Patham. Annual Administrative Report.

### National Old Age Pension Scheme (NOAPS)

This scheme has been implemented in Krishna district by DRDA. Eligible beneficiaries are both male and female old people who are above 65 years and they must be destitute. Rate per pension per month is Rs.200/-. The scheme is operational through MPDOs in all mandals and 6 Municipalities through Municipal Commissioners.

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<sup>25</sup> *Ibid.*

### **National Family Benefit Scheme (NFBS)**

The scheme provides assistance of a lumpsum family benefit for households below the poverty line in the event of death of the primary bread-earner in the family. The scheme is funded by both Central and State Government and the scheme is implemented by the Panchayats and Municipalities.

Government of India released Rs.68.20 lakh under the scheme during 2006-07. An amount of Rs.70.60 lakh (GoI funds Rs.68.20 + balance available funds in scheme account of Rs.2.40 lakh) was released to all the MROs to cover 1412 cases at the rate of Rs.5,000 per case.<sup>26</sup>

### **Andhra Pradesh Social Security Pensions**

As a part of welfare activities, the Government of Andhra Pradesh is implementing various pension schemes for the most needy and vulnerable, the old, widows and disabled and to provide them succour. Realising the need to universalise the pensions, the Government decided to take up one-third of villages for saturation in each year in a period of three years under *Indiramma* programme starting from 2006-2007.

The Government of Andhra Pradesh is implementing various kinds of pension schemes such as old age, Weavers, Disabled and Widow pensions which are integrated and brought under one umbrella, i.e., under the control of Rural Development Department with effect from 1-4-2006.

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<sup>26</sup> Indira Kranthi Patham. DRDA Krishna District, Information Bulletin, 2007.

There are about 1,22,000 pensions in operation in Krishna district with a financial commitment of about Rs.2.40 crore per month.<sup>27</sup>

The scheme is operational through MPDOs in 27 Mandals and six Municipalities and also through MMS in 22 RPRP Mandals. (18 Mandals fully covered + four partly covered).

Table VIII.16

SOCIAL SECURITY PENSIONS

<b>Pensioners</b>	<b>Existing</b>	<b>Indiramma Pathakam</b>	<b>Total</b>	<b>Rate (Rs.)</b>	<b>Total (Rs. in lakh)</b>
OAPs	77,391	12,240	89,631	200	2,151.14
Weavers OAPs	4,106	328	4,434	200	106.41
Disabled	8,090	4,015	12,105	200	290.52
Widows	11,972	7,361	19,333	200	463.99
<b>Total</b>	<b>1,01,559</b>	<b>23,944</b>	<b>1,25,503</b>	<b>200</b>	<b>3,012.07</b>

**Source:** Indira Kranthi Patham. Information Bulletin, 2007.

**Interest Subsidy (*Pavala Vaddi*)**

The scheme was started during 2004-05 to provide interest subsidy on loans taken by SHGs. It is applicable to all loans extended by banks on or after 1-7-2004 under SHG bank linkage programme. The incentive will be in the form of reimbursement of interest whatever is about three per cent irrespective of bank interest rates. Subsidy shall not be included on penal interest, liquidated damages etc, paid to bank.

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<sup>27</sup> *Ibid.*

SHG will be eligible for *pavala vaddi* if it repays entire loan on time. For example, if a SHG has to pay Rs.100 back to bank with principal and interest combined, which it does on time, then the bank will pay back Rs.75/- to that SHG. Bank will get back Rs.75 from the Government of Andhra Pradesh.<sup>28</sup>

**Progress under Interest Subsidy:**

Under this scheme, an amount of Rs.84.34 lakh has been released by DRDA to 10,498 SHGs i.e., Rs.73.54 lakh released by State Government and remaining amount was met from State Revolving Fund. During 2006-07 i.e. from 1-4-2006 onwards Rs.337.57 lakh have been released covering 19,673 SHGs.<sup>29</sup>

Table VIII.17

SOCIAL COVERAGE UNDER PAVALA VADDI : (PHYSICAL)

Sl. No.	Year	Total Beneficiaries	Social Coverage				% of Coverage			
			SC	ST	BC	Others	SC	ST	BC	Others
1	2005-06	10,498	4,276	893	3,401	1,928	41	8	32	19
2	2006-07	20,169	7,572	1,686	4,972	5,939	37	8	25	30
<b>Total</b>		30,667	11,848	2,579	8,373	7,867	78	16	57	49

**Source:** Indira Kranthi Patham. Annual Administration Report.

<sup>28</sup> Indira Kranthi Patham. Annual Administration Report 2006-2007. DRDA Krishna District.

<sup>29</sup> *Ibid.*

Table VIII.18

SOCIAL COVERAGE UNDER *PAVALA VADDI* : (FINANCIAL)

Sl. No.	Year	Total Amount	Social Coverage				% of Coverage			
			SC	ST	BC	Others	SC	ST	BC	Others
1	2005-06	84.34	33.94	5.04	22.68	22.68	40	6	27	27
2	2006-07	352.39	139.43	26.93	96.37	110.59	40	8	28	34
<b>Total</b>		436.73	173.37	31.97	119.05	142.27	40	14	55	61

**Source:** Indira Kranthi Patham, Annual Administration Report, 2007.

### **SC WELFARE ACTIVITIES UNDERTAKEN BY THE KRISHNA ZILLA PARISHAD**

The Krishna District Zilla Parishad under the SC Earmarked Funds provided for the construction of roads in SC localities, drainage system and construction of Social Welfare Hostels.

In complete coordination with the various agencies in the district, the Zilla Parishad undertook several activities to ameliorate the physical environment of the SC localities. The following statement shows details of funds released by the Zilla Parishad to various agencies which are involved in the welfare activities meant for the benefit of SCs in the Krishna district.

Table VIII.19  
S.C. WELFARE ACTIVITIES

Sl. No.	Year	Budget allocation after annual accounts (Rs.)	Commitment for Works	Remarks
1	2004-05	59,43,805	51,85,000	Funds Sanction to SC Areas for providing of roads
2	2005-06	64,39,270	53,20,000	
3	2006-07	57,90,089	55,50,000	
	<b>Total</b>	<b>1,81,73,164</b>	<b>1,60,55,000</b>	
4	Works committed on difference after Annual Accounts		23,00,000	
	<b>Total</b>	<b>1,81,73,164</b>	<b>1,83,55,000</b>	
5	2007-08	63,44,267	68,80,000	

Source: Pragati Patham lo Mana Krishna Zilla-2007-08 (in Telugu language).

Table VIII.20  
ONE-THIRD SHARE OF SC EARMARKED FUNDS

Sl. No.	Year	Budget allocation after annual accounts	Commitment for Works	Remarks
1	2004-05	29,71,902	29,71,902	As per the direction of Commissioner the Funds are released to D.D. Social Welfare, Krishna for construction of social welfare Hostel Building.
2	2005-06	32,19,636	32,19,635	Released to S.C. Corporation Krishna.
3	2006-07	28,95,045	16,16,045	Released to S.C. Corporation Krishna.
4	2007-08	---	12,79,000	As per the direction of Commissioner the Funds are released to D.D Social Welfare, Krishna for construction of social welfare Hostel Buildings The Funds will be released after Completion of Annual Accounts for the year 2007-08

Source: Pragathipatham lo Mana Krishna Zilla. (in Telugu language).

Thus, in Krishna district all Welfare Programmes intended for the upliftment of SCs in general and SC women in particular have been undertaken and implemented.

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