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**Report No: 38719-IN**

**PROJECT PAPER**

**ON A**

**PROPOSED ADDITIONAL FINANCING (CREDIT)**

**IN THE AMOUNT OF SDR 42.70 MILLION  
(US\$65 MILLION EQUIVALENT)**

**TO THE**

**REPUBLIC OF INDIA**

**FOR THE**

**ANDHRA PRADESH RURAL POVERTY REDUCTION PROJECT**

**May 24, 2007**

**Sustainable Development Sector Unit  
India Country Management Unit  
South Asia Regional Office**

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## CURRENCY EQUIVALENTS

(Exchange Rate Effective April 30, 2007)

Currency Unit = Indian Rupees  
Rs.42.00 = US\$1  
US\$1.52493 = SDR 1

FISCAL YEAR  
April 1 – March 31

## ABBREVIATIONS AND ACRONYMS

AP	Andhra Pradesh	GoAP	Government of Andhra Pradesh
APDPIP	Andhra Pradesh District Poverty Initiatives Project	IDA	International Development Association
APRPRP	Andhra Pradesh Rural Poverty Reduction Project	MCP	Micro Credit Plan
APSWREIS	Andhra Pradesh Social Welfare residential Educational Institutional Society	M&E	Monitoring and Evaluation
BC	Backward Classes	MS	Mandal Samakhya
CAS	Country Assistance Strategy	MDGs	Millennium Development Goals
CBOs	Community Based Organizations	MTR	Mid Term Review
CDD	Community Driven Development	NTFP	Non-Timber Forest Products
CIF	Community Investment Fund	SC	Scheduled Caste
CRPs	Community Resource Persons	ST	Scheduled Tribe
EMF	Environmental Management Framework	SHG	Self Help Groups
FM	Financial Management	SERP	Society of Elimination of Rural Poverty
FMM	Financial Management Manual	VO	Village Organization
FMR	Financial Monitoring Report	ZS	Zilla Samakhya

Vice President:	Praful C. Patel
Country Director:	Isabel M. Guerrero
Senior Manager:	Fayez S. Omar
Sector Director:	Constance A. Bernard
Sector Manager:	Adolfo Brizzi
Task Team Leader/Co-TTL:	Parmesh Shah/Varalakshmi Vemuru

**ANDHRA PRADESH RURAL POVERTY REDUCTION PROJECT  
ADDITIONAL FINANCING**

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**INDIA**  
**ANDHRA PRADESH RURAL POVERTY REDUCTION PROJECT**  
**ADDITIONAL FINANCING**

**PROJECT PAPER**

**SOUTH ASIA - SASSD**

<b>Date:</b> May 24, 2007 <b>Country:</b> India <b>Project Name:</b> Andhra Pradesh Rural Poverty Reduction Project Additional Financing <b>Project ID:</b> P104724	<b>Team Leader:</b> Parmesh Shah <b>Sector Director/Manager:</b> Constance Bernard/Adolfo Brizzi <b>Country Director:</b> Isabel M. Guerrero <b>Environmental Category:</b> (B) Partial Assessment				
Borrower: Government of India/Government of Andhra Pradesh Responsible agency: Society for Elimination of Rural Poverty and Andhra Pradesh Social Welfare Residential Educational Institutional Society					
Revised estimated disbursements (Bank FY/US\$M)					
FY	2008	2009			
Annual	40.00	25.00			
Cumulative	40.00	65.00			
Current closing date: September 30, 2008 Revised closing date [if applicable]: December 31, 2009					
<i>Does the restructured or scaled-up project require any exceptions from Bank policies?</i>				N.A. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Have these been approved by Bank management?				<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is approval for any policy exception sought from the Board?				<input type="checkbox"/> Yes <input type="checkbox"/> No	
<i>Revised project development objectives/outcomes</i> The project development objectives would remain the same as the original project. The additional financing continues to enable the rural poor, particularly the poorest of the poor, in Andhra Pradesh (AP), to improve their livelihoods and quality of life.					
<i>Does the scaled-up or restructured project trigger any new safeguard policies?</i> N.A.					
For Additional Financing					
<input type="checkbox"/> Loan <input checked="" type="checkbox"/> Credit <input type="checkbox"/> Grant For Loans/Credits/Grants: Total Bank financing (US\$M.): 65 Proposed terms: Standard Credit, with thirty five (35) years maturity and ten (10) years grace.					
Financing Plan (US\$M.)					
Source		Local	Foreign	Total	
BORROWER/RECIPIENT		7.00	0.00	7.00	
INTERNATIONAL DEVELOPMENT ASSOCIATION		65.00	0.00	65.00	
LOCAL COMMUNITIES		300.00	0.00	300.00	
BORROWING COUNTRY'S FIN. INTERMEDIARIES		1000.00	0.00	1000.00	
Total:		1372.00	0.00	1372.00	



## **I. INTRODUCTORY STATEMENT**

1.1 This Project Paper seeks the approval of the Executive Directors to provide an Additional Credit in an amount of SDR 42.70 million (US\$65 million equivalent) to India for the Andhra Pradesh Rural Poverty Reduction Project (P071272, IDA Credit 3732-IN).

1.2 The proposed additional credit would help finance the costs associated with the financing gap for consolidation and completion of interventions under the project including (i) critical investments in institution and capacity building of the community institutions of poor women for them to become sustainable and self-reliant; (ii) investments in livelihood-based institutions like business franchises and producer companies, and (iii) additional investment, including technical support and mainstreaming of various successful pilot approaches. Neither the project objectives nor the components will change under the additional credit; and the expected outcomes envisaged under the project will not only be achieved but enhanced significantly in some areas.

## **II. BACKGROUND AND RATIONALE FOR ADDITIONAL FINANCING**

2.1 *Program Objectives and Scope:* The original IDA Credit of SDR 114 million was approved by the Board of Directors on February 20, 2003 and became effective on May 12, 2003. The Project Development Objective is to enable the rural poor, particularly the poorest of the poor, in Andhra Pradesh (AP), to improve their livelihoods and quality of life. The Andhra Pradesh Rural Poverty Reduction Project (APRPRP) was designed to go beyond the Andhra Pradesh District Poverty Initiatives Project (APDPIP) (Cr.3332 completed December 31, 2006) and included: (i) expansion of the geographical coverage from six districts to the entire state; (ii) a sharper focus on the poorer and more vulnerable members (e.g., disabled people) of rural communities; (iii) greater convergence of health, education, nutrition, natural resource management, and antipoverty programs; (iv) emphasis on livelihood issues of the poor with a focus on sustainable rain-fed farming systems, value addition, job creation and non-farm employment opportunities; (v) piloting of social risk management instruments to reduce risks faced by the poor; and (vi) inclusion of other stakeholders, especially local governments, private sector, and civil society, in the implementation of the program. The original objectives, design and scope of the project remain unchanged.

2.2 The APRPRP was proposed as the first in a series that will support the Government of Andhra Pradesh's (GoAP) long-term rural poverty reduction program. The project aims to eradicate poverty; promote human capital development; focus on the welfare of children--particularly girls, women, the old, and the infirm. It aims to build an equitable society in which people participate in making decisions which affect their lives and livelihoods. The project is being implemented by the Society for Elimination of Rural Poverty (SERP), an autonomous society under the Department of Rural Development, GOAP. Under the additional financing, the project objective would remain unchanged as would the components of the project. These include (i) institution and human capital development, (ii) Community Investment Fund (CIF), (iii) pilot programs: capacity building of Panchayati Raj Institutions (PRI) and social risk management, (iv) support to

out of school children, (v) support for persons with disabilities, and (vi) project management, including monitoring and evaluation.

2.3 *Project Performance to Date:* Supervision ratings have been satisfactory throughout the project life, for both implementation progress and achievement of development objectives. During the mid term review (MTR) undertaken in November 2006, the project had made significant progress with respect to development of institutions of the poor, improving incomes and assets for the poor from livelihood interventions, and reduction of vulnerability. Key performance indicators achieved to date based on the MTR of the project are attached in Annex 1. The project is also in compliance with its credit covenants. The audit reports for 2005-06 have been received. An action plan for addressing audit observations has been agreed between IDA and the project authorities and the plan is under implementation.

2.4 *Institutional Development:* The project has mobilized 5.7 million poor women, or 80% of the poor in the project districts, into 469,941 self help groups (SHGs), 18,462 village organizations (VOs), 594 mandal samakhyas (MSs), and 16 zilla samakhyas (ZSs). Over 70% of these women belong to vulnerable groups, such as scheduled castes (SCs), scheduled tribes (STs) and backward castes (BCs). These community organizations use 140,000 community activists, para-professionals, resource persons and functionaries who are trained in areas of institutional capacity building, bookkeeping, financial management and services, marketing, livelihood support services and monitoring.

2.5 *Credit, Savings, Assets and Income:* The self-managed institutions of the poor have collective savings of US\$226.7 million. They have leveraged commercial bank linkages of US\$883 million since 2003. In the project appraisal document it was expected that an amount of US\$62 million would be mobilized from banks by the project completion date of September 2008. However, the project has succeeded in mobilizing 14 times that amount by November 2006. Community Investment Fund (CIF) has been instrumental in leveraging bank funds, achieving institutional self sufficiency and contributed significantly to capitalization of community based organizations (CBOs). The average amount of assets owned by a SHG member is US\$2835. Two years ago, the value was US\$1641. Correspondingly, there has been an increase in income, from US\$355 per annum to US\$548 per annum in the same period.

2.6 *Livelihoods and Food Security:* Over 1.2 million households in 6,407 VOs and 1108 mandals across the twenty two districts are now under the umbrella of food security. In 2005-06, the households saved US\$77 million on account of food security. The total profit made by the VOs has reached US\$12.8 million and the turnover handled was US\$88 million. The households have subsequently invested in education, health care, housing and further multiplied their assets as a result of this additional income. Investments have been made in key rural livelihoods including agriculture, horticulture, service sector, non-timber forest products (NTFP) and agribusiness. The program is supporting investments in local level value addition and development of market linkages with private and public sector. *These linkages have provided 30-40% higher prices, thus tilting the terms of trade in favor of the poor.* Decentralized livelihood support services are also being provided through establishing linkages with community-based organizations, para-professionals and relevant public and private service providers. These



include franchised commodity procurement centers, bulk cooling centers for milk and other initiatives on pesticide replacement technologies.

2.7 *Reducing Risk and Vulnerability of the Poor:* Investments have been made in addressing food insecurity, girl child education, community managed tsunami rehabilitation and piloting of community-managed health risk financing. The food credit line covers more than 1.2 million rural poor households. More than 175,000 children belonging to the rural poor households have been enrolled into various schools - residential school for girl child laborers and bridge schools for school drop-outs. About US\$20 million of expenditure was incurred on Tsunami-affected livelihood rehabilitation. This was carried out by the community groups with effective asset replacement within six months of the disaster using community targeting and micro planning. More than 1.2 million rural poor have death and disability insurance coverage from public service providers. Similarly, more than 100,000 lives are insured under the “community-managed” health insurance program. CBOs are emerging as franchisees for various public service delivery programs – distribution of old-age and destitute pensions for the poor; managing the fair price shops; and assisting the AIDS awareness campaign.

2.8 *Rationale for Additional Credit:* In order for a majority of the community institutions to become sustainable and self-reliant, additional critical investments in institution and capacity building are required along with support for investments in livelihood based institutions like business franchises and producer companies. In addition, several ongoing interventions require to be mainstreamed across the state and require an additional investment in technical support. The project management has outlined plans and actions to achieve sustainability for these institutions by the end of September 2009. The project has also evolved a set of indicators which define the sustainability and self-reliance of these different tiers of institutions. These investments were not envisaged initially for the federated institutions of the poor. The additional investments being proposed would enhance viability and sustainability of federated community institutions and enable them to deal better with banks and other market based institutions. Additional resources are required for developing institutional capacity to mainstream various pilot approaches that have shown good results in the project. These include land access, job creation, access to health and educational services, social protection and special interventions focused on the ultra poor, disabled and the tribal households.

2.9 While the project, including communities and SERP, has been successful in leveraging investment funds for enhancing livelihoods from other sources including financial institutions and other government programs, some critical investments in institutions and capacity building are still required through an IDA Credit. GOAP needs additional financing of SDR 42.70 million (US\$65 million) to consolidate and complete the project while maintaining the same implementation arrangements and to fully learn and implement the lessons from the various pilot activities initiated under the project. At the current rate of resource utilization, the existing IDA resources will be exhausted by December 31, 2007. The proposed additional financing will enable project activities to be carried out till September 30, 2009.

### **III. PROPOSED CHANGES**

3.1 Neither the original project objectives nor the components will change with the proposed additional credit. The implementation arrangements of the ongoing project are working well and will remain unchanged for implementing the additional credit. The overall project management will be carried out by SERP for all components except Component IV, which is being implemented by APSWREIS, as in the ongoing project. The additional financing will support strengthening and consolidation of the existing project across all the districts in the state of AP and scale up the pilots across the state. The changes in the project costs and financing plan will be covered under the Financing Agreement, as summarized in Annex 2. In order to ensure that these activities are carried out satisfactorily, it is proposed to extend the project closing date by one year to September 30, 2009.

### **IV. CONSISTENCY WITH CAS**

4.1 The original APRPRP and the proposed additional credit are fully consistent with the country strategy (CAS) for India. The Bank Country Strategy for India (August 2004), is in consonance with AP's strategy on comprehensive pro-poor development and decentralization. The project will contribute to these goals by strengthening local organizations, improving governance and developing human, organizational and social capital. The community driven development (CDD) approach will continue to aim for targeted interventions to the poor and socially marginalized groups and build and scale up successful community initiatives, in support of GoAP's goals of empowering the poorest and most vulnerable, and strengthening organizations of the poor and eradicating poverty.

4.2 The project supports the Millennium Development Goals of: (i) improving incomes of the poorest by reducing the proportion of the people living on less than US\$1 a day (Goal 1, Target 1); and (ii) promoting gender equality and empowering women (Goal 3, Target 4).

### **V. ECONOMIC ANALYSIS OF FINANCING GAP**

5.1 The economic returns from the project to date have exceeded the projections. The recent MTR showed that most assets and livelihood interventions initiated by community institutions and households have returned more than 25% return on investment. The increased investment on institutional development and related interventions will further reduce the cost of credit access to the poor and enhance price realization and income generation opportunities for households. This will result in significant impact on increased economic returns from assets, livelihoods and enterprises at both household and community level. The increased income for VOs and federations from business franchises will ensure viability of the community institutions and enhance their ability to provide livelihood support services to member households. As members of SHGs and federations diversify into a range of livelihood sources, including job opportunities for youth and value addition in agriculture and livestock sectors, economic returns will increase significantly. On the other hand, as a result of additional financing for institutional strengthening, the member households will have access to cheaper sources of credit and insurance services and will be able to retire high cost debts. It is expected that

additional financing will enhance economic returns and contribute significantly to poverty reduction.

## VI. EXPECTED OUTCOMES

6.1 The project has a fully functional monitoring and evaluation (M&E) system that is currently tracking implementation progress and the outcomes with respect to different institutions. The independent evaluation studies at the MTR of the project have shown significant progress on various project aspects. However, the M&E system needs to be strengthened to be able to track the status of project supported institutions - the SHGs, VOs, MSs and the ZSs with respect to the key outcome indicators. Further the M&E system should be further geared to track the impact of project investments on livelihoods and the quality of life of the target families. Key outcomes with respect to institutional performance and quality have been identified and agreed with the project.

6.2 There will be no significant change in the results framework for the project. The major change will be in the extent of achievement of some performance indicators related to institutions, access to credit and livelihood turnovers. The project has already organized more than 90% of the poor households into groups. Although the quantitative coverage of the poor will improve marginally, there will be significant change in the quality, viability and sustainability of community institutions created under the project. It is also expected that the cumulative bank credit mobilized by the poor will increase from US\$883 million to over US\$2 billion by the end of the project. There will also be significant increase in business turnover of these community institutions, thus enhancing their ability to provide better livelihood support services to member households. Annex 3 shows changes in the results framework in terms of quantitative value of output indicators that are expected to change as a result of additional financing.

## VII. BENEFITS AND RISKS

7.1 **Risks:** The consolidation of the expanded scale of the APRPRP faces four key risks that need to be addressed but are considered manageable.

S. No.	Risk	Mitigation	Risk Rating
1.	Political commitment to address the needs of the poorest is not sustained	The commitment of the GOAP has been sustained in spite of the elections and political changes. The scale and strength of the institutions supported under the project and the impact on the livelihoods and quality of life of the poor has been demonstrated. GOAP's adoption of the vehicle of poor people's institutions and women's empowerment will ensure political support.	Low
2.	Political interference in the functioning of the institutions supported under the project hampering their sustainability	With the ZSs, MSs and VOs gaining in strength and influence in ensuring the implementation of the project as well as a number of development initiatives of the project, they need to guard against political capture and/or interference in their functioning. The project has evolved best practices and key processes in the functioning and management of these institutions	Medium

		including composition, leadership, financial management, administration, etc. This will be ensured through self-assessment of the institutions, implementation support, training programs and periodic evaluations with respect to adherence to accepted norms and also process in place. All institutions of the poor are being registered to ensure that they function as autonomous institutions. As community organizations diversify their sources of financing, financial autonomy will enable community organizations to withstand pressures.	
3.	Implementation support from project staff and management not available to the institutions for their growth and sustainability.	ZSs, MSs, VOs and SHGs are now employing staff for providing inputs of training, book keeping, etc. While majority of institutions are able to meet expenses from their resources, others are being provided funds from the project. The project is looking towards identifying and/or setting-up partner/support organizations to provide inputs on a turn-key basis. This would enable institutions to assess performance of staff and enter into meaningful partnerships. The project has also developed sustainable models of financing for meeting operational costs of community organizations.	Low
4.	Monitoring and Evaluation systems not robust enough to track progress of institutions towards sustainability	The M&E system is being strengthened to track and provide feedback to the institutions in their path to sustainability. Participatory and self evaluation by institutions will be strengthened.	Medium

Overall Risk Assessment: Medium

## VIII. FINANCIAL TERMS AND CONDITIONS FOR THE ADDITIONAL FINANCING

8.1 India is eligible for IDA financing. Accordingly, the additional financing will take the form of an IDA Credit, complying with the standard terms of 35 years to maturity, including a grace period of 10 years.

**ANNEX 1: KEY PERFORMANCE INDICATORS FOR APRPRP AT MID TERM REVIEW**

**INDIA: ANDHRA PRADESH RURAL POVERTY REDUCTION PROJECT**

<b>PAD Results Framework: Outcomes</b>			
<b>PDO</b>	<b>Component wise outcome Indicators</b>	<b>Output Indicators</b>	<b>Project Achievements</b>
To enable the rural poor in AP, and particularly the poorest of the poor, improve their livelihoods and quality of life	1. Empowerment (voice) of rural poor enhanced largely through number and percentage of CBOs functioning well in relation to their social, economic and political objectives	<b>1.a Institution Building</b>	
		No. of poor mobilized into SHGs	5.7 M
		No. of SHGs formed	469,941
		No. of Village organizations formed	18,462
		No. of Mandal Samakhyas formed	594
		No. of Zila Samakhyas formed	16
		No. of Trained grass root functionaries supporting CBOs	140,000
		<b>1.b Savings &amp; Credit</b>	
		Corpus of savings of SHGs	\$223.8 M
		Volume of internal loaning of savings	\$ 447 M
		Ratio of savings to inter loaning	1:2
		No. of SHGs linked to Banks	247,911
		% of SHGs formed linked to Banks	53
		<b>1.c. Community Enterprises</b>	
		No. of VOs managing food security	6,407
		No. of Households benefited	1.1 M
		Turnover from food security being handled by VOs	\$ 88 M
		No. of VO managed procurement centers	1,600

		Annual turnover of procurement centers	\$ 57.6 M
		Benefit to small and marginal farmers due to this intervention	\$ 22 Million
	2. Household income of the poor increased and/or sources of income diversified	<b>2.a Income*</b>	
		Current value of income per annum	\$548
		% Increase in income	54%
		<b>2.b Assets*</b>	
		Current value of Assets	\$2,835
		% Increase in Assets	73%
	3. % increase in access to and/or ownership of land	<b>3.a Land Purchase Activities</b>	
		Number of landless HH benefited from land purchase	3,500
		Number of Acres of irrigated land purchased	3,200
		<b>3.b Land: Non purchase activities</b>	
		Number of paralegals trained and functioning	300
		Number of cases resolved by paralegals	75
		Amount of land acquired through paralegal assistance (acres)	1,000
	4. Increased access to credit and insurance services and reduced indebtedness	<b>4.a Credit</b>	
		Total financial flows to the poor (CIF + savings + inter loaning + commercial credit)	<b>\$ 1.6 Billion</b>
		Corpus of savings of SHGs	\$223.8 M
		Ratio of savings to inter loaning	1:2
		No of SHGs linked to Banks	247,911
		% of SHGs formed linked to Banks	53
		Volume of credit provided by commercial banks	\$ 883 M
		<b>4.b Insurance</b>	
		No of SHG members accessing death, life, health and disability insurance	850,000

To enable the rural poor in AP, and particularly the poorest of the poor improve their livelihoods and quality of life	5. Improved access to disability certification and increased use of community based rehabilitation	<b>5. Disability</b>	
		No. of CBOs of disabled persons and their providers formed	12,451 SHGs
		No of persons provided with disability certificates	92,206
		No of persons provided with assistive devices	14,938
		No of CIF sub projects implemented for disabled groups	5502
	6. Other interventions	<b>6. a Non Pesticide Management (NPM)</b>	
		Amount of land cultivated under NPM	94,285 acres
		Increase in income at household level due to NPM	70%**
		<b>6.b Health Pilot</b>	
		Number of members enrolled in Health Risk Fund	100,000
		Number of health and nutrition awareness camps conducted	300
		Number of ambulatory service providers available	932
		<b>6.c Jobs</b>	
		No. of direct jobs for rural youth	17,695
		7. Support to out-of-school children	<b>7.Residential Schools</b>
No of Schools constructed	64		
No of girl children enrolled	25,153		

**ANNEX 2: SCHEDULE 1**

**INDIA: ANDHRA PRADESH RURAL POVERTY REDUCTION PROJECT**

	<b>Category</b>	<b>Amount of the Credit 3732-IN Allocated (Expressed in SDR Equivalent)</b>	<b>Amount of the Credit 3732-1-IN Allocated (Expressed in SDR Equivalent)</b>	<b>% of Expenditures to be Financed</b>
(1)	(a) Sub-Projects other than Land Acquisition Sub-projects;	44,040,000	8,800,000	66%
	(b) Land Acquisition Sub-projects;	3,400,000	0	70%
(2)	Civil Works for Part D of the Project	13,24,000	0	75%
(3)	Goods, equipment (including materials and vehicles) other than under Part B of the Project	2,870,000	0	100% of foreign expenditures; 100% of local expenditures (ex-factory cost); and 80% of local expenditures for other items procured locally
(4)	CBOs'/NGOs' services), Educational & Research institution consultancies	19,49,000	4,540,000	95%
(5)	Consultancies and technical assistance	1,960,000	0	80%
(6)	Training Workshops, study tours	10,020,000	26,160,000	95%
(7)	Incremental operating costs	5,830,000	3,200,000	80% until March 31, 2005, 60% until March 31, 2006; and 40% thereafter
(8)	School Operating Costs	1,960,000	0	50% until March 31, 2005
(9)	Unallocated	0	0	
(10)	Tsunami related Project activities			
	(a) Sub-Projects other than Land Acquisition Sub-projects;	9,860,000	0	66%
	(b) CBOs'/NGOs' services), Educational & Research institution consultancies	880,000	0	
	(c) Training Workshops, study tours	450,000	0	
	<b>TOTAL</b>	<b>114,000,000</b>	<b>42,700,000</b>	



**ANNEX 3: EXPECTED OUTCOMES OF RESULTS FRAMEWORK INDICATORS AT  
CLOSE OF THE PROJECT**

**INDIA: ANDHRA PRADESH RURAL POVERTY REDUCTION PROJECT**

<b>Outputs according to PAD Results Framework</b>	<b>Key performance indicators</b>	<b>End of project targets</b>	<b>Achievements Up to Nov '06</b>	<b>Expected outcomes till Sep, 30 '09</b>
1. To enable the rural poor and the poorest of the poor in AP to improve their livelihoods And quality of life	a. Institution building			
	1. No. of poor mobilized into SHGs	2,000,000	5,774,697	6,000,000
	2. No. of SHGs formed	187,500	469,941	475,000
	3. No. of VOs formed	15,000	18,462	18,462
	4. No. of MS formed	548	594	594
	5. No. of ZS formed		16	16
	6. No. of trained grass root functionaries supporting CBOs	100,000	140,000	160,000
2. Self reliant and self managed CBOs of the poor established and with relationships with social and economic service providers	b. Savings and credit			
	1. Corpus of savings of SHGs	US\$66 Million	US\$226.3 Million	US\$300 Million
	2. No. of SHGs linked to banks	180,000	247,911	300,000
	3. Amount of credit given by commercial banks	US\$2.9 Million	US\$883 Million	US\$1.0 Billion