



ANDHRA PRADESH EXPERIENCE ON SERVICE DELIVERY FOR THE URBAN POOR

**Presented by:
Mission Director, MEPMA**

Urban Scenario

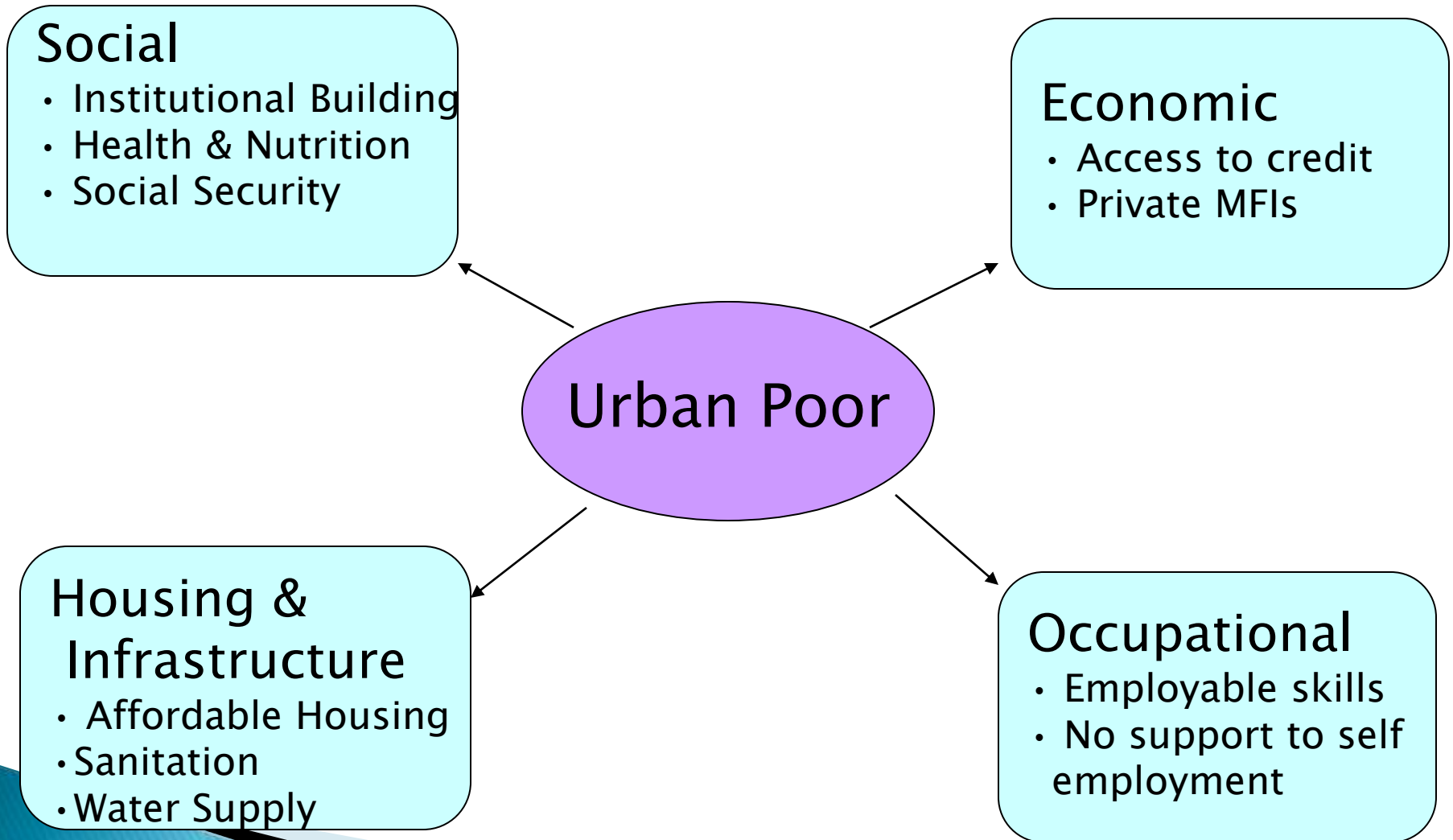
- A.P. Population (2011) – 846 Lakhs
- Urban Population – 283 Lakhs
- % of Urban Population – 33.5 %
- No. of ULBs – 171
- No. of Slums – 7519
- No. of Slum Households – 19.04 Lakhs
- Slum Population – 89.51 Lakhs



Institutional Arrangements for Better Service Delivery to the Urban Poor

- Municipal Administration & Urban Development Department supports the following Organizations for improving service delivery to the Urban Poor.
 - Mission for Elimination of Poverty in Municipal Areas
 - Andhra Pradesh Urban Finance and Infrastructure Development Corporation
 - Andhra Pradesh State Housing Corporation Limited

Vulnerabilities Faced by the Urban Poor



Service Delivery to Tackle Social Vulnerability

- Institutional Building
 - Formation of CBOs (SHGs, SLFs, TLFs)
 - Strengthening and Capacity Building
 - Community Health & Nutrition
- Social Security
 - Social Security pensions
 - Abhaya Hastham (Pension linked Insurance scheme)
 - Janasree Bhima Yojana

Institutional Building

TLFs – 206

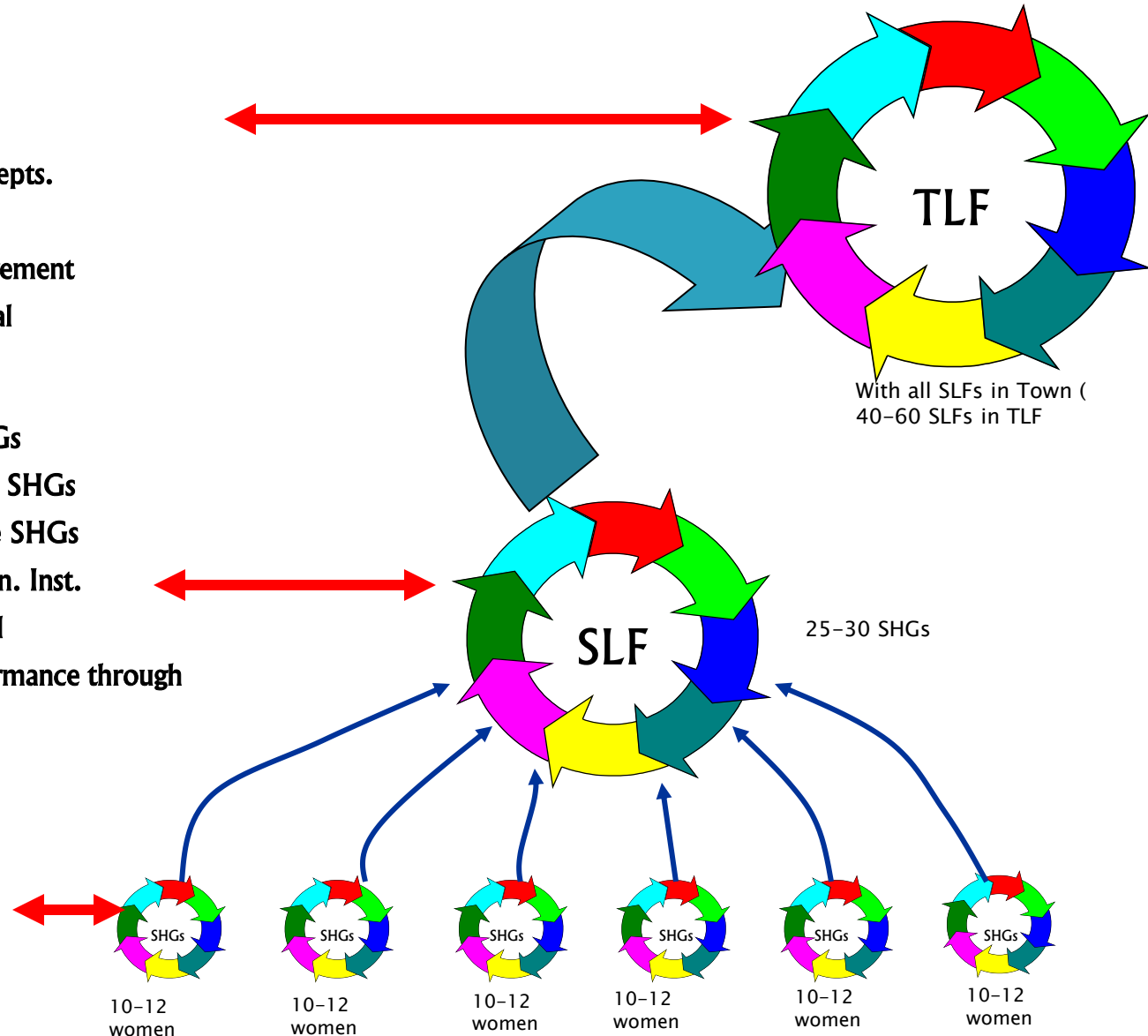
- Support services to SLFs
- Secure linkage with Govt. Depts.
- CB of SLFs and SHGs
- Social security & risk management
- Development of social capital

SLFs – 9070

- Support services to the SHGs
- Arrange line of credit to the SHGs
- Credit rating & Audit of the SHGs
- Social action and link with fin. Inst.
- Access services at Slum level
- Monitoring the group performance through SLF Resource person

SHGs – 2,94,183

- Thrift and credit activities
- Group level poverty reduction plans



Community Health & Nutrition

- Trainings to CRPs on H&N
- Training to SHG members
- H&N Subcommittees trained
- Awareness on SWM
- Awareness on HIV/AIDS trainings
- Inculcating Health savings
- Integrated Health camps
- Management of Urban Health Centers
- Jeevandhara – Setting up of Generic medicines pharmacy stores



Social Security

Dr. YSR - ABHAYAHASTAM

A Co-contributory Pension & Insurance Scheme for Self Help Group Women

Safety net for women in old age



- ❖ SHG women who are above 18 years are eligible to join
- ❖ SHG woman contributes Rs.365 per year
- ❖ Govt. Co-contributes Rs.365 per year
- ❖ Fund Manager (LIC) manages the fund & accounts for better returns

- ❖ Minimum Pension of Rs. 500 per month to women on crossing 60 years of age, till death
- ❖ Return of Corpus to nominee
- ❖ Scholarships to children
- ❖ Enrollment of members 2.20 Lakhs



Social Security

Janasree Bima Yojana

- ❖ SHG women / husband who are between 18 -59years are eligible to join
- ❖ SHG woman contributes Rs.100 per year
- ❖ Govt. contributes Rs.100 per year
- ❖ Fund Manager (LIC) manages the fund & accounts for better returns
- ❖ Death and Disability Insurance cover up to 59 years
- ❖ Scholarships for school going children
- ❖ Enrollment of members 6.64 Lakhs in 2012
- ❖ Social Security pensions through smart cards

Service Delivery to Tackle Economic Vulnerability

- Access to credit
 - Bank Linkage to SHGs (Rs.7633 Crores)
 - Total Financial Inclusion
 - Interest subsidy (Rs.332.50 Crores releases to Urban SHGs)
 - Sthreenidhi (Women Co-operative Society)
- Regulation of private Micro Finance Institutions (A.P. Micro Finance Institutions – Regulations of Money Lending Act, 2011)
- Establishment of Micro Enterprises (individual and group)

STHREE NIDHI – Women Co-operative Federation

- Corpus Rs.1000 Crores
- Three out of Nine Directors from Urban SHGs
- Each eligible TLF shall deposit Rs.10.00 Lakhs as share capital
- Each member is eligible to get loan upto Rs.25,000/- and SHG Rs.1,50,000/- Lakhs
- E-transfer of amount to SLF a/c within 48 hours by Interactive Voice Response System (IVRS) technology.

Facilitating in Establishment of Micro Enterprises

To provide gainful self employment to the urban unemployed

Individual :

- Unit cost Rs.2.00 lakhs
- Subsidy 25%, Beneficiary contribution 5%, Bank Loan 70%
- From 2007 to 2012 units grounded – 43110
- MEPMA initiated Urban SHG Swasakthi product Exhibitions.

Group:

- Project cost Rs.8.69 Lakhs
- Subsidy 35% or Rs.3.00 Lakhs or Rs.60,000/- per member
- whichever is less
- Beneficiary contribution 5% , Bank loan 60%

Micro Enterprises



Siricilla Model - A Case Study

About Siricilla

- Small town with 65314 population – 75% BPL
- Weaving and Beedi making are two main economic activities
- Originally handloom, shifted to power looms
- Spate of suicidal deaths occur from 1998 to 2007

Problems of power looms

- Old looms brought from other weaving centres in India
- Textile policies – capital and technology intensive
- Uneconomic level of operation
- Lack of regular and continuous job
- Closure of power looms – low demand for power loom cloth

Contd...

Siricilla Model

Major initiatives of the Government

- 50% subsidy on power to power looms
- Power loom training institute & Textile Park setup
- Rs.2.00 Cr.corpus set up for training in alternative livelihood options
- Subsidy–Rs.30000/–for up gradation/ modernization of the loom
- Weavers BPL Cards converted to AAY Cards
- Health insurance and Janasri Bhima Yojana started
- Social Security pensions given to all needy

Contd...

Siricilla Model

TFI in Siricilla

- Launched TFI through SHG mode
- Maximum amount Rs.5.00 Lakhs per SHG
- 6 months old SHGs were linked
- 1348 SHGs have been assisted with Rs.63 Crores
- Per SHG finance increased from Rs.0.44 Lakhs in 2006-07 to Rs.4.61 Lakhs during 2009-10

Impact

- 28% of the TFI amount used for redemption of debt
- 58% for IGAs
- 14% for Consumption

Contd...

Siricilla Model

Impact study by NABCONS

- About 90% of members utilized for IGA
- About 41% of members changed their occupation
- Change is towards non-traditional activities
- Average amount invested is Rs.24,000/-
- About 68% of SHG have incremental income of Rs.500 to 2500/- per month
- About 19%, above Rs.2500/- per month
- 100% recovery – No NPA

Service Delivery to Tackle Occupational Vulnerability

- Rajiv Yuva Kiranalu (Placement linked skill trainings)
- Self Employment trainings
- Direct Placements / Job melas

Rajiv Yuva Kiranalu (RYK)

- To provide placement linked skill trainings to the unemployed Urban youth
- MEPMA is one the Sub-Missions for implementation of RYK in all Urban areas
- From 2007–2012 MEPMA trained 1,72,866 youth and placed 1,26,032

Process

- Candidates can register online in RYK portal
- Placement linked trainings will be imparted based on their requirement

Contd...

Rajiv Yuva Kiranalu (RYK)

- Training partners are empanelled by calling EOI
- Number of Training Partners empanelled – 47
- 51 Courses are being offered in 19 Sectors.
- Duration of the Course – 30 days to 90 days.
- Monitoring through online Bio-metric attendance
- 75% of placements to the trained.
- Third party assessment and certification through 18 agencies
- Post placement monitoring for a period of one year

RYP Process



Bio-metric attendance



Training



Examination



Placement

Service Delivery to Tackle Housing & Infrastructure Vulnerability

- Provision of basic services to the Urban poor
- Affordable Housing
- Sanitation
- Water Supply

Affordable Housing & Infrastructure Initiatives

- Earmarking of 40% net Municipal Revenues for development of slums areas
- Earmarking at least 10% of dwelling space or 25% of total number of units in all group housing projects/ schemes > 5 acres for EWS/LIG.
- Proposed to assign property Rights to slum dwellers over their dwelling space – a legislation “AP Property Rights to Slum Dwellers Act, 2012” has been drafted, awaiting enactment.

Contd....

Affordable Housing & Infrastructure Initiatives

- APSHCL is Executing State sponsored urban housing schemes viz., Normal Housing, Rajiv Gruhakalpa, INDIRAMMA housing and Ratchabanda and Central sponsored schemes viz., IHSDP, BSUP under JnNURM.
- Under Rajiv Gruhakalpa (RGK) 23,126 flats are completed of 26,144 houses taken up.
- Under other state sponsored Urban housing schemes so far 8,65,833 houses have been completed in all the ULBs since inception.
- Under central sponsored Schemes 24,151 houses under IHSDP and 10,080 houses under BSUP were completed in 28 ULBs comprising of 39 projects along with Infrastructure.

JnNURM – Projects & Cost



	No. of Projects	Project Cost in Rs. lakhs
BSUP	39	3732.12
UIDSSMT	84	2459.96
IHSDP	74	988.77
Total	197	7380.85

Housing under BSUP



Under BSUP 1.40 lakh houses will be constructed covering 10 lakhs Slum population in 1033 slums



Housing under IHSDP



Integrated Housing & Slum Development Programme (IHSDP)

- 40,000 houses

Covering:

- 10 lakh Slum population
- 877 slums
- Addition of 1450 Kms of road network
- Addition of 1950 Kms of storm water drains
- Addition of 89 community centres/ informal centres



Improving Sanitation..

- Water seal pour flush latrines are being constructed.
 - To eliminate the open defecation
 - To improve the sanitation
 - To reduce communicable diseases
- So far 8.18 lakhs were constructed
- Proposed to construct 6.44 lakhs latrines with an estimated cost of Rs.741.64 crores.

Providing Water Connections to the Urban Poor

- In 2004 Government introduced water connection for Rs. 1,200 payable in 12 EMIs to Urban poor.
- In 2008 water connection costs are reduced to Rs. 200 payable in 2 EMIs.
- ULBs shall meet connectivity charges approx. Rs. 2,000 per connection.
- Demonstrable impact achieved in service delivery for the poor.
- A.P. received National award for this initiative

सत्यमेव जयते

शहरी विकास मंत्रालय तथा

आवास और शहरी गरीबी उपशमन मंत्रालय, भारत सरकार

Ministry of Urban Development &
Housing and Urban Poverty Alleviation, Government of India

रु राष्ट्रीय शहरी नवीकरण विकास मिशन

राज्य सम्मेलन

समिति विज्ञान वन.



RAJIV AWAS YOJANA

- 125 ULBs are proposed to be covered in 3 phases
 - Phase 1 – 28
 - Phase 2 – 60
 - Phase 3 – 37
- A.P. Slum Free City Plan of action submitted to Gol for 25 ULBs
- Gol has selected 11 ULBs with more than 3 lakhs population (2001)
- Pilot project preparation in 11 ULBs have been initiated
- Kesava Nagar of GHMC and Dhall Mill Area of VMC are approved by Gol.

Contd....

RAJIV AWAS YOJANA

- 11 ULBs have 3235 slums and 10.01 lakh Households
- The total financial requirement for making 11 ULBs “Slum Free” is
 - Housing (5.04 Lakh houses) : Rs.15451.32 Crores
 - Environmental Infrastructure : Rs.4944.32 Crores
 - Social Infrastructure : Rs.618.04 Crores
 - Capacity Building &
Project preparation : Rs.103.32 Crores
 - **Total Cost** : **Rs.21117.00 Crores**

Issues

- Funding
 - untimely releases
 - inadequate funding
- Personnel
 - Under staffed
 - Lacking in capacities
- Lack of convergence among departments
- Low absorbing capacity of the poor
- Active middlemen
- Migration factor
- Unplanned growth

"Wars of Nations are fought to change maps.

But wars of poverty are fought to map changes" - Muhammad Ali

Thank You