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Original Research Paper

Brief Review on the Implementation of Indira Kranthi Padam in Khammam District of Telangana State

Economics

KEYWORDS :

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The objective of Indira Kranthi Padham is to enable the rural poor, particularly the poorest of the poor in AP to improve their livelihoods and quality of life by facilitating formation of self-sustainable institutions of the poor.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 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. The project would help create self-managed grassroots level institutions of the poor, namely Women thrift and credit S.H.Gs, their federations - Village Organizations (VOs) and Mandal Samakhyas (MSs)

The present seminar paper focuses on the implementation of IKP in Khammam district of Andhra Pradesh. IKP was introduced in December 2002 in the name of Velugu. From 2003 April it was practically implemented with the support of SERP (Society for Elimination Rural Poverty) the apex institution for the IKP. It is an effective instrument for the removal rural poverty. The main funding agencies of IKP, one is CIF (Community Investment Fund) second one is RMK (Rastriya Mahila Kosh) in addition to a number of micro finance institutions are functioning in the district. From inception to till date around Rs. 45 crores were invested on different poverty eradication activities in the district by the CIF and RMK. The RMK was limited to ten Mandals in the plain area of the district. These investments spend on construction of institutional organizations only. The DRDA is the Nodal agency for all poverty eradication in the rural areas and at the same time the it is providing all facilities to the IKP in the district.

Status of IKP in Khammam District:

There are 46,881 Self Help Groups functioning under the guidelines of IKP. Out of them 8,378 belong to Scheduled Casts, 13,415 are from Scheduled Tribes, 20,626 are Backward class communities and 4,462 SHGs belonging to Other Communities. On the basis of poverty, 34 614 self-help groups are poor, 11,452 are the poorest of poor and the rest of 815 are other groups like PHC, Widows AIDS etc. Bank Linkage Programme is the main funding source to all the SHGs in the district. Through the Bank Linkage Programme, 11,480 SHGs got credit of Rs. 227.95 crores in 2010 -11 financial year.

The district of Khammam is far ahead in the implementation of a number of poverty eradication Programmes through the support of SERP. With the support of SERP the IKP had conducted different developmental activities like Bank Linkage programme, Pavalavaddi, Social Security Pension Schemes, Pension Scheme for AIDS patients, YSR Abhaya Hastam, Food Security and Marketing, a special poverty removal strategy for SC and ST, Rajeev Youva Kiranalu, STRI SHAKTHI and STRI NIDHI, Dairy and other agricultural development activities are taken up done by the IKP in the district.

Methodology:

The implementation of IKP in the district is the main subject in the present paper, in addition to the following objectives like, to find out the distribution of SHGs on base of community and poverty, to analyze the distribution of funds from various funding source and finally to assess the overall impact of IKP on the SHGs. We have used simple percentages and averages in the analysis of the paper**.** The present paper is based on the secondary data and some articles and reports have been reviewed. Due to this limitation the results cannot be generalized for other studies.

The following tables give the information about the IKP implementation of the district.

Table – 1
Cast-wise distribution of Self Help Groups in Khammam District (2011-2012)

Sl. No.	Social Category	No SHGs	Percentage
1	S C	8,378	17.87
2	S T	13,415	28.61
3	B C	20,626	43.99
4	O C	4,416	9.41
Total		46,881	100.00

Source: DRDA. IKP Khammam

The above table reveals the social category wise distribution of Self Help Groups in the Khammam district. Out of 46,881 SHGs, Backward Class Community 44.00 (20,626) per cent is the highest share among the rest of social categories. The rest of categories are Scheduled Tribes (ST) is 28.61 (13,415) per cent, Scheduled Castes (SC) are 17.87 (8,378) per cent and the Other Casts (OC) are 9.41 (4,416) per cent respectively. The district of Khammam has the highest Tribal population in the state and due to this the share of ST SHGs are greater than the SC and OC categories. It is significant that the category of BC is at peak level share of all the other social categories due to the reason that around 50 percent population as from this category is reported in the recent census. The SHGs are constructed on the base of their socio economic conditions. In this respect the majority of SC, ST and BC categories are under the Below Poverty Line (BPL). In this regard the IKP is concentrated on the targeted sections for the better involvement of these vulnerable sections. The implementation of IKP depends on the involvement of public participation as the main scale to assess the performance of poverty eradication programmes in the district. In this aspect majority of targeted sections are more interested towards the IKP directions and it is the better indication for the eradication poverty of the district.

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Table – 2
Poverty base Self Help Groups in Khammam District in 2011-12

Sl. No.	Poverty Category	No SHGs	Percentage
1	Poorest of the poor SHGs	11,452	24.42
2	Poor SHGs	34,614	73.83
3	Other SHGs	815	1.73
Total		46,881	100.00

Source: DRDA. IKP Khammam

Poverty eradication is the main objective of Indira Kranthi Padam. On the basis of poverty the SHGs are classified into three categories i.e. Poorest of the poor SHGs, poor SHGs and Other SHGs. In the district of Khammam there are 46,881 SHGs and the majority groups belong to Poor is 73.83 (34,614) per cent, followed by poorest of poor groups 24.42 (11,452) and other groups are only 1.73 (815) per cent respectively. The table indicates that the poor SHGs dominates the rest of groups. The IKP of the district is mainly focused on the poor and poorest of the poor groups, why because majority of these groups are under the Below Poverty Line. Hence we conclude that the distribution of SHGs are at the reasonable level in the district of Khammam. The table shows the involvement of BPL SHGs to play vital role in the implementation of IKP and it is an indication for the better institutional management system in the eradication of poverty of the district.

Table – 3
Distribution of funds 2011-12

Sl. No.	Source of funding	Rs. In Crores	Percentage
1	C I F	40	12.12
2	R M K	05	1.51
3	B L P	285	86.37
Total		330	100.00

Source: DRDA. IKP Khammam

The above table depicts the source of funding to the SHGs in the district. The main sources are Community Investment Fund (CIF), Rastriya Mahila Kosh (RMK) and Bank Linkage Programme (BLP). Out of Rs 330 crores the BLP is having the highest share than the other two sources which is 86.37 (285 cr) per cent, followed by CIF is 12.12 (40 cr) per cent and RMK is only 1.51 (5 cr) per cent respectively. In the district all the SHGs are linked up to the Banks due to this share is the highest than the other sources and the RMK is introduced in 10 Mandals out of 46 in 2006- 07 financial year, due to this it is only 1.51 per cent to the total invested amount. The CIF is from the inception of IKP by the support of Society for Elimination of Rural Poverty (SERP). These sources play a key role in the implementation of IKP in the district, but the source of CIF is the better way, because it is the contingency fund for all developmental activities in the practical implementation of the IKP. From the inception to till date every year some assured amount has been spent on various institutional activities by the IKP in the district.

Table – 4
Distribution lone from Bank Linkage Programme In 2011-12 to the SHGs

Sl. No.	Social Category	No. SHGs	Percentage	Distribution of Lone in crores	Percentage
1	S C	2,130	18.55	38.40	16.84
2	S T	3,425	29.84	50.21	22.05
3	B C	4,726	41.16	99.92	43.83
4	O C	1,199	10.45	39.42	17.29
Total		11,480	100.00	227.95	100.00

Source: DRDA. IKP Khammam

The above table reveals the loan amount distribution from BLP to the different categories of Self Help Groups in the district of Khammam in 2011-12 financial year. The community-wise distribution of SHGs is analyzed in the table -1, but the present table is focused on the loan disbursement on the basis of social category in the present financial year. Out of 11,480 SHGs, 41.16 (4,726 SHGs) per cent are from BC to receive loan from BLP and it is more than the rest of social categories, followed by ST is 29.84 (3,425) per cent, SC is 18.55 (2,130) per cent and OC is 10.45 (1,199) per cent respectively.

In the present financial year Rs. 227.95 crores has been distributed to the total of 11,480 SHGs in the district. Out of, this 43.83 (99.92 cr) per cent loan amount distributed to the BC category it is the highest per cent than the rest of social categories. The other categories are followed by ST is 22.05 (50.21 cr) per cent, OC is 17.29 (39.42) per cent and SC 16.84 (38.40 cr) per cent respectively.

It is noted that the share of loan receiving SHGs and distribution of loan amounts vary from category to category. In the BC category loan receiving groups are 41.16 per cent and loan amount distributed is 43.83 per cent. Around 2.5 per cent is excess than the group percent by B.Cs. In the aspect of ST 29 84 per cent groups are covered under loan received category but the distribution of loan amount percentage is 22.05 and the gap is around 7.0 per cent. In this category around 7.00 per cent loan receiving amount is lower than the loan receiving groups. The loan receiving groups of SC category is 18.55 per cent and amount is 16.84 per cent, but the variation is around 2.00 less. In aspect of OC community 10.45 per cent groups are receiving loans, but they received 17.29 per cent of amount. In OC category the gap of covered groups are low and received loan amount are very high and this variation is around 7.00 per cent.

It is clear from the above table, that there is an unequal distribution of loan amounts among the various social categories in the district of Khammam. The OC and BC SHGs are getting more loan amounts than their participation membership, it is in the reverse in SC and ST communities. It is indicating the dominance of OC community and BC community. The BC community has also slightly dominated over SC and ST communities in this aspect. But the OC community SHGs are overall dominant on all other communities in getting benefits in the district. And at the same time the community of ST is more suppressed and in this category. The main reasons as observed are the IKP activities are sharply spread in plain Mandals from the inception, but in agency area it is slowly creeping, due to lack of education, awareness, infrastructure and the district head quarter is far away to the agency area. The involvement of SC and ST categories is more but the benefits are far away. The IKP of the district must concentrate in this angle also.

Table – 5
Details of development activities organized by IKP in Khammam District in 2011-12

Sl.No	Name of the Development Activity	Funds distribution Crores	Beneficiaries/ Results
1	Bank Linkage Programme	285.10	18686 (SHG)
2	Pavala vaddi	12.49	26681 (SHG)
3	Social Security Pensions	54.20	268626 Members (41 Mandals)
4	Pensions Scheme for AIDS Patients	NA	1785 Members
5	Y S R Abhya Hastam	6.45	14343 Members
6	Food Security & Marketing	48.00	47036 (7322 (farmers)
7	Poverty Removal Strategy for SC&ST	Ten thousand Per Family	5744 (families)
8	Rajeev Youva Kiranalu	NA	5000 (Firs place in the State)
9	PHC	NA	12775 (Members are getting pensions and protected insurance by the JSBY)
10	Stri Shakthi	11.50 estimated	Pucca Building for MO each 25 lak
11	Stri Nidhi	0.73	430 Members in 24 Mandal covered 59 villages
12	Health and Nutrition	NA	313 Nutrition Centers
13	Land Revenue Sadassulu	NA	95000 Acres were distributed and 82978 cases were salved
14	Dairy	NA	41 SHG (per Month 21,000 ltr Milk collect
15	Integrated Water Management Programme	0.22	55 VO and 4 MO had been covered

Source: DRDA. IKP Khammam

Above table reveals the information about the IKP activities which are implemented in the present financial year by the DRDA Khammam. Under the IKP there are fifteen development activities which have been conducted. The impact of various development activities are as follows.

Bank Linkage Programme: The BLP is implimented by the bankers with the support of IKP and SERP from the inception of IKP in the district. In 2010 -11 financial year 18,686 SHGs had the credit fecility of 285.10 crores and it is the major funding source among the all funding sources under the IKP. Majority of members in IKP are getting benefits from the BLP only.

Pavalavaddi: This programme is an additional security to the Bank Linkage Programme. Yearly the SHGs members pay around 3 per cent interest on their loans. Through this scheme large numbers of members are getting benefits in the district. More than 26,000 groups are getting benefits through this scheme. In 2010-11, there are 26,681 groups gain from this scheme with the worth of Rs. 12.49 crores.

Social Security Pensions: Among the poverty eradication Programmes this activity is the better instrument for the helpless sections in the society, like old age people, widows, physically challenged candidates, handloom weavers, toddy toppers and AIDS patients etc. All together there are 2,68,626 pension holders who are eligible in 41 Mandals out of 46 Mandals in the district. Rs. 54.20 crores were distributed in 2011-12 and these pensions were distributed through smart card (finger prints system).

AIDS: The IKP has been taken up livelihood programme for the upliftment and HIV+ in this scheme special training programmes have been conducted for those who are suffering from HIV+ patients. There are 1785 members already taken membership and those are getting assistance from IKP activities in the district.

Insurance for the SHG members: This scheme was introduced by the former Chief Minster Late Dr. Y.S Rajashekar Reddy, and named if as Indiramma Abhaya Hastam, and recently the name was changed as YSR Abahaya Hastam. This scheme is meant for Members of SHG who are women the age of 18-59 years. Under this scheme 1.45 crores were distributed to eligible 464 women in 2010-11 by the IKP. At present around 2 lacks women have joined this scheme in the district.

Collecting of food grains through the marketing activity is successfully run by the SHG members in the district. In 2010-11 Rabi season 39 food grain collecting centers were started in 26 mandals of the district. These centers had collected worth of 47,036 MT of Paddy and other pulses by the 39 centers and at the same time 7,322 farmers got the procurement prices for their products. This is a fortune for the better livelihoods of SHG members in the district.

The IKP been taken special strategy to remove the poverty of ST and SC communities only. In this aspect every poorest of poor SC and ST families have got the worth of ten thousand rupees credit, offered with Pavalavaddi scheme for the purpose of dairy, petty business activities and other development activities. At present 80,207 families are eligible and 5,744 families have already got the credit under Pavalavaddi scheme.

Poverty and unemployment are twin problems, to remove the poverty the Governments must provide employment opportunities to the youth and in this regard the Government of Andhra Pradesh has taken the challenge the against unemployment with the of Rajeev Uouva Kiranalu scheme. This is especially for unemployed youth. There are 5,000 unemployed youth who have been benefited and in this aspect the district has occupied first place in the state.

Out of 46 Mandals 38 Mandals are taken the PHC welfare activities through BLP and CIF and special help lines were setup in Kothagudem, Badhrachalam and Sathupally Government hospitals. Rs. 500 pension is provided for PHCs and around 12,700 Physically Challenged Persons are getting the pensions regularly.

Under the activity of **STRI SHAKTHI** scheme, all Mandals are (46) to be assured of pacca building in the coming next year. For the Mandal Organizations in the district. Rs. 25 laks were sanctioned for the pucca building at the Mandal Headquarters. It is a welcoming trend for implementation of IKP activities at the mandal levels.

Another development activity for women is STRI NIDHI and it is provide online credit facility to the rural women. Credit facility at the door step is the objective of the scheme. Through mobile system the loans are distributed within 48 hours at their villages only. This scheme is successfully functioning in the district. Out of 24 mandals of 59 villages 133 SHGs and 430 members have got the loan, Rs 72.75 lacks distributed within 48 hours. Under this scheme, selected MO will get the funding eligibility on the grade wise, Grade – A (MO) is up to Rs 1.5 crores, Grade – B (MO) is up to 1.00 crores, Grade – C (MO) is up to 50.00 lacks and Grade – D is up to 25.00 lacks will be allotted under this scheme of STRINIDHI. There are 313 nutrition centers under the IKP groups in 16 mandals and they provide nutritious food for the poor pregnent women and bellow 2 years of age and it is very useful to get better nutrition food for the targeted sections.

Suggestion and conclusions

The district of Khammam is far ahead in the implementation of IKP among all districts in the state of Andhra Pradesh. Involvement of BC, ST, SC SHGs are in majority shares in the district. In The distribution of funds some discrimination is found out, for example, least per cent of OC category SHGs are offering more funds through BLP and Pavalavaddi. Majority of SC and ST category SHGs are not getting in their proportion level and it must be achieved at their proportion level. The BLP is to be fast extended to the hill area as the BLP is the main credit source for all SHGs. It is implemented in the overall district but it is very slow in agency area. The (RMK) Rastriya Mahila Kosh Scheme is limited to ten plain mandals, but there is a need of extension to rest of the mandals.

In the district, IKP has been implemented as a special programme to remove the poverty under the SC and ST categories but it is to be extended to the other BPL categories. STRINIDHI programme has been implemented at present in 59 villages only, it must be spread over all villages in the district. In the overall analysis the implementation of IKP is successfully functioning but the distribution of results vary with out proper distribution of results it leads to inequalities in all aspects, especially among the vulnerable sections. In this regard the IKP authorities must concentrate on the proper distribution of poverty eradication activities in the district.

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