



Compendium of Government Welfare Schemes

A Resource for Andhra Pradesh

India HIV/AIDS Alliance

Based in New Delhi, India HIV/AIDS Alliance (Alliance India) was founded in 1999 as a non-governmental organisation working in partnership with civil society and communities to support sustained responses to HIV in India. Complementing the Indian national program, Alliance India works through capacity building, technical support and advocacy to strengthen the delivery of effective, innovative, community-based interventions to key populations affected by the epidemic. The organisation's programmes focus on those most vulnerable to HIV, with a particular emphasis on marginalised populations including men who have sex with men (MSM), transgenders, hijras, sex workers, injection drug users (IDUs), at risk youth and women, and people living with HIV (PLHIV).

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Foreword

India HIV/AIDS Alliance (Alliance India) is one of two state lead partners working in Andhra Pradesh in implementing Avahan India AIDS Initiative, a focused HIV prevention initiative funded by the Bill & Melinda Gates Foundation. The goal of Avahan is to reduce HIV transmission and the prevalence of STIs in vulnerable high-risk populations (female sex workers, men who have sex with men, and transgenders) through prevention education and services. During the Avahan Phase I, India HIV/AIDS Alliance covered 13 districts of Telengana and Rayalaseema regions in Andhra Pradesh and reached nearly 72,000 FSWs and MSM. Alliance India believes that community mobilisation empowers beneficiaries, builds systems to sustain change, fosters solidarity, and increases understanding through knowledge sharing.

This compendium of government welfare schemes is a step in the right direction of sharing knowledge with communities. While the Government of India and also the Government of Andhra Pradesh have initiated many welfare schemes for the poor, there is low awareness among the community members and low accessibility to these beneficial schemes. To address these issues, Alliance India has undertaken the task of developing a compendium of government schemes to ensure that the community organisations, which have been built and nurtured over the many years of HIV prevention work in the Telengana and Rayalaseema regions of the state, understand how to access these schemes and take lead in disseminating the information to the wider community.

Alliance India, through many years of its journey, has facilitated the evolution of community structures and norms to achieve more equitable access to information and services. Our efforts have increased awareness among community members of their rights to basic health and social services and have strengthened their ability to claim these rights. During the transition of the program to the natural owners – the government and the communities – it is essential to build sustainable practices to ensure that community members can access social protection benefits of the government schemes. This compendium provides detailed information on the various welfare schemes that can be accessed by the community members. The information on the schemes have been verified to ensure that they are being currently implemented. Moreover, key details of each scheme, such as potential beneficiaries, eligibility criteria and contact officials, have been provided for easy reference.

To ensure that community members are better able to cope with multiple vulnerabilities, this compendium of government welfare schemes will be a handy tool to claim their right to access government benefits and to improve their lives.

Dr. P. Prabhakar
Director, Regional Office (Hyderabad)
India HIV/AIDS Alliance

Acknowledgements

This Compendium of Government Welfare Schemes is the result of many discussions and deliberations with the community members. The living conditions of the community members across the intervention districts of Alliance India programs, coupled with transition of the program to the government, have led us to think about the next important steps towards sustainability and, more importantly, think about information to be left behind on the government schemes, benefits and how the community members can access these.

These questions have led us to think, and collect data, on awareness levels about government welfare schemes and number of people in need of the schemes for which they are eligible. It is now becoming important that we develop the skills of CBOs and community members on how to access these government welfare schemes. Therefore, with a thorough enquiry into all available welfare schemes, a compendium on welfare schemes has been developed. This initiative can be seen as a logical step towards strengthening community mobilisation initiatives, especially after successful transitioning of all TI programs to the government.

This compendium would not have been possible without the support of the community members who have provided many insights during the discussions we had with them. I would like to thank many CBOs and NGOs who made valuable contributions to this compendium.

My sincere thanks to Dr. P. Prabhakar, Director, Regional Office who led this initiative and guided us in developing a community-friendly compendium on various welfare schemes.

I would also like to thank Sri. C. Parthasarathi, IAS, Project Director, Andhra Pradesh AIDS Control Society (APSACS) and Mr. T. Kailash Ditya, Joint Director-TI, who have been instrumental in developing this compendium.

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P. S. Renuka
Manager – Advocacy
India HIV/AIDS Alliance

List of Abbreviations

AAY	Antyodaya Anna Yojana
AG	Adolescent Girls
AIDS	Acquired Immune Deficiency Syndrome
ANM	Auxiliary Nurse Midwife
APL	Above Poverty Line
APSACS	Andhra Pradesh State AIDS Control Society
APSRTC	Andhra Pradesh State Road Transport Corporation
APSWRIES	Andhra Pradesh Social Welfare Residential Educational Institutions Society
ART	Antiretroviral Therapy
AWC	Aanganwadi Centre
AWW	Aanganwadi Worker
BDO	Block Development Officer
BEO	Block Education Officer
BHK	Bedroom Hall and Kitchen
BMGF	Bill and Melinda Gates Foundation
BPL	Below Poverty Line
CBO	Community Based Organisation
DEO	District Education Officer
DGLW	Director General Labour Welfare
DPL	Double Puncture Laparoscopy
DRDA	District Rural Development Agency
DWCUA	Development of Women and Children in Urban Areas
DWMA	District Water Management Agency
EWS	Economically Weaker Section
FAP	Food Assurance Program
FSW	Female Sex Worker
GCPS	Girl Child Protection Scheme
GOAP	Government of Andhra Pradesh
GOI	Government of India
GP	Gram Panchayat
HIG	High Income Group
HIV	Human immunodeficiency Virus
HRG	High Risk Group
IAY	Indira Awaas Yojana
ICDS	Integrated Child Development Services
IFA	Iron and Folic Acid
IKP	Indira Kranti Patham
IOMC	Iron, Manganese, Chrome Ore Mine Workers
ITI	Industrial Training Institutes
KSY	Kishori Shakti Yojana
LIG	Low Income Group

LSDM	Limestone & Dolomite Mines Workers
MBC	Micro Business Centre
MEO	Mandal Education Officer
MIG	Middle Income Group
MPDO	Mandal Parishad Development Officer
MRO	Mandal Revenue Officer
MSM	Men who have Sex with Men
NFBS	National Family Benefit Scheme
NGO	Non-Governmental Organisation
NHE	Nutrition & Health Education
NIOS	National Institute of Open Schooling
NSAP	National Social Assistance Programme
NSDP	National Skill Development Program
NSV	No-Scalpel Vasectomy
OBC	Other Backward Class
PLHIV	People Living with HIV/AIDS
PMRY	Prime Minister's Rozgar Yojana
POP	Poorest of Poor
RF	Revolving Fund
RGSEAG	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls
RSBY	Rashtriya Swastya Bima Yojana
SC	Scheduled Caste
SGSY	Swarnajayanthi Gram Swarojgar Yojana
SHG	Self-Help Group
SSI	Small Scale Industries
ST	Scheduled Tribe
STEP-UP	Skill Training for Employment Promotion amongst Urban Poor
T&CS	Thrift & Credit Societies
UID	Unique Identification
UIDAI	Unique Identification Authority of India
USEP	Urban Self-Employment Program
UT	Union Territory
UWSP	Urban Women Self-Help Programme
VAMBAY	Valmiki Ambedkar Awas Yojana

Introduction to the Compendium

The Compendium of Government Welfare Schemes has been prepared with a purpose to create awareness among the high risk groups (HRGs) about various welfare schemes they can avail in seeking benefits from the government agencies.

The various welfare schemes have been categorised for easy comprehension and reference. The compendium is designed to be user friendly and every section is structured in a way to help the HRG understand information easily. The significance of the compendium is in its flow of contents and sessions which helps the HRG to get involved, understand and appreciate the concepts of various welfare schemes of the government. The participants will also know the process of applying for these schemes. This would help in mainstreaming the HRG population and build linkages with various government departments.



Section I

Housing Schemes

Section I

Housing Schemes

Introduction

Housing is a basic human requirement. For a homeless person, owning a house brings about a profound social change in status, endowing the person with an identity and integrating the person with his/her social milieu. In the prevailing social environment with soaring land prices and construction cost, owning a house has become a major challenge to families below poverty line (BPL) and those of lower middle class.

Realizing the situation of the poor and the lower middle class, the Government of Andhra Pradesh has introduced various urban and rural housing schemes across the state for constructing pucca houses with required infrastructure and amenities. Most of the schemes are highly subsidised, thus making them affordable to these stakeholders.

The following are the various housing schemes:

- Rajiv Swagruha
- Integrated Housing & Slum Development Program
- Indira Awaas Yojana
- Weavers Housing Program
- Weavers Housing Program (Rural Workshed cum House)
- Fisherman Housing Scheme
- Beedi Worker Housing Scheme
- Integrated Housing Scheme for Beedi Workers/Iron/Manganese/ Chrome Ore Mine Workers (IOMC) and Limestone & Dolomite Mines Workers (LSDM)

Housing Schemes in Detail

Rajiv Swagruha

State/Central Government: State

Introduction

With the objective of every person having no house of his or her own must own an affordable house, the Government of Andhra Pradesh embarked upon a unique and affordable housing scheme, called 'Rajiv Swagruha', for moderate income groups in the urban areas of the State. The scheme is being implemented in all the municipalities and municipal corporations.

Eligibility Criteria

The area of construction and income eligibility of the applicants is as follows:

Sl. No.	Category & Name	Flat Size/ Built-up Area	Plot Size and Built-up Area for Individual Houses	Monthly Income Range
1	Civic – 1 Bedroom, Hall, Kitchen (BHK) (Economically Weaker Sections) (EWS)	493-545 Sft	400-530 Sft/ 100 Sq.Yds.	Rs.6000/- to Rs.50,000/-
2	Basic – 2 BHK (Low Income Groups) (LIG)	761-940 Sft	4685-700 Sft/ 150 Sq.Yds.	Rs.6000/- to Rs.50,000/-
3	Intrinsic – 2½ BHK (Middle Income Group) (MIG)	1150+ Sft	1151 Sft/200 Sq.Yds.	Rs.6000/- to Rs.90,000/-
4	Classic – 3 BHK (High Income Group) (HIG)	1470+ Sft	1494 Sft/250 Sq.Yds.	Rs.6000/- to Rs.90,000/-
5	*Exotic 3 BHK	1599 & up Sft	1600 & up/260 Sq.Yds.	No income limit
* Exotic means a size that is bigger than the notified sizes of other categories, either the plot or the plinth area or both or same as the plinth area but the plot size is less.				
However, if the demand for smaller houses is more, the applicants from lower income group will be given preference and houses will be provided on priority.				

How to Apply

Apply by following the below link: <http://www.rajivswagruhaap.gov.in/cis/index.php?action=eApplication>

Benefits

Independent house/flat

Documents Required

Income proof:

- Salary certificate from the employer.
- Self-employed: Certificate from MRO/Chartered Accountant /I-T returns.

ID proof: Any one of the following:

- Driving License
- Passport
- Pan Card
- Voter ID
- Ration Card

Affidavit

- No-house confirmation.

Contact Person

General Manager or Project Coordinator of Rajiv Swagruha.

Integrated Housing & Slum Development Program (IHSDP)(previously known as Valmiki Ambedkar Awas Yojana (VAMBAY))

State/Central Government: Both

Introduction

Integrated Housing & Slum Development Program aims at combining the existing schemes of VAMBAY and National Skill Development Program (NSDP) under the new IHSDP scheme to have an integrated approach in ameliorating the conditions of the urban slum dwellers who do not possess adequate shelter and who reside in dilapidated conditions.

The basic objective of the scheme is to strive for holistic slum development through creation of a healthy and enabling urban environment by providing adequate shelter and basic infrastructure facilities to the slum dwellers of the identified urban areas.

Eligibility Criteria

- The beneficiary shall have five years of proven residence in the concerned Municipal Corporation/Municipality and should enclose public documentary proof.
- The annual income of the beneficiary shall not exceed Rs. 36,000/- per annum and should at least be Rs. 24, 000/- per annum for loan eligibility; self certification would suffice at the time of applying.
- He/she must have not benefited under any other housing scheme.
- He/she must have repayment capacity of loan in stipulated time period.

Benefits

Two room accommodation plus kitchen and toilet in not less than 25 sq. mts area.

Documents Required

- Residence Certificate
- Income Certificate
- Ration Card

Contact Person

District Project Director, A. P. State Housing Corporation Limited.

Indira Awaas Yojana (IAY)

State/Central Government: Central

Introduction

Indira Awaas Yojana is a Government of India social welfare program to provide housing for the rural poor in India. It is one of the major flagship programs of the Rural Development Ministry to construct houses for BPL population in villages.

The houses are allotted in the name of a woman or jointly between husband and wife. The construction of the houses is the sole responsibility of the beneficiary and engagement of contractors is strictly prohibited. Sanitary latrine and smokeless chullah are required to be constructed along with each IAY house for which additional financial assistance is provided from Total Sanitation Campaign and Rajiv Gandhi Grameen Vidyutikaran Yojana.

Eligibility Criteria

- People below poverty line, living in rural areas, belonging to Scheduled Castes/ Scheduled Tribes, freed bonded labourers, and non- SC/ST Categories.
- Widows or next-of-kin of defence personnel and paramilitary forces killed in action, irrespective of the income criteria, subject to the following conditions:
 - They reside in rural areas.
 - They have not been covered under any other scheme of shelter rehabilitation.
 - They are houseless or in need of a shelter or shelter upgradation.

Benefits have also been extended to ex-servicemen and retired members of the paramilitary forces as long as they fulfil the normal eligibility conditions of the Indira Awaas Yojana and have not been covered under any other shelter rehabilitation scheme.

- Disabled persons below poverty line.
- Have not benefited under any other housing scheme
- Possess title over land proposed for construction of house.

Benefits

Financial assistance worth Rs. 45,000/- in plain areas and Rs. 48,500/- in difficult areas (high land area) is provided for construction of houses.

From April, 2013 the assistance will be increased from Rs. 45,000/- to Rs. 75,000/- and Rs.48,500/- to Rs. 80,000/- and Rs. 9,000/- towards toilet construction.

Documents Required

- Caste Certificate
- Ration Card
- Any other documents specified by the contact person

Contact Person

District Project Director, A. P. State Housing Corporation Limited.

Weavers Housing Program

State/Central Government: State

Introduction

The Government of Andhra Pradesh has introduced the scheme with an objective to provide decent shelter to the weavers' community. The scheme is being implemented by Andhra Pradesh State Housing Corporation.

Eligibility Criteria

- The weavers should be identified by the Assistant Director, Housing and Textiles (H&T) and be certified that he/she is having a loom and is engaged in weaving profession.
- He/she must be below poverty line.
- Annual income shall not be more than Rs. 20,000/-.
- He/she must not have benefited under any other housing scheme.
- He/she should possess title over the land proposed for construction of the house.
- He/she must have repayment capacity of loan in the stipulated time period.

Benefits

Subsidised loan to construct house in his/her own place not less than 30 sq. mts.

Sl. No	Description	Amount in Rs.
1	Unit Cost	40,000
2	GOI Loan	30,000
3	GOAP Subsidy	7,000
4	Beneficiary Contribution	3,000

Loan Repayment

Sl. No	Description	Details
1	Repayment Period	10 years
2	Rate of Interest	11%
3	No. of Instalments	120
4	Instalment Amount	Rs. 389/- per month

Documents Required

- Ration Card
- Income Certificate
- Any other specified by the contact person

Contact Person

District Project Director, A. P. State Housing Corporation Limited

Executive Director or Assistant Director, Hand Looms Textiles Department

Weavers Housing Program (Rural Workshed cum House)

State/Central Government: Central

Introduction

It is Centre sponsored schemes for weavers' community. The Government of Andhra Pradesh has implemented scheme with objective to provide workshed cum shelter to weavers' community. The scheme is being implemented by Andhra Pradesh State Housing Corporation.

Eligibility Criteria

- The weavers should be identified by the Assistant Director (H&T) and be certified that he/she is having a loom and is engaged in a weaving profession.
- He/she must be below poverty line.
- Annual income shall not be more than Rs. 20,000/-.
- He/she must have not benefited under any other housing scheme.
- He/she should possess title over land proposed for construction of the house.
- He/she must have repayment capacity of the loan in the stipulated time period.

Benefits

Subsidised loan to construct house in his/her own place not less than 30 sq.mts.

Sl. No	Description	Amount in Rs.
1	Unit Cost	35,000
2	GOI Loan	8,000
3	GOAP Subsidy	23,000
4	Beneficiary Contribution	4,000

Loan Repayment

Sl. No	Description	Details
1	Repayment Period	10 years
2	Rate of Interest	13.40%
3	No.of Instalment	120
4	Instalment Amount	Rs. 112 per month

Documents Required

For document details, please contact the person mentioned below.

Contact Person

District Project Director, A. P. State Housing Corporation Limited.

Assistant Director, Hand Looms Textiles Department.

Fisherman Housing Scheme

State/Central Government: Central

Introduction

The Government of Andhra Pradesh has introduced the scheme with an objective to provide decent shelter to the fishermen community. The scheme allows beneficiary to construct house in his/her own land. The scheme is being implemented by Andhra Pradesh State Housing Corporation.

Eligibility Criteria

- He/she must be a fisherman by profession and be registered in fisherman association.
- He/she must be below poverty line.
- Annual income shall not be more than Rs. 20,000/-.
- He/she must have not benefited under any other housing scheme.
- He/she should possess title over the land proposed for construction of the house.
- He/she must have repayment capacity of the loan in the stipulated time period.

Benefits

Subsidised loan to construct a house in his/her own place that is not less than 24 sq.mts.

Sl. No	Description	Amount in Rs.
1	Unit Cost	25,000
2	GOI Loan	175,000
3	GOAP Subsidy	7,000
4	Beneficiary Contribution	500

Loan Repayment

Sl. No	Description	Details
1	Repayment Period	10 years
2	Rate of Interest	11%
3	No. of Instalment	120
4	Instalment Amount	Rs. 227/-per month

Documents Required

- Ration Card
- Income Certificate
- Any other documents specified by the contact person

Contact Person

District Project Director, A. P. State Housing Corporation Limited

Assistant Director, Fisheries Department

Beedi Worker Housing Scheme

State/Central Government: Central

Introduction

The Central Government has introduced the scheme with objective to provide descent shelter to beedi workers community. The scheme is being implemented by Andhra Pradesh State Housing Corporation.

Eligibility Criteria

- Any beedi worker, whether an employee of an establishment or a Ghar Kuchatta worker, who has been engaged in the beedi industry for not less than one year.
- Annual income shall not be more than Rs. 78,000/-.
- He/she must have not benefited under any other housing scheme.
- He/she should possess title over the land proposed for construction of the house.
- He/she must be willing to stay deposit of Rs. 5,000/-.

Benefits

Subsidised loan to construct a house in his/her own place that is not less than 25 sq.mts.

Sl. No	Description	Amount in Rs.
1	Unit Cost	45,000
2	GOAP Subsidy	40,000
3	Beneficiary Contribution	5,000

Documents Required

Contact the Labour Welfare Officer or District Project Director, Housing Department.

Contact Person

District Project Director, A. P. State Housing Corporation Limited

Labour Welfare Officer

For more information, visit the following web site: www.housing.cgg.gov.in

Integrated Housing Scheme, 2004 for Beedi Workers/ Iron/Manganese/Chrome Ore Mine Workers (IOMC) and Limestone & Dolomite Mines Workers (LSDM)

State/Central Government: Central

Introduction

The scheme is intended to address to some extent the housing shortage among the Beedi, IOMC and LSDM workers. The scheme grants a single rate of subsidy to all the sections of beedi and mine workers in IOMC/LSDM mines.

Eligibility Criteria

- Any beedi worker, whether an employee of an establishment or a Gharkhatla worker, who has been engaged in the beedi industry for not less than one year.
- The monthly income of the family should not exceed Rs. 6,500/- per month.
- The worker should have a land in his/her name or a land allotted by the State Government/Gram Sabha and would contribute for the construction of the tenement.
- The applicant beedi worker should not have a house in his/her own name or in the name his/her spouse or any of the dependents.
- The applicant beedi worker or his/her spouse or any of the dependents should not have earlier availed the facility of financial assistance under any housing scheme of the Central and/or the State Government.
- The house/flat would be completed within a period of 18 months.
- The applicant beedi worker would deposit an amount of Rs. 5,000/- as workers contribution to the Welfare Commissioner of the concerned region after getting administrative approval from the Director General Labour Welfare (DGLW) and before the release of the first instalment of subsidy by the DGLW. Workers' contribution would be deposited with the State Government in case of construction of EWS houses by the State Government.
- All the above conditions of eligibility would be applicable to iron ore/lime stone ore, dolomite ore, chrome/mica ore, and manganese ore mine workers except in their cases, the family monthly income should not exceed Rs. 10,000/-.

Land

- The house may be constructed on the land owned by the beedi worker jointly with other members of his family.
- House may be constructed on the land given by the State Government/Gram Sabha with a clear title in the name of the worker.
- The land area should not be less than 60 square yards. However, housing subsidy may also be granted to the owner of the plot of smaller area/size, provided the plinth area of the constructed house is not less than 160 square feet in case of EWS, SC and ST, who are allotted land by the State Government or local bodies. In such cases, the exclusive ownership of land shall not be insisted upon and plot of small area/sizes can also be considered for grant of subsidy, provided the plinth area of the houses constructed is around 160 square feet and standards and specifications laid down in Indira Awaas Yojana are broadly followed.

- The land allotted by the State Government and having leasehold right for not less than 20 years, with further provision for extension of lease, would also qualify for grant of subsidy.

Registered Society

A co-operative group housing society formed by the beedi/mine workers will be eligible for benefits of the scheme if it fulfils the following conditions:

- It should have been registered with the Registrar, Co-operative Societies of the State as a co-operative group housing society.
- The worker enrolled as its members should satisfy the eligibility conditions that are applicable in case of individual members.

Benefits

Rs. 40,000/- per worker per house; the first instalment of the subsidy, i.e., Rs. 20,000/- per tenement, will be paid after confirmation of receipt of workers contribution at Rs. 5,000/- per beneficiary, after the Welfare Commissioner of the region concerned grants administrative approval for the construction of the house till the roof level. The Second Instalment of Rs. 20,000/- per tenement would be released by the DGLW on the receipt of report of 100% inspection conducted by the engineers of the Labour Welfare Organisation on construction reaching the roof level (before roof is laid) and after ascertaining the progress in completing the construction in all respects, along with workers contribution of Rs. 5,000/- received after grant of administrative approval.

Documents Required

- Caste certificate
- Any other document specified by Welfare Commissioner of the area.

Contact Person

District Project Director, A. P. State Housing Corporation Limited



Section II

Employment Generation Schemes

Section II

Employment Generation Schemes

Introduction

Unemployment is a bane to India's growth. Educated yet unemployed youth, who become unproductive and frustrated, need special attention. The small-scale industry (SSI) sector, including cottage industries, can partly address the problem of growing unemployment. Self-employment can be a solution to the unemployed. Evidence shows that setting up a small scale unit with a moderate investment has potential to provide employment to about five people, directly and indirectly. Adding to it, the SSI sector has got the inherent advantage of utilizing the local resources and technologies for productive purposes and at the same time could satisfy the needs of the local people and support the local market.

An individual is considered as unemployed if he/she has not been working but was either seeking work or was available for work for a relatively longer time in a given period.

Unemployment rate is defined as the number of persons unemployed per 1000 persons in the labor force. This in effect gives the unutilised portion of the labor force. In 2009-10, the rural unemployment rate in Andhra Pradesh was 12 per 1000 population whereas the urban unemployment rate was 31 per 1000 population.

The following are employment generation schemes by the government:

- **Prime Minister's Rozgar Yojana (PMRY)**
- **Rajiv Yuva Shakti (Individual)**
- **Rajiv Yuva Shakti (Group)**
- **Rajiv Yuva Shakti (Petty business)**
- **Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) Sabla**
- **Swarnajayanthi Gram Swarojgar Yojana (SGSY)**
- **Urban Self-Employment Program (USEP)**
- **Urban Women Self-Help Programme (UWSP)**
- **Rajiv Abhyudaya Yojana**

Employment Schemes in Detail

Prime Minister's Rozgar Yojana (PMRY)

State/Central Government: Central

Introduction

Prime Minister's Rozgar Yojana (PMRY) provides self-employment to educated unemployed youth. The scheme aims at assisting eligible youth in setting up self-employment ventures in small-scale industry, service and business sectors.

Eligibility Criteria

- Age
- 18 to 35 years of age, educated unemployed individuals.
- 18 to 45 years of age for Scheduled Castes/Scheduled Tribes.
- Ex-servicemen, physically disabled and women.

Preference will be given to weaker sections, including women. The scheme has 22.5% reservation for SC/ST and 27% for Other Backward Castes (OBCs). In case SC/ST/OBC candidates are not available, States/UTs government can consider other categories of candidates under PMRY.

Educational Qualification

Minimum education of up to the eighth standard; preference will be given to those who have been trained in any trade by government recognised/approved institutions for a duration of at least six months.

Family Income

The income of the beneficiary, along with the spouse or the income of parents, shall not exceed Rs. 40,000/- per annum.

Residence Proof

Proof of permanent residence in the same area for at least three years. (Relaxed for married men in Meghalaya and for married women in the rest of the country).

Self Help Groups can be considered for Assistance under the Scheme, provided the conditions are met:

All the members of the Self Help Group individually satisfy the eligibility criteria laid down under the scheme.

Membership of the group would not exceed 10 numbers.

Maximum loan limit for a Self Help Group is Rs. 10 lakhs.

Assistance will be limited to individual eligibility under the scheme.

Non-Defaulter

The applicant should not be a defaulter to any bank/financial institution/co-operative bank. Furthermore, a person already assisted under other subsidy linked government schemes would not be eligible under this scheme.

Benefits

- Can undertake all economically viable activities, including agriculture and allied activities, excluding direct agricultural operations such as raising crop purchase of manure.
- One lakh rupees for the business sector and two lakh rupees for other activities. If two or more eligible persons join in a partnership, then projects up to Rs. 10 lakhs are covered. Assistance shall be limited to individual admissibility.

Collateral

No collateral needed for units in the industry sector with project cost up to two lakh rupees (the loan ceiling under the PMRY). For partnership projects under the industry sector, the exemption limit for obtaining of collateral security will be five lakhs per borrower account. For units in service and business sector, no collateral is needed for projects up to one lakh rupees. Exemption from collateral in case of partnership project will also be limited to an account of one lakh rupees per person participating in the project.

Documents Required

- Proof of date of birth (SSC certificate or transfer certificate from school where one studied).
- Certificate of qualification (academic and technical).
- Ration card or any other proof of residency for three years (such as residential certificate issued by an MRO).
- Experience certificate, if applicable.
- Income certificate issued by an MRO of the concerned mandal.
- Caste certificate issued by an MRO, if applicable
- Driving license, in case the candidate is applying for motor vehicles.
- A copy of the Proposed Project Profile.

Contact Person

District Industries Centre or authorised local banks

District level task force led by senior official of the rank of Joint Director of District Industries.

Rajiv Yuva Shakti

State/Central Government: State

Introduction

It is a unique self-employment scheme for the benefit of educated and uneducated youth, for both small groups and individuals. The objectives of the scheme are as follows:

- To empower the youth through self-employment.
- To empower the youth by capacity building, including skills.
- To provide financial assistance to the unemployed youth in the form of subsidy and loan.
- To meet the cost of training of unemployed youth during capacity building.
- To make the unemployed employable.
- To identify new areas that have potential for employment generation.

The Rajiv Yuva Shakti has the following three schemes:

- Rajiv Yuva Shakti (individual)
- Rajiv Yuva Shakti (group)
- Rajiv Yuva Shakti (petty business)

Details and eligibility criteria as per the sub scheme are given below.

Sub-Scheme 1: Rajiv Yuvashakthi (Individual)

Eligibility

- The educated unemployed youth who are not interested in forming groups. Preference will be given to vocationally qualified individuals.
- Candidate should either pass or fail the tenth standard or should have undertaken vocational training.
- Family income should be below Rs. 50,000/- per annum.

Benefits

Subsidised loan worth a maximum of Rs. 3,00,000/- (three lakhs)

Sub-Scheme 2: Rajiv Yuva Shakthi (Group)

Eligibility

- The educated unemployed youth can be formed into small groups for extending financial assistance to take up self-employment.
- Each group can have two to five members.
- Members should pass the tenth standard.
- Family income should be below Rs. 50,000/- per annum.

Benefits

Subsidised loan worth a maximum of Rs. 1,00,000/- (one lakh)

Sub-Scheme3: Rajiv Yuva Shakthi (Petty Business)

Eligibility

- Uneducated and unemployed youth.
- No minimum education qualifications required.
- Family income should be below Rs. 50,000/- per annum.

Benefits

Subsidised loan worth a maximum of Rs. 50,000/- (fifty thousand)

The scheme encourages setting up of petty business, such as vegetable vending, coffee machine, and mango juice machine.

Contact Person

District Youth Welfare Officers

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) Sabla

State/Central Government: Centre

Introduction

The scheme aims at empowering adolescent girls in the age group of 11-18 years by improving their nutritional and health status and by upgradation of home skills, life skills and vocational skills. The scheme also aims to mainstream out-of-school girls into formal education or non-formal education.

The scheme would be implemented using the platform of Integrated Child Development Services Scheme. Aanganwadi Centers (AWCs) will be the focal point for the delivery of services. However, where infrastructure and other facilities are inadequate in AWCs, alternative arrangements will have to be made in schools/panchayat's community building.

Eligibility Criteria

The scheme would cover adolescent girls in the age group of 11-18 years under all ICDS projects. In order to give appropriate attention, the target group would be subdivided into two categories, viz., 11-15 and 15-18 years of age, and interventions will be planned accordingly.

Benefits

The following integrated package of services is provided to AGs:

- Nutrition provision
- Iron and Folic Acid (IFA) supplementation
- Health check-up and referral services
- Nutrition and health education (NHE)
- Counselling/guidance on family welfare, Adolescent Reproductive and Sexual Health (ARSH), child care practices and home management

- Life skill education and guidance on accessing public services
- Vocational training for girls aged 16 and above under National Skill Development Program (NSDP)

Contact Person

Anganwadi Worker (AWW)

Documents Required

None

Swarnajayanthi Gram Swarojgar Yojana (SGSY)

State/Central Government: Central

Introduction

Swarnajayanthi Gram Swarojgar Yojana is an employment programme designed to stimulate self-employment activities and ensure that every assisted below poverty line (BPL) family – *Swarojgar* – is able to earn a minimum monthly income of Rs. 2,000/- within three years. It aims to achieve this objective by encouraging families to engage in income-generating activities and by providing assistance through a combination of wages, technical capacity building and a package of financial assistance that includes institutional credit and subsidy.

Eligibility Criteria

- Families living below the poverty line in rural areas.
- A Self- Help Group (SHG): The SHG may generally consist of 10-20 persons. However, in difficult areas such as deserts, hills, and areas with scattered and sparse population, and in case of disabled persons, this number may be from 5-20. Generally, all members of the group should belong to BPL families. However, if necessary, a maximum of 20%, and in exceptional cases, where essentially required, up to a maximum of 30% of the members in a group may be from families marginally above the poverty line (APL), living continuously with BPL families, and are acceptable to BPL members of the group. The APL members of the group will not be eligible for subsidy under the scheme and shall not become office bearers (group leader, assistant group leader or treasurer) of the group. The BPL families must actively participate in the management and decision making, which should not be entirely in the hands of APL families.
- In case of disabled persons, a group may comprise of persons with diverse disabilities or a group may comprise of both disabled and non-disabled persons below the poverty line.

Benefits

Subsidy Norms for SHGs and Disabled Persons: Subsidy under the SGSY will be uniform at 30% of the project cost, subject to a maximum of Rs. 7,500/-. With respect to SC/STs and disabled persons, these will be 50% and Rs. 10,000/- respectively. For group of Swarozgaris (SHGs), the subsidy would be 50% of the project cost subject to per capital subsidy of Rs. 10,000/- or monetary limit on subsidy for irrigation projects.

Documents Required

None

Contact Person

Sarpanch or the Block Development Officer (BDO) or the Branch Manager of the nearest bank.

Swarna Jayanti Sahakari Rozgar Yojana (SJSRY)

State/Central Government: Central

Introduction

The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched on December 1, 1997. The key objective of the scheme was to provide gainful employment to the urban unemployed or underemployed through the setting up of self-employment ventures or provision of wage employment.

Coverage

The target population under SJSRY is the urban poor – those living below the poverty line, as defined by the Planning Commission from time to time.

Components

SJSRY will have the following four major components:

- Urban Self Employment Programme (USEP)
- Urban Women Self-help Programme (UWSP)
- Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
- Urban Wage Employment Programme (UWEP)

Urban Self-Employment Programme (USEP)

This component has the following two sub-components:

- Assistance to individual urban poor beneficiaries for setting up gainful self-employment ventures (Loan & Subsidy).
- Technology/marketing/infrastructure/knowledge and other support provided to the urban poor in setting up their enterprises as well as marketing their products (Technology, Marketing & Other Support).

Urban Self Employment Programme (Loan & Subsidy)

This component of SJSRY focuses on providing assistance to individual urban-poor beneficiaries for setting up gainful self-employment ventures such as micro-enterprises.

Eligibility

The programme will be applicable to all cities and towns

- USEP will target the urban BPL population. It will lay special focus on women, individuals belonging to SC or ST communities, and differently-abled persons.
- No education required. The identified activity for micro-enterprise development requires skill training of an appropriate level; the same will be provided to the beneficiaries before extending financial support.

Documents Required

None

Benefits

USEP encourages under-employed and unemployed urban poor to set up small enterprises relating to manufacturing, servicing and petty business for which there is a lot of potential for business in urban areas. Local skills and local crafts should be encouraged for this purpose.

For the purpose of self-employment, focus will be on three sectors: Production (Micro-Industry), Services and Business.

Micro-Industry (Manufacturing) Sector: A group of people (hub) will be encouraged for setting up of enterprises centred around and supported by Micro Business Centres (MBC), established following a cluster approach. Space may be provided by MBCs in the form of working sheds or micro-entrepreneurs may work from their homes.

Services Sector: Urban Local Bodies (ULBs) will provide Seva/Suvidha Kendras (for every 50,000 population at least one Kendra) with suitable logistics and space. Workers will register themselves with the Kendras, which could act as focal points for the servicing trades and facilitate jobs/assignments to the registered skilled workers on demand from the clients. The emphasis will be on quality skills and the rates will be decided in advance/fixed for home visits.

Business Sector: Shop-based enterprises, kiosks/spaces will be leased out by the ULBs to the urban poor for setting up shops. Vendors' markets will be promoted. Mobile vending outlets, running on motorised scooters, will be encouraged with suitable technological interventions. Beneficiaries can also run their ventures from their own houses/shops.

Opportunities in the transport sector, such as running of scooter rickshaws and motorised cycle rickshaws for ferrying people/goods, will be explored. Group-ownership/ Occupational Credit Groups concept in this sector will also be encouraged.

Micro-Business Centres can be planned to cover services and business sectors, apart from Micro-Industry. For businesses, they can help with project preparation, permissions from planning and regulatory agencies, maintenance of accounts, advertisement, packaging, branding, deciding maximum retail price, and marketing.

The details of financing pattern under USEP are as follows:

Maximum allowable unit project cost	Rs. 2,00,000/-
Maximum allowable subsidy	25% of the project cost subject to a maximum of Rs. 50,000/-
Beneficiary contribution	5% of the project cost as margin money
Collateral	No collateral required

Urban Women Self-Help Programme (UWSP)

This component has the following two sub-components:

- Assistance to groups of urban poor women for setting up gainful self-employment ventures: UWSP (Loan & Subsidy)
- Revolving funds for SHGs and thrift and credit societies (T&CSs) formed by the urban poor women: UWSP (Revolving Fund).

Urban Women Self-Help Programme (Loan & Subsidy)

Introduction

This scheme is distinguished by the special incentive extended to urban poor women who decide to set up self-employment ventures in a group as opposed to an individual's effort. Groups of urban poor women may take up an economic activity suited to their skill, training, aptitude, and local conditions. Besides generation of income, this group strategy will strive to empower the urban poor women by making them independent by providing a facilitating atmosphere for self-employment. Under UWSP, an activity-focused area-specific approach will be adopted for setting up micro/group enterprises with emphasis on micro-finance.

Eligibility Criteria

UWSP group should consist of at least five urban poor women.

Benefits

For setting up group enterprises, the UWSP group shall be entitled to a subsidy of Rs. 3,00,000/- or 35% of the cost of project or Rs. 60,000/- per member of the group, whichever is less. The remaining amount will be mobilised as a bank loan and margin money

Process

- UWSP group should consist of at least five urban poor women.
- Before starting an income-generating activity, the group members must get to know each other well, understand the group strategy, and also recognise the strength and the potential of each member of the group.
- The group will select an organiser from amongst the members.
- The group will also select its own activity. Care should be exercised in the selection of activity because the future of the group will rest on the appropriateness of the selection.
- As far as possible, activities should be selected out of an identified shelf of projects for the area concerned, maintained by the town Urban Poverty Alleviation Cell.
- In addition, every effort will be made to encourage the group to set itself up as a Self-Help Group or Thrift & Credit Society, mobilizing savings and credit.

Eligibility Criteria

Urban population below the poverty line is eligible to avail the benefits of the program. The percentage of women beneficiaries under this shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population that is below poverty line (BPL). A special provision of 3% reservation should be made for the differently-abled under this programme.

Benefits

STEP-UP intends to provide training to the urban poor in the following services:

- Business and manufacturing activities as well as members in local skills and local crafts so that they can set up self-employment ventures or secure salaried employment with enhanced remuneration.
- Training should also be imparted in vital components of the service sector, including construction trade and allied services, such as carpentry, plumbing, electrical, and also in manufacturing low-cost building materials based on improved or cost-effective technology using local materials.

Urban Wage Employment Programme (UWEP)

Eligibility Criteria

People living below the poverty line within the jurisdiction of Urban Local Bodies. The Urban Wage Employment Programme (UWEP) will be applicable only to towns/cities with population up to five lakhs, as per the 1991 Census.

Benefits

UWEP will provide opportunities for wage-employment, especially for the unskilled and semi-skilled migrants/residents by creation of community assets.

Rajiv Abhyudaya Yojana (Bank Linked Scheme)

State/Central Government: State

Introduction

Rajiv Abhyudaya Yojana Scheme has been introduced during 2005-06. This scheme is exclusively for municipal areas. The scheme provides working capital to different traditional occupations in municipal areas.

Under this scheme, the following categories of traditional occupations get loans:

- Weaver
- Stone cutting and earth workers
- Saloons and beauty parlour to nai-brahmanas
- Mini-laundries to washer man
- Viswa-brahmins for carpentry, gold smith, black smith, and brass smith.
- Other occupational and artisan groups.

Eligibility Criteria

Identification of beneficiaries will be done through credit camps in Grama Sabhas by the mandal level team consisting of MPDO/MRO/Banker/Sarpanch.

- Reservation
- BC Women – 33%
- Disabled BCs – 3%
- Other BCs and youth – 64%

Benefits

Financial assistance from the bank to develop traditional occupations

- Funding Pattern:
- Subsidy (BC Society) – 50%
- Bank Loan – 40%
- Beneficiary Contribution -10%

Documents Required

- Caste certificate from MRO
- Income certificate from MRO
- Occupational certificate from MRO

Contact person

District Backward Classes officer



Section III

Health and Insurance Schemes

Section III

Health and Insurance Schemes

Introduction

Health care and education contribute a great deal to the quality of a woman's life in rural India. The Government of Andhra Pradesh has improved health facilities and introduced various health schemes to safeguard and improve reproductive and child health. However, due to lack of awareness, many women fail to avail these schemes; this contributes to maternal mortality.

The government has following schemes related to health and insurance:

- **Arogya Raksha**
- **National Maternity Benefit Scheme**
- **National Family Benefit Scheme**
- **Janani Suraksha Yojana and Sukhibhava**
- **Chief Minister Relief Fund**
- **Kishori Shakti Yojana**
- **Girl Child Protection Scheme**
- **Rajiv Arogya Sri**
- **Rajiv Swastya Bima Yojana**

Health and Insurance Schemes in Detail

Arogya Raksha

State/Central Government: State

Introduction

The Government of Andhra Pradesh has initiated the Arogya Raksha Scheme. This is completely funded by the government and it provides hospitalisation benefits and personal accident benefits to citizens below the poverty line who undergo sterilisation for family planning from government health institutions. The objective is to ensure the survival of children for a period of five years and thus strengthen the confidence of the poor about access to health care for their children. It seeks to remove fears about the risks by providing insurance for free health care services and for post-operative care.

Eligibility Criteria

- The family should be below poverty line, having an annual family income below Rs.11,000/-.
- Either husband or wife should have undergone sterilisation surgery (vasectomy, and tubectomy, Double Puncture Laparoscopy, No-Scalpel Vasectomy) and have only one or two living children.

Benefits

Hospitalisation: Free treatment as an in-patient in the hospital up to a maximum of Rs. 2,000/- per hospitalisation and subject to the limit of Rs. 4,000/- for all treatments taken under the scheme in any one year. The scheme is applicable only in mandal-wise identified nursing homes by Commissioner of Family Welfare.

Personal Accident: The compensation is allowed only for the named children of the beneficiary who are less than five years of age and varies depending on the extent of the disability. In case of death due to an accident, the maximum benefit payable under any one certificate is Rs. 10,000/-.

Accident coverage for the children below five years of age (one or two) are as follows:

	For one child only, in Rs.	For two children, in Rs.
Death due to accident	10,000	5,000
Loss of two eyes/two limbs/ one eye and one limb due to an accident	10,000	5,000
Loss of one eye or one limb due to accident	5,000	2,500
Permanent total disablement due to accident	10,000	5,000

Benefits under the scheme can be claimed in a period of five years from the date of issue of the certificate that attests to sterilisation. Hospitalisation coverage for illness or disease commences 30 days after the certificate of insurance is issued.

Documents Required

The medical officer in the clinics issues an Arogya Raksha Certificate to the person who undergoes sterilisation. A person who undergoes the FP operation is issued a certificate by the medical officer performing the operation on the day of the sterilisation surgery itself, together with the compensation amount. The certificate provides details of the persons covered including his/her ration card, photograph name and an income certificate to confirm that the persons annual income is less than Rs. 11,000/- and therefore belongs to the BPL category.

Contact Person

Medical Officer of Government Health Care Centre

National Maternity Benefit Scheme

State/Central Government: Central

Introduction

The objective of the scheme is to improve pregnant women nutritional intake during the pregnancy.

Eligibility Criteria

- Age of the Pregnant women should be 19 years or above.
- The pregnancy is either the first pregnancy or the second.

Documents Required

- White Ration Card
- In States/Districts where BPL cards have not yet been issued, the Government of India has further suggested that States/UTs would be advised to ensure formulation of simple criteria for certification of Below Poverty Line (BPL) Status. They have also advised that the Gram Panchayats may be involved in this certification process.

Benefits

The ceiling of the amount of the benefit is Rs. 500/- (Rs. 300/- paid at the eight month of pregnancy and Rs. 200/- the first month after the delivery).

Contact Person

Auxiliary Nurse Midwife (ANM)

National Family Benefit Scheme (NFBS)

State/Central Government: Central

Introduction

This scheme provides a one-time financial assistance to the families living below the poverty line, which have lost their primary bread-earner aged between 18 and 65 years. Suicide cases will not be covered under the scheme.

Eligibility Criteria

The household should qualify as a BPL family and the age of the primary bread winner who is deceased should be between 18 and 65 years.

Benefits

A grant of Rs. 5,000/- in case of death due to natural causes and Rs. 10,000/- in case of accidental death of the “primary breadwinner” is provided to the bereaved household under this scheme.

Documents Required

Death certificate and age proof

Contact Person

Mandal Revenue Officer, Municipal office

Janani Suraksha Yojana and Sukhibhava

State/Central Government: Central

Introduction

The scheme has been designed to encourage poor women to opt for institutional deliveries that contribute to the reduction of infant and maternal mortality.

This scheme was started during 2005-06 with an objective of encouraging pregnant women for an institutional delivery in government/private healthcare institution; this contributes to the reduction of Maternal Mortality and Infant Mortality. Under this scheme Rs. 1000/- (Rs. 700/- under JSY (GOI) + Rs. 300/- under Sukhibhava (State) scheme) is being paid to rural BPL woman who undergoes an institutional delivery.

Eligibility Criteria

- Women who belong to BPL families from rural areas.
- Women aged 19 years and above.
- Women giving birth to the first and the second child.
- Pregnant women who delivered twins in the first delivery and is undergoing second delivery.
- Women coming for delivery (otherwise eligible, i.e., rural, below poverty line, and 19 years or above in age), with only one living child.

Benefits

Thousand rupees will be paid to rural BPL pregnant women who fulfil the revised and combined eligibility guidelines under the two schemes. This cash incentive will be given to those BPL women who undergo delivery in a government healthcare institution: teaching Hospitals, District Headquarter Hospitals, Area Hospitals, Community Health Centres, 30 bedded and other Government Hospitals, and Primary Health Care Centre.

Documents Required

Ration card

Contact Person

Government healthcare institutions: Teaching Hospitals, District Headquarter Hospitals, Area Hospitals, Community Health Centres, 30 bedded and other Government Hospitals, and Primary Health Care Centre.

Chief Minister Relief Fund

State/Center Government: State

Introduction

The Government of Andhra Pradesh is extending a helping hand to the BPL families who are in distress due to the following reasons:

- Health problems which require expensive medicare
- Loss of life of kith and kin.
- Loss of properties and sources of livelihood due to unforeseen incidents such as natural calamities, road accidents, fire accidents, etc.

Eligibility Criteria

BPL families

Benefits

The financial aid of Rs. 50,000/-. The amount will be released directly to the concerned hospital authorities on reimbursement basis for actual expenditure incurred on consumables and disposals, if any, on the following diseases:

- Cardiac Valve Replacement
- Cardiac-CABG
- Cardiac-Open Heart Surgery
- Myo Cardinal infraction Angioplasty
- Kidney failure
- Brain stroke, tumour and other major brain diseases
- Major neurological complaints including diseases of spinal cord
- Cancer excluding cancer cervix in human, cancer chemotherapy
- Major organ transplants
- Chronic liver disease
- Cirrhosis of liver
- Lung surgery, chronic lung diseases
- Major abdominal conditions such as Pancreatitis, Cholecystitis
- Major abdominal surgeries
- Trauma
- Major urological surgeries such as surgeries on bladder, prostate, stone removal etc.
- Haemodialysis

Documents Required

- Hospital Estimate in original
- White Ration Card/income certificate issued by the MRO.

Contact Person

Chief Minister's Relief Fund, C-Block, 5th Floor,, Andhra Pradesh Secretariat, Hyderabad

Kishori Shakti Yojana

State/Central Government: Central

Introduction

Kishori Shakti Yojana (KSY) is a central scheme being implemented by the Department of Women Development and Child Welfare. It seeks to empower adolescent girls to enable them to take charge of their lives.

This scheme is a redesign of the already existing Adolescent Girls (AG) Scheme being implemented as a component under the centrally sponsored Integrated Child Development Services (ICDS) scheme. The new scheme dramatically extends the coverage of the earlier scheme with significant content enrichment, strengthens the training component, particularly in skill development, aspects aimed at empowerment and enhanced self-perception. It also fosters convergence with other sectoral programs, addressing the interrelated needs of adolescent girls and women.

Objective

The broad objectives of the scheme are to improve the nutritional, health and development status of adolescent girls; promote awareness of health, hygiene, nutrition and family care; link them to opportunities for learning life skills, going back to school; and help them gain a better understanding of their social environment and take initiatives to become productive members of the society.

Eligibility Criteria

Adolescent girls (11-18 years of age)

Benefits

Training on following skills: computer training and animations, making of paper bags, jute and cloth bags, magam work, mushroom culture, beautician course, cookery and food preservation and processing.

Girl Child Protection Scheme (GCPs)

State/Central Government: State

Introduction

The Girl Child Protection Scheme (GCPs) is implemented under the Department of Women Development, Child Welfare and Disabled Welfare. The scheme aims at preventing gender discrimination by empowering and protecting rights of girl children through direct investment from government. Further, it enhances the status of a girl child, promotes adoption of small family norms, ensures holistic development of the girl child, and improves sex ratio, besides preventing female infanticide.

Eligibility Criteria

A) Only those who fulfil the following conditions will be eligible for enrolment under the New Girl Child Protection Scheme:

- Families with only single girl child or only two girls are eligible.
- Either of the parents should have undergone family planning operation on or after April 1, 2005.
- The total annual income of the family of a girl child will have to be below Rs. 20,000/- per annum for rural areas and Rs. 24,000/- per annum for urban areas.
- Families having single girl below three years of age will be given the first priority.
- Second priority will be for families having two girls; the age of the second girl child should not be more than three years as on April 1, 2005.
- The age of the child on the date of application shall be the criteria for determining the eligibility of the child for the benefit under the scheme.
- Consequent to enrolment, those who fulfil conditions as prescribed shall be eligible to receive the benefits under the scheme.
- Girl child born after August 2009 should get registered under the Registration of Births and Deaths Act, 1969 and should produce birth certificate from competent authority- Village Secretary/Municipality concerned.

B) Relaxation of age and formal education for orphans, destitutes and disabled girls

- 'Orphan' will mean a girl child not having both parents.
- 'Destitutes' will mean a girl child from a BPL family of trafficked victims or HIV/AIDS victims forsaken by their family/parents and sheltered by the government or recognised NGOs. All such destitutes or orphans or disabled girls, who have not crossed 18 years of age as on May 2008 will be eligible for the benefits under the Girl Child Protection Scheme.
- The condition of formal education will be relaxed with respect to orphans, destitutes and differently-abled girls who are born before April 2005. Those girls who do not pursue education beyond the eight class will not be eligible for yearly education scholarships. They will only receive one lakh rupees or Rs. 30,000/- as applicable on completion of 20 years. Therefore, all destitute, orphans and differently-abled girls born after April 2005 shall also necessarily be enrolled in a school and continued up to XII class to be eligible for the benefit under the GCPs.

Note: In case of destitute or orphan child, the head of the institutions, based on a medical certificate, shall ensure the birth registration is completed. In case the caste is unknown, the caste of all such children shall be recorded as “casteless”.

C) Relaxation of education, income, and girl sibling conditions for severely disabled girls

The following special relaxations are extended to only severely differently-abled girls:

- The girls whose disability is more than 80% shall be eligible for the benefits under Girl Child Protection Scheme, provided the income of their parents/guardian from all sources does not exceed one lakh rupees per annum.
- With respect to severely disabled girls (more than 80% disability), the condition of the girl child being either single or two girls alone shall not apply. A girl with one or two male siblings will also be eligible for the benefit of Girl Child Protection Scheme.
- The condition of formal education shall be relaxed in case of such severely disabled girls.

Benefits

- In case of a single girl child, she is entitled to receive one lakh rupees after completion of 20 years of age.
- In case of two girl children, both of them are entitled to receive Rs.30,000/- each after completion of 20 years of age.
- Both the single girl child and two girl children are entitled to receive Rs. 1,200/- per annum as scholarship from IX class to XII class (including ITI course) during their period of study, as a benefit under the scheme.

On natural death of insured	Rs. 30,000
On death or total permanent disability due to accident	Rs. 75,000
On partial permanent disability due to accident	Rs. 37,500

Note: The insured parent member under Janasree Bima Yojana in GCPS is the father of the girl child and the nominee to receive the insurance benefit is mother of the girl child. In case father is not alive, then mother's name can be given as insured parent for coverage under Janasree Bima Yojana and nominee will be the girl child and appointee as may be confirmed by Grantee or Project Director, District Women & Child Welfare Agency.

Documents Required

- Two photographs
- Income certificate issued by an MRO
- Family planning certificate
- Attested copy of a birth certificate
- Attested copy of a White Ration Card
- Disability Certificate issued by a Chief Medical Officer(in case of orphan/disabled)
- Sterilisation Certificate issued by a Medical Officer

Contact Person

Anganwadi Worker or Sector Supervisor

Rajiv Arogyasri Scheme (RAS)

State/Central Government: State

Introduction

RAS is a unique community health insurance scheme being implemented in Andhra Pradesh. The scheme provides financial protection to families living below poverty line up to two lakh rupees in a year for the treatment of serious ailments requiring hospitalisation and surgery. 938 treatments are covered under the scheme. The objective of the scheme is to improve access of BPL families to quality medical care for treatment of identified diseases involving hospitalisation, surgeries and therapies through an identified network of health care providers.

Diseases Covered: Heart, lung, liver, pancreas, kidney, neuro-surgery, pediatric congenital malformations, burns, post-burn contracture surgeries for functional improvement, prostheses (artificial limbs), cancer treatment (surgery, chemotherapy, radio therapy), polytrauma (including cases covered under Motor Vehicle Act 1988) and cochlear implant surgery with auditory-verbal therapy for children below six years of age (costs reimbursed by the Arogyasri Scheme on case to case basis). All the pre-existing cases of the above mentioned diseases are covered under the scheme.

Diseases Not Covered: Hip and knee replacement, bone marrow, cardiac and liver transplantations, gamma-knife procedures in neuro surgery, assisted devices for cardiac failures, etc; and diseases covered by national programmes such as TB, HIV/AIDS, leprosy, infectious diseases, malaria, filaria, gastroenteritis, jaundice, etc.

Eligibility Criteria

All poor families of the state of Andhra Pradesh, as defined by Civil Supplies Department of Government of Andhra Pradesh as BPL families, shall be eligible under this scheme. The eligible families are provided with BPL ration cards or Rajiv Arogyasri Health Cards (hereafter called eligibility cards).

Eligibility cards for this scheme are as follows:

- White ration card
- Antyodaya Anna Yojana (AAY) card
- Annapurna card
- Rajiv Arogyasri Health card
- Card issued by government in place of a BPL ration card or white ration card, and having the same benefits as a white ration card, through Rachabanda Program of Government during February, 2011.

Benefits

The benefit to the family is on floater basis: the total reimbursement of Rs. 1.50 lakhs can be availed of individually or collectively by members of the family. An additional sum of Rs. 50,000/- is provided as a buffer to take care of expenses if it exceeds the original sums – Rs. 1.50 lakhs per family. Cost for cochlear implant surgery with auditory verbal therapy is reimbursed by the Trust up to a maximum of Rs. 6.50 lakhs per case.

A BPL beneficiary can go to any hospital and come out without making any payment to the hospital for the procedures covered under the scheme. The same is the case for diagnostics if eventually the patient does not end up in undergoing the surgery or therapy. Hospitals have to conduct free health camp, there by taking advanced evaluation to the doorstep of patient.

Pre and post hospitalisation requirement

- (a) From date of reporting to hospital up to 10 days from the date of discharge from the hospital shall be part of the package rates.
- (b) In case of kidney transplantation, the post-operative care under package has to extend to one year.

Follow-up Services

Network Hospitals will provide free follow-up services to the patients under 125 follow-up packages.

Documents Required

- White ration card
- Antyodaya Anna Yojana (AAY) card
- Annapurna card
- Rajiv Arogyasri Health card
- TAP card
- RAP card

Contact Person

Aarogya Mithra, a help-desk located at all Primary Health Centers (PHCs), Area/District Hospitals and private network hospitals.

Rashtriya Swasthya Bima Yojana (RSBY)

State/Central Government: Central

Introduction

RSBY was launched by Ministry of Labour and Empowerment, GOI to provide health insurance coverage to BPL families. The objective is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalisation.

Eligibility Criteria

- Families belonging to below poverty line (BPL) category

Benefits

- Hospitalisation coverage up to Rs. 30,000/- for most of the diseases. Coverage extends to five members of the family which includes the head of household, spouse and up to three dependents.
- Pre-existing conditions are covered from day one.
- There is no age limit.

Beneficiaries need to pay only Rs. 30/- as registration fee while Central and State Government pays the premium to the insurer selected by the State Government on the basis of a competitive bidding.

Documents Required

Ration card

Contact Person

Indian Insurance Company representative.



Section IV

Pension Schemes

Section IV

Pension Schemes

Introduction

The care of aged people has become a national concern. The issue assumes great importance in the context of one-third of the country's population living below poverty line and another one-third belonging to the low income groups. Thus, the financial situation of two-thirds of the population above sixty years is said to be fragile, widows still face problems with social acceptability, and their empowerment is a far cry.

The pension schemes for people of old age, widows and disabled, introduced by the government, will ensure a dignified life by providing access to improved resources for those who have not access to basic services of life and by providing a secure income for the poor.

In the context of sex workers community, these schemes play an important role as many retired sex workers are often left with no alternative livelihood options; as a result they embark upon other activities that are detrimental to them and to the society as well.

The following schemes will assist these individuals to lead their retired life with dignity:

- **Old Age Pension**
- **Widow Pension**
- **Disabled Person Pension**
- **Weavers Pension**

Pension Schemes in Detail

Old Age Pension

State/Central Government: Central

Introduction

The Government of India introduced National Social Assistance Programme (NSAP) with effect from August 15, 1995 with a view to support minimum needs of the poor destitutes having little or no regular means of subsistence from their own source of income or through financial support from their family members. One of the components of the programme is National Old Age Pension scheme. Under the scheme, poor destitute old aged individuals above 65 years of age are given support. The scheme is being implemented by Rural Development Department.

Eligibility Criteria

- Belong to BPL family.
- Local resident of the district.
- Not covered under any other pension scheme.
- Old age pensions, 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).

Benefits

Rs. 200/- per month

Documents Required

- Age certificate as age proof
- Two photographs

Contact Person

Village Secretary at Grama Panchayat

Municipal Commissioner at Municipal Corporation

Widow Pension Scheme

State/Central Government: Central

Introduction

The Government of India introduced National Social Assistance Programme (NSAP) with effect from August 15, 1995 with a view to support minimum needs of the poor destitutes having little or no regular means of subsistence from their own source of income or through financial support from their family members. The scheme is being implemented by Rural Development Department.

Eligibility Criteria

- Widows (no age limit)
- Belong to a BPL family
- Local resident of the district.
- Not covered under any other pension scheme.

Benefits

Rs.200/- per month

Documents Required

Two photographs

Contact Person

Village secretary at Grama Panchayat

Municipal Commissioner at Municipal Corporation

Weavers Pension

State/Central Government: Central

Introduction

The Government of India introduced National Social Assistance Programme (NSAP) with effect from August 15, 1995 with a view to support minimum needs of the poor destitutes having little or no regular means of subsistence from their own source of income or through financial support from their family members. The scheme is being implemented by Rural Development Department.

Eligibility Criteria

- Weavers who are 50 years of age or above and destitute.
- Belong to BPL family.
- Local resident of the district.
- Not covered under any other pension scheme.

Benefits

Rs. 200/- per month

Documents Required

- Age certificate
- Two photographs

Contact Person

Village secretary at Grama Panchayat

Municipal Commissioner at Municipal Corporation

Disabled Persons Pension

State/Central Government: Central

Introduction

The Government of India introduced National Social Assistance Programme (NSAP) with effect from August 15, 1995 with a view to support minimum needs of the poor destitutes having little or no regular means of subsistence from their own source of income or through financial support from their family members. The scheme is being implemented by the Rural Development Department.

Eligibility Criteria

- Irrespective of the age limit, disabled pensions shall be given to disabled persons having a minimum of 40% disability (in case of a minor child, the pension shall be disbursed to the mother/father of the disabled child)
- Belong to a BPL family.
- Local resident of the district.
- Not covered under any other pension scheme.

Benefits

Rs. 200/- per month

Documents Required

- Age certificate
- Two photographs

Contact Person

Village secretary at Grama Panchayat

Municipal Commissioner at Municipal Corporation



Section V

Education Schemes

Section V

Education Schemes

Introduction

Education in its broadest sense is any act or experience that has a formative effect on the mind, character or physical ability of an individual. In its technical sense, education is the process by which society deliberately transmits its accumulated knowledge, skills and values from one generation to another. The Government of AP, realizing the importance of education for all, has formulated various schemes to make education accessible to boys, girls and differently-abled children.

- **Jawahar Navodaya Vidyalaya**
- **SC Welfare Hostels**
- **ST Welfare Hostels**
- **BC Welfare Hostels**
- **Post-Matric Scholarships for BC, SC, ST, Minorities and Differently-Abled**
- **Schemes for Differently-Abled**
- **Pre-Matric Scholarship for Minorities**
- **Pre-Matric Scholarship for Disabled**

Education Schemes in Detail

Jawahar Navodaya Vidyalaya

State/Central Government: Central

Introduction

The Jawahar Navodaya Vidyalaya established by the Central Government to provide quality English medium education to children from Class VI to XII. It is a co-education residential school affiliated to Central Board of Secondary Education (CBSE) situated in 22 districts other than Hyderabad.

Eligibility Criteria

- All the children who have studied and passed Class V from any government school/ government recognised school of that district and are between nine and thirteen years of age are eligible to appear in the entrance test for Class VI.
- Entrance on the basis of merit
- Reservation: Rural- 75%; Girls-33%; SCs-15%, and STs-7%.

Benefits

- Free education, boarding and lodging as well as expenses for uniform, text books, stationery, etc. However, a nominal fee of Rs. 200/- per month is charged for students of Class IX to XII as Navodaya Vikas Nidhi. The students belonging to SC, ST categories, girls, disabled, and children of the families below poverty line are exempted from the payment of the fee.
- Extend medical and health facilities to all the students, free of cost.

Contact Person

Application forms for admission are available with below mentioned officials for free of cost:

- Block Education Officer (BEO)
- District Education Officer (DEO)
- Headmaster of any government or government aided/recognised accredited institute/ Centre of Sarva Shiksha Abhiyan where he/she is studying.
- Principal, Jawahar Navodaya Vidyalaya.

For more information, visit the following website: www.navodaya.nic.in

Schedule Tribe Welfare Hostels

State/Central Government: State

Introduction

The State Government has established hostels with an objective to promote education among scheduled tribes and decrease the number of drop outs. These welfare hostels will provide lodging and boarding facilities for free of cost.

Eligibility Criteria

- Only one child is eligible for admission from each family. The income of the parent/ guardian of the student shall not exceed Rs.18,000/- per annum.
- Admission in hostels will be given from Class III onwards.
- Students should be from the same district and the distance from native village to hostel should be five kilometres and above. However, it is not applicable to a girl child.

Benefits

- Cloth for two uniforms, with stitching charges.
- Bedding material for each student for two years.
- Trunk box, one plate, one glass, one tiffin box, cooking and serving stencils, buckets, and mugs.
- Library books, note books, stationary and geometry box, record books, and drawing books.
- Study material (work books) (only for special hostels for XI and X class students)
- Cosmetic and hair cutting charges.
- Medicines
- Sanitary napkin for girl students
- Games and sports material

Documents Required

- Caste certificate and income certificate

Contact Person

- Principal
- DEO
- District Minorities Welfare Officer

Schedule Caste Welfare Hostels

State/Central Government: Central

Introduction

The State Government has established hostels with objective to promote education among scheduled caste and decrease the number of drop outs. These welfare hostels will provide lodging and boarding facilities for free of cost.

Eligibility Criteria

Children of SC families with annual income of not more than Rs. 12,000/-.

Benefits

- Free supply of text books, note books, meals, blankets, plates, glasses, and trunk box.
- In addition, expenses at the rate of Rs. 20/- for boys and Rs. 25/- for girls per month for soaps and coconut oil are given.

Documents Required

Caste certificate and income certificate

Contact Person

- Head Master
- Hostel Welfare Officer
- District Social Welfare Officer
- Deputy Director, Social Welfare

Backward Class Welfare Hostels

State/Central Government: State

Introduction

The State Government has established hostels with an objective to promote education among backward classes. These welfare hostels will provide lodging and boarding facilities for free of cost. There are 1398 pre-matric hostels functioning in the state. Among them, 1074 are boys hostels, 309 are girls hostels and 15 are integrated hostels.

Eligibility Criteria

The eligibility criteria for admission into pre-matric hostels are mentioned below:

- The students shall belong to below poverty line families.
- The students shall be studying Class III to Class X and shall be studying in Government, Municipal, Zilla Parishad and Mandal Parishad Schools. The students studying in private recognised schools will be given admission, if the seats are available.

Benefits

- Free boarding and lodging, four pairs of uniforms, bedding material (a blanket and a carpet) note books, nationalised text books, study material, etc.
- A plate, a glass and a trunk box once in five years
- Payment of cosmetic charges: Rs. 50/- per month for boys of all class and Rs. 75/- for girls from Class VIII to Class X.

Documents Required

Caste certificate and income certificate.

Contact Person

District BC Welfare Officer

Post-Matric Scholarships for BC, EBC, SC, ST, Minorities, and Disabled

State/Central Government: State

Introduction

Youth is the back bone of the nation. State Government has introduced the scheme to promote higher education among youth whose family income is not sufficient to support higher education.

Eligibility Criteria

All eligible BC, EBC, SC, ST, minorities and disabled students having an annual family income less than one lakh rupees per annum.

Benefits

Reimbursement of tuition fee (RTF) payable to colleges and maintenance charges payable to the students .Tuition fee shall include all fees that is non- refundable, as fixed by the university or authority constituted for the purpose by the State Government. Maintenance fees (MTF) shall be paid as per the course-wise prescribed rates.

Documents Required

- Income certificate
- Caste certificate,
- A photograph
- Copy of the first page of the savings bank account for remittance of the MTF, marks of the qualifying examinations such as SSC and Intermediate, as the case may be.
- Copy of the ration card/election photo identity card or any other proof of identity as maybe required by the welfare officers concerned.

Contact Person

District BC, EBC, SC, ST, Minorities and Disabled Welfare Officers

Pre-Matric Scholarships to Minorities

Introduction

School dropout rate among minorities is high. Usually the children drop out from school as their family income does not support the children's needs. The scheme was introduced to help such children to retain in school and to complete the school education.

Eligibility Criteria

Economically backward minority students studying in class VI to Class X whose parent/guardian income is below one lakh rupees per annum. The scholarship amount shall be disbursed to the students who put in 75% attendance in normal time.

Benefits

Class	Scholarship Amount
VI to VIII Class	Rs. 600/- per annum
IX to X Class	Rs. 800/- per annum

Documents Required

- Ration card
- Income certificate
- Bonafide certificate issued by the head of the school
- Bank pass book

Contact Person

District Minority Welfare officer

Differently-abled Welfare Hostels for Education

State/Central Government: Both

Introduction

In order to fulfil the goal of 'Education for All', Government of AP is taking necessary steps to enable children with special needs and disabilities are provided with required support to pursue their education. In order to achieve this goal, differently-abled children are being with Welfare Hostels and also scholarships.

Eligibility Criteria

Physically challenged students studying from Class I to Class X, whose parents'/guardians' annual income is less than Rs. 24,000/- per annum.

Benefits

- 1. 11 Special Residential Schools, 10 for visually handicapped, and 12 for hearing handicapped are functioning under the control of Department for the Welfare of Disabled & Senior Citizens.
- 2 Residential junior colleges, one each for hearing handicapped and visually handicapped (120 inmates).
- 3. Providing residential facilities for students through 40 hostels under Disabled Welfare Department and five Special Schools (three for visually handicapped and two for hearing handicapped) under School Education Department.

Following benefits are provided in hostels:

- Cash provisions for cosmetic and clothes.
- Textbooks up to Class X, exercise notebooks, stationary such as geometry boxes, scales, and maps.
- Trunk boxes, bedding materials, etc.

Documents Required

- Disability Certificate
- Income Certificate.

Contact Person

District Collector

Assistant Directors, Welfare of Disabled.

Pre-Matric Scholarships for Disabled

Introduction

The scheme was introduced to promote education among disabled children. The scheme will form the foundation for their educational attainment and provide a level playing field in the competitive employment arena. Empowerment through education has the potential to lead to upliftment of the socio-economic conditions of the disabled children.

Eligibility Criteria

Disabled students studying classes from I to Class X and whose parents'/guardians' income is less than one lakh rupees per annum are sanctioned scholarships.

Benefits

Allowances such as transport allowances, allowance for maintenance of prosthetic/orthopedic aids per month to O.H students and reader allowances to VH students as detailed below.

Class	Scholarship Per Month in Rs.	Other Allowances in Rs.		
		Transport Allowance Per Month for O.H. Only	Maintenance of Prosthetic/Orthopedic Aids Per Month for O.H. Only	Readers Allowance Per Month for V.H. Only
I to V	70/-	50/-	25/-	25/-
VI to VIII	100/-	50/-	25/-	25/-
IX to X	182/-	50/-	25/-	50/-

Braille Text Books are supplied for Class I to X (pre-matric) free of cost.

Note Books are supplied to Orthopedically & Hearing Impaired Hostel Boarders at a cost of Rs.150/- per boarder per annum and thick drawing sheets for writing purpose in Braille script to visually impaired students.

Musical instruments are supplied free of cost (not exceeding Rs. 1000/-) to students/professionals of government/private (recognised) music colleges.

Scholarship is sanctioned to mentally retarded children admitted into specialised schools run by relevant NGOs who do not get grant in aid from government of India at Rs. 1,000/- per annum per child.



Section VI

Savings Schemes

Section VI

Savings Schemes

Introduction

Self Help Groups (SHGs) represent a unique approach to self-management and development of the women who are SHG members. SHGs are formed and linked not only to banks but also to wider development programs. SHGs have many benefits, both economic and social.

A SHG is a group of about 10 to 20 women from a similar class and region, who come together to form savings and credit organisation. They pool financial resources from banks to make small interest bearing loans to their members. SHGs enable women to grow their savings and also access the credit from banks; banks extend increased financial services to regular and active groups and SHGs contribute to the alleviation of poverty.

SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, and water supply).

- **Pavala Vaddi Scheme**
- **Development of Women and Children in Urban Areas (DWCUA)**

Savings Schemes in Detail

Pavala Vaddi (Interest Subsidy) Scheme

State/Central Government: State

Introduction

The Government of Andhra Pradesh introduced Pavala Vaddi Scheme (Interest Subsidy) during 2004-05 with an objective to provide interest subsidy on the bank loans taken by the Self Help Groups in Andhra Pradesh to reduce financial burden on them.

Eligibility Criteria

The scheme will be applicable to all loans extended to SHGs by banks on or after July 1, 2004.

Benefits

- Provision of low interest bank loans to the SHGs across AP
- Government has allowed payment of incentive to SHGs on the interest charged by banks over and above 3% per annum, subject to the maximum ceiling of 6%, provided that there is 100% repayment of the loan by SHGs.
- Government has since reviewed the policy and has decided to absorb the entire interest burden over and above 3% rate without restricting the incentive to a maximum of 6% interest differential.

Contact Person

Commercial banks/regional rural banks working under service area/Community Coordinator of Velugu/Mandal Parishad Development Officer /Project Director – Indira Kranti Pathakam, District Rural Development Agency,

Development of Women and Children in Urban Areas (DWCUA)

State/Central Government: State

Introduction

DWCUA aims at helping groups of urban poor women in taking up self-employment ventures.

Eligibility Criteria

- The scheme will be applicable to all Urban SHGs .
- The group may consist of at least 10 women.
- The revolving fund can be availed by a group only after a year of its formation.

Benefits

The ceiling of subsidy under the scheme is Rs. 1.25 lakhs or 50% of the cost of the project, whichever is less.

Where the group sets itself up as Thrift & Credit Society, in addition to its self employment venture, it will be eligible for an additional grant of Rs. 25,000/- as revolving fund at the maximum rate of Rs. 1,000/- per member.

The fund is meant for purposes such as purchases of raw materials and marketing, infrastructure support, one-time expense on child care activity, expenses up to Rs. 500/- on travel cost of group members to bank, payment of insurance premium for self/spouse/child by maintaining savings for different periods by a member and any other expense allowed by the State in the group's interest.

Contact Person

Nationalised bank where SHG has an account.



Section VII

PLHIV Schemes

Section VII

PLHIV Schemes

Introduction

Andhra Pradesh state is one among the six high prevalence states in the country. The state has an estimated five lakh people living with HIV. Increased access to voluntary counseling and testing, reduce stigma within healthcare settings, and free access to antiretroviral therapy has led to an increase in persons being tested for HIV. This has led to an increase in the number of persons aware of their HIV positive status among the population served.

The state has 51 ART centres¹ that are providing free ART medicine to 1.5 lakh positives. Most of the positive accessing these ART centers belongs to BPL categories. The Government of Andhra Pradesh has introduced various schemes to assist these people in accessing services.

The following are a few schemes for PLHIVs:

- **Pension to PLHIV**
- **APSRTC Concessional Bus Pass**
- **Double Ration**

¹ AP Annual Action Plan 2012-13

Schemes for PLHIVs in Detail

Pension to PLHIV

State/Central Government: State

Introduction

The State Government has felt that there is a need to provide financial protection to people living with HIV and receiving anti-retroviral therapy (ART) medicines at the designated ART centers, as majority (80%) of the patients who are receiving ART medicines are from the BPL families. However, patients belong to BPL families ² are not in a position to visit the ART centers regularly to take the ART medicines, which may lead to health complications. Providing monthly pension to the HIV patients would help them in accessing ART medicines on time and will support them in living and having better nutrition so that their life span could be extended.

Eligibility Criteria

- Positive receiving ART medicines in the government ART centers.
- Families belong to below poverty line (BPL).
- No restrictions on the number of persons receiving pension in a family.

Benefits

Rs. 200/-per month

Documents Required

- White Ration Card/Arogyasri Health Card
- Green slip issued by the ART Centre
- Identity card issued by the APSACS, Hyderabad
- Two photographs

Contact Person

Care Coordinator at an ART centre.

² G.o.ms.no.87. Health, Medical and Family Welfare (L.2) Department. Date: 02.04.2009

APSRTC Concessional Bus Passes

State/Central Government: State

Introduction

The Project Director, APSACS, Hyderabad proposed that Andhra Pradesh State Road Transport Corporation will providing 50% concession in bus fare to the ART patients who are from below poverty line for travelling to get ART medicines once a month.

Eligibility Criteria

- Positive receiving ART medicines in the government ART centres.
- Families belong to below poverty line (BPL).

Benefits

50% concession on bus fares to travel to ART centre.

Documents Required

- Address proof
- Ration card
- Photographs

Contact Person

Care Coordinator at ART centre.

Double Ration to PLHIV

State/Central Government: State

Introduction

Government of Andhra Pradesh has introduced double ration to PLHIV under the Antyodaya Anna Yojana (AAY) scheme.

Eligibility Criteria

BPL families.

Benefits

Double ration

Documents Required

Ration card

Contact Person

Care Coordinator at ART centre.



Section VIII

Other Schemes

Section VIII

Other Schemes

Introduction

In this section we will describe few other important schemes which could not be categorised in any one of the above mentioned categories. Shelter Homes for adolescent girls/women, free bus passes to the PLHIVs, Government of India's flag ship program of issuing Unique Identification Number (Aadhar number) through Aadhar Cards, and providing cereals and grains to Poorest of the poor through Antyodaya Anna Yojana are also deemed to be beneficial programs wherein the community members ought to be aware of and partake the benefits of these "other" varied programs.

They are varied because of the range of services they proffer and CBO leaders would recognise that many of these programs are relevant to the needs of the community members.

Some of the programs mentioned are:

- **Swadhar Shelter Homes**
- **Ujjwala**
- **APSRTC bus passes**
- **Aadhaar**
- **Antyodaya Anna Yojana**

Other Schemes in Detail

Swadhar Shelter Homes

State/Center Government: Central

Introduction

The scheme is introduced to provide shelter, food, clothing, and care to the marginalised women/girls living in difficult circumstances, who are without any social and economic support. Swadhar Home provides range of service to women to improve self esteem and to reintegrate into the society.

Eligibility Criteria

Specially for women in difficult circumstance, such as widows; destitute women; women ex -prisoners; victims of sexual abuse and crimes, including those trafficked and rescued from brothels; migrant or refugee women who have been rendered homeless due to natural calamities such as flood, cyclone, earthquake; mentally challenged women; and women victims of terrorist violence.

Benefits

- Shelter, food, clothing and care to the marginalised.
- Emotional support and counseling.
- Education, awareness, skill upgradation and personality development through behavioural training.
- Clinical, legal and other support for women/girls in need.
- Helpline or other facilities to women in distress.
- Other services required for the support and rehabilitation to women in distress.

Contact Person

District Project Director, Women Development and Child Welfare

Ujjawala

State/Centre Government: Central

Introduction

A comprehensive scheme for prevention of trafficking and rescue, rehabilitation and re-integration of victims of trafficking for commercial sexual exploitation.

Eligibility Criteria

- Women and children who are vulnerable to trafficking for commercial sexual exploitation.
- Women and children who are victims of trafficking for commercial sexual exploitation.

Benefits

- Prevent trafficking of women and children for commercial sexual exploitation through social mobilisation and involvement of local communities, awareness generation programmes, generate public discourse through workshops/seminars and such events, and any other innovative activity.
- Facilitate rescue of victims from the place of their exploitation and place them in a safe custody.
- Provide rehabilitation services, both immediate and long-term, to the victims by providing basic amenities/needs such as shelter, food, clothing, medical treatment, including counselling, legal aid and guidance and vocational training.
- Facilitate reintegration of the victims into the family and society at large.
- Facilitate repatriation of cross-border victims to their country of origin.

Contact Person

District Project Director, Women Development and Child Welfare

APSRTC Bus Pass

State/Centre Government: State

Introduction

As a social responsibility on part of Andhra Pradesh State Government, Andhra Pradesh Road Transport Corporation.(APSRTC) is extending various types of free/concessional bus passes facility to different categories of commuters.

Eligibility Criteria

- Students below 12 years of age
- Free bus passes to girl studying up to Class X.
- Bus passes for the physically handicapped
- Bus passes to NGOs
- Free bus passes to youth attending interviews
- Bus fare concession to PLHIV in APSRTC
- Free travel bus passes to pregnant women for medical check

Benefits

Free or concessional bus passes

Documents Required

Contact depot manager

Contact Person

Depot manager located in the locality.

Aadhaar

State/Centre Government: Central

Introduction

Aadhaar is a 12-digit unique identification (UID) number that the Unique Identification Authority of India (UIDAI) is issuing for all Indian residents. The UID number is stored in a centralised database and linked to the basic demographics and biometric information – photograph, ten fingerprints and iris of each individual.

Eligibility Criteria

- An individual who is a resident of India and satisfies the verification process laid down by the UIDAI can get an Aadhaar Card.
- Age: A person of any age can get an Aadhaar Card. For children below three years, biometric details will not be taken and the Aadhaar will be linked to guardians/parents. They shall have to register biometrics when they turn five years of age. For children between five to fifteen years, the biometric shall be re-registered again when they turn 15 years of age, as biometrics change with age.

Benefits

- Great potential for not-so-privileged, the poor and the marginalised people, mostly living in the rural areas
- Clear proof of identity
- Facilitate entry for poor and underprivileged residents into the formal banking system
- Opportunity to avail services provided by the government and the private sector
- Giving migrants mobility of identity
- Financial inclusion with deeper penetration of banks, insurance and easy distribution of benefits of government schemes.

Once a person is on the Aadhaar database, the person will be able to establish identity easily. Aadhaar will become the single source of identity verification. Residents would be spared the hassle of repeatedly providing supporting identity documents each time they wish to access services such as obtaining a bank account, passport, driving license, and so on. By providing a clear proof of identity, Aadhaar will also facilitate entry for poor and underprivileged residents into the formal banking system and the opportunity to avail services provided by the government and the private sector. Aadhaar will also give migrants mobile identity.

Documents Required

- Proof of identity (containing name and photo)
- Proof of address (containing name and address)
- Date of birth proof (having name and date of birth)
- Introducer System: In the case of people who do not have documents for proof, there is an introducer system. The Registrar for Enrolment can designate individuals who can vouch for the validity of a person's information. Introducers can be government agencies, banks, teachers, village postmen, elected representatives and NGOs. Introducers will

be enrolled first and given training. Their UID will be mentioned among the details of the person who gets enrolled.

Contact Person

The enrolment camps/MRO

Contact UIDAI through their toll-free no:1800-180-1947

Antyodaya Anna Yojana (Public Distribution System)

State/Central Government: Central

Introduction

Targeted Public Distribution System is focused on the poor. A national Sample Survey exercise points towards the fact that about 5% of the total population in the country cannot afford two square meals a day. In order to make TPDS more focused and targeted towards this category of population, the Government of India launched a scheme called Antyodaya Anna Yojana with effect from December 25, 2000.

Eligibility Criteria

- All BPL families.
- Landless agriculture labourers, marginal farmers, rural artisans/craftsmen such as potters, tanners, weavers, blacksmiths, carpenters, slum dwellers, and persons earning their livelihood on daily basis in the informal sector such as porters, coolies, rickshaw pullers, hand cart pullers, fruit and flower sellers, snake charmers, rag pickers, cobblers, destitutes and other similar categories in both rural and urban areas.
- Households headed by widows or terminally ill persons/disabled persons/persons aged 60 years or more with no assured means of subsistence or societal support.
- Widows or terminally ill persons or disabled persons or persons aged 60 years or more or single women or single men with no family or societal support or assured means of subsistence.
- All tribal households.

Benefits

- Rice
- Kerosene
- Sugar
- Pulses

Documents Required

White Ration Card

Contact Person

- Gram Panchayat Secretary
- Fair Price Shop Dealer
- Mandal Revenue Officer
- District Supply Officer



Annexures

Annexures

Sl. No	Scheme	Details	Benefits	Eligibility	Contact Details
1	Annapurna Scheme	To provide 10 kgs rice per month free of cost to the senior citizens who are eligible for old age pension but not getting pension.	10 kgs. of rice per month free of cost	Senior citizens 65 years of age or above who are eligible for old age pension under the National Old Age Pension Scheme (NOAPS) but not getting pension (blue card holders).	Gram Panchayat Secretary/Fair Price Shop Dealer/ Mandal Revenue Officer/District Supply Officer
2	Food Assurance Program (FAP)	To provide food security to the poor and poorest of poor (POP) for a period of four months initially and for further period depending on need, subject to the condition that the family delivers manual labour equal to the grain and cash being assured.	40 kgs. of rice and cash of Rs. 100/- each month for four months initially.	All able bodied poor and POP families in villages.	Gram Panchayat Secretary/Sarpanch /Community Coordinator of IKP/ MPDO /PD, IKP- DRDA.
3	Andhra Pradesh Urban Slum Health Care Project	To provide primary health care to the poor living in urban slums of 74 municipalities.	Health care services to mothers and children dwelling in the slums.	All poor mothers and children dwelling in urban slums	ANM, Primary Health Centre, District Medical & Health Officer
4	Heart Surgeries to Children	To provide financial aid for heart surgeries for the children suffering from heart diseases.	Financial assistance up to Rs.50.000/- for children who need heart surgeries.	All children suffering from heart diseases in need of surgery from BPL families.	MRO/RDO/ District Collector/ Government Headquarters Hospitals.
5	Round the Clock Women Health Centres	To provide normal delivery services round the clock.	Round the clock normal delivery services in 490 designated PHCs, specialist clinics by the gynecologist and pediatrician on a fixed day in a week; telephone and transport facility in emergency cases are provided.	All pregnant women throughout the state.	ANM, Primary Health Centre, District Medical & Health Officer

Sl. No	Scheme	Details	Benefits	Eligibility	Contact Details
6	Rural Emergency Health Transport Scheme	To provide transportation to the expectant mothers and emergency referral cases of infants and children.	Ambulance services round the clock on payment basis at the rate of Rs. 5/- per km. Free transportation is provided to SCs and STs.	Expectant mothers and emergency referral cases of infants and children.	ANM, Primary Health Centre, District Medical & Health Officer
7	Universal Immunisation Program	To provide long lasting protection to children against specific diseases such as polio, TB, diphtheria, whooping cough, tetanus, and measles.	Protection against diseases like poliomyelitis, diphtheria, neonatal tetanus, pertussis (whooping cough), measles, and tuberculosis.	Children in the age group of 0-16 years.	ANM, Primary Health Centre, District Medical & Health Officer
8	Fisherman Housing	To construct houses for fishing community.	Financial assistance of Rs. 20,000/- for house construction.	Fishermen who are residing five kilometers away from Coastal Regulation Zone in coastal areas and marine fishermen. Fishermen belonging to BPL category	Sarpanch/ Gram Panchayat Secretary/ Mandal Revenue Officer/District Manager, Housing Corporation/MLA concerned
9	Houses for Beedi Workers	To provide houses to Beedi workers who are in BPL category	Financial assistance of Rs. 45,000/- of which Rs. 40,000/- is Central subsidy and Rs. 5,000/- is beneficiary contribution.	Houseless Beedi workers who are in BPL category	Sarpanch/ Gram Panchayat Secretary/ Mandal Revenue Officer/District Manager, Housing Corporation/MLA concerned.

Sl. No	Scheme	Details	Benefits	Eligibility	Contact Details
10	Andhra Pradesh Rural Livelihood Projects (APRLP)	To reduce poverty and promote sustainable rural livelihood opportunities through agriculture, livestock and off-farm entrepreneur activities.	Rs.15, 00,000/- under Natural Resource Management is given as grant to the community for construction of low cost structures, percolation tanks and contour bunding. Rs. 9,00,000/- is given as grant to village organisations, which in turn extend loans to SHG members for productivity enhancement of agriculture and livestock. Rs. 4,00,000/- is given as grant to village organisations which in turn give loans for livelihood enhancement to SHG members.	All SHGs and individuals in rural areas. Poor and POP small and marginal farmers and village communities.	GP Secretary/ Sarpanch/MPDO/ PD, District Water Management Agency (DWMA)
11	Hostels/ Homes for Physically Challenged Girls	To provide assistance to girl students with 40% disability.	Fee supply of text books, note books, meals, blankets, plates, glasses, trunk boxes etc. In addition, Rs. 25/- to 45/- per month per student for soaps and coconut oil under expenses is given.	Physically challenged girls studying from 3rd to 10th classes and belonging to families with an annual income of not more than Rs. 24,000/-. Physically challenged girl students from classes 3-10.	Hostel Welfare Officer/Assistant Director, Disabled Welfare/Deputy Director, Social Welfare.
12	Residential Schools (Gurukula Patasala)	To provide better education to the rural children by providing free boarding, and lodging facilities at learning sites.	Free boarding, and lodging facilities, etc.	Rural students who finished class IV to VII in Telugu medium with a rank of not less than 14th at mandal level. Rural students with meritorious record.	MEO/District Education Officer.

Sl. No	Scheme	Details	Benefits	Eligibility	Contact Details
13	EAMCET and IIT Coaching	Contribute to the educational attainment of meritorious SC/ST/EBC categories.	To provide free long term coaching for EAMCET and IIT to SC, ST, EBC students through 12 Junior Colleges exclusively set apart for EAMCET. Long term coaching at the rate of two colleges – one for boys and one for girls- in each of the six zones of the Society	Students studying in Social Welfare Department run colleges. Students selected on merit basis through the screening test for IIT/EAMCET.	Principals of the Colleges/Secretary, APSWRIES/Deputy Director Social Welfare
14	Financial Assistance to ITI and Polytechnic Students	To provide financial assistance to the physically challenged students for technical education.	Rs. 80/- per annum for ITI students and Rs. 103/- to Rs. 549/- per annum for polytechnic students, depending up on the course.	Physically challenged ITI and polytechnic students whose parents/ guardians have an annual income not more than Rs. 24,000/-. Physically Challenged students from rural and urban areas pursuing technical education and fulfilling income criteria.	Principals of ITI/Polytechnic Assistant Director, Disabled Department.
15	Free Supply of Text Books	Educational assistance through free supply of text books to pre-matric students	Free supply of text books	Pre-matric students belonging to religious minorities whose family income is Rs. 12,000/- or less per annum. Pre-matric students belonging to religious minorities who are the BPL	Headmaster/ MEO/DEO/District Minorities Welfare Officer.

Sl. No	Scheme	Details	Benefits	Eligibility	Contact Details
16	Free Supply of Text Books (SC/ST/BC Physically Challenged Categories)	To supply text books free of cost to primary school students.	Free supply of text books.	Children studying in primary classes in both rural and urban areas belonging SC/ST/BC physically challenged categories. All children studying in primary classes belonging SC/ST/BC/physically challenged categories studying in aided private schools and in Government and local bodies' run schools.	School Headmaster/MEO/DEO.
17	Orphanage Centres	To provide hostel facilities to orphaned children for better education.	Free supply of text books, note books, meals, blankets, plates, glasses, trunk box etc. In addition, monthly expenses at the rate of Rs. 20/- for boys and Rs. 25/- to Rs. 45/- for girls for soaps and coconut oil is given.	All orphaned students in class III – X in the age group of 8-15 years from rural and urban areas admitted to government schools.	School Head Master/Hostel Welfare Officer of the Hostels/District Social Welfare Officer Deputy Director, Social Welfare.
18	Post-matric Scholarship (Physically Challenged Students Studying)	Educational assistance through scholarships to physically challenged students studying intermediate and above.	Scholarships being given for : Course Scholarship, Transport Allowance, Aids & Appliances and Readers Allowance : Intermediate Level: Rs.85/-, Rs. 50/-, and Rs. 25/-, Degree Rs.125/-, Rs. 50/-, Rs. 25/-, and Rs. 75/-; Post-Graduation/ Engineering/ Professional/ Training Rs.170/-, Rs. 50/-, Rs. 25/-, and Rs. 100/-	Physically challenged students belonging to families whose annual income is less than Rs. 24,000/-.	College Principal/ Assistant Director, Disabled Welfare
19	Post-matric Scholarships (Religious Minorities)	Educational assistance to Post-matric students belonging to religious minorities.	Post-matric scholarships as applicable.	Post-matric students whose parents'/ guardians' income is Rs. 12,000/- or less per annum and belonging to religious minorities.	College Principal/ DEO/District Minorities welfare Officer.

Sl. No	Scheme	Details	Benefits	Eligibility	Contact Details
20	Post-matric Scholarships (SC)	Educational assistance through scholarships to SC students studying in intermediate and above.	Post-matric scholarships (Intermediate, Degree, Engineering, Medicine, M. Phil and Ph.D.) depending on the course. Rates of scholarships vary at different levels.	All children of SC families from rural and urban areas with annual income of not more than Rs. 12,000/- studying in intermediate and above.	College Principal/ Hostel Welfare Officer/Assistant Social Welfare Officer/District Social Welfare Officer/Deputy Director, Social Welfare.
21	Free/ Concessional Bus Pass	To provide free and concessional bus passes to the physically challenged who are unemployed.	Free bus passes in cities and 50% concession in sub-urban areas.	All unemployed physically challenged youth with above 40% disability.	Gram Panchayat Secretary MRO/ RDO/Assistant Director, Disabled Welfare/Deputy Director, Social Welfare/Depot Manager, Andhra Pradesh State Road Transport Authority.
22	Assistance to Natural Calamity Victims	To provide financial assistance to the poor and POP who have lost their crops and houses and due to natural calamities.	Compensation to the extent of damage/loss as determined by the concerned revenue officials.	Poor who have lost their crops, houses and family members due to natural calamities.	GP Secretary/ Mandal Revenue Officer/Revenue Divisional Officer/ District Collector
23	Grievances Cell	To redress the long pending grievances.	Long pending issues at government level are redressed in a time bound period.	All who have grievances related to government programs and schemes	GP Secretary/ Mandal Revenue Officer/Revenue Divisional Officer/ District Collector
24	Crèches	To provide food, clothing and non-formal education to the poor children	Food, clothing and non-formal education	All children from BPL families in urban and rural areas who are below six years of age	Anganwadi teacher/ICDS Supervisor/ICDS Project Director Women & Child Welfare Officer.
25	Aadhaar	Under the Unique Identification Authority of India (UIDAI) project, a unique identify number (Aadhaar) with online authentication will be provided to all residents to participate in various welfare measures of the Government	Provision of a unique identification number and card and it will help to participate in various welfare measures of the government	All the citizens of India	GP Secretary/ Mandal Revenue Officer

Notes



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