CHAPTER-II

Implementation of SHGs (IKP) Programme in Andhra Pradesh...
The activities of DWCRA and Velugu were integrated under a programme called Indira Kranthi Patham. The basic objective of this integration is to implement various programmes for strengthening of self-help Groups with similar implementation strategy. The new scheme Indira Kranti Patham (IKP) had been designed by clubbing Women Empowerment with Poverty Alleviation.

Indira Kranthi Patham (IKP) is a statewide poverty reduction project to enable the rural poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor households in the state with a special focus on the 30 lakh poorest of the poor households. It is implemented by Society for Elimination of Rural Poverty (SERP), Dept of Rural Development, Government of AP. SERP is an autonomous society registered under the Societies Act, and implements the project through District Rural Development Agencies (DRDAs) at the District level. The Chief Minister of Andhra Pradesh is the Chairperson of the Society. IKP builds on more than a decade long, statewide rural women’s self-help movement. The focus is on deepening the process, 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.

It works with 9,83,650 Self Help Groups federated into 37,812 Village Organizations (VO) and 1,222 Mandal Samakhyas (MS). The project mandate is to build strong institutions of the poor and enhance their livelihood opportunities so that the vulnerabilities of the poor are reduced. Community
Investment Fund (CIF) is the major component of the project, which is provided to the SHGs/ VOs/ MSs to support wide range of activities for socioeconomic empowerment of the Poor.

**IKP seeks to:**

- Build strong institutions of poor - women’s' SHGs and their federations
- Support the poor in improving their livelihoods and quality of life
- Enable the institutions to be self-reliant – financially and in management
- To reduce the incidence of girl child labour by improving access to education for them
- Support to persons with disability through formation of their sanghams (groups) and improving their livelihoods
- Network these institutions with financial institutions, markets, and other support institutions
- Orient line departments and PRIs to function in a pro-poor manner
- Convergence of all anti-poverty, policies and programmes from state to village level.

The self-managed grassroots level institutions and federations of poor rural women are the key ingredient for:

- local level capital formation;
- developing the skill base of the poor through intensive training; and
- promoting grassroots leadership of the poor, particularly women.

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15 2nd Additional Financing (Credit) To Andhra Pradesh Rural Poverty Reduction Project, Comprehensive manual on CRP strategy, Society for Elimination of Rural Poverty September 2009, p.12.
Activities / Programmes of under IKP

Indira Kranthi Patham is a synthesis of several activities and programmes. The most important among them are as follows.\textsuperscript{16}

1. Institutional and Human Capacity Building
2. Gender Strategy
3. Abhaya Hastham (Indira Kranthi Patham Pension and Insurance Scheme for SHG Women)
4. Marketing interventions by Village Organizations of Indira Kranthi Patham (IKP)
5. Educational Programme
6. Employment Generation and Marketing Mission
7. Community Managed Sustainable Agriculture (CIMSA)
8. Disability Component
9. Health and Nutrition Interventions under Indira Kranthi Patham (IKP)
10. Bank Linkage under IKP
11. Food Security Under Indira Kranthi Patham (IKP)
12. Land Allotment under IKP Purchase- Journey of poor women from, laborers to farmers

1. Institutional and Human Capacity Building

Sustainable development process depends on the active participation of the marginalized and other sections of the society. Community participation and community ownership has resulted in emergence of strong, sustainable and member controlled institutions of the poor. In the

\textsuperscript{16} E-Sandesham, News Letter, January, 2009, Society for Elimination of Rural Poverty, p.2
process of promotion of member owned, member managed and member controlled institutions of Poorest of the Poor/Poor, SERP has adopted new strategies viz., transferring the power and funds to Mandal Samakhyas, preparation of Micro Credit plans for utilization of their own and outside funds including CIF and Bank credit and ensuring effective communication by having direct interactions with communities through Video conferences and sending all circulars and instructions both to DPMU and MSs directly in the local language. Also more emphasis was given to develop a cadre of social capital, who shall act as a sensitive support mechanism for people's institutions and for strengthening of CBOs. The strategies followed to achieve the goals and the status is as follows:

**Strategies and status of Key Indicators**

1. **Promotion of CBOs viz., SHGs, VOs & MSs:**

   The IKP programme has given major thrust on saturation of new group formation and facilitated DPMU's to focus on the coverage of Poorest of the Poor (PoP) into SHG fold through different strategies viz., developing the list of PoP along with their names, characteristics and reasons for not coming into groups, establishment of Poorest of the poor Fund in every Mandal Samakhyya, adopting context specific strategies.

   To bring all the PoP and poor families into SHG fold, the districts have collected data and adopted different strategies. Some districts have conducted special campaigns and drives and some have adopted Community Resource Persons (CRP- External) strategy. As a result of this
targeted approach, 98.00 per cent of PoP/Poor in the project Mandals have come into the SHG fold. Following table gives the details of coverage of POP and Poor Households.

Table-2.1
Coverage of PoP/ Poor Households under IKP in Andhra Pradesh

<table>
<thead>
<tr>
<th>PoP/Poor HH identified as per PIP</th>
<th>PoP and poor households as projected upto Dec, 2010</th>
<th>Covered</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>75,59,447</td>
<td>79,41,190</td>
<td>77,92,471</td>
<td>98.00</td>
</tr>
</tbody>
</table>

Source: Society for Elimination of Rural Poverty, Hyderabad.

1.1 SHGs

As of December, 2011, 9, 83,650 SHGs with a membership of 1, 01, 89,939 are existing in the state. Active participation of communities accelerated the process of formation of new groups and strengthening of both new and existing SHGs. All districts have adopted CRP strategy for social mobilization, revival of the defunct groups and strengthen of the existing groups. During the reporting period in majority of the districts, third model Mandal in every Area Coordinator cluster was taken up for strengthening of SHGs through External CRP strategy. The Village Organizations have taken the responsibility of implementation of the follow-up action plan given by CRPs, promotion of new groups and revival of the defunct groups.

1.2. Village Organizations

The Village Organizations have been formed in almost all the villages. To accelerate the VO formation process, the districts have adopted different strategies viz., conducting exposure visits, taking SHG members to Mandal Samakhya meetings to know the experiences of other SHGs
where VOs have been formed and initiated different activities. Due to the concerted efforts of the project staff 37812 VOs have been promoted so far in the project. Of these VOs, 35165 VOs i.e. 93% have been registered under 1995 APMACS Act. At present the major focus was given to the enrollment of all existing SHGs into VOs and formation of new VOs where VOs having more than 20 SHGs as members. The IKP project staff adopted the following steps while forming VOs 17:

- Orientation to all the SHGs in the village
- Conducting general body meetings
- Selection and nomination of SHG representatives to VOs by all SHGs
- Orientation to Executive committee members on their roles and responsibilities and selection of VO office bearers
- Selection of VO office bearers
- Formation and training to sub-committees

### 1.3 Mandal Samakhyas

Mandal Samakhyas are formed in all the Mandals. So far 1, 222 Mandal Samakhyas have been promoted in the project and of these, 1, 210 MSs i.e. 99% are registered as federation of MACs under AP MACS Act of 1995. All VOs in the Mandal have enrolled in the MS. MS meetings are streamlined and being conducted systematically. The Mandal Samakhyas are conducting fortnightly meetings and are reviewing the performance of member VOs and staff regularly. Functional Committees are formed and they

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17 [http://www.serp.ap.gov.in/SHG/projdocs.jsp](http://www.serp.ap.gov.in/SHG/projdocs.jsp)
are playing a major role in improving the efficiency of the MSs. Apart from Women Mandal Samakhyas, separate Mandal Samakhyas viz., Mandal Vikalangula Samakhyas (Disabled Federations) Chenchu, Fishermen Samakhyas were promoted for addressing the needs of most disadvantaged groups.

1.4 Zilla Samakhya

In order to consolidate the efforts of SHGs, VOs, and MSs and to address higher level of Socio and Economic issues of the poorest of the poor, the CBOs have felt the need of Zilla Samakhya. Discussions were held at SHG, VO and MS levels. The member education process has been completed before the formation of Zilla Samakhya. Prior to conducting elections, an intensive training was given to all MS representatives on the roles and responsibilities of office bearers, Sub-committees and Executive committee. The elections were held in most democratic and transparent process and ensured that MS EC members elect majority of the office bearers from SC and ST and minority communities. The Zilla Samakhya works as a forum of POP/Poor to influence the decision making process and advocates pro-poor policies on behalf of the poor. ZS plays a major role in developing poor oriented policies and implementation strategies. The Zilla Samakhya works as a pressure group and bring accountability among Government authorities in the implementation of all anti-poverty programs of the Government. The district Samakhya acts as a mentor to strengthen its member MSs. Zilla Samakhyas were formed in all 22
The table 2.2 gives a clear picture of achievements under Institutional building activity.

<table>
<thead>
<tr>
<th>S. No</th>
<th>District</th>
<th>No. of Zilla Samakhyas</th>
<th>No. of Mandal Samakhyas</th>
<th>No. of VO's</th>
<th>No. of SHG Groups</th>
<th>No. of SHG Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Adilabad</td>
<td>1</td>
<td>59</td>
<td>1,590</td>
<td>31,994</td>
<td>367,616</td>
</tr>
<tr>
<td>2</td>
<td>Anantapur</td>
<td>1</td>
<td>70</td>
<td>2,559</td>
<td>48,433</td>
<td>473,771</td>
</tr>
<tr>
<td>3</td>
<td>Chittoor</td>
<td>1</td>
<td>74</td>
<td>1,943</td>
<td>57,358</td>
<td>589,174</td>
</tr>
<tr>
<td>4</td>
<td>East Godavari</td>
<td>1</td>
<td>67</td>
<td>1,948</td>
<td>79,312</td>
<td>767,614</td>
</tr>
<tr>
<td>5</td>
<td>Guntur</td>
<td>1</td>
<td>69</td>
<td>1,630</td>
<td>51,584</td>
<td>493,266</td>
</tr>
<tr>
<td>6</td>
<td>Kadapa</td>
<td>1</td>
<td>57</td>
<td>1,346</td>
<td>33,633</td>
<td>312,573</td>
</tr>
<tr>
<td>7</td>
<td>Karimnagar</td>
<td>1</td>
<td>63</td>
<td>1,917</td>
<td>50,679</td>
<td>574,293</td>
</tr>
<tr>
<td>8</td>
<td>Khammam</td>
<td>1</td>
<td>53</td>
<td>2,223</td>
<td>46,889</td>
<td>446,988</td>
</tr>
<tr>
<td>9</td>
<td>Krishna</td>
<td>1</td>
<td>55</td>
<td>1,913</td>
<td>54,204</td>
<td>523,779</td>
</tr>
<tr>
<td>10</td>
<td>Kurnool</td>
<td>1</td>
<td>59</td>
<td>1,646</td>
<td>38,632</td>
<td>405,110</td>
</tr>
<tr>
<td>11</td>
<td>Mahabubnagar</td>
<td>1</td>
<td>68</td>
<td>2,294</td>
<td>42,093</td>
<td>499,933</td>
</tr>
<tr>
<td>12</td>
<td>Medak</td>
<td>1</td>
<td>51</td>
<td>1,457</td>
<td>37,286</td>
<td>418,628</td>
</tr>
<tr>
<td>13</td>
<td>Nalgonda</td>
<td>1</td>
<td>63</td>
<td>1,827</td>
<td>50,006</td>
<td>526,238</td>
</tr>
<tr>
<td>14</td>
<td>Nellore</td>
<td>1</td>
<td>50</td>
<td>1,383</td>
<td>34,334</td>
<td>330,828</td>
</tr>
<tr>
<td>15</td>
<td>Nizamabad</td>
<td>1</td>
<td>40</td>
<td>1,043</td>
<td>34,998</td>
<td>369,946</td>
</tr>
<tr>
<td>16</td>
<td>Prakasam</td>
<td>1</td>
<td>60</td>
<td>1,867</td>
<td>41,563</td>
<td>401,712</td>
</tr>
<tr>
<td>17</td>
<td>Ranga Reddy</td>
<td>1</td>
<td>35</td>
<td>1,154</td>
<td>28,571</td>
<td>304,011</td>
</tr>
<tr>
<td>18</td>
<td>Srikakulam</td>
<td>1</td>
<td>43</td>
<td>1,154</td>
<td>38,656</td>
<td>435,400</td>
</tr>
<tr>
<td>19</td>
<td>Visakhapatnam</td>
<td>1</td>
<td>42</td>
<td>1,774</td>
<td>47,151</td>
<td>499,912</td>
</tr>
<tr>
<td>20</td>
<td>Vizianagaram</td>
<td>1</td>
<td>38</td>
<td>1,246</td>
<td>31,413</td>
<td>361,907</td>
</tr>
<tr>
<td>21</td>
<td>Warangal</td>
<td>1</td>
<td>52</td>
<td>2,042</td>
<td>47,692</td>
<td>538,507</td>
</tr>
<tr>
<td>22</td>
<td>West Godavari</td>
<td>1</td>
<td>54</td>
<td>1,856</td>
<td>57,169</td>
<td>548,732</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>23</strong></td>
<td><strong>1222</strong></td>
<td><strong>37812</strong></td>
<td><strong>983650</strong></td>
<td><strong>10189939</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: SERP, Hyderabad

As per the table 2.2 there is one Zilla Samakhya in each district of the state. In case of Mandal Samakhyas Chittoor district tops the list with 74 MSs. It is immediately followed with Anantapur and Guntur districts with 70 and 69 MSs. Least number of Mandal Samakhyas (35) are formed in Rangareddy district. In case of Village Organisations Anantapur district

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stood at the top of ladder with 2,559 VOs and Nizamabad stood at the lowest rung of the ladder with 1043 VOs. The average number of Vos for each Mandal Samakhya is highest (42.24) in Visakhapatnam district and it is followed by Khammam (41.94) and Warangal (39.27) district in second and third places respectively. On the other hand the average number of Vos for each Mandal Samakhya is lowest (23.61) in Kadapa district and it is immediately followed by Guntur (23.62) district. In case of SHGs formed in the state, there are wider variations across the districts. In East Godavari there 79,312 SHGs which is the highest figure for a district in the state as well as country. The number SHGs in Rangareddy district is sharply fall down to 28,571, which is the lowest figure in the state. With regard to SHG membership also East Godavari tops the list with 767,614 membership. It is followed by Karimnagar with 574,293 membership. The average membership for each SHG is more than 10 members in 13 districts of the state. In the remaining 10 districts the average membership is less than 10. At state level the average membership is 10.36 members for each SHG. The variations across the state can be attributed to variations in total population and women population in a particular district. Even though the Scheduled Tribe population and literacy level of Scheduled Tribe women is high in west-godavari district, it is in 4th rank in the coverage of women beneficiaries under SHGs in the state.
1.5 Capacity Building Strategy

The Capacity building of SHGs, VOs and MSs has become the prime agenda of the IKP project. As part of transferring power and funds to MSs, the project has decided and facilitated MSs to assess the performance of SHGs, VOs and MSs and prepare detailed action plans and training calendars. This has provided clarity and direction to all CBOs about their future activities. With the enhanced awareness on the role of staff and different stakeholders, they are able effectively assign tasks to the staff and review their performance. After observing the impact of implementation of CRP strategy in various components, the project has changed its capacity building strategy from staff centric to CRP centric strategy. During the reporting period, the capacity building responsibility was given to CRPs. CRPs were developed to provide inputs at various level viz., SHG, VO and MS level.  

- Trained 425 APMs and ACs and 99 ACs and APMS on CBOs bye-laws and APMACTs and audit respectively.
- Completed trainings to all 110 ZS Office Bearers, all MS Office Bearers and Executive Committee members of 1098 MSs, Office Bearers and Executive members of 5,442 VOs and all members of 1,29,708 SHGs.
- Trained 80 Audit CRPs, 75 Senior CRPs and 200 Marketing CRPs on APMACTs act.

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Developed a simple software with support of TCS for capturing the status of accomplishment of legal compliances and office bearers of SHGs, VO, MSs and ZSs.

Preparation of a training film on Legal Compliances is on progress.

1.6. Collaboration with NGOs

To provide continuous support to the CBOs and to make use of the available resources, SERP has out sourced the capacity building activities to the Local NGOs and individuals. Micro Save and APMAS have entered an MOU with SERP to provide intensive capacity building support in the selected Mandals. Likewise COE, CDF, outreach and few individuals are providing capacity building support to the districts in different sectors such as Micro finance, Book keeping, Institutional building( at MS and DS level) and Midterm review studies.

A study has been conducted with support of Micro Save in 5 mandals to understand the savings pattern of SHG members in other savings sources/institutions, major areas for credit requirement and opinion of members on introduction of other savings products at CBO level and prepared different savings products.

2. Gender Strategy

The Gender Strategy envisages that poor and the poorest of the poor women are able to achieve poverty alleviation through their self managed institutions by accessing and controlling assets, incomes, natural resources, all services available at village and individual level.
2.1 Introducing a Social Agenda to SHGs

SHG women have worked out a model agenda for the SHGs based on their past experiences with grassroots organizations, which emphasizes the gender aspect. The agenda is described below. Through a regular monitoring of the agenda, issues would come from SHG member to SHG for discussion and members would counsel the family. When the case is not solved, it would go to the Village Organisation and from there to the Mandal Samakya Social Action Committee and to Zilla Action Committee. The table 2.3 depicts the model of social agenda of SHGs.

<table>
<thead>
<tr>
<th>Table-2.3 Model Social Agenda for SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zero tolerance of violence</td>
</tr>
<tr>
<td>Self Awareness on reproductive health aspects</td>
</tr>
<tr>
<td>No Child marriages</td>
</tr>
<tr>
<td>No trafficking of girls in villages</td>
</tr>
<tr>
<td>Eradicating consumption of liquor</td>
</tr>
<tr>
<td>Protecting and developing common lands</td>
</tr>
</tbody>
</table>

Source: SERP, Hyderabad

2.2 Women Against AH Forms of Violence

SACs have also gain recognition from the system and working closely with the police and judicial officers. Various studies makes it clear that the women leaders had gained enormous self confidence. The results became visible, number of violence cases taken up and resolved effectively increased. The table 2.4 gives the clear picture of Status of Social Action Committees in Andhra Pradesh.
Table-2.4
Status of Social Action Committees and its functioning as on June 2011

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name of the district</th>
<th>Mandal SACs formed</th>
<th>VO SACs formed</th>
<th>FCCs established</th>
<th>Total Cases dealt with</th>
<th>Cases resolved</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Krishna</td>
<td>49</td>
<td>1532</td>
<td>49</td>
<td>4782</td>
<td>3640</td>
</tr>
<tr>
<td>2</td>
<td>Guntur</td>
<td>60</td>
<td>1520</td>
<td>60</td>
<td>1788</td>
<td>1502</td>
</tr>
<tr>
<td>3</td>
<td>West Godavary</td>
<td>45</td>
<td>1728</td>
<td>45</td>
<td>1247</td>
<td>974</td>
</tr>
<tr>
<td>4</td>
<td>Prakasam</td>
<td>56</td>
<td>1700</td>
<td>20</td>
<td>675</td>
<td>622</td>
</tr>
<tr>
<td>5</td>
<td>Rangareddy</td>
<td>14</td>
<td>907</td>
<td>2</td>
<td>332</td>
<td>147</td>
</tr>
<tr>
<td>6</td>
<td>Warangal</td>
<td>12</td>
<td>120</td>
<td>0</td>
<td>1357</td>
<td>579</td>
</tr>
<tr>
<td>7</td>
<td>Mahaboobnagar</td>
<td>20</td>
<td>120</td>
<td>0</td>
<td>179</td>
<td>60</td>
</tr>
<tr>
<td>8</td>
<td>Khammam</td>
<td>22</td>
<td>120</td>
<td>1</td>
<td>554</td>
<td>328</td>
</tr>
<tr>
<td>9</td>
<td>Nalgonda</td>
<td>27</td>
<td>160</td>
<td>8</td>
<td>830</td>
<td>500</td>
</tr>
<tr>
<td>10</td>
<td>Medak</td>
<td>46</td>
<td>1310</td>
<td>46</td>
<td>2407</td>
<td>2245</td>
</tr>
<tr>
<td>11</td>
<td>Ananthapoor</td>
<td>16</td>
<td>153</td>
<td>0</td>
<td>280</td>
<td>100</td>
</tr>
<tr>
<td>12</td>
<td>Chittoor</td>
<td>15</td>
<td>150</td>
<td>0</td>
<td>748</td>
<td>390</td>
</tr>
<tr>
<td>13</td>
<td>Kadapa</td>
<td>10</td>
<td>102</td>
<td>0</td>
<td>162</td>
<td>34</td>
</tr>
<tr>
<td>14</td>
<td>Nizamabad</td>
<td>36</td>
<td>969</td>
<td>0</td>
<td>53</td>
<td>53</td>
</tr>
<tr>
<td>15</td>
<td>Karimnagar</td>
<td>58</td>
<td>0</td>
<td>6</td>
<td>147</td>
<td>120</td>
</tr>
<tr>
<td>16</td>
<td>Vijayanagaram</td>
<td>34</td>
<td>1241</td>
<td>1</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>516</strong></td>
<td><strong>11832</strong></td>
<td><strong>238</strong></td>
<td><strong>15549</strong></td>
<td><strong>11302</strong></td>
</tr>
</tbody>
</table>

Source: SERP, Hyderabad

As per the table 2.4, 516 Mandal Level Social Action Committees (SACs) were formed and 238 Community Managed Family Counseling Centers were setup by these SACs and they dealt with 15549 cases. 600 Gender Community Resource persons from four resource districts (Krishna, Guntur, Prakasam, West Godavary) were provided training to prevent female infanticide to 157413 SHG women and 25052 adolescent girls on Gender and women's rights in 7 other districts. Apart from this in Krishna district 3000 girl children were mobilized into girls groups and were trained in coordination with Women and Child welfare department on personal safety and hygiene. Trainings were given based on the module prepared in simple local vernacular language for the purpose.
The Gender CRPs have recorded at risk families and re providing them counseling and direct financial support from VOs 124 out of school girls are enrolled in schools. Where ever possible, girls are enrolled in Government residential schools and hostels.

Gender CRPs are trying to create awareness during their village visits on "Why we must repay our loans in order to protect the existence, survival and sustainability of STIG women's organizations." 20

3. Abhaya Hastham (Indira Kranthi Patham Pension and Insurance Scheme for SHG Women)

The Government of Andhra Pradesh has undertaken comprehensive eradication of poverty, in rural and urban areas through the Indira Kranthi Patham, a Programme for empowerment of women, through formation, development and strengthening of women SHGs and their federations, covering 1 Crore 25 Lakh women in rural and urban areas. During the last 3 years, Government is also implementing National Rural Employment Guarantee Scheme to secure guaranteed wage employment to the rural poor. As a result of these measures, a large number of women and their families in rural and urban areas are enjoying stable livelihoods, increased incomes and better quality of life. While economic growth at household level is an important pre-condition for expanding the scope of Social Security, no less important is the need for adopting special social security policies. The Government regards social security as one of the important factors in improving quality of life and elimination of poverty.

Abhaya Hastham is a Co-contributory Pension Scheme for the women, above the age group of 18, belonging to the Self Help Groups in Andhra Pradesh. The scheme envisages contribution of Rs.307/- per month by SHG women and Government’s contribution of Rs.30/- per month into her Pension account. The contribution of the member and the co-contribution of the Government is periodically transferred to Life Insurance Corporation 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 amount to each women, on crossing 60 years of age.

Abhaya Hastham offers 3 kinds of benefits to its members, namely 1) Monthly pension on crossing 60 years of age, 2) Death and disability insurance cover including Scholarship to the children of the women, 3) Lump sum transfer of corpus which is accumulated in her account is transferred to the nominee in the event of her death.

Abhaya Hastham offers many more benefits to the women in addition to monthly pension on retirement. The other benefits are (a) death and disability insurance cover in respect of women in the age group of 15 to 59. In the event of her natural death, Rs.30, 000/- is paid to the nominee. In the event of her accidental death, Rs.75, 000/- is paid to her nominee. In the event of permanent disability Rs.75, 000/- is paid to her. In case of partial disability Rs.37, 500/- is paid to her. (b) The member's children studying 9th, 10th, 11th & 12th classes will receive a scholarship of Rs.1,200/- per annum (c) in the event of the death of the subscriber, the available contribution of the subscriber and Government's co-contribution along with accrued earnings on such
contributions will be transferred to the nominee of the subscriber. Govt. of Andhra Pradesh have brought out a Legislation, Andhra Pradesh SHG Women Co-contributory Pension Act 2009. The bill was very recently passed by the Andhra Pradesh State Legislature and Andhra Pradesh State Legislative Council on 10th and 11th February respectively.\textsuperscript{21}

- Government has provided the budget of Rs.365 Crores in the 2009-10 Budget Estimate towards State Government's Co-contribution.
- The Scheme has already been launched at the State Headquarters and also in the Districts by actually distributing cheques of Rs.500/- towards the monthly pension for the SHG women who joined the scheme and attained retirement age. The enrolment of the SHG women of all age groups in to Abhaya has also commenced.
- It is expected that about 1crore 25 Lakh women are likely to join the Scheme. The AP Government has thus earned the distinction of rolling out world's largest co-contributory pension scheme for the poor in the unorganized sector.
- The women members of SHGs feel that Abhaya Hastham will help them lead a dignified life in their old age, enhance their self worth and secure to them greater respect from rest of the society. The SHG women are immensely thankful to the Government for the remarkable transformation Abhaya Hastham brings into their lives.

The table 2.5 gives a clear picture of coverage under YSR Abhaya Hastham in the state.

\textsuperscript{21} 2nd Additional Financing (Credit) To “Andhra Pradesh Rural Poverty Reduction Project” Project Implementation Plan, Society for Elimination of Rural Poverty, September 2009 , 103.
Table- 2.5

<table>
<thead>
<tr>
<th>S.No.</th>
<th>District Name</th>
<th>No of Lives covered</th>
<th>NO of children identified</th>
<th>% of Children identified</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>YSR ABH</td>
<td>YSR ABH</td>
<td>YSR ABH</td>
</tr>
<tr>
<td>1</td>
<td>Warangal</td>
<td>249563</td>
<td>62595</td>
<td>25.08</td>
</tr>
<tr>
<td>2</td>
<td>Karimnagar</td>
<td>195046</td>
<td>36819</td>
<td>18.88</td>
</tr>
<tr>
<td>3</td>
<td>Nizamabad</td>
<td>149781</td>
<td>30197</td>
<td>20.16</td>
</tr>
<tr>
<td>4</td>
<td>Y.S.R(Kadapa)</td>
<td>98339</td>
<td>19306</td>
<td>19.63</td>
</tr>
<tr>
<td>5</td>
<td>Anantapur</td>
<td>136971</td>
<td>21123</td>
<td>15.42</td>
</tr>
<tr>
<td>6</td>
<td>Srikakulam</td>
<td>172833</td>
<td>33103</td>
<td>19.15</td>
</tr>
<tr>
<td>7</td>
<td>Nalgonda</td>
<td>117244</td>
<td>20384</td>
<td>17.39</td>
</tr>
<tr>
<td>8</td>
<td>Medak</td>
<td>125922</td>
<td>18859</td>
<td>14.98</td>
</tr>
<tr>
<td>9</td>
<td>Khammam</td>
<td>166657</td>
<td>28821</td>
<td>17.29</td>
</tr>
<tr>
<td>10</td>
<td>Vizianagaram</td>
<td>167996</td>
<td>29522</td>
<td>17.57</td>
</tr>
<tr>
<td>11</td>
<td>Ranga Reddy</td>
<td>90429</td>
<td>12001</td>
<td>13.27</td>
</tr>
<tr>
<td>12</td>
<td>Kurnool</td>
<td>126962</td>
<td>18361</td>
<td>14.46</td>
</tr>
<tr>
<td>13</td>
<td>Chittoor</td>
<td>228594</td>
<td>34522</td>
<td>15.10</td>
</tr>
<tr>
<td>14</td>
<td>Mahabubnagar</td>
<td>126452</td>
<td>20092</td>
<td>15.89</td>
</tr>
<tr>
<td>15</td>
<td>S.P.S. Nellore</td>
<td>88218</td>
<td>8828</td>
<td>10.01</td>
</tr>
<tr>
<td>16</td>
<td>Guntur</td>
<td>134537</td>
<td>10954</td>
<td>8.14</td>
</tr>
<tr>
<td>17</td>
<td>Visakhapatnam</td>
<td>162747</td>
<td>13949</td>
<td>8.57</td>
</tr>
<tr>
<td>18</td>
<td>Adilabad</td>
<td>117194</td>
<td>7409</td>
<td>6.32</td>
</tr>
<tr>
<td>19</td>
<td>Prakasam</td>
<td>98400</td>
<td>7584</td>
<td>7.71</td>
</tr>
<tr>
<td>20</td>
<td>West Godavari</td>
<td>180741</td>
<td>4425</td>
<td>2.45</td>
</tr>
<tr>
<td>21</td>
<td>East Godavari</td>
<td>283859</td>
<td>2963</td>
<td>1.04</td>
</tr>
<tr>
<td>22</td>
<td>Krishna</td>
<td>149233</td>
<td>4762</td>
<td>3.19</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>3367718</td>
<td>446579</td>
<td>13.26</td>
</tr>
</tbody>
</table>

Source: Society for the Elimination of Rural Poverty, Hyderabad.

As per the table 2.5 the number lives covered under YSR Abhaya Hastham is highest in East Godavari district, where 2,83, 859 lives are covered. It is immediately followed by Warangal with 249563 lives covered under YSR Abhaya Hastham. The third place was occupied by Chittoor district (2, 28,594). In all more than two lakhs lives are covered by the scheme in 3 districts. In 15 districts the coverage of lives ranges between 1 lakh to 2 lakhs. In the remaining 4 four districts the coverage is less than 1 lakh. The number children identified under the scheme is 13.26 in the state. But the
children’s identification percentages are not evenly distributed across the districts. It ranges 1.04 percent to 25.08 percent.

3. Marketing interventions by Village Organizations of Indira Kranthi Patham (IKP)

The collective procurement and marketing of agriculture, horticulture and Non Timber Forest Produce (NTFP) by establishing Procurement Centers through VOs of IKP is being promoted in the project mainly to eliminate unfair trade practices, to enhance the incomes, to provide remunerative prices and to increase bargaining power of small and marginal farmers, and also to generate profits for the community organizations through creating a win-win situation among all the stake holders.

3.1 Objectives

The following are the objectives of marketing mission of IKP.22

➢ To enable the rural poor to obtain the best price for their forest produce and Agricultural Commodities.
➢ To minimize the cost of inputs to the rural poor farmers.
➢ To create Marketing facility at their door steps.
➢ To provide assistance and build awareness to CBOs (VO/MS) to develop micro enterprises by adding value and trading to agriculture, horticulture and NTFP commodities.
➢ To provide training, information on markets and facilitating links to the private sector.

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Table 2.6 shows the year wise marketing interventions of VOs since inception are detailed below.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Year</th>
<th>Quantity in Tons</th>
<th>Value Rs. in Crores</th>
<th>Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2001-2002</td>
<td>622</td>
<td>0.75</td>
<td>5750</td>
</tr>
<tr>
<td>2</td>
<td>2002-2003</td>
<td>3173</td>
<td>2.54</td>
<td>27236</td>
</tr>
<tr>
<td>3</td>
<td>2003-2004</td>
<td>7352</td>
<td>6.54</td>
<td>49055</td>
</tr>
<tr>
<td>4</td>
<td>2004-2005</td>
<td>18003</td>
<td>16.00</td>
<td>118497</td>
</tr>
<tr>
<td>5</td>
<td>2005-2006</td>
<td>249415</td>
<td>141.89</td>
<td>257280</td>
</tr>
<tr>
<td>6</td>
<td>2006-2007</td>
<td>182480</td>
<td>126.38</td>
<td>101790</td>
</tr>
<tr>
<td>7</td>
<td>2007-2008</td>
<td>473000</td>
<td>320.15</td>
<td>301172</td>
</tr>
<tr>
<td>8</td>
<td>2008-2009</td>
<td>592998</td>
<td>492.16</td>
<td>216792</td>
</tr>
<tr>
<td>9</td>
<td>2009-2010</td>
<td>650925</td>
<td>603.12</td>
<td>231513</td>
</tr>
</tbody>
</table>

Source: Society for the Elimination of Rural Poverty, Hyderabad.

The table 2.6 reveals that there is a gradual increase in terms of quantity as well as value of marketing interventions by Village Organisations in the state. But this is not same in case of beneficiaries, where fluctuations can be observed. The quantity of grains procured under marketing intervention programme is 622 tonnes in 2001-2002. It gradually increased and reached the figures of 650925 tonnes by the year 2009-2010. It means that there is more than thousand times increase during 9 years period. The value of grains procured is 0.75 crores in 2001-2002 and it sharply increased to 603.12 crores, registering more than 850 times increase during 9 years period. The number of beneficiaries gradually increased during first 5 years of study. But it sharply declined in the following year (2006-2007). The number beneficiaries sharply increased in 2007-2008 and it declined in the next year.
3.3 Orientation on marketing to the community

Detailed orientation/orientation was given to SHG, MS-Subcommittee, ZS-Subcommittee Procurement committee members and book keepers on marketing of agricultural and forest based products. Over 50,500 women members trained on marketing since inception.

3.4 CRP Strategy

1150 members were given thorough orientation on various commodities for five days. From among them 223 were identified as State level Marketing Resource Persons who conduct training to SHG, VO, MS, ZS members. SRPs also organize, supervise procurement centers. At present 197 are working.

3.5 Computer training to the SRPs

98 SRPs were identified for imparting training on computer skills. All 98 were trained on computer applications & internet by institute of Cooperatives management (ICM) Rajendranagar, Hyderabad during 2008-09. By the end of August 2009 all the 98 SRPs will be trained.

3.6 Benefits to the farmers through marketing

♦ Farmers have received remunerative prices for their produce at the production point.
♦ Village organizations procured the agricultural commodities and NTFPs at the farmer's door steps.
♦ No exploitation in weighment and price Farmers have saved substantial cost under various components ranging to Rs.50 to 100 per quintal which otherwise used to incur while marketing their produce to the traders in the markets.
Due to procurement at the village there is no wage loss and no. of hassles have been reduced which otherwise used to face in market yards.23

3.7 Outcomes of Commodity Marketing

- Village Organizations have managed the Procurement Centers independently. They would prepare and implement the Marketing plans for the Procurement Centers. Procurement Committee Members, Advisory Committee Members were given intensive training and orientation on Marketing.
- Regular economic activities will strengthen the Village Organizations and would enhance member's income.
- Left over poor producers, NTFP Collectors brought into the groups for marketing interventions.
- Women are now able to deal with external markets and traders independently.
- Increase in bargaining capacity of poor Agriculturists.
- Increased knowledge in Book keeping and Commodity trading.
- Availability of Physical Infrastructure at the grass root level.
- Increased levels of confidence among the VO Members.

4. Educational Programme

Education is one of the major functional areas taken up under Indira Kranthi Patham. In order to provide quality education, pre-primary and primary schools have been set with the cooperation of women groups, teachers, youth and Panchayats. These schools are started in Adilabad,

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Khammam and Warangal Districts. The major purpose of these schools is to create interest among tribal children and eliminate child labour. Besides, career counseling has been taken up to underprivileged students to encourage them to take up right courses. A scheme has been launched to provide access to quality Higher education at +2 level in renowned corporate colleges for further studies which might include coaching for IIT-JEE, AIEEE and EAMCET. Education wing of SERP is in the process of facilitating convergence between the departments of Social Welfare, Tribal Welfare, BC Welfare and Minorities Welfare for release of funds pertaining to this scheme to the college.

5. Employment Generation and Marketing Mission

Employment Generation and Marketing Mission (EGMM) is a society set up by the Department of Rural Development, Government of Andhra Pradesh to provide employment to the rural unemployed youth. Set up five years back, EGMM has emerged as one of the largest Jobs mission working for the underprivileged youth. To date it has trained more than 4 Lakh youth and placed more than 300000 of them in entry level corporate jobs. 37% are girls and 47% are SCs/STs. The youth are from economically and socially underprivileged sections of the society.

The sectors in which EGMM imparts placement linked skill trainings include English Work Readiness and Computers, Security Services Retail, IT &ITES, Textiles, Construction, Hospitality, ITES, Marketing etc. and the youth are placed in firms like McDonalds, More-Aditya Birla Group, Cafe Coffee
Day, Brandix Apparels, Big Bazaar, Karvy, Genpact, Adecco, 3 star & 5 star hotels etc. EGMM cater to the requirement of poor rural household by imparting employability skills to the youth in family through customized training programs and placements in relevant industry. The table 2.7 gives the details of achievements under EGMM programme since inception in 2005.

Table- 2.7
Progress made under EGMM programme in the State

<table>
<thead>
<tr>
<th>S.NO</th>
<th>Year</th>
<th>Trained</th>
<th>Placed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2005-06</td>
<td>12320</td>
<td>11200</td>
</tr>
<tr>
<td>2</td>
<td>2006-07</td>
<td>38194</td>
<td>33800</td>
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<tr>
<td>3</td>
<td>2007-08</td>
<td>74750</td>
<td>65000</td>
</tr>
<tr>
<td>4</td>
<td>2008-09</td>
<td>101645</td>
<td>73891</td>
</tr>
<tr>
<td>5</td>
<td>2009-10</td>
<td>54919</td>
<td>45174</td>
</tr>
<tr>
<td>6</td>
<td>2010-11</td>
<td>76371</td>
<td>54130</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>358199</td>
<td>283195</td>
</tr>
</tbody>
</table>

Source: SERP, Hyderabad.

The number of unemployed youth trained and placed under the EGMM scheme is not uniform over the years. During the first four years (2005-06 to 2008-09) of study both trained and placed gradually increased. In 2009-2010 the trained as well as placed declined and the next year it is showing upward trend. Totally 358199 unemployed are trained, among them 54130 (79 percent) are placed (see table 2.7).

6. Community Managed Sustainable Agriculture (CIMSA)

CIMSA considers soil as a living organism and bank for crop nutrients. Focus is on building soil microbial activity. Every crop removes substantial amount of nutrients. However the share of grains would be in the range of 15.00 per cent. The core principle of natural soil fertility enhancement is to return the crop residues to the soil, either directly or through animal route
during the crop period. To sustain the productivity level, the nutrients removed by the crop have to be replenished. Mulching, incorporation of straw and other crop residues into soil will replenish the soil. Role of earthworms is critical in soil fertility management.

Accordingly detailed proposals were submitted for five years with an outlay of 187 crores. State Level Sanction Committee has approved the program for five years for Rs.162.85 crores for implementation from Rabi 2007-08 to till 2011-12, under chairmanship of the Chief Secretary.24

6.1 Convergence

NPM activities arc undertaken in convergence with NRHGS. Total Financial Inclusion, NKDCAP, Social Forestry, Departments of Agriculture, and Horticulture, National Center for Organic Farming and Health and Nutrition.

6.2 Impact of CMSA: Some of the benefits of CMSA are:25

1. Cases of severe hospitalization due to pesticide poising reduced from 242 to 146 in CMSA villages and it is zero in case of farmers who are adopted NPM.

2. The cost of cultivation was drastically reduced. The range of savings varied from crop to crop it ranging from Rs.2500/ha in case of Paddy to Rs. 12500/ha incase of Cotton and Rs.37500/ha for Chillies. In 2007-08, total savings across the 18 districts reached to an estimated amount of Rs. 150.4 crores.

3. Savings in cost of cultivation enabled many farmers to reclaim their land from mortgage.


4. Small and marginal farmers have taken additional land on lease.

5. Large farmers preferring CMSA farmers for share cropping to save their costs on inputs.

6. There are several instances of migrated people coming back for agriculture.

7. There is a considerable increase in yield. Average increase in yield in Paddy is 10Qt/ha, for Red gram it is 2Qt/ha and in case of Castor it is 0.25Qt/ha, due to increased grain weight and preventive mode of plant protection.

8. CMSA is now making efforts to ensure percolation of benefits to poorest of the poor by adopting different innovative approaches like 10 gunta model/1 gunta model etc. 10 Gunta model provides regular income by growing cereals, pulses, oilseeds, livestock etc on sholapur model. 1 Gunta model is fruit crop based multi storied vegetable crop model that ensures nutritional security to a family in the back yard for landless labor for cultivating vegetables.

9. Under CMSA, 3.18 lakh farm families (around 14 lakh people) are able to eat pesticide free food. There are 58411 kitchen gardens with a variety of vegetables to provide household nutritional security. In addition to these kitchen gardens, 3038 multi storied diversified crop models with fruit crops were developed to enrich crop diversity and to harvest maximum sunlight and to bring sustainability.
10. Many policy changes happened at state level and national level. Government of India has approved the program under "innovation window" and sanctioned Rs.162 crores under Rashtriya Krishi Vikas Yojana (RKVY) for a period of five years from 2007-08 to 2011-12. This is under implementation.

11. State government of Andhra Pradesh made special provisions for CMSA/NPM farmers under National Rural Employment Guarantee Scheme (NREGS). These provisions include application of tank silt, digging compost pits, raising biomass nurseries, construction of vermin compost units, land development and construction of farm ponds. So far Rs.6.3 crores worth works were executed under NREGS in four months.

12. The National Plant Protection and Training Institute (NPPTI) team have, after their field visits, promised to recommend CMSA methods into the FFS modules, across the country. Prime Minister's Council on climate change is looking seriously to incorporate CMSA methods into their sustainable agriculture mission.

To enable these farmers to use these methods, a massive capacity building on Life cycles of pests and enabling climatic condition for disease prevalence and spreading. Farming systems, Sustainable use of resources, Maximizing output from a unit land area. Effective utilization of inputs like Seed, organic fertilizers, light, water, land etc. Conservation of Renewable Natural Resources & Genetic bio diversity both flora and fauna -- SRI in Paddy and Program management, was given for Coordinators, Cluster Activists, and CRP's at various levels.
The concept of Farmer Field School was promoted vigorously in villages so as to introduce various NPM methods to the farmers. The NPM shops served the double purpose, of making the botanical extracts available in the village and providing the livelihood for another family. Along with the NPM shops, custom hiring centers were set up, where in the farmers could hire the markers, weeders and other agriculture equipment.

6.3 Registration Fee

Registration fee is collected @ Rs.30 per family per year. The total registration fee collected so far is Rs. 66lakhs/. To sustain the program on it's own it was decided collect Rs.100/- per acre as registration fee from 2009-10 onwards.

6.4 Strategy to reduce fertilizer usage

A comprehensive strategy was developed to reduce fertilizers. 13 components were identified to replace fertilizers. These components includes: Promoting compost pits and plantation of Glyrecedia around the compost pits, Bund plantation with Glyrecedia and Subabul, Neem cake application, Mulching ,Application of biofertilisers, Promoting tank silt application through NPM EGS, Promoting Azolla in Paddy on large scale, Promoting efficient composting methods like NADEP, Earth worms (Vermicomposting), Application of dung based inoculants, Green manure crops-Perennial and annuals, Green leaf manure, Biofertilisers, Crop diversification, Application of FYM.
6.4 PoP Strategy: The NPM / CMSA component has a major role to play in improving the lives of poor as it is low investment and high returns oriented. The strategy being adopted by NPM / CMSA has been proved effective in quick upliftment of the poor. PoP have been identified in the NPM villages, and these identified PoP are to be facilitated with the following.\(^{26}\)

- Lease of 0.5 acre of land
- Purchase of Cow (1 no)
- Investment for 36*36 model
- Investment for NPM Shop
- Purchase of 1 weeder and 1 marker per village, for cultivation of Sri Paddy, in the villages where PoP has been identified. At present 493 PoP have been identified in 106 villages from 18 districts.

6.5 The road ahead for CMSA

The road ahead is both scaling up and deepening. The plan of IKP is to cover 2 million hectares of cultivable land by 2013-14. The table 2.8 gives such details.

### Table – 2.8

<table>
<thead>
<tr>
<th>S. No</th>
<th>Year</th>
<th>Total Area in lakh acres</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2009-10</td>
<td>25</td>
</tr>
<tr>
<td>2</td>
<td>2010-11</td>
<td>40</td>
</tr>
<tr>
<td>3</td>
<td>2011-12</td>
<td>60</td>
</tr>
<tr>
<td>4</td>
<td>2012-13</td>
<td>80</td>
</tr>
</tbody>
</table>

**Source: SERP, Hyderabad.**

The table 2.8 indicates gradual increase in the coverage of acres during the years 2009-10 to 2012-13 under the NPM programme.

**6.6 Program management to done by the SHG women**

Separate sub committees with practicing SHG women, NPM farmers, at village, Mandal (Sub district) and district level are formed to monitor day to day activities. 3171 village level sub committees, 240 Sub district level (Mandal) sub committees and 18 district level sub committees were formed in 18 districts. All these sub committees meet once in a month to review the program. Budget is provided for subcommittee's field visits and review meetings. Sub committees will review the performance of Village activist, cluster activist and DPM on monthly basis. 65 NGOs are working with MMS on a paid facilitation basis. Their performance is reviewed by Samkhyas. Samakhyas attend FFS meetings, make field inspections, pay salaries of VA/CA. Communities are involved in decision making process. The final word in programme management lies with the VOs and MMSs”.

At village level, the farmers are organized into small Organic Farmer Groups on similar lines of women SHGs. These groups are trained on

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institution building, savings etc. There are 581 farmer groups were established in Srikakulam and Warangal district on pilot basis. This year these models will be scaled up in all districts.

To sum up CMSA has many unique features which make its success sustainable. The main factor contributing success can be attributed to the platform of women SHGs and their federations. The initiative taken by SERP and NGOs is to support the women's organizations in implementing this programme.

7. Disability Component

The disability programme of IKP is intended to enhancing livelihood opportunities and Quality of Life for Persons with Disabilities (PWDs) and their families. It ensures optimum utilization of residual abilities by PWDs. It is further intended to improve capacities of PWDs to access and avail various entitlements and services offered by the government and mainstreaming disability concerns in policy making and line activities.

7.1 Key Interventions

The following are key interventions under the disability programme.28

- Social mobilization and Institution Building of PWDs and their caregivers.
- Provision of Livelihood support.
- Community based Assessment, Treatment and Rehabilitation services
- Promoting convergence with line departments particularly Health and Education for inclusive frameworks

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The Cumulative achievements made under the disability programme as on March 2011 are given in the table 2.9.

<table>
<thead>
<tr>
<th>S. No</th>
<th>Items</th>
<th>Figures</th>
</tr>
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<tr>
<td>1</td>
<td>No of Disability Programme Mandals</td>
<td>128</td>
</tr>
<tr>
<td>2</td>
<td>No of SHGs (PWD) formed</td>
<td>7695</td>
</tr>
<tr>
<td>3</td>
<td>No of persons with disability mobilized into groups</td>
<td>80901</td>
</tr>
<tr>
<td>4</td>
<td>No of Mandala Vikalangula Samkhyas formed</td>
<td>128</td>
</tr>
<tr>
<td>5</td>
<td>No of Zilla Vikalangula Samakhya formed</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: SFRP, Hyderabad.

8. Health and Nutrition Interventions under Indira Kranthi Patham (Bringing Health to the Community)

The Health and Nutrition Unit of Society for Elimination of Rural Poverty (SFRP) is managing implementation of a comprehensive community-based Health and Nutrition Program in rural Andhra Pradesh under the Indira Kranthi Patham (IKP) program for rural development. The major revolving theme around IKP’s interventions is fostering community management of these activities to ensure that sustainability is maintained even after the project ends. The driving impetus behind IKP is Hossain "the empowerment of a community to obtain self reliance and control over the factors that affect their health". Recently, there has been a push towards community driven public health interventions due to overwhelming evidence that shows community based projects have dramatically improved maternal and child health outcomes.
The H&N Program implements four key strategies to achieve the objectives. Each strategy encompasses several community-managed interventions aimed at improving health and nutrition.

8.1 Status on implementation of health and nutrition interventions

Coverage

Health and nutrition interventions are under implementation in pilot Mandals spread across 22 districts ((a), 2 per district) inclusive of 17 tribal Mandals till the year 2008-09. The 62 pilot Mandals are covered with the network of 45565 SHGs with a membership of 51 1555 federated into 2289 VOs. In the year 2009-10, it is proposed to saturate the 62 existing Mandals with universal as well as intensive interventions and also saturation of 6 districts and 106 POP Mandals with universal interventions based on the financial support received from NRHM in phases.29

8.1 Health savings and Health Risk Fund

All the VOs in pilot Mandals have opened the accounts exclusively for health savings. About 58% of the SHGs (26748) with 56% of SHG members (342147) have regular health savings (i.e., Rs 10-30 per month.) Nearly 62% of the POP members have regular health savings against the 56% of SHG members enrolled.

Around Rs 2.74 crores is the total monthly health savings made by the SHG members and Rs 13.09 crores is the Health Risk Fund (HRF) grant released to VOs @ Rs 1,00,000/- by the project from the funds available under CIF and SGSY. So, a total of Rs 15.83 crores is the amount available at

29 http://www.serp.ap.gov.in/SHG/projdocs.jsp
village level for any health emergencies. 30335 members have availed an amount of Rs 8.39 crores towards health emergencies since 2005. o 80% of POP have availed the HRF. 3.64 crores (46.3%) is the repayment made by the members. HRF is utilised for health emergencies (i.e. 24% - surgeries; 60% - deliveries; 5% - gynecological problems and 11% for other medical admissions and OP treatment).

9. Bank Linkage under IKP

Savings has been taken up as a mass movement by women. There are about 8.50 lakh women SHGs in Andhra Pradesh covering nearly 111.81 lakh rural poor women. The SHGs are not only resorting but are also taking small loans out of the corpus available with the group. An amount of Rs. 4025.55 crores is mobilized as corpus among these groups and the savings of these SHGs have an accumulated Savings Rs. 1962.50 as on February 2009. The state government has taken several initiatives to extend financial support to these groups which are mentioned hereunder.

Thrift and credit activities have emerged as solitary binding force to mobilize rural poor in group mode. The rural poor may not be able to form groups by themselves to command a sufficient strength to approach and negotiate with external agencies like banks for funds. With a view to make thrift and credit activities meaningful for economic empowerment, the groups are gradually encouraged to deploy their funds investment or income generating activities. While doing so, conscious efforts are made by Self Help Promoting Institutions (SHPIs) / Mutually Aided Cooperative and Thrift
Societies (MACS) to build appropriate capacities for managing micro enterprises. Capacity building efforts include training in functional areas of management, skill development, technology up-gradation, market support etc.

SHGs meet the immediate needs of the women. However, the loan amounts are so small that the urge of women to take up income generation activities is not met. Similarly larger issues like buying raw products in bulk, production in large quantity, packing, marketing etc., cannot be undertaken by SHGs due to limitation of membership and corpus. The government decided to provide financial assistance by mobilizing loans from banks etc., to overcome the problem.

The development agenda of the State of Andhra Pradesh in the last few years is provision and delivery of credit and financial services to the poor to take them out of poverty by taking up meaningful & productive activities. The government has taken up appropriate steps on mobilization of loans to the women SHGs which enabled credit utilization of Rs. 1869.00 crore by the women SHGs, under SHG - Bank linkage program so far in addition to credit mobilized under state revolving fund (SMG) and group loaning under SGSY.

NABARD introduced a pilot project in 1992 for linking banks with SHGs to encourage thrift and savings amongst the rural poor and to supplement their credit needs through the banking system and constituted working group in the matter. Based on the recommendations of the working group, the RBI decided to extend SHG linkage program beyond the pilot
phase and advised the banks to make it a part of their mainstream banking function. Some of the Salient features of SHG bank linkage program are:

1. The group should have been in active existence for minimum six months.
2. The group should have successfully undertaken savings and credit operation from its own resources.
3. Evidence of democratic setup in the group where members have a say in all matters.
4. The group should be maintaining proper accounts / records.
5. The banker should be convinced that the group has not come into existence only for the sake of participation in the project and availing benefits. There should be a genuine need to help each other and work together among the members.
6. The SHG members should preferably have homogeneous background and interest.
7. Any interested NGO or the Self Help Promoting Institutions (SHPI) concerned should help the SHG by way of training and other support for skill upgradation and proper functioning.
8. To generate livelihood for poor women.

9.2 Linking banks with SHGs

Bank linkage was initiated in Andhra Pradesh in 1992-93 with the linkage of 8 SHGs with SBI, Vysya bank and Sri Anantha Grameena Bank. Due to constant efforts by the government, the program has gathered momentum only since 1997. All nationalized banks, RRBs and district Co-operative banks were involved in the program. In Andhra Pradesh, 7 models of delivering credit to rural poor through SHG system exist which are :

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30 http://www.serp.ap.gov.in/SHG/projdocs.jsp
31 http://www.serp.ap.gov.in/SHG/projdocs.jsp
1. Financing SHGs directly by banks without any intervention / facilitation of any SHPI

2. Financing SHGs directly by banks with intervention / facilitation of Non Governmental Organizations.

3. Financing SHGs directly by banks with intervention / facilitation of Governmental Agencies

4. Financing SHGs directly by banks with intervention / facilitation of bank Staff

5. Financing SHGs with financial intervention of nongovernmental organizations

6. Financing SHGs with financial intermediation of NGOs/ SHG cluster associations

7. Financing SHGs with financial intermediation of NGOs/Mutually Aided Cooperative Societies.

8. To generate livelihood for poor women.

9.3 Loan Amount

Under the program banks / financial institutions are giving minimum loan amount equal to 2 times the savings of the group to the maximum of 6 times to the savings depending on the assessment of the SHG by the bank / financial institutions. Greater the degree of confidence of bank on the SHG, greater could be the proportion of loan. The activities or purposes and size of loans which the group proposes to lend should be left to the common wisdom of the group.
9.4 Interest Rates

The rate of interest will be decided by the banks / financial institutions which finance SHGs under SHG - Bank Linkage program within the scope of RBI Directives. The Nationalized banks, Regional Rural Banks & Co-operative Banks are coming forward to issue loans to SHGs with lower rate of interest under the program as follows:

1. Andhra Bank 8% (Irrespective of loan amount)
2. State Bank of Hyderabad 8%
3. State Bank of India 8.75% up to Rs 2.00 lakhs and 9.5% above 2.00 lakhs
4. Syndicate Bank 10.5%
5. Indian Bank 10%
6. Andhra Pragathi Grameena Bank 10%
7. Deccan Grameena Bank 10%
8. Chaitanya Godavari Grameena Bank 10%
9. Andhra Pradesh Grameena Vikasa Bank, 10%
10. Saptagiri Grameena Bank, 10%

The repayment period for the loans extended by SHG will be determined by the group. However, the banks could give a longer repayment period for the loans extended by them to SHGs for allowing rolling over of funds by the groups leading to greater internal capitalization of their fund base. In other words, the SHGs should be able to carry out activities without having any depletion of their resources built up with own funds.
The government waived the Stamp Duty on all the loan documents executed by SHGs for accessing loans from the banks and other financial institutions under SHG Bank Linkage Program in the State. Sales tax is exempted in case the SHGs conducting the sales of SHG products.\footnote{vide G.O.Ms.No:398, Dated:03-07-2002 Revenue Department)

In addition, the women SHGs are encouraged to come together as Cooperative Societies at the village level and mandal level by federating them under Mutually Aided Cooperative Societies Act 1995. Nearly 350 societies have been formed so far. These societies will be accessing credit from financial institutions, donor agencies, DRDAs and Voluntary organizations and help the members of women SHGs in availing bigger loans for economic activities and also help in collective bargaining in marketing of products, purchasing raw material etc., These societies are popularly known as "Manila Banks". These societies have a share capital of Rs. 5.80 crores and total corpus of Rs. 17.77 crores. These societies charge interest of 12-18 % per annum for giving loans, with the recovery rate around 98%.

<table>
<thead>
<tr>
<th>S.No</th>
<th>Year</th>
<th>Coverage of Groups</th>
<th>Amount of Loan (Rs. Crores)</th>
<th>Financing Branches</th>
<th>Per Group Finance (Rs.)</th>
<th>Groups Per Branch</th>
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<tbody>
<tr>
<td>1</td>
<td>2000-01</td>
<td>84,939</td>
<td>143.12</td>
<td>3,058</td>
<td>16,580</td>
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<tr>
<td>2</td>
<td>2001-02</td>
<td>88,575</td>
<td>197.71</td>
<td>3,263</td>
<td>22,322</td>
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</tr>
<tr>
<td>3</td>
<td>2002-03</td>
<td>1, 65, 429</td>
<td>454.12</td>
<td>3701</td>
<td>27,506</td>
<td>45</td>
</tr>
<tr>
<td>4</td>
<td>2003-04</td>
<td>2,31, 336</td>
<td>725.97</td>
<td>3853</td>
<td>32,549</td>
<td>60</td>
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<tr>
<td>5</td>
<td>2004-05</td>
<td>2, 94, 179</td>
<td>1243.25</td>
<td>3879</td>
<td>42,262</td>
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</tr>
<tr>
<td>6</td>
<td>2005-06</td>
<td>2, 88, 711</td>
<td>2001.40</td>
<td>3853</td>
<td>69,322</td>
<td>75</td>
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<tr>
<td>7</td>
<td>2006-07</td>
<td>3,66, 489</td>
<td>3063.87</td>
<td>3950</td>
<td>83,601</td>
<td>93</td>
</tr>
<tr>
<td>8</td>
<td>2007-08</td>
<td>4, 31, 515</td>
<td>5882.79</td>
<td>4000</td>
<td>136,329</td>
<td>108</td>
</tr>
<tr>
<td>9</td>
<td>2008-09</td>
<td>4, 83, 601</td>
<td>6684.07</td>
<td>4150</td>
<td>137,498</td>
<td>118</td>
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<tr>
<td>10</td>
<td>2009-10</td>
<td>4, 13, 625</td>
<td>6501.35</td>
<td>4274</td>
<td>157,180</td>
<td>97</td>
</tr>
<tr>
<td>11</td>
<td>2010-11</td>
<td>3,89, 444</td>
<td>7092.71</td>
<td>4286</td>
<td>182,123</td>
<td>91</td>
</tr>
</tbody>
</table>

\textit{Source: SERP, Hyderabad.}
The table 2.10 indicates that the number SHGs linked to banks is gradually increased from 2000-2001 to 2008-2009. Thereafter, the SHGs linked to banks decreasing. But the amount of loan availed by the SHG members is gradually increasing. The loan amount increased more than four hundred and ninety times during 11 years. The number bank branches providing loans to SHG members are also gradually increasing. The financial help per group increased from Rs. 16,580 in 2000-2001 to Rs. 1, 82, 123 by 2010-2011.

During the financial year 2008-09 Rs.11037 crores has been targeted as loan mobilization under SHG-Bank linkage program and an amount of Rs.6682.17 crores has been mobilized up to February 2009.

9. Pavala Vaddi’ to benefit farmers

Late Chief Minister Dr. Y. S. Rajasekhara Reddy has decided to arrange crop loans to the farmer at concessional rates of interest from the kharif season (2008) under the ‘Pavala Vaddi’ (3% rate of interest) scheme. The decision will come as a great relief to farmers who borrow short term crop loans at high rates of interest. The Government has increased the amount to be loaned to farmers from Rs. 23000 Cr in 2007-08 to Rs. 26000 Cr in 2008-09 to achieve the goal of increasing food grain production. Under the Central Government's Rs.60,000-crore loan waiver scheme, 77 lakh farmers of the State benefit to the tune of Rs.12,000 crore. The Government is exploring the possibility of extending some benefit even to tenants.
9.1 Rural women empowered with ‘Pavala Vaddi’

With self-help group women procuring agricultural produce like maize and paddy by availing of bank loans, farmers are able to get remunerative prices. These groups are procuring paddy and maize from farmers in Adilabad, Nizamabad, Karimnagar, Warangal, Nalgonda, Khammam, Mahbubnagar, Medak and Ranga Reddy districts of Telangana and earning lakhs of rupees as commission. Village Federations of self-help groups are providing food security to members of self-help groups. Tribal women’s self-help groups are managing mini hydel power plants in Agency areas. Last year, the Government began to enable urban poor women also to get loans at concessional rates.

- Recognition of SHG's of Andra Pradesh as a national model covering 96.46 lakh poor rural women with 8.10 lakh groups.
- Goal to make a lakhier (Lakshadhikari) of every SHG women in next two years.
- In 2008-09 Pavala Vaddi of Rs. 123.20 crore to 5,03,497 groups and loan linkage of Rs.11000 crore.
- Pavala Vaddi loan linkage of Rs. 1100 crore in 2004-05, Rs. 2300 crore in 2005-06, Rs. 3600 crore in 2006-07, Rs. 6200 crore in 2007-08, Rs. 1100 crore in 2008-09 and Rs.1500 crore in 2009-10 (projected).
• Rs. 600 crore earmarked for Pavala Vaddi and micro bank credit linkage of Rs. 15,000 crore to six lakh groups in 2009-10.
• Under the previous government hardly 88,575 SHG's got bank financing to the tune of Rs.197.90 crore at 12% interest.
• In 2007-08 the bank financing of SHG's reached the mark of Rs.5882.78 crore (4,31,515 SHG's).
• 99 percent recovery of loans achieved and a special interest incentive provided every six months to SHG members who made prompt repayment of loans.
• AP tops in country with 42 percent of micro credit to SHG's.
• New concept of collective marketing enabled work for lakhs with purchase of food grains worth Rs. 450 crore.
• Community investment fund – 4540 acres of fertile land disbursed to 5303 poor families – provided pattas for 1.31 lakh acres and 1.63 lakh youth provided employment under the scheme.
• 150 Milk chilling centers operated by SHG women. 1.39 lakh milk producers.

10. Food Security under Indira Kranthi Patham (IKP)

Under Indira Kranthi Patham (IKP) Project, 80.0 lakh rural poor are organized into 6.4 lakh Self-Help Groups (SHGs). The SHGs are in turn federated into 27,358 Village Organizations (VOs) at village level/habitation level. In each VO there are 15 - 25 SHGs.

The IKP has built the capacities of SHGs and VOs by way of trainings.

The project fund is given as grant to the Mandal Samakhyas (MSs) which are the federations of VOs in each Mandal. Out of this fund which is called 'Community Investment Fund' (CIF), the MS will sanction loan to SHGs through the respective VOs. The fund is a grant to the MS but loan to the VOs and SHGs.

With the support of the CIF and Bank linkage loans the SHGs have taken up several income generating activities for enhancing the livelihoods of their member families. The VOs also have taken up the following collective activities to benefit the poor within the SHGs. The important activities, among others, taken up by the VO include:

- Food Security
- Marketing
- Non-Pesticidal Management

10.1 Food Security

The objective of the food security taken up by the VO is to ensure the poor family 30 days food for every month in advance. This includes access to the rice taken from the Fair Price Shop under Public Distribution System.

- The VO will ensure all members of the SHGs which are having white ration cards are enabled to take rice from FP Shop every month by providing credit, if needed to members through the respective SHGs.
- The rice issued under PDS will be sufficient for 10 days to a poor family. For 20 days requirement, the family generally purchases the rice from open market.
This 'gap' is assessed by each SHG for its members for every month and indent submitted to the VO. In addition to rice, the requirement of other essential commodities are also assessed and added to the indent.

The VO discusses the consolidated proposal for all SHGs in the VO, in its Executive Committee meeting held for every month and give its approval.

The 'Purchase Committee' formed by the VO out of its Executive Committee will conduct market survey for the essential commodities and after obtaining the approval of the EC, will procure the indented quantities.

The 'Distribution Committee' will distribute rice and other essential commodities to all SHGs in the premises of the VO.

The SHGs will in turn distribute them to their members.34

10.2 Recovery of the Amount:

Each member of the SHG will repay the amount in 2 - 3 installments, in addition to 'down payment' paid at the time of taking the rice.

Each member will pay in weekly installments.

The total amount will be repaid in three weeks.

In the last week the process will be repeated and again the rice will be procured by the VO, distribute it to SHGs and SHGs to members.

Each member will repay the weekly installment to respective SHGs and SHGs will repay to VOs.

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10.3. Recent Improvements:

- In some districts like Karimnagar, the VO is purchasing the paddy during the harvest season for next 6 months and after milling, rice is distributed to SHGs on 6 monthly basis. The repayment is on monthly basis and repaid in 5 monthly instalments.

- In some districts, like Nellore, Visakhapatnam, Nizamabad, Karimnagar etc the VO has added other commodities like red gram, tamarind, edible oil, red Chillies etc in addition to rice.

10.4 Salient Features

It is community driven initiative and interference of project staff is not there.35

- The initiative is facilitated by the Indira Kranthi Patham (IKP) but implemented by the community (VO) itself.

- The funds are accessed by the VO through CIF, their own savings and bank loan.

- The quality, quantity and rate are decided by the VO itself.

- The payments are made by the VO through a/c payee cheques.

10.5 The Impact

- The poor is assured of food for all the days in a month.

- The quality, quantity and reasonable price are ensured.

- The intake of food is increased by the poor particularly children.

35 http://www.serp.ap.gov.in/SHG/projdocs.jsp
10.6 Coverage

- Out of total number of 27,358 VOs, the food security initiative is being implemented in 11,438 VOs.
- Out of 6.40 Lakh SHGs, 2.12 Lakh SHGs are covered.
- Out of 80.0 lakh identified poor and covered under SHGs, 23.28 lakh are covered.
- It is planned to cover 35 lakh families (cumulative) during 20012-13.

11. Land Allotment under IKP(Purchase- Journey of poor women from, laborers to farmers)

The objective of Land Purchase is to see that the poor become proud owners of productive lands. Hence the focus is on facilitating the landless poor to purchase productive irrigated lands alone.


11.1 Salient Features

- Purchase process totally community driven.
- The VOs play a leading role in identifying the lands, negotiating rates etc.
- Lands are registered in the names of the women only.
- Stamp and Registration fee and Transfer duty have been exempted by the Govt. for the Lands purchased.

11.2 Type of lands-purchased

- Lands falling in the command area of the Major and Medium Irrigation Projects.
• Lands under those Minor Irrigation sources, which have assured water supply.
• Lands in Categories III and IV Mandals of Ground Water potentiality.
• Fruit bearing orchards.

11.3 Coverage

The Land Purchase activity has been taken up in 190 villages of 128 Mandals in the State where demand had come from the poor women for purchase of lands.

4539.24 acres of land have been purchased by 5303 landless poor women with an investment of Rs.2937.45 Lakhs in these 190 villages. 90% of the beneficiaries belong to vulnerable sections like SCs and STs. The table 2.10 gives the details of expenditure incurred and number of acres purchased under land allotment scheme of IKP.

<table>
<thead>
<tr>
<th>S.NO</th>
<th>Year</th>
<th>No. of Acres Purchased</th>
<th>Expenditure (in Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2004-05</td>
<td>639.11</td>
<td>219.13</td>
</tr>
<tr>
<td>2</td>
<td>2005-06</td>
<td>1924.59</td>
<td>1181.31</td>
</tr>
<tr>
<td>3</td>
<td>2006-07</td>
<td>1335.12</td>
<td>947.37</td>
</tr>
<tr>
<td>4</td>
<td>2007-08</td>
<td>506.40</td>
<td>441.08</td>
</tr>
<tr>
<td>5</td>
<td>2008-09</td>
<td>134.02</td>
<td>148.56</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>4539.24</strong></td>
<td><strong>2937.45</strong></td>
</tr>
</tbody>
</table>

Source: Society for Elimination of Rural Poverty

As per the table 2.11 the number of acres purchased under land allotment scheme is highest (1924.59 acres) in 2005-2006. It is followed by 2006-2007 with 1335.12 acres. The expenditure incurred under the scheme is corresponding to the number of acres purchased.
11.4 Practices

- The beneficiaries are all poorest of the poor landless belonging to vulnerable sections often working as laborers on the same lands.
- Also stakeholders are first time owners of the land.
- Only good quality productive lands under assured sources of surface irrigation are purchased.
- Purchasers could derive immediate incomes.

11.5 Impact

Independent assessment of IKP's Land Purchase has been done by Rural Development Institute (RDI), Seattle, USA in the year 2005 when the activity just took off. Later another study was conducted by the Indian Institute of Dalit Studies, New Delhi in 2006. The findings are: 36

- The purchasers derive immediate incomes. Average net income ranges from Rs.7,000- Rs. 14,000 per cropping season.
- Income increased in all the sample households by 30% to 75% after the intervention.
- Shift in source of income from wages to farm produce. Overall income from cultivation accounts for 65 to 80 % of total household income.
- After the intervention, 76% of them are food secure. It is lesser in other categories.
- Seasonal Migration has come down and is least among IKP land beneficiaries.

---

- A positive shift from child labor to school education.
- Ability to manage expenditure on health.
- If poor families purchase good quality land near wealthier landowners in the village, this sends an important message to the community regarding the rights, abilities and prospects of the poor. Along with the economic gains, their social status and dignity is getting elevated earning them societal respect as they become the proud owners of best quality lands.

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- After the intervention, 76% of them are food secure. It is lesser in other categories.
- Seasonal Migration has come down and is least among IKP land beneficiaries.
- A positive shift from child labor to school education.
- Ability to manage expenditure on health.
- If poor families purchase good quality land near wealthier landowners in the village, this sends an important message to the community regarding the rights, abilities and prospects of the poor. Along with the economic gains, their social status and dignity is getting elevated earning them societal respect as they become the proud owners of best quality lands.
Conclusion

Indira Kranthi Patham (IKP) is a statewide poverty reduction project to enable the rural poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor households in the state with a special focus on the 30 lakh poorest of the poor households. It is implemented by Society for Elimination of Rural Poverty (SERP), Dept of Rural Development, Government of AP. SERP is an autonomous society registered under the Societies Act, and implements the project through District Rural Development Agencies (DRDAs) at the District level. The Chief Minister of Andhra Pradesh is the Chairperson of the Society. IKP builds on more than a decade long, statewide rural women’s self-help movement. The focus is on deepening the process, 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 data of the study indicates there is one Zilla Samakhya in each district of the state. In case of Mandal Samakhyas Chittoor district tops the list with 74 MSs. It is immediately followed with Anantapur and Guntur districts with 70 and 69 MSs. Least number of Mandal Samakhyas (35) are formed in Rangareddy district. In case of Village Organisations Anantapur district stood at the top of ladder with 2,559 VOs and Nizamabad stood at the lowest rung of the ladder with 1043 VOs. The average number of Vos for each Mandal Samakhya is highest (42.24) in Visakhapatnam district and it is followed by Khammam (41.94) and Warangal (39.27) district in second and
third places respectively. On the other hand the average number of Vos for each Mandal Samakhya is lowest (23.61) in Kadapa district and it is immediately followed by Guntur (23.62) district. In case of SHGs formed in the state, there are wider across the districts. In East Godavari there 79,312 SHGs which is the highest figure for a district in the state as well as country. The number SHGs in Rangareddy district is sharply fall down to 28,571, which is the lowest figure in the state. With regard to SHG membership also East Godavari tops the list with 767,614 membership. It is followed by Chittoor district with 5,89,174, Karimnagar with 5,74,293 and West-Godavari with 5,48,732 membership. The average membership for each SHG is more than 10 members in 13 districts of the state. In the remaining 10 districts the average membership is less than 10. At state level the average membership is 10.36 members for each SHG. The variations across the state can be attributed to variations in total population and women population in a particular district.

The study reveals 516 Mandal Level Social Action Committees (SACs) were formed and 238 Community Managed Family Counseling Centers were setup by these SACs and they dealt with 15549 cases. 600 Gender Community Resource persons from four resource districts (Krishna, Guntur, Prakasam, West Godavary) were provided training to prevent female infanticide to 157413 SHG women and 25052 adolescent girls on Gender and women's rights in 7 other districts. Apart from this in Krishna district 3000 girl children
were mobilized into girls groups and were trained in coordination with Women and Child welfare department on personal safety and hygiene.

The present study makes it clear the number lives covered under YSR Abhaya Hastham is highest in East Godavari district, where 2,83,859 lives are covered. It is immediately followed by Warangal with 249563 lives covered under YSR Abhaya Hastham. The third place was occupied by Chittoor district (2, 28,594). In all more than two lakhs lives are covered by the scheme in 3 districts. In 15 districts the coverage of lives ranges between 1 lakh to 2 lakhs. In the remaining 4 four districts the coverage is less than 1 lakh. The number children identified under the scheme is 13.26 in the state. But the children’s identification percentages are not evenly distributed across the districts. It ranges 1.04 percent to 25.08 percent.

The study reveals that there is a gradual increase in terms of quantity as well as value of marketing interventions by Village Organisations in the state. But this is not same in case of beneficiaries, where fluctuations can be observed. The quantity of grains procured under marketing intervention programme is 622 tonnes in 2001-2002. It gradually increased and reached the figures of 650925 tonnes by the year 2009-2010. It means that there is more than thousand times increase during 9 years period. The value of grains procured is 0.75 crores in 2001-2002 and it sharply increased to 603.12 crores, registering more than 850 times increase during 9 years period. The number of beneficiaries gradually increased during first 5 years of study.
But it sharply declined in the following year (2006-2007). The number beneficiaries sharply increased in 2007-2008 and it declined in the next year.

The number of unemployed youth trained and placed under the EGMM scheme is not uniform over the years. During the first four years (2005-06 to 2008-09) of study both trained and placed gradually increased. In 2009-2010 the trained as well as placed declined and the next year it is showing upward trend. Totally 358199 unemployed are trained.

The data of the study indicates that the number SHGs linked to banks is gradually increased from 2000-2001 to 2008-2009. Thereafter, the SHGs linked to banks decreasing. But the amount of loan availed by the SHG members is gradually increasing. The loan amount increased more than four hundred and ninety times during 11 years. The number bank branches providing loans to SHG members are also gradually increasing. The financial help per group increased from Rs. 16,580 in 2000-2001 to Rs. 1, 82, 123 by 2010-2011.

During the financial year 2008-09 Rs.11037 crores has been targeted as loan mobilization under SHG-Bank linkage program and an amount of Rs.6682.17 crores has been mobilized up to February 2009. The data also reveals that;

- 99 percent recovery of loans achieved and a special interest incentive provided every six months to SHG members who made prompt repayment of loans.
- AP tops in country with 42 percent of micro credit to SHG's.
- New concept of collective marketing enabled work for lakhs with purchase of food grains worth Rs. 450 crore.
- Community investment fund – 4540 acres of fertile land disbursed to 5303 poor families – provided pattas for 1.31 lakh acres and 1.63 lakh youth provided employment under the scheme.
- 150 Milk chilling centers operated by SHG women. 1.39 lakh milk producers.