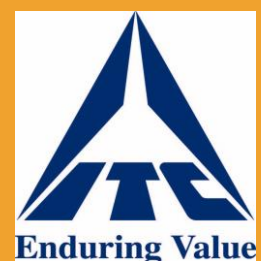




Effective Management of Public Finances for State Sponsored Welfare for Andhra Pradesh Schemes



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We would also thank the Member of Parliaments of Andhra Pradesh for extending their valuable time and giving us the insight about Navaratnalu and the rationale of launching social welfare programmes for the larger goal of creating a sustainable progressive model for the state of Andhra Pradesh.

We would like to express our sincere thanks to the officials from the Chief Minister's Office, Andhra Pradesh who devoted their time for giving us the details about Navaratnalu helping us in framing the report.

Nevertheless, we express our gratitude toward colleagues in Swaniti Initiative for their kind co-operation and encouragement which helped us in completion of this report.

About the Report



This report tries to capture an overall fiscal and financial health of the state of Andhra Pradesh and with a special focus on the nine pillars under Navaratnalu.

The analysis explores areas like promises made under Navaratnalu, mapping of the relevant stakeholders and estimation of gaps between Required funds and the allocated budget to fulfill the promises.

The report has been divided into three chapters: Chapter 1 throws light on the background, objective and the purpose of the study. Chapter 2 expands on the research design and limitations of the report. Chapter 3 explores the results and findings from the research to estimate the budget gaps for schemes under Navaratnalu.

The report also provides a way forward in terms of analysing various models based on previous best practices across the globe and explore if adoption in Andhra Pradesh can contribute to growth and development of Andhra Pradesh.

Introduction

Background

On July 15th, 2019 Swaniti had the opportunity to present to 19 Andhra Pradesh Parliamentarians on issues of livelihood. During the session it was learned that Parliamentarians were keen to get insights on issues like how to work with the central government to get more resources out, nature of support that various central ministries can provide and fund utilization on key government programs. Swaniti proposed a partnership with the ITC to setup a Research cell for all Andhra MPs where the key role involved would be to focus on ensuring that government schemes and programs are being effectively delivered to the last mile beneficiary in key sectors like Agriculture and Livelihood.

In order to effectively support the Parliamentarians with critical knowledge insight, it was decided that Swaniti would focus on analyzing the fund gaps for the key 9 pillars of the Government of Andhra Pradesh, exploring the best practices models on revenue raising and management and developing alternate financing methods for funding. The alternate methods of financing would involve filling in financial gaps through innovative methods like bilateral tie-ups, social financing, tracking the flow of funds from the state to the district levels and Central Sector Schemes, Centrally Sponsored Schemes and Externally Aided Projects components to fund the projects.

The research cell came into existence to focus on analyzing the financial gaps for the key pillars of the state sponsored welfare schemes, suggest alternate financing mechanisms for managing deficits, and document best practices on public finance management.

Objective of the Research Cell

The Swaniti Research Cell's objective is to analyze the fiscal health of the State of Andhra, evaluating the estimated and required budget for the key state-sponsored welfare schemes, and **identifying financial gaps for each of them**. Further, the team is working towards '**Alternative financing for effective public finance management of the State**' by focusing on documentation of best practices on revenue raising and public finance management followed across the globe and facilitating high-end stakeholder consultations through Engagements with the Parliamentarians.

Purpose of the Mid Term Report

The mid-term report focuses on flagship **Navaratnalu schemes** launched by the Government of Andhra Pradesh. It presents a broader outline of the schemes with a special focus on beneficiary mapping, budget estimation and the gaps. The report on analysis of the schemes and budget estimations will further act as a precursor towards finding alternative methods of financing to bridge the budget gaps and study the best practices model on effective fund management around the world as the next deliverable.

Research Method

Methodology

The scheme analysis and design of the budget estimations has been arrived at through primary and secondary studies. The primary study involves consultations with the major stakeholders of the government, and sectoral experts. Secondary Research involves studying in detail key documents like Andhra Pradesh Social Survey, Budget of Government of Andhra Pradesh 2019-20, various scheme guidelines and different departmental websites of the government of Andhra Pradesh and reviewing the existing work done on Navrathnalu.

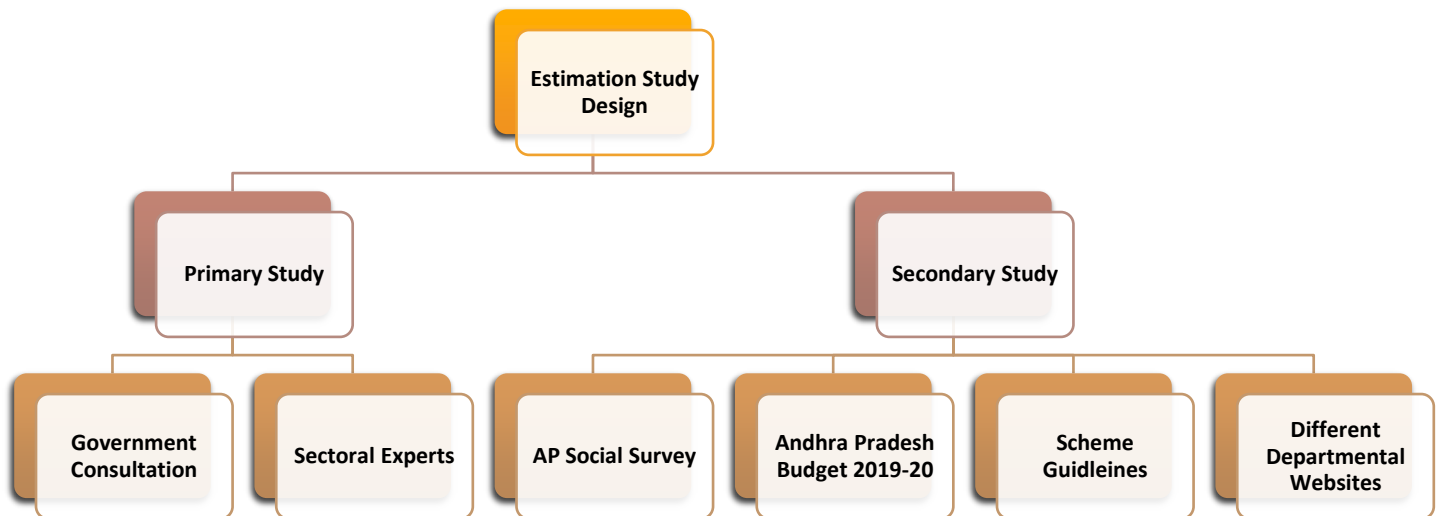


Figure 1: Research Design

Limitations of the Report

The following limitations were observed during the primary and secondary research:

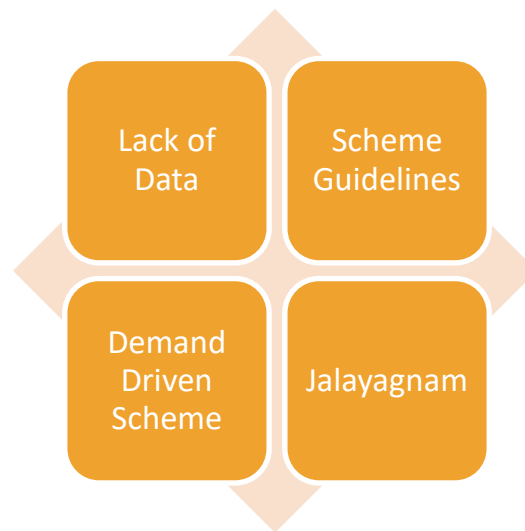


Figure 2: Limitations on Report

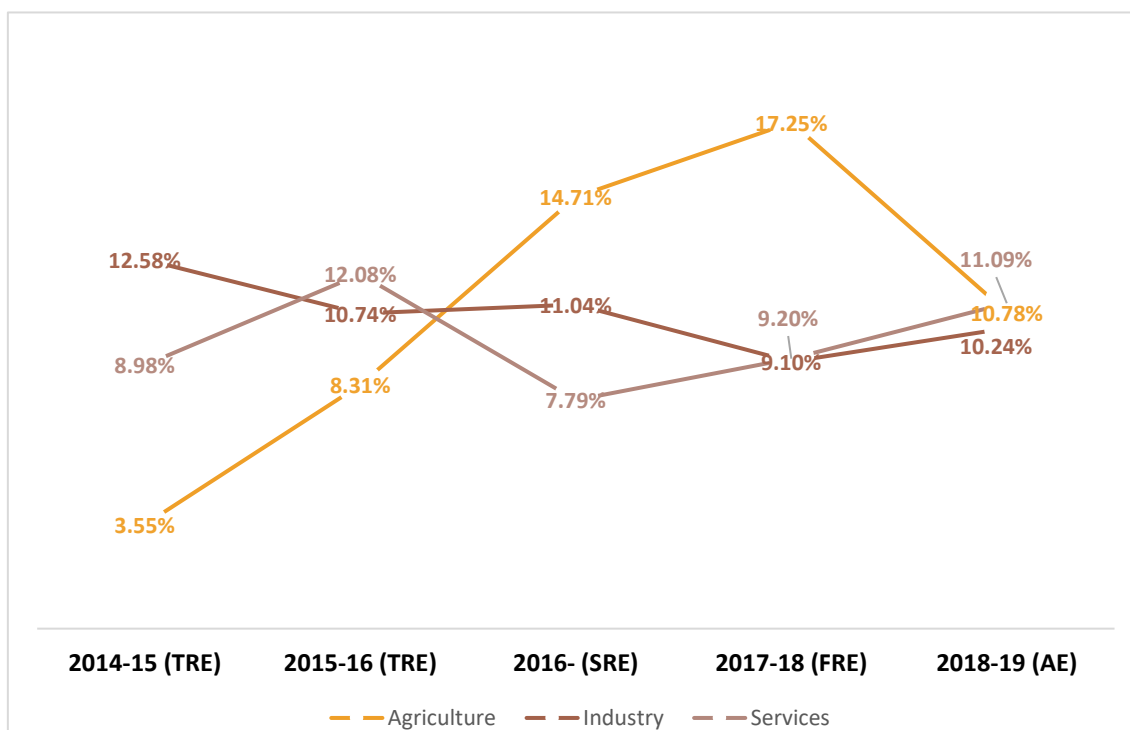
1. **Lack of Data:** Due to paucity of data, beneficiary mapping for schemes is not possible. This creates an issue for estimation of budget required for executing the scheme.
2. **Scheme Guidelines:** As there are no scheme guidelines in place for few schemes, it makes it difficult to estimate the budget and map the beneficiary. The report could be elaborated more if the scheme guidelines were released.
3. **Demand Driven Scheme:** There are schemes which are demand driven and would depend on the awareness about the scheme among the beneficiary. The budget requirement and utilization would depend on the registration of the beneficiary for the particular scheme. Example: YSR Aarogyasri
4. **Jalayagnam:** Jalayagnam are infrastructure projects which depends on the rolling process of the projects and time of initiation. Infrastructure budgets are also dependent on the cost of materials and labour in the market which are quite dynamic. This leads to revision in budget requirement and creates a complication for estimating the project cost.

Results and Findings

Overview of the Andhra Pradesh Macro-Economic Trends

- The **GSDP at Constant (2011-12) Prices** for the year 2018-19 (AE) is estimated at Rs.6,80,332 crores as against Rs. 6,12,793 crores for 2017-18 (FRE) that reflecting a growth of 11.02%.
- **The Gross State Domestic Product (GSDP, AE)** of Andhra Pradesh for 2018-19 (**at current prices**) is approximately Rs 933402 crores as against 809548 crores 2017-18 RE. This is 10% higher than the revised estimate for 2017-18.
- As per the Advance estimates of 2018-19, the **Per Capita Income at current prices** increased to Rs.1,64,025 from Rs.1,43,935 in 2017-18 (FRE) registering a growth of 13.96 percent.
- The **Per Capita Income at constant (2011-12) prices** has also gone up to Rs.1,17,261 in 2018-19 (A.E) from Rs.1,06,864 in 2017-18 (FRE) registering a growth rate of 9.73 percent.

Sectoral Growth



- **Agriculture: Growth rate** over the years in terms of **GVA/GSDP growth in percent (Constant 2011-12 prices)**
Trend observed: an increase over four consecutive FYs followed by a slump of 7% in 2018-19 (AE).
- **Industry: Growth rate** over the years in terms of **GVA/GSDP growth in percent (Constant 2011-12 prices)**
Trend observed: The growth has been fluctuating over the FYs with the highest being FY 2014-15 and lowest being FY 2017-18.
- **Services: rate** over the years in terms of **GVA/GSDP growth in percent (Constant 2011-12 prices)**
Trend Observed: Fluctuating over the years, with lowest achieved in 2016-17.

Fiscal Profile of Andhra Pradesh

- **Total expenditure** for 2018-19 is estimated to be Rs 1,91,064 crore, a 19.5% increase over the revised estimates of 2017-18. In 2017-18, there was an increase of Rs 2,823 crore (1.8%) in expenditure over the budget estimates.
- **Total receipts (excluding borrowings)** for 2018-19 are estimated to be Rs 1,57,599 crore, an increase of 25.4% as compared to the revised estimates of 2017-18. In 2017-18, total receipts (excluding borrowings) fell short of the budgeted estimate by Rs 1,328 crore.
- **Revenue surplus** for the next financial year (FY 2019-20) is targeted at Rs 5,235 crore, or 0.6% of the Gross State Domestic Product (GSDP). Fiscal deficit is targeted at Rs 24,205 crore (2.8% of GSDP).

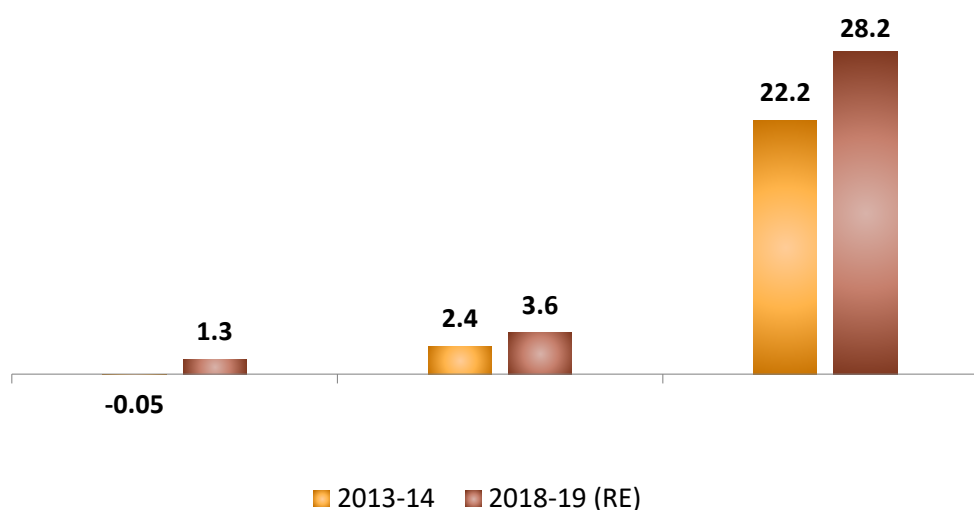


Figure 4: Fiscal Health (Source: Andhra Pradesh Budget 2019-20), Swaniti's Visualization

Navrathnalu

Introduction of Programme

NAVARATNAS

- 1 **YSR Rythu Bharosa**
- 2 **Fee reimbursement**
- 3 **Aarogyasri**
- 4 **Jalayagnam**
- 5 **Ban on alcohol**
- 6 **Amma Vodi**
- 7 **YSR Aasara**
- 8 **Houses for poor**
- 9 **Pension hike**

The newly formed Andhra government has come up with a highly inclusive welfare structure comprising of nine main programs called the 'Navaratnalu'. The 'Navaratnalu' comprises of schemes that run across multiple sectors such as Education, Agriculture, Health, Women and Child, and Social Security. The extensive coverage empaneled under the Navaratnalu makes it an inclusive program with a beneficiary led-approach, aiming to achieve sustainable development and quality growth in Andhra Pradesh. It is a flagship program of the State government ensuring maximizing benefits towards the citizens of Andhra Pradesh, aimed at bringing structural changes within the economy.

Through nine large-scale welfare programs which aims to percolate to the grassroots, the program is built to offer benefits worth a minimum of Rs 1 lakh to Rs 5 lakh per year.

Figure 5: Schemes under Navaratnalu

YSR Rythu Bharosa

Andhra Pradesh "**the bejeweled rice bowl of India**" is predominantly agricultural in nature with more than three fourth of its work force being engaged directly in Agriculture sector. Agriculture is the chief source of income for the state economy. It is also considered one of the most progressive states with respect to its agriculture development and maintaining high levels of crop production. Considering the importance agriculture holds for the state of Andhra Pradesh, YSR Rythu Bharosa has been introduced with payments scheduled for next financial year. The Rythu Bharosa scheme aims to supplement the financial needs of the small medium farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income at the end of each crop cycle.

YSR Rythu Bharosa Scheme Guidelines

Considering the importance agriculture holds for the state of Andhra Pradesh, YSR Rythu Bharosa has been introduced with payments scheduled for next financial year. The scheme majorly targets the landholding owning up to 5 acres of and the tenant farmers, providing an assistance of Rs. 50,000. Farmers who own up to 5 acres of land and tenant farmers will be given Rs.13,500 as an aid before the start of the sowing season. (Rabi and Kharif seasons) for 4 years. **Rythu Bharosa is different from other similar schemes as it also covers tenant farmers.** The other promises made under the scheme include Free power supply during the day for 9 hours, A subsidy of Rs 1.50 per unit on power consumption for aqua farmers, free of cost digging of borewell for all the farmers, building of cold storage and warehouses, subsidies to be provided for reopening and strengthening of milk dairies, disaster management, Agri Testing Labs, Farm mechanization, fodder and feed development and insurance facilities for the farmers.

Component
YSR Rythu Bharosa
Y.S.R Nine Hours Free Power Supply
YSR - PM Fasal Bima Yojana
Supply of electricity to Aqua farmers at 1.5/unit.
Supply of Seeds to Farmers
Y.S.R Interest free Loans to Farmers
Price Stabilization Fund
Disaster Management
Exgratia of 7 lakhs to Farmers
Bore Wells under YSR Rythu Bharosa
Warehousing Infrastructure Fund (WIF)
YSR - Agri Testing Labs
Farm Mechanization
Strengthening of Dairy Cooperatives
Fodder and Feed Development
Construction of Godowns

Figure 6: Components under YSR Rythu Bharosa

A target of 200 borewell drill rigs for every Assembly has been set up. Cold storage and Warehouses will be built in all 175 assembly constituencies of the state. A subsidy of Rs 4 per litre will be given for the milk contributor for the reopening of the milk dairies. Rs 5 Lakhs will be given to a farmers' family upon death of the farmer under the insurance coverage.

Beneficiary Mapping

The scheme targets farmers holding land up to 5 acres and tenant farmers. The data for landholding farmers has been taken from PM KISAN Beneficiary List. Tenant farmers have been mapped from the Andhra Pradesh Social Survey 2019. The total targeted beneficiaries are estimated to be 67 lakhs.

Beneficiaries	Number
Farmer (own land up to 5 acres)	51,94,572
Tenant Farmers	15,35,642
Total Targeted Beneficiaries	67,30,214

Figure 7: Beneficiary Mapping of YSR Rythu Bharosa

Budget Requirement

The beneficiary mapping above is done to estimate the amount of fund required for the direct benefit transfer to provide financial assistance to the farmers of the state.

Beneficiary Mapping	Number	Financial Assistance/Year	Total Budget
Farmer (own land)	51,94,572	13500	70,12,67,22,000
Tenant Farmers	15,35,642	13500	20,73,11,67,000
Total Budget Requirement	67,30,214	13500	90,85,78,89,000

Table 1: Budget Requirement for YSR Rythu Bharosa Component (Swaniti's Calculation)

Component	Budget Requirement/Year
YSR Rythu Bharosa	4,54,28,94,45,000
Y.S.R Nine Hours Free Power Supply	1,81,00,00,00,000
YSR - PM Fasal Bima Yojana	46,52,00,00,000
Supply of electricity to Aqua farmers at 1.5/unit.	19,00,00,00,000
Supply of Seeds to Farmers	8,00,00,00,000
Y.S.R Interest free Loans to Farmers	86,52,00,00,000
Price Stabilization Fund	30,00,00,00,000
Disaster Management	40,00,00,00,000
Exgratia of 7 lakhs to Farmers	1,00,00,00,000
Bore Wells under YSR Rythu Bharosa	2,00,00,00,000
Warehousing Infrastructure Fund (WIF)	2,00,00,00,000
YSR - Agri Testing Labs	1,09,00,00,000
Farm Mechanization	1,00,00,00,000
Strengthening of Dairy Cooperatives	1,00,00,00,000
Fodder and Feed Development	1,00,00,00,000
Construction of Godowns	37,54,00,000
Total Budget Requirement	8,74,79,48,45,000
	Investment for 5 Years
	Corpus Funds
	One Time Investment

Figure 8: Fund Requirement for YSR Rythu Bharosa (Swaniti's Calculation)

Apart from mapping of the beneficiary, different components of Rythu Bharosa have been analysed. The components of the Rythu Bharosa scheme has been broken down to Investment for 5 years (recurring cost), Corpus Funds and One Time Investment Fund as part of asset creation.

This has been done to understand the funding pattern and effective implementation of the scheme and determine the share of Andhra Pradesh Government and Central Government for the successful implementation of the project. The

Budget requirement for every component has been evaluated considering the beneficiary mapping.

Estimating the gaps

The budget required has been estimated considering the assistance promised and the number of beneficiaries targeted. The allocated budget has been taken from the Budget document 2019-20. As per Swaniti's estimation, there exists a surplus of **Rs 20.51 crore**. This has been estimated considering that the **Gov share Rs 6000 per eligible farmer under the PM-KISAN Yojana** would be granted by the central government. One-year cost under PM-KISAN Yojana for 6000 per eligible farmers amounts to **Rs. 31,167,432,000** which would come from the Government of India.

Convergence with Central Government Scheme

Convergence with central government schemes can be helpful for utilizing the unspent balances under the national schemes, adopting their best practices and improve beneficiary mapping.

PM KISAN Yojana and Rythu Bharosa

PM KISAN Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a Central Sector scheme with 100% funding from the Government of India. Under the Scheme an income support of Rs.6000/- per year is provided to all farmer families across the country in three equal installments of Rs.2000/- each, every four months. The entire responsibility of identification of beneficiary farmer family's rests with the State / UT

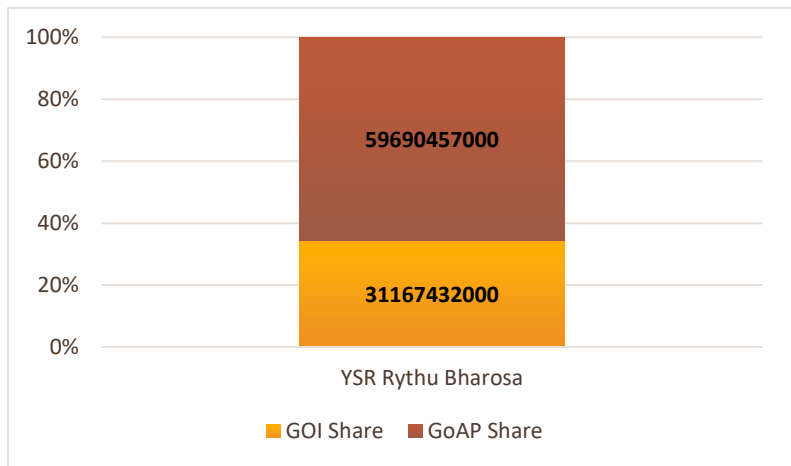


Figure 9: Share of GOI and GOAP (Swaniti's Visualization)

Governments. Gol has allocated a Budget of 75,000 crores for 2019-20 for PM KISAN Yojana. YSR Rythu Bharosa and its components are in convergence with potential Central government schemes which can be used to fill in the gaps. For example, the DBT component of Rythu Bharosa provides a financial assistance of 13,500 per year, where the government of India through PM KISAN can fill in Rs 6000 and Rs 7500 would come from the treasury of the government of Andhra Pradesh.

Beneficiary	Number	Financial Assistance/Year	Total Budget	Share of GOI (Rs 6000 per eligible farmer)	Share of GoAP (Rs 7500 per eligible farmer)
Farmer (own land)	5,194,572	13500	70,126,722,000	31,167,432,000	38,959,290,000
Tenant Farmers	1,535,642	13500	20,731,167,000	-	20,731,167,000
Total Budget Requirement	6,730,214	13500	90,857,889,000	31,167,432,000	59,690,457,000

Table 2: Share of GOI and GOAP (Swaniti's Calculation)

Other possible Convergences

Components under Rythu Bharosa	Convergence with CS/CSS
YSR Fasal Bima Yojana	PM Fasal Bima Yojana
Strengthening of Dairy Cooperatives	Supporting Dairy Cooperatives and FPOs engaged in dairy activities
Cold Storage and Food Processing units	National Horticulture Mission, Loans through NABARD and National Horticulture Board
Prize Stabilization Fund	Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA), Operation Green, MoFPI and Price Stabilization Fund, MCA
Maintenance of hospitals and procurement of Ambulances	National Health Mission, National Health Policy 2017

Table 3: Convergence of YSR Rythu Bharosa and Central Schemes

Pension Kanuka

Andhra government is committed to the welfare and development of all sections of the society. As a part of the Navaratnalu, to bring in uniformity in the process and to ensure payment of all types of pensions on a single day every month, the government bought all the pensions under the single umbrella of Rural Development department. The Department of Rural Development is the nodal agency at the State Level for Pensions. Moreover, enhancement of pension amount and reduction in the age criteria for old age pension is a major welfare measure to ameliorate the hardships of the poor and vulnerable sections of the society particularly the old and infirm, widows, and persons with disability to secure a dignified life. In pursuit of this overarching goal, in spite of the challenging financial conditions, pensions have been increased for old age persons, widow, toddy tappers, weavers, single women, fishermen, ART (PLHIV) Persons, traditional cobblers, disabled persons, transgender, dappu artists, and also for people affected with chronic kidney disease who are undergoing dialysis both government and network hospitals. The enhanced scale of pension came into effect from June 2019 and payable from 1st July 2019 onwardsⁱ.

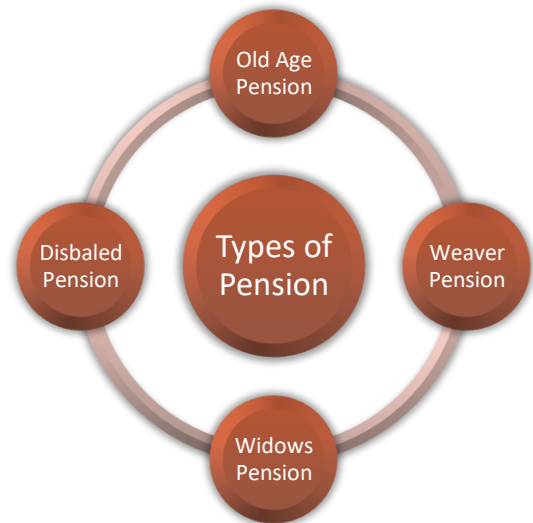


Figure 10: Pension covered under Pension Kanuka

Eligibility Criteriaⁱⁱ

The proposed beneficiary shall be from BPL family. He/she shall be a local resident of the district. He/she are not covered under any other Pension Scheme.

1. **Old Age Pension:** Old age persons, both male and female, who are 65 years of age or above and are destitute (with little or no means of subsistence and no family or relative to depend upon).
2. **Weavers Pension:** Weaver is 50 years of age or above and destitute.
3. **Widow Pension:** Widows irrespective of age limit.
4. **Disabled Pension:** Disabled persons having a minimum of 40% disability and are above 18 years of age.

5. **Pension Amount:** The scale of benefit under each pension will be notified by the Government shortly.
6. **Sanctioning Authority:** The MPDO is the sanctioning authority for all pensions, in favor of eligible persons recommended by the Gram Sabha.

Beneficiary Mapping

The beneficiary mapping has been as per the scheme guidelines covering the old age persons, widow, disabled, weavers, toddy tapper, transgenders, single women, fishermen, cobblers and dappu artists. Further, the beneficiaries have been mapped at the district level.

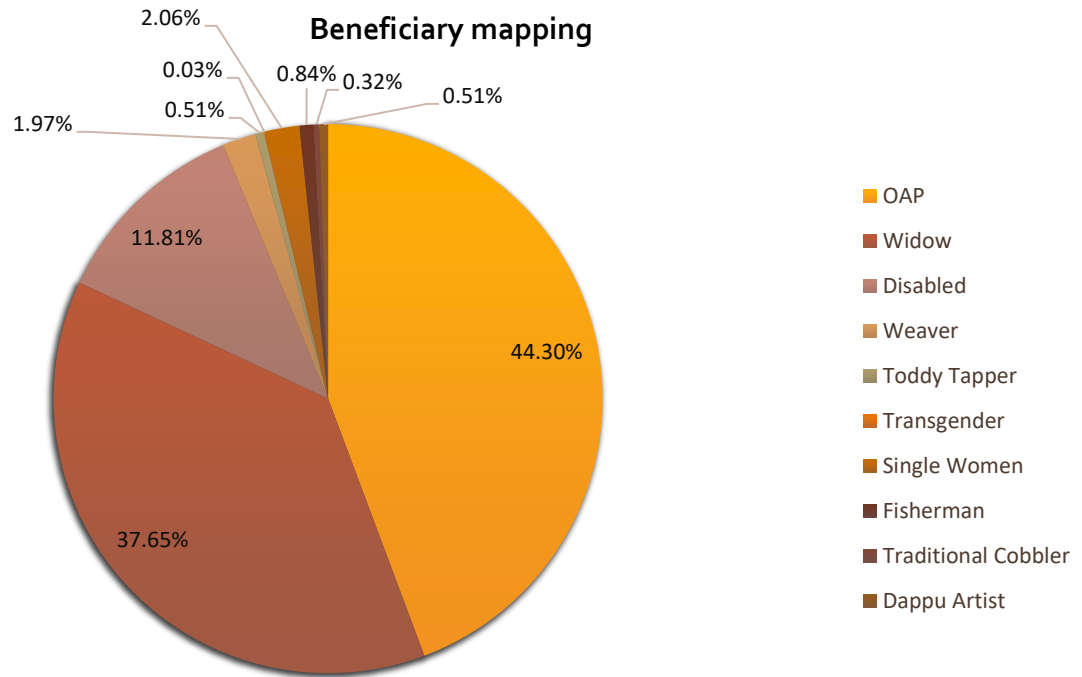


Figure 11: Mapping of Pension Kanuka Beneficiary (Source: YSR Pension Kanuka, DoRD, A.P)

S.No.	District	OAP	Widow	Disabled	Weaver	Toddy Tapers	Transgenders	Single Women	Fishermen	Cobblers	Dappu	Total Pensioners
1	Anantapur	2,21,091	1,58,297	68,001	22,884	508	194	10,399	1,598	2,229	4,124	4,89,325
2	Chittoor	2,13,862	1,71,320	53,511	8,165	668	92	7,272	451	645	3,820	4,59,806
3	East Godavari	2,46,477	2,26,285	66,828	10,954	5,829	185	10,325	7,936	1,664	1,404	5,77,887
4	Guntur	2,15,565	1,86,184	49,336	8,741	2,061	123	17,934	2,705	1,820	2,137	4,86,606
5	Krishna	1,62,643	1,80,834	56,852	5,845	4,951	156	8,673	7,423	1,592	1,798	4,30,767
6	Kurnool	1,61,511	1,63,380	47,165	4,535	341	324	4,937	1,307	1,260	2,329	3,87,089
7	Nellore	1,31,873	1,24,351	35,079	5,796	2,088	92	5,890	3,811	821	1,238	3,11,039
8	Prakasam	1,78,444	1,33,229	39,187	8,765	377	100	8,508	3,440	3,201	3,096	3,78,347
9	Srikakulam	1,63,655	1,23,993	34,488	5,396	1,219	61	10,724	5,459	337	1,270	3,46,602
10	Vizag	1,83,530	1,67,694	45,696	3,519	2,234	40	7,252	3,699	620	800	4,15,084
11	Vizianagaram	1,35,113	1,13,723	40,931	3,380	1,966	91	3,697	1,450	994	2,809	3,04,154
12	West Godavari	2,05,377	1,48,332	54,682	4,459	4,757	103	11,602	4,932	784	889	4,35,917
13	YSR Kadapa	1,40,104	1,07,255	37,297	12,493	282	146	2,360	494	838	1,636	3,02,905
	Total	23,59,245	20,04,877	6,29,053	1,04,932	27,281	1,707	1,09,573	44,705	16,805	27,350	53,25,528

Table 4: District wise Pensioners

Budget Requirement

The beneficiary mapping above is done to estimate the amount of fund required to provide financial assistance to the targeted groups. The table below lists the number of beneficiaries in each category, amount promised per month per beneficiary which leads to the total amount required for one year. The total number of beneficiaries under each category has been obtained by summing up targeted beneficiaries in each category at the district level for all the 12 districts.

Beneficiaries	Amount/Month/Beneficiaries	Number of Beneficiaries	Total Amount Required/Year in Rs	Total Amount Required in Rs (4 Years)
OAP	2250	2359245	63699615000	254798460000
Widow	2250	2004877	54131679000	216526716000
Disabled	3000	629053	22645908000	90583632000
Weaver	2250	104932	2833164000	11332656000
Toddy Tapper	2250	27281	736587000	2946348000
Transgender	3000	1707	61452000	245808000
Single Women	2250	109737	2962899000	11851596000
Fisherman	2250	44705	1207035000	4828140000
Traditional Cobbler	2250	16805	453735000	1814940000
Dappu Artist	3000	27350	984600000	3938400000
Total		5325692	1,49,71,66,74,000	5,98,86,66,96,000

Table 5: Budget Estimation of Pension Kanuka

Budget Gap

It can be observed that the **funds required** for a year amounts to **14,972 crores** while the **budget allocated for FY19-20 is 15,746 crores**. Under pension kanuka, there is a **budget surplus of 774 crore** part of which would be **utilized for pension payments to dialysis patients**.

Identification of Central government programs in convergence with Pension Kanuka

Convergence with central government schemes can be helpful for utilizing the unspent balances within the central government schemes, adopting their best practices and enhancing the process of beneficiary mapping.

State scheme	Central govt scheme
Pension eligibility age reduced to 60 yrs.	National Pension Scheme
Specially abled to receive a monthly pension of 3000 Rs per month	Indira Gandhi National Disability Pension Scheme

Table 6: Convergence of Pension Kanuka with Central Schemes

YSR Aasara

Cash transfers are defined as the provision of assistance in the form of cash to the poor or for those who face a probable risk of falling into poverty in the absence of the transfer. The main objective of these programs is to increase the real income of the poor and vulnerable households. The cash transfer also reduce the costs of the administration because they reach the beneficiaries in a timely and targeted manner.

Government of Andhra Pradesh has launched YSR Aasara with an aim to support the SHG women through waiving off their outstanding loans in their accounts as on 11.04.2019. The outstanding balances in the SHG women accounts as on 11.04.2019 will be waived off by the Government.

YSR Aasara Scheme Guidelines

The YSR Aasara has the following promises under the umbrella scheme:

- The female DWCRA group will get about 50,000 per annum with no interest.
- The state government will pay the interest component of loans given to the self-help groups.
- Women above the age of 45 years from BC, SC, ST, and minority communities will get an amount of 75,000 rupees annually.

Beneficiary Mapping and Loan Waiver Amount

The scheme focuses on improving the conditions of minority women in the state through pension, conditional cash transfer, loan waiver and zero interest rate loans.

The beneficiary mapping for Loan Waiver has been done based on the SHG groups availing loans in the state of Andhra Pradesh with an outstanding NPA. The data source collated includes stakeholder mapping from SERP (Society for Elimination of Rural poverty) and MEPMA and loan disbursed by the respective banks into the districts.

S. No	District	Total			NPA Updated		
		SHGs	Loans	Amount (in Rs.)	SHGS	Loans	Amount (in RS.)
1	Ananthapur	644	652	127630557.6	640	647	127007472.9
2	Chittoor	335	343	67755434.5	335	343	67755434.5
3	East Godavari	245	245	23406016.33	240	240	23161757.33
4	Guntur	698	710	74577918.56	675	687	72893873.57
5	GVMC	153	153	12470576.88	131	131	11355565.94
6	Kadapa	430	462	63021778.74	426	458	62571039.81
7	Krishna	189	195	24726108.12	172	178	22787156.57
8	Kurnool	753	768	103423429.2	734	749	101316892.3
9	Nellore	321	331	45658189.11	321	331	45658189.11
10	Prakasam	158	165	19029433.34	158	165	19029433.34
11	Srikakulam	31	31	4042555.58	31	31	4042555.58
12	Visakhapatnam	9	9	1454353.9	8	8	1361704.24
13	Vizianagaram	72	72	8360562.51	71	71	7932183.51
14	VMC	266	266	31883362.67	264	264	31729612.67
15	West Godavari	177	185	17826729.65	177	185	17826729.65
	Total	4481	4587	625267006.7	4383	4488	61,64,29,600.96

Table 7: Districtwise Loan Disbursement and NPA of SHGs (Source: YSR Aasara)

Amma Vodi

Conditional Cash Transfer (CCT) schemes provide cash directly to poor households in response to the household/individual fulfilling specific conditions such as minimum attendance of children in schools, and/or attendance at health clinics, and participation in immunization. The schemes create incentives for households to adjust their behavior towards nationally accepted social goals. In technical terms, the objective of such programmes is 'to correct for market failures associated with noninternalized positive externalities' (Janvry and Sadoulet, 2004, p.1). In other words, they are used (a) to incentivize private behavior to secure positive externalities such as enhanced consumption of merit goods like health and education (b) target vulnerable groups who are unable to access merit goods due to negative income effects caused by cyclical downturns and/or exogenous shocks. These schemes have typically been used to improve school attendance by children, boost attendance at health clinics and enhance participation in immunization programmes.

The Andhra Pradesh's government flagship programme, 'Amma Vodi', is a scheme intended to extend financial help to the mothers who send their children to school, from this academic year 2019-20. The government will pay Rs.15,000 per annum to the mother who send their children to the school. It will be helpful to the family of the poor child. Previous experiences with conditional cash transfers show that it has been successful in achieving the desired outcome. For example, Janani Suraksha by the Central government has been successful in promoting institutional deliveries. Amma Vodi through conditional cash transfers aims to improve learning outcomes.

Scheme Guidelinesⁱⁱⁱ

- In order to incentivise mothers to send their kids to school, Rs.15,000/- per year will be given to every mother under 'Amma Vodi' starting January 26th, 2020.
- It also has a **full fee reimbursement (RTF) component** for all poor SC, ST, BC, Differently Abled and Minority students.
- Moreover, a maintenance fee of Rs.20,000/annum would be given to all poor SC, ST, BC, Differently Abled and Minority students along with RTF.

Beneficiary Mapping

As per the scheme, Rs.15,000/- per year will be given to every poor mother under 'Amma Vodi'. The beneficiary mapping has been done considering the below poverty line population, and assuming 55 percent of the families has a school going child which would be provided with the conditional transfer.

Further, another criterion takes the number of students studying in a government school. As per the Andhra Pradesh social survey 2018-19, there are 40 lakh students in the government schools between I-X. The assumption of 55% of below poverty line population going to school can be justified on the ground that there are about 40 lakh children studying in government schools. The above figure is in concurrence with 40 lakh children in government schools.

Stakeholders
BPL persons: 78,78,000
No. of poor children going to schools: 4332900 (55% of BPL Persons as an assumption)
No. of children studying in government schools: 40,00,000.

Table 8: Stakeholder Mapping for Amma Vodi

Further, under the Vidya Deewana component of Amma Vodi, district wise mapping of beneficiaries for SC, ST, BC and OC eligible for maintenance support has been done. The data has been obtained from the Andhra Pradesh Social Survey 2019-20.

District	SC	ST	BC	OC	Total
Srikakulam	1102	857	4365	250	8595
Vizianagaram	906	384	906	75	2271
Visakhapatnam	991	3350	3571	765	8677
East-Godavari	3008	998	5323	2537	11866
West-Godavari	1859	339	1878	830	4906
Krishna	1933	295	2145	732	5105
Guntur	1177	251	1166	750	3344
Prakasam	896	94	539	254	2279
SPS Nellore	1471	177	1099	347	3094
YSR	1867	204	2459	1680	6210
Kurnool	3168	400	4419	809	8796
Anantapuram	4381	1092	8634	2217	16324
Chittoor	3504	529	3926	853	8812

Table 9: Stakeholder Mapping (Source: AP Social Survey)

The total beneficiaries at the state level for all categories (excluding PwD) is 90279. If the PwD is included, **the total beneficiaries stand at 91,150.**

Budget Requirement

The beneficiary mapping above is done to estimate the amount of fund required to provide financial assistance to the targeted groups. The table below lists the number of beneficiaries in each category, amount per beneficiary which leads to the total amount required for one year. The total number of beneficiaries under each category has been obtained through the Andhra Pradesh Social Survey 2019-20.

Stakeholders	Amount promised
BPL persons: 78,78,000	15000 per annum per mother
No. of poor children going to schools: 4332900 (55% of BPL Persons)	Total: 64993500000 (6499 crore)

Figure 12: Stakeholders Mapping and Budget

As per Swaniti's estimation, the budget required for Amma Vodi is Rs.6499 crore, while the budget allocated is Rs 6455 Crore, indicating a resource gap of 44crore.

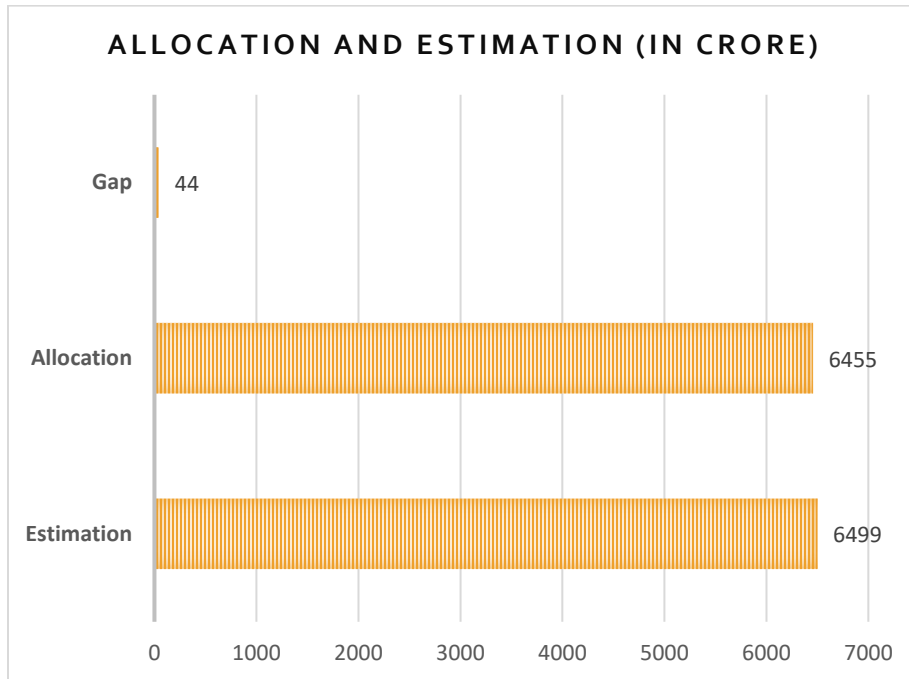


Figure 13: Estimation and Gaps for Amma Vodi (Swaniti's Calculation)

Under Vidya Deewana component, the Government will provide 100 % fee reimbursement to the students belonging to the SC, ST, BC, Minorities, Kapu, EBC and the Differently Abled categories. Further, they will also provide maintenance support to the poor college students of Rs 20,000 per child per year to defray the other expenses like food, travel, hostels, books, etc., which imposes a significant burden on the families.

District	SC	ST	BC	OC	Total	RTF 14,400 per student (in INR)
Srikakulam	1102	857	4365	250	8595	123768000
Vizianagaram	906	384	906	75	2271	32702400
Visakhapatnam	991	3350	3571	765	8677	124948800
East-Godavari	3008	998	5323	2537	11866	170870400
West-Godavari	1859	339	1878	830	4906	70646400
Krishna	1933	295	2145	732	5105	73512000
Guntur	1177	251	1166	750	3344	48153600
Prakasam	896	94	539	254	2279	32817600
SPS Nellore	1471	177	1099	347	3094	44553600
YSR	1867	204	2459	1680	6210	89424000
Kurnool	3168	400	4419	809	8796	126662400
Anantapuram	4381	1092	8634	2217	16324	235065600
Chittoor	3504	529	3926	853	8812	126892800
Total					90279	1300017600
Total + PwD					91,150	1312560000

Table 10: Budget Estimation for Fee Reimbursement (Swaniti's Calculation)

District	SC	ST	BC	OC	Total	Maintenance support @20,000
Srikakulam	1102	857	4365	250	8595	171900000
Vizianagaram	906	384	906	75	2271	45420000
Visakhapatnam	991	3350	3571	765	8677	173540000
East-Godavari	3008	998	5323	2537	11866	237320000
West-Godavari	1859	339	1878	830	4906	98120000
Krishna	1933	295	2145	732	5105	102100000
Guntur	1177	251	1166	750	3344	66880000
Prakasam	896	94	539	254	2279	45580000
SPS Nellore	1471	177	1099	347	3094	61880000
YSR	1867	204	2459	1680	6210	124200000
Kurnool	3168	400	4419	809	8796	175920000
Anantapuram	4381	1092	8634	2217	16324	326480000
Chittoor	3504	529	3926	853	8812	176240000
Total					90279	1805580000
Total + PwD					91150	1823000000

Table 11: Budget Estimation for Maintenance Support (Swaniti's Calculation)

The budget required as per Swaniti's estimation for Vidya Deewana RTF component is 131 crores and maintenance support component are Rs 182 crore, and while the budget allocated stands at 1810 indicating a surplus of 1497 crore.

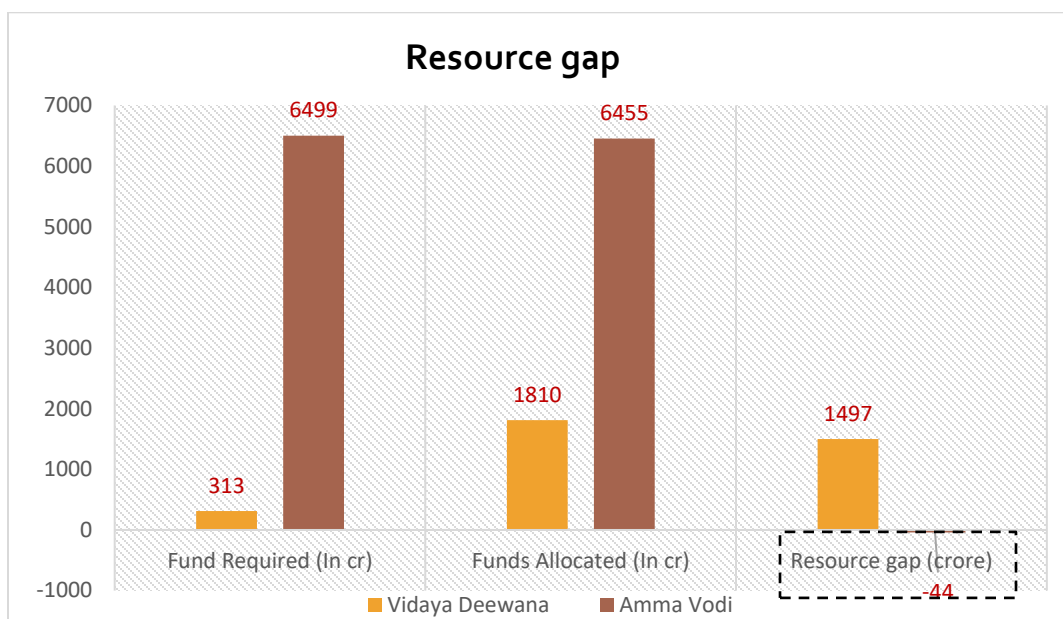


Figure 14: Budget Allocation and Gaps (Swaniti's Calculation)

Identification of Central government programs in convergence with Amma Vodi

Convergence with central government schemes can be helpful for utilizing the unspent balances under the national schemes, adopting their best practices and improve beneficiary mapping.

Post-Matric Scholarship SC	Vidya Deewana Scheme
Post-Matric Scholarship ST/OBC/Minorities	
Pre-Matric Scholarship (SC) (Class IX & X)	Amma Vodi
Pre-Matric Scholarship (OBC (III-X), Minorities (I-X))	

Table 12: Convergence of Amma Vodi with Central Schemes

YSR Housing Scheme

Housing is an economic engine for the low-income families playing a vital role in the growth and development of the family and the community. For many low-income families a house is more than just a shelter. It is an asset that gives them the opportunity to work out of the comfort of their space and change their lives for the better. Stable, affordable housing is critical to breaking the cycle of poverty. A decent home also opens the door to improved health, better performance in school, greater economic opportunities and increased community cohesion. Keeping housing as centre of sustainable development, Government of Andhra Pradesh has launched the YSR Housing Scheme. It aims to make Andhra Pradesh a hut free state.

YSR Housing Scheme Guidelines

To fulfil the housing needs in the state, the Government of Andhra Pradesh has planned to build 25 lakhs houses over the period of next five years for the helpless poor irrespective of their caste and religion. In order to make the scheme successful the state has decided to provide house sites (pattas) to all the needy beneficiary with the land registration in the name of women. Further, the government would also facilitate in providing loans '*Pavala¹ Interest*'. Under the scheme the proposed cost of building the of Housing is as follows:

Sl. No.	Source	Department	SC/STs (Rs.)	Others (Rs.)
1.	Government of Andhra Pradesh	Housing	2,16,550	1,66,550
2.	Additional amount for IHHL	Rural Development	3,000	3,000
3.	MNREGS Fund	Rural Development	30,450	30,450
Unit Cost			2,50,000	2,00,000

Table 13: Unit Cost of Housing for SC/ST and others (Source: AP Housing Department)

¹ Pavala Scheme: The Pavala Vaddi scheme grants benefits in the form of interest subsidy on the Bank loan received by the self-help groups or micro and small enterprises.

Beneficiary Mapping

The target beneficiary for the scheme are low income families and economically weaker sections of the society. The government has a fixed target of 25 lakhs beneficiary who belong to the SC/STs and Others category. As a part of the Housing Target of 5 lakhs per year, the population is being divided based on the Census 2011. **As per Census 2011, around 22.8% homes are to be built for the SCs/STs and the remaining for Others.**

Beneficiaries	Target Number per year	Target for 5 Years
SC/STs	1,14,000	5,70,000
Others	3,86,000	19,30,000
Total Beneficiaries	5,00,000	25,00,000

Table 14: YSR Housing Beneficiary Mapping (Swaniti's Calculation)

Budget Requirement

The budget funding of the scheme is based on the per unit cost of the house, beneficiary mapping and the amount of fund flow from the departments like Housing and Rural Development. Based on the fund estimation of the scheme, gaps and allocated fund for the scheme is as follows:

Sl. No.	Year	SC/ST (22.8% population as beneficiaries)	Others (77.2%)	Amount for SC/ST House (@ 250000)	Amount for Others (@ 200000)	Total
1	2019-20	1,14,000	3,86,000	28,50,00,00,000	77,20,00,00,000	1,05,70,00,00,000
2	2020-21	1,14,000	3,86,000	28,50,00,00,000	77,20,00,00,000	1,05,70,00,00,000
3	2021-22	1,14,000	3,86,000	28,50,00,00,000	77,20,00,00,000	1,05,70,00,00,000
4	2022-23	1,14,000	3,86,000	28,50,00,00,000	77,20,00,00,000	1,05,70,00,00,000
5	2023-24	1,14,000	3,86,000	28,50,00,00,000	77,20,00,00,000	1,05,70,00,00,000
Total		5,70,000	19,30,000	1,42,50,00,00,000	3,86,00,00,00,000	5,28,50,00,00,000

Table 15: Budget Estimated (Swaniti's Calculation)

Table 16: Fund Allocated and Gaps (Swaniti's Calculation)

Sl. No.	Share of Source	SC/ST	Others	Fund Required for 5 Years	Budget Allocated	Gaps
1	GoAP Subsidy	24,68,67,00,000	64,28,83,00,000	4,44,87,50,00,000	4,44,41,25,00,000	46,25,00,000
2	MNREGS	3,47,13,00,000	11,75,37,00,000	76,12,50,00,000	83,62,50,00,000	(+7,50,00,00,000)
3	IHHL	34,20,00,000	1,15,80,00,000	7,50,00,00,000	7,50,00,00,000	0
Total Fund for 5 Years		1,42,50,00,00,000	3,86,00,00,00,000	5,28,50,00,00,000	5,28,03,75,00,000	46,25,00,000

Estimating the Gaps

Based on the calculation shown, funds allocated and gaps table, it is evident that there is a gap of Rs. 46.25 crore over the period of five years as given in the GoAP subsidy and an excess of MNREGs Fund cannot be used in terms of subsidy. The gap has been estimated considering 83,62,50,00,000 is released by the Central government under MGNREGS Fund and 7,50,00,00,000 under the IHHL Fund.

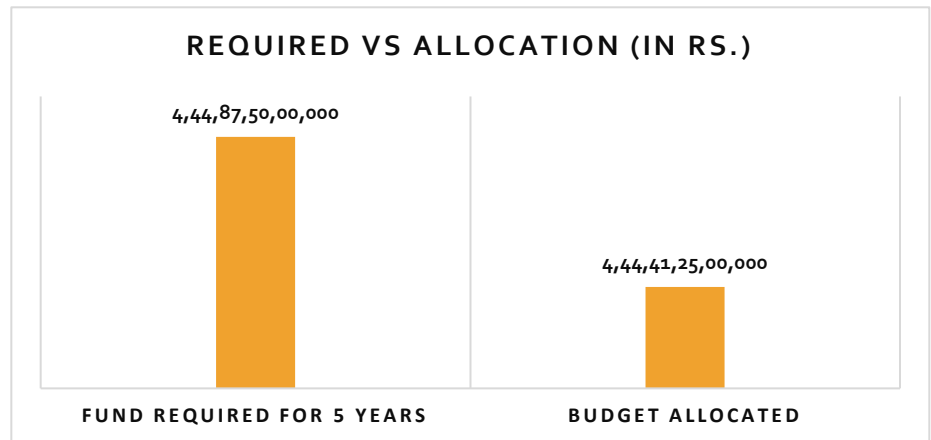


Figure 15: Required and Allocated Fund Gap (Swaniti's Visualization)

Convergence with Central Government Scheme

Convergence with central government schemes can be helpful for utilizing the unspent balances under the national schemes, adopting their best practices and improve beneficiary mapping. The YSR Housing scheme is in convergence with Pradhan Mantri Awas Yojana. The central Government of India has started the PMAY Scheme for the people of India. The Pradhan Mantri Awaas Yojana provides affordable housing to the needy. Apart from the PMAY it is in convergence with the MGNREGA scheme to create more job-days in the state.

YSR Aarogyasri

Pledge to make Andhra a healthy state, the government of Andhra has initiated YSR Aarogyasri. Under this, the government would bear the cost of medical treatments above 1000, to ensure 'health for all'. Under the scheme, the BPL population of the State holding the white ration card / BPL card. and their dependents existing in the card are eligible for the benefits. The Aarogyasri coverage would be expanded to further include all the households with annual income less than Rs. 5 lakh per annum thereby effectively covering the middle-class families with an income of Rs. 40,000 per month. It would cover all ailments and surgeries. The services would be rendered through 1450 hospitals empaneled under the trust. Other components under YSR Aarogyasri include revamping government hospitals to upgrade on par with Corporate hospitals in 2 years, increase the strength of doctors in government hospitals as per need/ requirement, and provide financial assistance for post-surgery/ ailment recovery period.

Components under Aarogyasri 'Health for All'

Expand Aarogyasri coverage to i) all the households with annual income less than Rs. 5 lakh per annum thereby effectively covering the middle-class families with an income of Rs. 40,000 per month

ii) all the cases where the medical expenses cross Rs. 1,000.

Revamping Government Hospitals to upgrade on par with Corporate hospitals in 2 years.

Increase the strength of doctors in Government Hospitals as per need/ requirement.

Providing financial assistance for post-surgery/ ailment recovery period.

Figure 16: Components under YSR Aarogyasri

Budget for Aarogyasri

The budget allocated for **YSR Aarogyasri in FY2019-20 is Rs 1740 crore and 1500 crore has been allocated for revamping and upgradation of the government hospitals in 2 years.** With a beneficiary led approach, it provides cashless treatment to the beneficiaries for all medical expenses above Rs1000. The broader objective of YSR Aarogyasri being reducing inequalities in access to healthcare, and promote health, wellbeing and improved quality of life.

YSR Aarogyasri, seeks convergence with Ayushman Bharat, initiated by the Central government providing an insurance cover for a cashless treatment.

Jalayagnam

Making Andhra Harith Andhra, government under Jalayagnam is committed to complete the Polavaram project by June 2021. Further, Government is also committed to complete the Poola Subbaiah Veligonda Project Tunnel -1 in a period of one year so that water can be provided to 1.19 lakh acres of land. Government will take all necessary measures to complete Phase-I of Galeru Nagaru Sujala Sravanti project in one-year time duly completing Owk tunnel, store water in Gandikota reservoir and supply water to ayacutdars in Kadapa district. Besides these, the government would also take measures to revive lakes and tanks in the state.

The government has allocated Rs.13,139.13 crore for achieving the stated targets.

Way Forward

This conception of the report brings out many interesting facts for the government of Andhra Pradesh to take the budgeting ahead to finance major development schemes. As a starter, some of the schemes shall be prioritised and a phased implementation approach shall be adopted for Navaratnalu.

However, before the phased implementation plan is adopted, the fiscal management of Andhra Pradesh shall be improved as a priority. For fiscal management, various models on revenue raising and management shall be studied.

Further, Swaniti proposes to organise a donor meet bringing together various agencies to provide technical assistance to the government on Navaratnalu. In the next phase of the study, Swaniti shall analyse various models based on previous best practises across the globe and explore if adoption in Andhra Pradesh can contribute to growth and development of Andhra Pradesh.

Annexure: Convergence of Schemes

Rythu Bharosa	
Components under Rythu Bharosa	Convergence with CS/CSS
YSR Fasal Bima Yojana	PM Fasal Bima Yojana
Strengthening of Dairy Cooperatives	Supporting Dairy Cooperatives and FPOs engaged in dairy activities
Cold Storage and Food Processing units	National Horticulture Mission, Loans through NABARD and National Horticulture Board
Prize Stabilization Fund	Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA), Operation Green, MoFPI and Price Stabilization Fund, MCA
Maintenance of hospitals and procurement of Ambulances	NHM, National Health Policy 2017
Pension Kanuka	
Components under Pension Kanuka State scheme	Convergence with CS/CSS
Pension eligibility age reduced to 60 yrs.	National Pension Scheme
Specially abled to receive a monthly pension of 3000 Rs per month	Indira Gandhi National Disability Pension Scheme
Amma Vodi	
Components under Amma Vodi	Convergence with CS/CSS
Post-Matric Scholarship SC Post-Matric Scholarship ST/OBC/Minorities	Vidya Deewana Scheme
Pre-Matric Scholarship (SC) (Class IX & X) Pre-Matric Scholarship (OBC (III-X), Minorities (I-X))	Amma Vodi
YSR Housing	
House for low income families and economically weaker sections of the society	Pradhan Mantri Awas Yojana and MGNREGA

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