CHAPTER – II
INDIRA KRANTHI PATHAM
PROGRAMME
2.1 Introduction

The Society for Elimination of Rural Poverty (SERP) was established by the Government of Andhra Pradesh as a sensitive support structure to facilitate the social mobilization of rural poor women in 22 rural districts in A.P. SERP is unique for its underlying feature of being a Government Institution working exclusively on the demand side by bringing in a new paradigm of development by poverty elimination through an empowerment process of the rural poor by building and nurturing self help groups (SHGs) of women and their federations. SERP works on a comprehensive multi-dimensional poverty alleviation strategy by focusing on building institutions of the poor, leveraging resources through commercial banks, Livelihood Value Chain, Human Development Value Chain and to reduce the risks faced by the poor women through social safety nets and entitlements. The main objective of Indira Kranti Patham is to enable all the rural poor families in 22 rural districts of Andhra Pradesh to improve their livelihoods and quality of life. All households below the poverty line, starting from the poorest are the target group of Indira Kranti Patham.

In this programme, only women are permitted to become members. IKP is brilts on more than a decade long, statewide rural women's self-help movement. The focus is on deepening the process, of self-help providing an institutional structure and developing a framework for sustaining it for comprehensive poverty eradication. It is the single largest poverty reduction project in South Asia. The project mandate is to build strong institutions of the poor and to enhance their livelihood opportunities so that the vulnerabilities of the poor can be reduced. Community Investment Fund (CIF) is a major component of the project, which is provided to the SHGs/ VOs/ MSs to support a wide range of activities for socioeconomic empowerment of the Poor. The project would help to create the self-managed grassroot level institutions of the poor, namely Women thrift and credit S.H.Gs, their federations - Village Organizations (VOs) and Mandal Samakhyas (MSs) They are to support investments in sub-projects proposed by SHGs, VOs and MSs to improve access of education for girls and to reduce the incidence of child labor among the poor, to support the disabled persons through social mobilization and to increase the livelihood opportunities, to build capacities of established local institutions, especially the Gram Sabha / Gram Panchayat and line departments, to operate in a more exclusive manner in addressing
the needs of the poor and to achieve convergence of all anti-poverty programs, policies, projects and initiatives at state, district, mandal and village levels.

The Services of Village Organization include encouraging the SHGs to take up the social issues, to provide financial support to members through SHG by extending loan, to provide the required technical training for livelihood activities, to identify and train the personnel for SHGs & VOs for book keeping and continuously monitoring the progress through various Committees.

Services of Mandal MahilaSamakhya include providing CIF to VOs to implement the Micro plans of member SHGs, Capacity building activities that include organizing trainings to SHGs, VOs and staff of CBOS, Continuous monitoring of VOs through Committees Collaboration with Line Departments and Others. The Mandal Samakhya is responsible to pool the required social capital (SHG book keepers & Community activists identified from Community) and to run the community based organizations with the help of MS staff, i.e. Personnel in the CBOs.

Field functionaries (Community Coordinators) are selected through written tests, group discussions, village placement, and interview and then posted in the Indira Kranthi Patham Project Mandals. Community Coordinators are trained on the basic concepts of Self Help Groups and Indira Kranthi Patham concepts with practical role-plays and other exercises. A community coordinator is appointed for a Mandal. There are usually 10 Gram Panchayats in a Mandal. The Community Coordinator is a paid employee of Mandal MahilaSamakhya. In addition to the Community Coordinator, a Community Facilitator is present for each gram Panchayat and the Mandal MahilaSamakhya pays the honorarium. The Community Facilitator is appointed by the village organization and each of these Community Facilitator gets paid Rs.500 per month. They are usually the members from the SHGs. The Community Facilitator goes around and helps informing groups. The Community Facilitator prarides in book keeping and maintaining of accounts.

2.2 Project Implementation of IKP

Indira Kranthi Patham is implemented by the Society for Elimination of Rural Poverty (SERP), an autonomous Society registered under Public Societies Act. The Management of the society is vested with a 7 member Executive Council (EC).
Hon’ble Chief Minister is the President of the General Body of the Society and the Hon’ble Minister for Rural Development is the Vice President of the General Body and the President of the Executive Council. The other members in the EC are Principal Secretary (Department of Rural Development), Commissioner (Rural Development), Commissioner (Tribal Welfare) and the Chief Executive Officer (CEO) of the Society.

At the State level, the Project is managed by a State Project Management Unit (SPMU), comprising of Chief Executive Officer (CEO) and Additional CEO assisted by Regional Project Directors and other functional specialists in institution building, training, micro-finance, communications, livelihood promotion, marketing, monitoring. At the district level, there is a District Project Management Unit (DPMU), headed by a Project Director (PD), assisted by functional specialists. The activities of District Rural Development Agency (DRDA) and IKP were integrated through a Government order and the PD of IKP is also the PD of DRDA. Specialists at both SPMU and DPMUs are drawn from Government, NGOs and Open market. At the sub-district level, there is one Area Coordinator for 4 to 6 Mandals to concentrate on Institution and Capacity Building of the poor.

At the grassroots level, the Community Based Organizations - Mandal Samakhya and Village Organizations - implement various projects of components. The Village Organization which is a Federation of all SHGs in a village is registered as a Cooperative Society under the Mutually Aided Cooperative Societies Act and the Mandal Samakhya is registered as a federation of cooperatives.

2.2.1 Organization for program implementation

The District Rural Development Agency (DRDA) translates the vision of rural development into service delivery at the district level. DRDA has traditionally been the principal organ at the district level to oversee the implementation of anti-poverty programs of the Ministry of Rural Development. The ASCI team therefore visited and interacted with the DRDA units in Mehboobnagar, Karimnagar, Adilabad, Kadapa, Srikakulam, Chittoor and Kakinada.
The process of implementation of CIF is very elaborate. The CIF is to be utilized for income earning activities like dairy, livestock, Drying Platforms for community use, etc. A micro credit plan is prepared by members of Self Help group (SHG) based on their skills and resources available. The SHGs are facilitated by the VO to prepare a list of all members along with their loan requests indicating the activity and loan amount. Here the preference is given to people Below Poverty line (BPL) or the Poorest of Poor (POP). The members are facilitated to prepare a list of activities to be undertaken and compute the cost of implementation of these activities. Finally the group would assess the loan request and determine the loan terms such as amount of loan, the installment amount, repayment period etc., and prepare a Micro Credit Plan (MCP). Once the plan is ready it is sent to VO for appraisal. The appraisal is based on the regularity of savings of the group, lending of funds internally, maintenance of accounts, regularity of meetings etc.

The VO also prepares a list of activities that are beneficial to the poor in the village such as food security, social development, infrastructure, etc. These along with micro plans of SHGs will become a Village Micro Plan (VMP). The VMP is sent to Mandal Level Appraisal by Mandal Samakhyas. Finally the appraisal is sent to District Project Monitoring Unit for release of CIF. The fund amount is given as a grant to MS. MS allocates this as a loan to VOs at an interest rate of 2-6 per cent. VO allocates this as a loan to SHG at an interest rate of 3-9 per cent. And finally the SHG release the funds to individual members as loan. The members have to repay the loan in 12-24 months to SHG. SHG repays it to VO within 50 months and VO to MS within 100 months with interest. The implementation of the plans by members is monitored by the VOs. Utilization Certificates are to be prepared by the SHGs, VOs and MS to apply for further funds in the following months.

2.3. Progress of Indira Kranthi Patham

2.3.1 Building Strong / Sustainable Institutions of the Poor

Existing institutions of the poor that are already formed have to be nurtured towards self-management. To address the needs of the more vulnerable sections of the society, it is essential to have a focussed approach to the poorest of the poor members. Their concerns and priorities have to be accorded the top priority. Similarly, for stabilizing the livelihood of sources the poor the existing institutional
strength has to be enhanced for managing relatively the complex operations building. At present there are 1,14,12,578 SHG members in 10,27,930 SHGs organized into 38,646 Village Organizations (VOs) and 1098 Mandal Samakhyas (MSs). In addition to the above (MSs), there are 262 Mandal VikalangulaSangams, 17 Chenchu Mandal Samakhyas, 7 Fishermen Mandal Samakhyas and 20 Yanadi Mandal Samakyas in the State. The total savings & corpus of SHG members as on are Rs.3600. 02 crores and Rs.5333.48 crores respectively. The Social capital created during the project period up to February 2012 is Rs 1, 73,841.

2.4.1 Financial Access

To encourage the poor including the disadvantaged groups and communities to get the credit facility services seamlessly Community Investment Fund (CIF), and the linkage found from bank side are provided to the poor women SHG members to improve their livelihoods.CIF supports the poor in prioritizing livelihood needs by investments in sub-projects proposed and implemented by the Community Based Organizations (CBOs). The cumulative CIF expenditure up to February, 2012 is Rs.1099.09 Crores and the total number of beneficiaries is 29,68,247. The SHG Bank Linkages is a great success story in A.P. The year wise progress from 2004-05 to March 2010-11 are presented in the Table 2.1 and Fig.2.1.

Table 2.1

<table>
<thead>
<tr>
<th>Year</th>
<th>Coverage of Groups</th>
<th>Amount of Loan (Rs. Crores)</th>
<th>No. of Branches</th>
<th>Finance Per Group (Rs.)</th>
<th>Groups Per Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004-05</td>
<td>261254</td>
<td>1017.7</td>
<td>3,853</td>
<td>38,954</td>
<td>68</td>
</tr>
<tr>
<td>2005-06</td>
<td>288711</td>
<td>2001.4</td>
<td>3,853</td>
<td>69,922</td>
<td>75</td>
</tr>
<tr>
<td>2006-07</td>
<td>366489</td>
<td>3063.87</td>
<td>3950</td>
<td>83,601</td>
<td>93</td>
</tr>
<tr>
<td>2007-08</td>
<td>431515</td>
<td>5882.79</td>
<td>4000</td>
<td>136329</td>
<td>108</td>
</tr>
<tr>
<td>2008-09</td>
<td>4,83,601</td>
<td>6684.07</td>
<td>4150</td>
<td>1,37,498</td>
<td>118</td>
</tr>
<tr>
<td>2009-10</td>
<td>4,13,625</td>
<td>6501.35</td>
<td>4274</td>
<td>1,57,180</td>
<td>97</td>
</tr>
<tr>
<td>2010-11</td>
<td>3,89,444</td>
<td>7092.71</td>
<td>4286</td>
<td>1,82,123</td>
<td>91</td>
</tr>
</tbody>
</table>

Source: www.rd.ap.gov.in/IKPNew.htm

In the current financial year, SERP has facilitated Rs.6208.67 crores of Bank Loans to 2,74,154 SHGs up to the end of February 2012.
To reduce the financial burden of the self help groups, the Government introduced Pavala Vaddi scheme w.e.f. 01.07.2004. The Government gives incentive in the form of reimbursement of the interest above 3% per annum on the loans taken by the self help groups under this scheme. During the year 2011-12 up to February 2012, Rs.377.62 crores were reimbursed to 6,42,805 SHGs, thus total to Rs.1476.26 crores since inception of the scheme. The Government of AP has announced an improved incentive scheme for the SHGs repaying instalment promptly from the present 'Pavala vaddi' to 0 % interest (Vaddi LeniRunalu) effective from 1.1.2012 as for the eligibility criteria for those SHGs whose borrowings did not exceed Rs. 5.00 lakhs each.

2.4.3 SthreeNidhi

Around 1098 Mandal Mahila Samakhyas (MMS) of SHGs in association with Government of Andhra Pradesh have promoted 'SthreeNidhi' Credit Cooperative Federation Ltd. to address the issues of inadequate finance and to ensure timely availability of credit, preferably within 48 hours, for meeting the emergent and other needs of the poorest of the poor. Up to the end of February 2012, Rs.53.17 crores was disbursed to 41,133 members of 12,329 SHGs in 4737 VOs in 673 mandals.
2.4.4 Livelihoods Value Chain

To provide the sustainable Livelihoods to the poorest of the poor, SERP has made livelihood based interventions through land access to the poor, sustainable agriculture, dairy, nonfarm livelihoods, jobs for the rural youth. Land represents a fundamental asset to the rural families. It is a primary source of income, security and status. Land access to the poor is designed with the aim of enabling and supporting the poor in getting enhanced access to land with the support of the revenue department. It facilitates the poor to have control over their lands in terms of having secured title, handling their land dispute locked in courts/disputes, 4.30 lakh cases related to land disputes of the poor were resolved and 8.76 lakh acres of land was made available to the SHG members. Land Inventory was taken with the financial support of MGNREGS in 22,833 Revenue Villages of 956 Mandals in the State. The objective was to map the lands of the SCs/STs and to facilitate them to have secured titles and possession and also to facilitate the land development under MGNREGS and other programmes by promoting agriculture programmes like CMSA/RFSA etc. Out of 30,70,700 households identified 17,93,591 have lands and 12,77,109 are landless (42%). A total of 19,29,228 issues covering 21,04,118.75 acres of land have been identified in 16739 revenue villages across 933 mandals. The Entire data collected from Land Inventory has been made available in the web.

PoP Strategy is to enable every poorest man of the poor family in the state to came out of poverty with increased and sustainable livelihood opportunities established with the aid of land support. The two expected key outcomes of this strategy are all target households can earn a minimum of Rs. 1.00 lakh income per annum from multiple livelihood sources over a period of 3 years and significant improvement takes place in human development indicators. In the year 2010-11, PoP strategy is being implemented in 339 mandals, 3193 GPs across 22 districts covering 6.2 lakh PoP households (only SC & ST community) with the support of around 8000 Community Activists. Baseline information of all the identified households had already been collected and made available in web. Based on the baseline data, households were categorized and also a set of preferred livelihood options were generated by the software itself to ease the work of PoP CA and the CBOs. In order to facilitate the implementation of livelihood projects for around 46082 households, an
exclusive PoP fund to the tune of Rs.46 crores was released at the rate of 4-7 household per PoP CA throughout the state. As on date, 99% of the finalized Household livelihood projects are implemented across the state and utilization certificates are made available in web. To facilitate the land leasing activity for 15830 landless and the dry land- owned-PoP households, an exclusive land lease fund to the tune of Rs.15.83 crores was released and 87% of is released grounded. For the year 2011-12, the strategy is expanded to 156 new mandals across the 22 districts covering additional 798 GPs. A mobile application is being piloted in 3 mandals for capturing baseline data updatations.

2.4.5 Community Managed Sustainable Agriculture (CMSA)

Community Managed Sustainable Agriculture is meant to support the poor farmers to adopt sustainable agriculture practices to reduce the costs of cultivation and to increase their net incomes by sustainable agriculture based livelihood programmes. CMSA is now implementing in 2011-12 in 8556 villages in 550 mandals of 22 districts, in 28 lakh acres with 11.79 lakh farmers. The Flagship programmes identified under CMSA during 2010-11 are POP Strategy, 36 X 36 models and SRI Paddy. With CMSA practices, the savings varied from Rs.1,000 in case of Paddy to Rs.16,000/- in case of Chillies by which additional incomes to farmers range from Rs.5,000 to Rs.10,000 per Acre. POP strategy facilitates the land lease to the landless labourers and promotes CMSA practices in these lands. SRI system of paddy is followed in 0.25 Acre and 36 X 36 model or 7 tire model or poly crops in the remaining 0.25 Acres to earn a net income of Rs.50,000/-. About 4690 PoP families have adopted this strategy. Apart from this, more than 60,000 of implemented 36*36 models have been grounded benefitting 60,000 families with household nutritional security.

2.4.6. Livestock and Poultry Development

Livestock and Poultry Development as project of Dairy Development was started for ensuring remunerative price to milk through CBOs managing Bulk Milk Cooling Units and Village milk procurement centers in two mandals (Yellareddy of Nizamabad and Addakal of Mahaboodnagar) In the two districts during 2006-07, the has programme reached a high of 210 BMCUs procuring milk from more than
1,51,000 suppliers of 4225 Village Milk procurement centers by the end of February 2012. During the FY 2010-11 the IKP-managed BMCUs have procured a minimum of 1,84,091 LPD(April2010) and a maximum of 2,58,623 LPD(Dec 2010) and the cumulative milk procured from April 2010 to March 2011 is 8,08,53,293 liters, valued at Rs. 19,405 lakhs (Rs.194.05 Crores) (average price of Rs. 24/- per liter). Another 20 BMCUs in Chittoor and West Godavari districts are expected to commence milk procurement activity from March 2012. The process of ensuring Minimum Support Price to milk has now gained momentum and the focus of LPD unit has changed to strengthen the backward areas with dairying. To enhance the production and productivity, it is decided to strengthen certain activities like Perennial Green Fodder Production (APBN Fodder nurseries in 189 mandals), supply of quality concentrate feed, proper breeding services and animal health promotion. The rearing of milching animals and small ruminants is in progress in PoP mandals with due stress on the family incomes of SC and ST members in particular.

2.4.7 State Milk Mission

With an intension to double the Milk Production by 2014-15, the Government of Andhra Pradesh has launched State Milk Mission with an outlay of Rs.5332 crores to be spent in 4 years starting from 2011-12. The scheme envisages the rearing of Milching Animals in group mode, i.e Mini Dairy model which is called PaalaPragathiKendram (PPK). Each eligible SHG group is eligible for Rs.3 lakhs loan. The bank linkage will be facilitated to take up community dairy farming with 8 milching animals housed under a single shelter. They will grow Perennial fodder in 1.25 acres land adjacent to the cattle shed and milking will be done with the help of Hand operated milking machine. The fodder will be conserved by using power operated chaff cutter. The SHG members can engage the services of one or two persons in the village or they can themselves entrust the work to one or two members and all the others can involve in their own works. The Mission has been launched by the Hon’ble Chief Minister of Andhra Pradesh on 17-01-2012 in Chinna Gottimukkala village of Shivampeta mandal in Medak district. And so far 9 PPKs have been helped in Anantapur and Medak districts and a total of 748 SHGs have come forward to establish PPKs by the end of March 2012.
2.4.8 Community Marketing

The Community Marketing strategy of the project is to enable the small, marginal farmers and NTFP collectors to obtain the best price for their agricultural commodities and forest produce. The marketing interventions through IKP and VOs are being promoted mainly to eliminate the unfair trade practices and, to increase the bargaining power of small and marginal farmers in rural areas and also to generate employment/income to the VOs. The VOs have successfully implemented village level collective marketing of Paddy, Maize, Neem, Red gram, Cashew, and NTFP besides agricultural inputs etc. The marketing interventions of IKP have registered a significant increase during this financial year with pick up in paddy procurement activity. Details of the marketing intervention during last seven years and the current year are furnished in the Table 2.2 and Fig.2.5.

Table 2.2
An Overview of Marketing Intervention

<table>
<thead>
<tr>
<th>Year</th>
<th>No of MMS Involved</th>
<th>No of VOs Involved</th>
<th>No of Families Covered</th>
<th>No of Commodities</th>
<th>Handled Volume (lakh Quintals)</th>
<th>Turnover (Rs. Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006-07</td>
<td>533</td>
<td>783</td>
<td>101790</td>
<td>81</td>
<td>18.25</td>
<td>126.38</td>
</tr>
<tr>
<td>2007-08</td>
<td>1036</td>
<td>2071</td>
<td>301172</td>
<td>79</td>
<td>47.3</td>
<td>320.15</td>
</tr>
<tr>
<td>2008-09</td>
<td>845</td>
<td>1662</td>
<td>216792</td>
<td>65</td>
<td>59.3</td>
<td>492.16</td>
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<tr>
<td>2009-10</td>
<td>835</td>
<td>1443</td>
<td>279306</td>
<td>67</td>
<td>65.6</td>
<td>611.24</td>
</tr>
<tr>
<td>2010-11</td>
<td>839</td>
<td>1341</td>
<td>130120</td>
<td>65</td>
<td>40.78</td>
<td>418.87</td>
</tr>
<tr>
<td>2011-12</td>
<td>797</td>
<td>1896</td>
<td>456759</td>
<td>14</td>
<td>230.48</td>
<td>2421.00</td>
</tr>
</tbody>
</table>

Source: www.rd.ap.gov.in/IKPNew.htm

Various marketing initiatives are taken up by SERP among them Paddy procurement is predominant in many districts. In the current financial year, up to February 2012, the VOs have procured a total of 230.48 lakh quintals of agriculture produce worth Rs. 2421.00 Crores.
2.4.9 Employment Generation & Marketing Mission (EGMM)

Employment Generation & Marketing Mission (EGMM) was set up to address the needs of the next generation of the large network of SHGs created and nurtured by JKP. It aims at creating employment/employability for the rural/tribal underprivileged youth. It works in a public-private partnership mode to identify, train and place the youth in entry level corporate jobs in hospitals, retail, sales, tourism, banking, rural BPOs, manufacturing, textiles and construction sectors. The total number of jobs created up to 2010-11 is 27,4214. The government of Andhra Pradesh has done an extensive employment survey in the rural areas across the state. It was planned to develop a database of the rural employed youth for assessing the training needs, work interests and thereby provide employment/employability for the rural youth. EGMM has imparted training for 89,960 rural unemployed youth during the current financial year up to the end of February 2012 and of them 74,197 are placed in various jobs and vocations.
2.5 Human Development value chain

Under Social and Human Development value chain (Addressing Millennium Goals), social action for gender equity, recognizing the people with disabilities among the poorest of the poor, Health & Nutrition intervention, quality education through community participation as inter-generational poverty alleviation strategy are covered.

2.5.1 Gender

The Gender strategy envisages the poor women to be able to access and control over assets, incomes and, all services available at the village. Gender programme helps preventing discrimination against girl child and helps in tackling domestic violence and helps to increase their understanding of intra family equity issues and the decision making abilities and free mobility and then building a safe environment for the girls and women. Under this component, 870 Mandal Level Social Action Committees are formed with the membership of 8700 members. The Community Managed Family Counseling Centers run by SHG women are 609. The Number of Village Organization Social Action Committees formed up to February 2012 are 13,438 with a membership of 130826. Women are actively mobilized into V.O. Social Action Committees (VOSACs) in the villages to work on the social agenda and gender discrimination cases. The number of cases dealt with by these committees and family counseling centers together are 35,249 and number of cases resolved are 25,116 up to February 2012. SERP is playing an important role to prevent infanticide by organizing women into Self Help Groups.

2.5.2 Inclusive development of people with disabilities (PWDs)

Inclusive development of people with disabilities (PWDs) is one of the critical components of SERP’s interventions, focusing on enhancing livelihood, functioning, and community integration of PWDs and their families. The disability interventions of IKP have enabled more than 3.25 lakhs persons with disabilities in the rural areas to be organized and develop their own CBOs. The intensive activities are being carried out in 813 mandals. Around 3,25,341 persons with disabilities (PWDs) are organized into 35,151 exclusive SHGs and also formed into 250 MVS and 3 ZillaSamakhyasins the State. PWDs are given an assistance of Rs.195.82 crores through CIF, Bank Loans
and Revolving Fund for improving their Livelihood resources. Further, Provision of Assessment of the programme, the treatment and Rehabilitation services were made through community managed interventions through 88 neighborhood centers. 7984 Surgical Corrections were carried out and 38,408 PWDs were issued assisting devices at no cost to them in the programme mandals. Through Software for Assessment of Disability for Access Rehabilitation and Empowerment (SADAREM) all the Persons with Disabilities shall be assessed a fresh recording the percentage of disability and all the existing Disability Certificates shall be replaced by reassessing of the persons with disabilities by the concerned Dist. Medical Boards. So far 9.78 Lakhs PWDs are assessed against the target of 11.55 lakhs. Under JanasreeBheema Yojana (JBY) 2,68,109 are covered, 6094 Srama Shakti Sanghams are formed, exclusively for PwDs under MGNREGS. The Centre for Person with Disability Livelihoods (CPDL) provided 1436 placements in the Public Sector as against the target of 2492 trained.

2.5.3 Health and Nutrition

The major goal of the Health & Nutrition strategy under the APRPRP is to operate in a convergent mode with the line departments by looking at gaps in the existing public health & nutrition services that are provided by the line departments. It is being implemented in 299 pilot mandals covering 6336 Village organizations of the state. The extensive health and nutrition strategies being adopted across 299 mandals include fixed schedule for regular capacity building of stake holders at mandal and district levels, institutionalization of the fixed Nutrition and Health Days (NH days) in convergence with line departments and regular health savings by 2.83 lakhs members in 47752 SHGs with a target of Rs.5.5 crores as safety nets for health emergencies. The intensive health and nutrition strategies focus on intensive health CRP strategy. 600 best practitioners from the pilot mandals are working as health CRPs. From February 2007, the health CRP strategy is implemented in 4201 Nutrition cum day care centers. The impact of pre-natal and neonatal outcomes among the members who attended the Nutrition cum day care centers shows 94 per cent of safe deliveries and no low weight babies were born. No maternal, infant & neonatal deaths took place happened in 17000 deliveries among the members enrolled at the 4201 nutrition centers.
2.5.4 Community Managed Education Services (CMES)

Under the Community Managed Education Services (CMES) Unit, in Early Childhood Education (ECE) centres, presently 1896 centres are functioning in 84 mandals in 15 districts with enrolment of 32232 children. Trainings for ECE instructors and Cluster Coordinators are being conducted in 3 districts presently. A review of the DRCs has been done at SRCs in the last two weeks. Quality Improvement Programme has been completed and project came to an end on 31st of December 2011. Mandal Samakhya Bank accounts are being opened in Nodal banks for enabling the transfer of salaries of ECE instructors and CCs directly to their bank accounts. This would ensure timely payments of salaries to ECE staff. Microsoft is developing an application using hand held device which would be used for tracking the Student attendance and performance which also acts as a decision support system for the field staff.

2.5.5 Accessing Social Safety Nets and Entitlements

To cover the SHG member’s access to Social Safety nets entitlements were designed through Dr. YSR Abhaya Hastham, AABY and Social Security Pensions. The Government of Andhra Pradesh have introduced pension scheme for the SHG women to provide income security in their old age and social security to all women SHG members to enable them to lead secure life with dignity in old age. This scheme is visualized for the women of the SHGs and women over and above the age of 18 in rural and urban areas are to be provided social security in their old age also. This scheme envisages contribution of Rs. 1 per day into her pension account. The contribution of the member the co-contribution of the Government are periodically transferred to LIC of India for investing diligently for securing better returns on the investment. The corpus thus generated till the age of 60 years will be used for giving monthly pension of Rs. 500/- with a maximum of Rs. 2200/- per month. It also covers life insurance for the women who are enrolled under the scheme, in addition to the monthly pension between the age group 18 to 59 years under JBY scheme. 48.70 lakhs SHG members are enrolled into Dr. YSR Abhaya Hastham scheme and an amount of Rs. 309.67 Crores for the year 2009-10 and Rs. 152.00 Crores towards Government Co-contribution for the year 2010-11, and Rs. 150 Crores for the year 2011-12 has been transferred to LIC of India towards members contribution. Further
143 Crores for 2009-10, Rs. 69.53 Crores for 2010-11, and Rs. 103.64 Crores for 2011-12 (policy year) were paid to LIC towards Government Co-contribution. 4.24 lakh members were sanctioned pension under the scheme with a benefit of monthly pension of Rs. 500.

2.5.6 Aam Aadmi Bima Yojana

Under Aam Aadmi Bima Yojana 52 lakh landless agricultural labourers are provided insurance cover and 39 lakh of the SHG women are covered under Janashree Bima Yojana (JBY). The Zilla Samakhyaas have verified the policy data and the settlement of the claims has commenced.

2.5.7 National Pension System-Lite “SWAVALAMBANA” Scheme

National Pension System-Lite “SWAVALAMBANA” Scheme: SERP has enrolled 0.60 lakh SHG women and their family member under the scheme. Under Loan Insurance Scheme, SERP has entered into MoU with India First Life Insurance Company to provide life insurance cover to the SHG members to provide risk cover to the extent of loan amount availed from Banks. Credit Linked Loan Insurance Scheme was started in three districts on pilot basis.

2.5.8 Social Security Pensions

Government is distributing Social Security Pensions through MPDOs and banks (through smart cards) to Old age persons, Weavers, Widows, Toddy toppers and the disabled Persons. During the current financial year, up to February 2012, Rs.1706.65 crores was distributed to 69.76 lakh pensioners.
2.5.9 Project Expenditure

Year-wise Expenditure of the project from 2003-04 to February 2012 are given in Table 2.3.

Table 2.3
Component-wise Expenditure (Rs. in Crores)

<table>
<thead>
<tr>
<th>Year</th>
<th>Institutional and Human Capacity Building</th>
<th>Community Investment Fund (Rs in lakhs)</th>
<th>Project Management</th>
<th>SPP</th>
<th>SPD</th>
<th>SERP Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 2003-04</td>
<td>90.77</td>
<td>232.84</td>
<td>38.32</td>
<td>0.02</td>
<td>0.41</td>
<td>362.36</td>
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<td>2004-05</td>
<td>77.49</td>
<td>221.35</td>
<td>22.61</td>
<td>0.12</td>
<td>0.9</td>
<td>321.66</td>
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<tr>
<td>2005-06</td>
<td>84.11</td>
<td>165.93</td>
<td>22.44</td>
<td>0.15</td>
<td>3.33</td>
<td>275.96</td>
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<td>2006-07</td>
<td>125.85</td>
<td>135.68</td>
<td>23.81</td>
<td>0</td>
<td>6.23</td>
<td>291.57</td>
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<tr>
<td>2007-08</td>
<td>91.13</td>
<td>50.84</td>
<td>21.15</td>
<td>0.07</td>
<td>4.41</td>
<td>167.60</td>
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<td>2008-09</td>
<td>102.51</td>
<td>79.7</td>
<td>26.99</td>
<td>0</td>
<td>2.33</td>
<td>211.53</td>
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<tr>
<td>2009-10</td>
<td>141.27</td>
<td>28.16</td>
<td>31.45</td>
<td>0.01</td>
<td>4.22</td>
<td>205.41</td>
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<tr>
<td>2010-11</td>
<td>161.82</td>
<td>49.96</td>
<td>35.48</td>
<td>0</td>
<td>0</td>
<td>247.27</td>
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<tr>
<td>2011-12 (Jan 2012)</td>
<td>164.62</td>
<td>134.63</td>
<td>75.77</td>
<td>0</td>
<td>0</td>
<td>375.01</td>
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<tr>
<td>Total</td>
<td><strong>1046.19</strong></td>
<td><strong>1099.09</strong></td>
<td><strong>298.24</strong></td>
<td><strong>0.37</strong></td>
<td><strong>21.32</strong></td>
<td><strong>2465.20</strong></td>
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</table>

Cumulatively, the total expenditure of APDPIP and APRPRP excluding APSWREIS up to January, 2012 (provisional) is Rs.2465.20 crores.

52.5.10 APRIGP Expenditure

Under APRIGP, an amount of Rs.99.29 crores was spent up to February 2012.

Fig.2.6 Component-wise Expenditure (Rs. in Crores)
SUMMARY

Indira Kranthi Patham is implemented by the Society for Elimination of Rural Poverty (SERP), an autonomous Society registered under the Public Societies Act. The Poverty elimination through an empowerment process of the rural poor is carried on by building and nurturing self help groups (SHGs) of women and their federations. In this programme, only women are permitted to become members. IKP was introduced more than a decade ago during the statewide rural women’s self-help movement. The focus is on deepening the empowerment process, and providing an institutional structure and developing a framework for sustaining it for comprehensive poverty eradication. The IKP facilitated Rs.6208.67 crores of Bank Loans to 2,74,154 SHGs up to the end of February 2012 and 65 per cent of the respondents received revolving fund from banks to start income generating activities. More than 28 per cent of the respondents used the revolving fund for children’s educational purposes. Around 63 per cent of the respondents have no agriculture land and 100 respondents (25%) are engaged growing Bengal gram and Tobacco. It is astonishing to note that 98 per cent of the respondents opined that no amount is given to the handicapped children and 88 per cent of the respondents are not given the old age pensions.