



NABARD's Initiatives for
District Holistic Improvement

NABARD's Initiatives for District Holistic Improvement – NIDHI

జిల్లా : డా. బి.ఆర్. అంబేద్కర్ కోనసీమ

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District: Dr.B.R.Ambedkar Konaseema

From Chief General Manager's Desk

It is with great pride and a deep sense of purpose that I present the book “**NABARD’s Initiatives for District Holistic Improvement (NIDHI) of Dr.B.R.Ambedkar Konaseema District** that encapsulates NABARD’s ongoing commitment to fostering inclusive and sustainable rural development across the state of Andhra Pradesh. This book is part of our ongoing effort to document and disseminate the impact of NABARD’s interventions across all districts of Andhra Pradesh.

Dr. B.R. Ambedkar Konaseema District, like many others in the state, holds immense potential for agricultural and rural development. With its rich natural resources, vibrant farming community, and growing entrepreneurial spirit, the district is poised to become a model for inclusive and sustainable rural transformation.

Over the years, the district has witnessed both opportunities and challenges in its journey towards agricultural modernization, financial inclusion, and rural prosperity. In this context, NABARD has played a catalytic role by supporting a wide spectrum of interventions aimed at enhancing livelihoods, strengthening rural infrastructure, and building institutional capacities.

The preparation of this book has been guided by the objective of providing stakeholders—government departments, financial institutions, NGOs, and community-based organizations—with a consolidated view of NABARD’s developmental footprint in the district.

I take this opportunity to express my sincere appreciation to the GoAP, RBI, District Administration, Lead Bank, SLBC, Banking partners, our implementing agencies, and the many rural families we serve, for their unwavering support and valuable partnership. Their collective efforts have been instrumental in translating NABARD’s vision into tangible outcomes on the ground.

As we move forward, NABARD remains steadfast in its mission to support rural transformation through innovation, inclusivity, and integrated development. I hope this book will serve as both a record of progress and a source of inspiration for all stakeholders committed to the cause of rural development.

M R Gopal

Chief General Manager
NABARD Andhra Pradesh Regional Office
Vijayawada



A Note from DDM

Dr. B.R. Ambedkar Konaseema District was carved out of the erstwhile East Godavari District in April 2022. Geographically, it is bounded by East Godavari District to the north, West Godavari District to the west, Kakinada to the east, and the Bay of Bengal to the south.

Agriculture continues to be the backbone of Konaseema, a region celebrated for its fertile lands and abundant water resources. However, in recent years, the sector has encountered several challenges, including water mismanagement, environmental degradation, and infrastructural constraints. These issues have contributed to recurring crop failures—particularly in paddy and coconut cultivation—posing a serious threat to the livelihoods of thousands of farmers.

In response, both the State and Central Governments have launched a series of transformative initiatives aimed at revitalizing agriculture and allied sectors in the district. The District Agriculture Department has implemented targeted programmes such as e-crop booking, subsidized seed distribution, and the promotion of green manure to enhance productivity and ensure farmers' access to government schemes. Mechanization efforts through Custom Hiring Centers have made modern agricultural equipment accessible to small and marginal farmers, thereby reducing labour costs and improving operational efficiency. At the national level, schemes such as the Agriculture Infrastructure Fund (AIF) and Agricultural Marketing Infrastructure (AMI) are being leveraged to strengthen post-harvest management, storage infrastructure, and market access.

These initiatives reflect a collective commitment to addressing immediate challenges while laying the foundation for long-term agricultural prosperity in Konaseema.

In alignment with NABARD's mandate, a range of developmental interventions have been undertaken in Dr. B.R. Ambedkar Konaseema District. These include the promotion of Farmer Producer Organizations (FPOs), Joint Liability Groups (JLGs), climate change adaptation programmes for resilient agriculture and fisheries, Entrepreneurship Development Programmes (EDPs) for mature Self-Help Groups (SHGs), creation of rural infrastructure through the Rural Infrastructure Development Fund (RIDF), and the promotion of rural credit through refinance and financial inclusion initiatives.

I take this opportunity to extend my sincere gratitude to the district officials of the Government of Andhra Pradesh, Lead Bank, SLBC, other banking institutions, NGO partners, and all stakeholders who have played a pivotal role in implementing NABARD's initiatives in the district.

Dr. Y S Naidu

DDM, Dr. B.R. Ambedkar Konaseema
Andhra Pradesh Regional Office

About NABARD

National Bank for Agriculture and Rural Development (NABARD) plays a crucial role in the agricultural and rural development of India. With its presence in all districts across the country, NABARD implements various interventions to uplift rural communities and enhance agricultural productivity. Here's an overview of some of the interventions conducted by NABARD:

- ♦ **Credit Facilities:** NABARD provides refinance to Rural Financial Institutions (RFIs) for both investment credit (long-term loans) and production and marketing credit (short-term loans). These funds facilitate availability of finance to agriculture and allied sectors in rural areas and contribute to overall rural development.
- ♦ **Farmers' Training and Capacity Building:** NABARD through its various channel partners supports training and capacity building programmes for farmers on various topics. These programmes aim to address various issues relating to agriculture sector including introduction of modern farming techniques for increasing productivity and efficiency of agriculture; strengthening of Agri value chain; crop diversification; water conservation and organic farming practices etc. to make agriculture sustainable and viable.
- ♦ **Rural Infrastructure Development:** NABARD's initiatives through RIDF and NIDA are vital in augmenting and enhancing rural infrastructure thus benefiting farmers and rural communities by creation of physical and social infrastructure at ground level. The support is extended to State Governments and Govt bodies / Corporations for creation of rural infrastructure such as roads, bridges, irrigation systems, and storage facilities. This infrastructure development improves connectivity, facilitates market access, and enhances the overall socio-economic development of rural areas.
- ♦ **Promotion of Self-Help Groups (SHGs):** NABARD promotes the formation and capacity building of SHGs, particularly among women in rural areas. These SHGs empower women by providing them with access to credit, training and livelihood opportunities, thereby promoting financial inclusion and women's empowerment.
- ♦ **Natural Resource Management:** NABARD supports initiatives aimed at sustainable management of natural resources such as land, water and forests. It promotes watershed development projects, afforestation programmes and initiatives for soil conservation to improve agricultural productivity and mitigate environmental degradation.
- ♦ **Microfinance and Financial Inclusion:** NABARD facilitates access to microfinance services in rural areas through its network of Regional Rural Banks (RRBs) and Cooperative Banks. It promotes financial literacy and inclusion by encouraging the adoption of banking services among marginalized communities.

- ♦ **Entrepreneurship Development:** NABARD is working towards promotion of entrepreneurship among rural youth including women for strengthening of rural economy by promoting alternative livelihood options. NABARD supports various types of skill and entrepreneurship development programmes including i.e. Micro Enterprise Development Programme (MEDP), Livelihood Enterprise Development Programme (LEDP) and Skill Development Programme (SDP). These programmes empower rural youth and women with the skills necessary for better livelihood opportunities and self-employment.
- ♦ **Market Linkages and Value Addition:** NABARD facilitates market linkages for rural producers and enterprises to access larger markets and obtain better prices for their produce. It supports initiatives such as Rural Mart, Rural Haat, Graam Dukaan etc. and various other marketing events such as craft fairs, melas etc. facilitating marketing of farm and off farm products from rural areas. NABARD also supports value addition, processing and branding of agricultural products to enhance their competitiveness and profitability in domestic and international markets.
- ♦ **Climate Change:** Under its Climate Change agenda, NABARD addresses vulnerabilities and challenges arising in agriculture and rural economy due to climate change. As a National Implementing Entity (NIE) for the National Adaptation Fund for Climate Change (NAFCC) and a Direct Access Entity (DAE) of the Green Climate Fund (GCF), NABARD mobilizes and channelizes national, international, and private finances for adaptation and mitigation activities. NABARD's Climate Change Fund, sourced from its own profits, supports small, innovative climate projects and related knowledge dissemination and awareness activities. Additionally, NABARD focuses on capacity building and sensitizing stakeholders, including state governments and partner institutions, on climate finance and accessing resources from national and international funding mechanisms.

Through these interventions and initiatives, NABARD contributes significantly to the overall development and welfare of rural communities across India, driving sustainable agriculture, rural livelihoods and inclusive growth. NABARD, with its Head Office in Mumbai, operates through the Regional Offices situated in all the State capitals, supported by its network of District Development Managers (DDMs) in various districts.

District Profile



Location, Demography, Topography

Dr. B.R. Ambedkar Konaseema is a district comprising a group of islands situated between the tributaries of the Godavari River and the Bay of Bengal, in the state of Andhra Pradesh. It is nicknamed **"Gods Own Creation"** due to its stunning natural beauty, particularly its resemblance to the Kerala backwaters. The Godavari delta is surrounded by the tributaries of Vrudhha Godavari, Vasishta Godavari, Gautami and Nilarevu rivers. Dr. B.R. Ambedkar Konaseema district lies between 16.3154020° and 16.937407°N latitude and 81.721555° and 82.358831° E longitude, and is surrounded on North by East Godavari district, South by Bay of Bengal, East by Kakinada district and West by West Godavari district.

Socio-Economic Highlights

As per the 2011 Census, the district comprises 313 inhabited villages and 1 uninhabited village. The total population stands at 17.19 lakh, spread across a geographical area of 2,081 square kilometers, resulting in a population density of 826 persons per square kilometer. The district has a literacy rate of 79.17%. A significant portion of the working population relies on agriculture for their livelihood. According to the 2011 census, the Scheduled Caste population is 4.27 lakh, while the Scheduled Tribe population is 0.13 lakh.

Agriculture Scenario

Major crops grown are paddy, coconut, banana, other horticulture crops and vegetables. The major horticultural crops in the district are coconut, banana and vegetables.

The agri & horticulture scenario of the crop-wise area, production and productivity are given below for FY 2024-25:

S.NO.	CROP	AREA (HA.)	PRODUCTION(MT)	PRODUCTIIVITY (MT /HA.)
1	BANANA	9899	663228	67.00
2	CITRUS	442	9272	20.98
3	GUAVA	338	5409	16.00
4	MANGO	170	2125	12.50
5	PAPAYA	161	13648	85.00
6	OTHER FRUITS	1188	70341	59.72
7	VEGETABLES	2040	108448	53.16
8	ARECANUT	490	2939	6.00
9	CASHEWNUT	114	142	1.25
10	COCOA	1758	3517	2.00
11	COCONUT	41604	332833	8.00
12	OILPALM	605	12100	20.00
13	BETELVINE	30	20.180	0.67
14	TURMERIC	72	648	9.00
15	FLOWERS	1155	26224	22.70
	Grand Total	60066	1250894.18	

(Source: DHO Konaseema 2025)

Industry Scenario

Konaseema district is carved out from the erstwhile East Godavari district. Agro climatologically, the district has different climatic zone, compared with the erstwhile East Godavari. The entire ecosystem is embedded in the lower delta. The district bounded by the three tributaries of the river Godavari namely Vasista, Vainateya and Gautami. The main crops are paddy, coconut and banana. Coir industry is the leading industry covering small, marginal and progressive entrepreneurs of Konaseema district. There is scope for value added industries and farm sector for processing of coconut, banana products. The district reflects with resources for development of industrial activities due to abundance of natural resources i.e. agricultural produce, livestock and fisheries resources.

Agricultural Industries in the District

Konaseema's economy is predominantly agriculture-based, owing to its fertile deltaic soil and abundant water resources from the Godavari River. This unique geographical advantage has enabled the region to flourish in diverse agricultural and allied activities, making it a vital contributor to Andhra Pradesh's agrarian landscape. The district is known for its rich cultivation and processing industries, particularly centered around coconut and paddy. Key activities include:

- Paddy parboiling, sortex units
- Coconut farming (Konaseema contributes ~50% of Andhra Pradesh's coconut cultivation)
- Prawn processing units at Ravulapalem
- Poultry farming
- Coconut oil production
- Coconut shell charcoal manufacturing
- Ball copra making
- Coconut-based handicrafts
- Virgin coconut oil units (e.g. at Mummidivaram)
- Desiccated coconut production (e.g. at Mummidivaram)
- Coconut milk and cream processing (e.g. at Mummidivaram)
- Spray-dried coconut milk powder (e.g. at Razole)
- Coconut chips and sweets manufacturing

These industries not only support local farmers but also generate employment to more than 15000 individuals across the district, with significant opportunities for women and youth.

(Source: Konaseema DIC).

Other non-agro based industries in the district are mineral processing, crude oil & natural gas, handicrafts, etc.

Banking Network & Outreach

The banking network of the Konaseema district consists of 11 Public Sector Banks, 17 Private sector Banks, one RRB (APGB) and one DCCB (Kakinada DCCB with 25 branches & 166 PACS). The total number of branches are 433 of which 296 are rural, 101 semi-urban, 36 are urban branches. There are 166 Primary Agricultural Credit Societies affiliated to the DCCB. The DCCB is on CBS platform. Dr. B.R. Ambedkar Konaseema district has good cooperative profile with 166 Primary Agriculture Credit Societies (PACS). There are a good number of weavers, fishermen and Rythu Mitra Groups in the district.

Sector wise PLP projections for 2025-26

The total credit potential of Dr. B.R. Ambedkar Konaseema district for the FY 2025-26, under Priority Sector is estimated at 13508.04 crore. The potential for the year is estimated keeping in view the revised Priority Sector Guidelines, revision in the scales of finance and unit costs, various initiatives proposed by the GoI and State Government for achieving double digit growth under Primary Sector Mission, increase in irrigated area, etc. The credit potential for the agriculture sector has been estimated at 5,748.52 crore, accounting for 42.55% of the total projections. Meanwhile, the MSME sector's share is projected at 5,091.28 crore. Agriculture in Konaseema district is primarily based on horticulture—particularly coconut and banana cultivation—as well as paddy farming

Financial inclusion

Under the Financial Inclusion programme in the district, villages with populations exceeding 2,000 were allocated to various banks, all of which have established Business Correspondents (BCs) and Ultra Small Branches (USBs) in their respective assigned villages, ensuring operational coverage. As of 31st March 2025, the district is equipped with 352 ATMs, 2,339 Point-of-Sale (POS) machines and 137 BCs. Complementing these efforts, the Reserve Bank of India (RBI) has sponsored Centre for Financial Literacy (CFL) programmes aimed at fostering financial awareness and empowering rural communities with essential knowledge and skills for informed financial decision-making.

NABARD's initiatives in Dr.B.R. Ambedkar Konaseema District at a glance as on 31st March 2025

(₹ lakh)

S. No.	Activity	No. of Programmes/ Projects	Amount sanctioned – Grant	Amount sanctioned – Loan (₹ lakh)
1	Projects under RIDF (Tranch XIV to XXX)	201	-	68699.56
2	Refinance (During 2022-23) – (LT+ST)– Kakinada DCCB	-	-	304899.00
3	Farmers Producers Organizations (FPOs)	05	157.00	60.00
4	Rural Haat	1	15.00	-
5	Micro Enterprise Development Programme (MEDP) for members of matured SHGs (Last 5 years)	12	6.00	-
6	Livelihood Entrepreneurship Development Programme (LEDP) – Last 5 years	5	35.25	-
7	Promotion of JLGs (ongoing projects – last 3 years)	1500	60.00	-
8	Financial Literacy Awareness Programmes (FLAPs) 2023-24	815	40.75	-
9	Mobile Demonstration Vans	4	60.00	-
10	Grama Dukan	1	5.00	-
11	Mobile Rural Mart	1	5.00	-
12	Culvert-RIPF	1	10.00	-
13	Youth skilling programs	3	9.35	-
14	DPR(Solar Dry Fish)	1	25.00	-

Culvert under RIPF

Pasarlapudi Gram Panchayat successfully constructed a culvert under the **NABARD** Rural Infrastructure Promotion Fund (RIPF) programme, with grant assistance of ₹10.00 lakh sanctioned by **NABARD** during the financial year 2024-25. This infrastructure has significantly contributed to flood control, safeguarding agricultural lands in Pasarlapudi and Satram Thota villages.

Additionally, the culvert has improved daily access for the local fishing community to the Vainateya river and serves as a vital connectivity route to the common burial ground used by nearby villages. This multipurpose culvert stands as a testament to effective rural development, and the Gram Panchayat extended its sincere gratitude to **NABARD** for the timely and valuable support.



**Bridging Communities: Culvert
Constructed with NABARD RIPF Assistance**

Furthering Rural Credit through Refinance

Refinance for Production Credit - **NABARD** extends Refinance to APStCB (on behalf of DCCBs) and RRBs at concessional rate of interest to ensure timely availability of credit to farmers for Seasonal Agricultural Operations and for financing marketing of crops, production and marketing activities of artisans (with a separate line of refinance for handloom weavers) and village/cottage/tiny sector industries, persons belonging to weaker section and engaged in trade/business/service activities including distribution of inputs for agriculture and allied activities. An amount of ₹327.58 crore was disbursed to Kakinada DCCB during 2022-23 under Long Term (LT) Refinance. Medium-term and Long-term refinance support from **NABARD** has significantly contributed to capital formation in agriculture by providing concessional refinance to meet the term loan requirements of farmers in the district and the state. This objective is pursued through concessional refinance under the specially constituted Long Term Rural Credit Fund (LTRCF), aimed at promoting term lending and addressing the financial needs of Cooperative Banks and Regional Rural Banks (RRBs).



**Empowering Aquaculture: Support for
Fish Ponds by Kolanka PACS**

Rural Infrastructure Development Fund (RIDF)

One of the core underpinnings of value chain management is the presence of appropriate physical and social infrastructure to support efficient and effective forward and backward linkages to farm produce. In this context, developing a robust and comprehensive physical infrastructure is a core need to support agriculture and rural development. Close on the heels of liberalization in the early 1990s, the GoI launched a number of forward-looking initiatives to fund and support the creation of rural infrastructure. **NABARD** has been a leading institution in the country for supporting the creation of rural infrastructure.



Agri Lab Established at Kothapeta Mandal with ₹55.23 Lakh Support under RIDF



Community Health Center at Alamuru Mandal constructed under RIDF

NABARD has been channelizing the shortfall in the mandatory share of priority sector lending to Agriculture by Commercial Banks to the Rural Infrastructure Development Fund (RIDF), instituted in 1995-96. Though the fund initially focussed on incomplete irrigation, flood protection and watershed management projects, funding for rural infrastructure became more broad-based over the years. The RIDF now covers 39 activities related to development of rural infrastructure. RIDF has succeeded in development of rural infrastructure like irrigation structures, Rural Water Supply, social

infrastructure like Schools, Colleges, Universities, CHCs, Veterinary institutions, Research Stations, Agri Labs, Anganwadi Centres and also improving rural connectivity.

These initiatives have been implemented across all 22 mandals of the district, ensuring widespread coverage and impact. Key departments involved in the execution of these projects include the Health Department, APEWIDC, Panchayati Raj, Agriculture, and Women & Child Welfare Departments.

Impact of NABARD-Funded Infrastructure Projects in Konaseema District :

Over the past five years, NABARD has played a pivotal role in strengthening rural infrastructure across Konaseema district by sanctioning over 700 crore under the Rural Infrastructure Development Fund (RIDF). These investments have significantly improved access to essential services in agriculture, education, healthcare, connectivity, and child welfare. The table below summarizes the key sector-wise interventions, financial outlays, and the impact achieved across a few sectors:

Department & Type of Infrastructure	Total Financial Outlay (₹ crore)	RIDF Loan (₹ crore)	Impact Created
Agriculture Department – 05 Agri Labs	5.67	4.46	Providing services to over 50,000 farmers monthly in seed quality testing, veterinary diagnostics, and fisheries seed analysis through specialized labs of Agri labs.
APEWIDC – Schools, Social Welfare Schools, School Infrastructure	220.85	157.98	Ensuring uninterrupted primary and secondary education for more than 5,000 rural students.
Panchayat Raj – Roads	20.43	13.56	Improved connectivity for island (Lanka) villages, enhancing access to schools and hospitals and enabling timely healthcare services and providing market access for agri produce.
APSMIDC – Community Health Centres and Medical College	520.29	429.12	Significant reduction in disease incidence and elimination of child mortality due to enhanced healthcare infrastructure. Providing Health Education
Women & Child Welfare – Anganwadis	5.04	2.14	Improved nutrition and health outcomes for over 2,000 children under the age of six through upgraded Anganwadi facilities.

Enhancing Credit Flow – Credit Planning & Monitoring

Credit Planning and Monitoring has been one of the core activities of **NABARD** at the District Level. The potential linked credit plans (PLPs) are prepared for each district after mapping potential available under various sectors and subsectors and after assessing gaps in infrastructure which need to be bridged. The PLPs pave way to preparation of Annual Credit Plan of the district by the Lead Bank in the district in synchronisation with the potentials projected in



PLP 2025-26 Launching by the District Collector

PLP. This potential linked credit plans (PLPs) from all the districts are consolidated to prepare the State Focus Paper which projects the potentials and credit plan of the State as a whole and highlights the infrastructure gap which needs to be bridged to tap the available potential. Potential Linked Credit Plan (PLP) projection for the Priority Sector in Konaseema district for the financial year 2025–26 stands at **₹ 13508.04 crore**. The Potential Linked Credit Plan (PLP) for the financial year 2024–25 outlined a projected credit potential of ₹11361.61 crore, against which the Annual Credit Plan (ACP) achievement reached 101.2%, indicating robust credit flow and effective implementation across priority sectors.

Development Initiatives in Farm Sector

World Water Day & Climate Change Workshops: Under the Farm Sector Promotion Fund (FSPF – Others) and Climate Change Fund (CCF), **NABARD**, organized two thematic workshops: a one-day workshop on Climate Resilient Agriculture in observance of Climate Change and World Water Day, and a one-day stakeholder workshop focused on Productive Water Resources Sector Management.

These programmes were conducted with the objective of identifying innovative and impactful proposals and solutions for enhancing

resilience and productivity in the respective sectors. The workshops were attended by officials from line departments, financial institutions, entrepreneurs, youth and other relevant stakeholders, fostering cross-sectoral dialogue and collaboration.



Climate Change Workshop: Souvenir Released by District Collector

Mobile Rural Mart at Malkipuram

NABARD has actively promoted Farmer Producer Organizations (FPOs) in Konaseema district, supporting approximately 5,000 farmers under various schemes including PRODUCE, PODF, and CSS. These FPOs offer a wide range of services to member farmers, such as the sale of quality seeds and inputs, rental of farm machinery, promotion of organic farming, facilitation of Participatory Guarantee System (PGS) certification, marketing of agricultural produce, capacity building, and access to rural haats.

Capacity-Building for Adoption of Technology (CAT) visits organized for FPO members have significantly transformed farming practices by enhancing awareness of modern agricultural technologies and encouraging the adoption of innovative techniques to improve productivity.



Antharvedi Coconut FPO with Mobile Rural Mart Sanctioned by NABARD

As part of its support, **NABARD** sanctioned ₹5.00 lakh for the purchase of a mobile rural mart for the Antharvedi FPO located in Malkipuram mandal. This mobile mart has played a vital role in marketing coconuts and coconut-based products procured from FPO members. During the COVID-19 pandemic, it served as the sole business channel for the FPO, ensuring continuity of operations and income generation. The mobile rural mart earns an average daily sale of ₹25,000 to ₹30,000, including coconuts, puja edible items, and coconut-based food products, yielding a net profit of approximately 5,000 per day.



Sweet Success: Mango Jelly Production by Bangaruthalli FPO at Atreyapuram

Farmer Producer Organizations (FPOs) Business Interventions

Konaseema district, known for its fertile deltaic landscape, primarily depends on coconut, banana, and paddy as its major cropping commodities. To strengthen the agricultural value chain and enhance farmer incomes, **NABARD** has actively promoted the formation of Farmer Producer Organizations (FPOs) under the Producer Organization Development Fund (PODF) and Central Sector Scheme (CSS) of **NABARD** and the Government of India.

As part of this initiative, FPOs have been established in key mandals such as Ravulapalem, Alamuru, Malkipuram, Razole and others across the district. These FPOs are playing a pivotal role in aggregating produce, facilitating value addition, and improving market access for small and marginal farmers. A notable example is the Bangaruthalli FPO at Atreyapuram, which has ventured into mango jelly production—a seasonal enterprise aligned with the local mango harvest. The FPO has set up four mango jelly units, creating seasonal employment for 25 farmers. Each participating farmer earns a net profit of ₹30,000 over a two-month period, demonstrating the potential of agro-processing to boost rural incomes.

In parallel, coconut-based FPOs in Konaseema are actively engaged in the promotion and marketing of members' produce, contributing to sustainable livelihoods and profitability through collective branding and value-added products.

FPO Exposure Visits

These Farmer Producer Organizations (FPOs) are also benefiting from various convergence initiatives, such as collection centers and marketing vans provided by horticulture department. Technological advancement and innovation have long been the hallmark of Indian agriculture. **NABARD** has played a pivotal role in promoting and facilitating the adoption of new technologies among farmers and entrepreneurs, in collaboration with institutions such as Banks, Corporates, NGOs, and Self-Help Groups (SHGs). In an effort to broaden the scope of agro-technological development, **NABARD**



Exposure Visit of CSS FPO at Ravulapalem to Banana Research station and KVK Kalavacharla

aims to encourage traditional farmers to embrace modern agricultural practices by exposing them to innovative projects implemented by diverse agencies across the country. **NABARD** has sanctioned financial support of ₹2.50 lakh in the past two years for the exposure visits of FPOs. Over the past two years, **NABARD** has facilitated more than eight Capacity Building for Adoption of Technology (CAT) visits in Konaseema district for FPO farmers to various reputed institutions, including the Trichy Banana Research Station, NIRD Hyderabad, Dr. YSR Horticultural University, Krishi Vigyan Kendras (KVKs) in Kurnool and Guntur, institutions promoting Zero Budget Natural Farming (ZBNF), as well as the Dairy Development and Tapioca Research Station in Coimbatore.

These initiatives have benefited over 200 farmers associated with Farmer Producer Organizations (FPOs), enabling them to learn and adopt recent agricultural technologies aimed at enhancing farm productivity. As a result, 125 farmers in the district have adopted Zero Budget Natural Farming (ZBNF) practices. This serves as a foundation for implementing a dedicated ZBNF-based FPO in the district in the future, with convergence and support from other departments.



***Bee Keeping entrepreneurship of
CSS FPO, at Atreyapuram***

Entrepreneurship Initiatives for FPOs

In order to bring small farmers together and enable them to pool their efforts into an organizational setup, to ensure better price discovery for their produce besides getting quality inputs at reasonable cost, **NABARD** is supporting farmers' collectives as an alternative strategy. Aggregation into FPOs throws open a good scope for income enhancement opportunities through economies of scale in terms of purchase of inputs, lower cost of cultivation and collective bargaining power for marketing the produce at remunerative prices. One such important intervention in this direction is

the support to Farmers Producer Organizations for which **NABARD** has set up a dedicated fund called the Producers Organization Development Fund (PODF). In addition, CSS-10,000 FPOs scheme is under implementation in the district for achieving the objective of doubling the farmers income. A total of 05 FPOs under various schemes like PRODUCE, PODF and CSS have been promoted by **NABARD** through channel partners for various activities in the district. Various Farmer Producer Organizations (FPOs) in Konaseema district are actively engaged in diverse agricultural activities, including fisheries, vegetable cultivation, organic farming, mango, floriculture, banana, and coconut farming. These initiatives collectively cover approximately 5,000 farmers. **NABARD** has sanctioned for extending financial assistance amounting to ₹157.00 lakh for nurturing and strengthening these FPOs.



***Cage Farming Initiatives of
Fisheries FPO at P.Lanka***

Plans are underway to implement cluster-based FPOs in the district, with robust convergence support from other departments. **NABARD** has also organized numerous capacity-building programmes and awareness campaigns to promote collective farming practices.

In Konaseema district, approximately 5,000 farmers have benefited through 05 Farmer Producer Organizations (FPOs) by adopting best practices in horticulture, agriculture, and farm-based entrepreneurship, supported by value-added business interventions. These efforts have directly generated employment for 500 Self-Help Groups (SHGs) and benefited 2,500 youth, particularly women entrepreneurs, through initiatives focused on banana fibre products, coconut-based value-added products, paper sweet, mango jelly, coir, and other banana-derived products.

Development Initiatives in Off-Farm Sector

Impact of Rural Haat at Devaguputam:

With a view to emphasizing off-farm development activities in rural areas, **NABARD** has been implementing various promotional activities under Off-Farm Sector. Some of the areas covered under Off-Farm development are sanitation, housing, health, tourism, new and renewable energy, skill-building, transportation, technology development and technology transfer. **NABARD** actively promotes physical marketing opportunities for rural non-farm sector stakeholders—including artisans, Self-Help



**Rural Haat Sanctioned by NABARD
at Devaguputam for ₹ 15.00 Lakhs**

Groups (SHGs), Joint Liability Groups (JLGs), Farmer Producer Organizations (FPOs) and others—by facilitating their participation in exhibitions, trade fairs, melas and stalls in commercial spaces such as malls. These initiatives aim to enhance market access, improve livelihoods, and bring economic cheer to rural communities.

Among the various infrastructure development initiatives in rural areas, one notable initiative is the establishment of Rural Haats. A Rural Haat is an open-air market that serves as a trading hub for local communities. These are periodic markets, typically operating on a weekly basis, and cater to the needs of 10–20 surrounding villages.

Rural Haat at Devaguptam village in Allavaram Mandal was established with grant assistance of ₹ 15.00 lakh from **NABARD**. It hosts a weekly market ('Santha') that serves the surrounding areas, accommodating over 60 shops and providing a dedicated space for the sale of chicken, fish, fruits, food products, and other household items. This rural marketing infrastructure has created a resilient buyer–seller platform, facilitating timely sale of produce. Previously, the absence of proper infrastructure posed significant challenges, particularly during the rainy season. With an average footfall of approximately 700, the facility now ensures protection from natural elements and enables uninterrupted market operations.

Over the past decade, **NABARD** has also made significant interventions in strengthening SHG-based livelihoods through the promotion of the coir industry, utilizing schemes such as the Livelihood Enterprise Development Programme (LEDP), Micro Enterprise Development Programme (MEDP), and Skill Development Programmes (SDP), among others. These efforts have contributed to sustainable income generation and skill enhancement for rural women and marginalized groups.

Artisans Products Marketing through Exhibitions:

Exhibitions serve as a valuable platform for beneficiaries—such as artisans and craftsmen—to establish direct linkages with customers, understand market needs and preferences, and generate additional income through the sale of their products.

NABARD supports exhibitions for supporting physical marketing in large scale through the 'Exhibitions' components. To support promotion and marketing efforts, **NABARD** provides grant assistance ranging from ₹5.00 lakh to ₹50.00 lakh under its relevant programmes. During 2024-25, **NABARD** has played a key role in supporting the physical marketing for Artisans from Jute, Dolls, Coir, Konaseema food products by facilitating marketing opportunities across multiple platforms, thereby enhancing their income generation and entrepreneurial capacity.



From Village to Mall : Coir Toy Showcase



Konaseema SHGs: From Skill to Showcase

A dedicated ‘Vocal for Local’ exhibition event was organized by DRDA with the support of **NABARD** during 2024-25.

NABARD extended its support to the Konaseema District Exhibition organized by the District Rural Development Agency (DRDA) in April 2024. Financial assistance of ₹5.00 lakh was provided by NABARD to promote market opportunities during lean periods for products crafted by local artisans.

Godavari Women Weavers Off - Farm Producer Company at Mandapeta

An Off-Farm Producer Organization (OFPO) is a legally registered entity formed by primary producers engaged in off-farm activities such as handlooms, handicrafts, artisan products, agro-processing, and similar enterprises. The OFPO plays a crucial role in bridging gaps across the value chain—taking responsibility from the procurement of raw materials to the delivery of finished products at the consumer's doorstep. To support the formation and promotion of OFPOs, NABARD provides grant assistance of up to ₹1.85 crore under its dedicated programmes.



Godavari Women Weavers OFPO at Mandapeta

The formation of the OFPO ‘Godavari Women Weavers’ Services Producer Company (GWWSPC)’ at Mandapeta by **NABARD** has transformed the business landscape for women weavers, enabling each member to earn an average monthly income of ₹10,000. The OFPO currently records an average annual turnover of ₹1.50 crore, providing direct employment to approximately 1,000 members and generating indirect employment opportunities for an additional 2,500 individuals.

Since June 2014, the Godavari Women Weavers' Services Producer Company (GWWSPC) has been actively organizing exhibitions in major cities such as Hyderabad, Bengaluru, Delhi, and Chennai. Its products, particularly the renowned Godavari sarees, have gained popularity among diverse demographics across India, including cities like Hyderabad, Chennai and Kolkata. Among these, Mandapeta sarees hold a special place as a heritage category dating back to the British era, traditionally untouched by market-driven business interventions

Exhibitions serve as an important marketing and sales channel for the Godavari OFPO. On average, the organization has participated in 24 exhibitions annually across major cities in India. These exhibitions contribute approximately 20.00% of the organization's total revenue, underscoring their role in expanding market reach and promoting artisan products.

Multi Income Generating Channels Facilitated through Exhibition Stalls for GWWSPC

1. Receives wholesale leads and orders through participation in exhibitions.
2. Obtains direct customer feedback to improve products and services.
3. Ensures immediate cash flow through on-site sales at exhibitions.
4. Builds strategic relationships with leading organizations in the crafts sector.

Micro Credit Innovations

Dry Fish Promotional Interventions through JLG and MEDP

Konaseema is one of the potential districts for implementation of entrepreneurship under farm and non-farm sectors due to the presence of varied varieties of geographical features like delta, marine islands, river eco system. The district has huge scope for harvesting & processing of various farm products. The district has coastline of around 144 Km with different coastal eco-system comprising of mangrove forests, island villages, estuaries, deltas, established ports, river mouths, established



Members of JLG Selling their Dry Fish Produce

under aquaculture, infrastructure related to fisheries sector etc. Besides the potential for undertaking fisheries activities, island villages are the most sensitive to the vulnerability being caused due to the frequent cyclonic events with impact on the coastal eco-system. 'Pallamkurru' is an island village located in Katrenikona mandal, surrounded by mangrove forests, marine backwater canals and agricultural fields on one side. The primary livelihood of the local population is the catching and selling of various marine fish species. Notably, the women of this village possess traditional knowledge of dry fish processing; however, they have remained largely excluded from formal banking services.



A JLG member engaged in Fish Drying Activity

In response, **NABARD**, in collaboration with officials from the District Central Cooperative Bank (DCCB) – Katrenikona Branch and its affiliated Primary Agricultural Credit Society (PACS), has undertaken efforts to sensitize and mobilize women Joint Liability Groups (JLGs). These efforts aim to scale up their dry fish processing activities under NABARD's JLG promotion programme, thereby enhancing their income-generating potential and financial inclusion.

The District Central Cooperative Bank (DCCB) – Katrenikona Branch has successfully formed 21 Joint Liability Groups (JLGs) in Pallamkurru and nearby

villages and facilitated credit linkage amounting to ₹31.50 lakh to support dry fish processing activities. Additionally, 08 fishermen JLGs were formed and were provided financial assistance of ₹8.25 lakh for the renovation of existing mechanized and non-mechanized fishing boats.

As a result of these interventions, the readiness of boats has enabled consistent fish catch operations, leading to an increase in the quantity of fish available. This has ensured a steady supply for both dry fish processing and the marketing of fresh fish. A significant impact of this initiative is the buy-back mechanism introduced by the fisherwomen JLGs, wherein unsold wet fish is purchased for drying, thereby preventing losses due to distress sales.



JLGs members with their Fish Produce

This integrated approach has helped maintain a balanced supply and demand for both wet and dry fish products, facilitating smooth marketing and ensuring regular income generation. Consequently, both fishermen and fisherwomen are now earning sustainable incomes through the JLG programme, with the added value of dry fish activities contributing to improved livelihoods and timely loan repayments.

As a result of the formation and credit linkage of fisherwomen Joint Liability Groups (JLGs), members have been able to modernize their traditional fish drying equipment, locally known as 'Jitakas', and scale up the procurement of raw materials. Being a marine island village, Pallamkurru benefits from the natural availability of firewood sourced from nearby mangrove forests, which is used in the fish drying process. The expansion of dry fish activities has also led to the emergence of a new livelihood opportunity for local firewood sellers.

Currently, each member of the fisherwomen JLGs ***earns a net weekly income of approximately ₹ 1,500*** through dry fish processing—an improvement from previously having no independent income, as their roles were limited to household support. According to the DCCB-Katrenikona branch, loan repayments have been prompt, and plans are underway to replicate the JLG model in nearby coastal villages to further scale up the business. Around 175 dryfish vending women have been benefitted through **NABARD** JLG programme.

As a forward-looking initiative, **NABARD** has sanctioned one Micro Enterprise Development Programme (MEDP) on 'Fish Processing and Fish Pickle Making' in the district, with financial assistance of ₹1.00 lakh during the current financial year. The programme will be implemented with technical support from the State Institute of Fisheries Technology (SIFT), GoAP. It is envisioned as a strategic step toward cluster development for value-added dry and wet fish products in the region. Through this initiative, training and capacity-building support will be provided to 120 beneficiaries in 04 batches (30 per batch), equipping them with the necessary skills and knowledge to enhance income generation and promote sustainable livelihoods in the fisheries sector.

The region's favourable natural resources—mangrove forests, marine waters, firewood availability, and estuarine ecology—offer immense potential for grounding diverse livelihood projects, including eco-tourism-based interventions.

JLGs as Agriculture Professionals – A pilot JLG loaning project

The district administration of Konaseema has launched a pioneering pilot project to finance Joint Liability Groups (JLGs) as agricultural professionals—an initiative considered the first of its kind in the country. As part of this initiative, the District Central Cooperative Bank (DCCB) has extended financial support to agricultural professionals through **NABARD's** JLG programme, which has proven to be a successful intervention in the region.

With a strategic focus on sustainable clustering of agricultural activities, **NABARD** is incentivizing banks and NGOs to promote activity-based JLGs. This initiative aims to enhance credit flow, particularly to landless farmers, and to strengthen agricultural term lending. In line with this strategy, three(03) cluster-based projects have been sanctioned to the Kakinada DCCB for the promotion of 1,500 JLGs across the erstwhile East Godavari district. In Konaseema district, 475 JLGs have been benefitted under this scheme.

Impact Created:

To support fellow farmers, hassle-free and affordable hiring norms have been introduced for engaging Custom Hiring Centres (CHCs), thereby enhancing agricultural productivity. These CHCs are operated by Joint Liability Groups (JLGs) comprising tenant farmers, who in turn rent the machinery to other tenant farmers at affordable rates. This model represents a significant impact of JLG financing for CHCs in the district, promoting mechanized farming and improving livelihoods. Timely harvesting operations are currently underway, continuing efficiently despite occasional sudden rains or cyclonic events. With the use of modern equipment, approximately one acre of paddy is being harvested per hour, enabling coverage of 10 to 15 acres per day per harvester.



Combined harvester under JLG programme

Financial Inclusion: Empowering Communities

A major challenge for the country lies in ensuring financial inclusion of large population with poor literacy, living in abject poverty across significantly diverse and distant geographical areas with limited infrastructure and resources. The barriers to access the financial services emanate both from the demand side (lack of awareness and transparency) and the supply side (higher transaction cost). Therefore, to achieve financial inclusion, it is not only critical to deliver access to financial services and products, but also disseminate knowledge of these services and products among the poor and excluded. To bridge the gap between the bank and the unbanked through the adoption of technology, financial literacy centers (FLCs) and awareness campaigns are necessary.



Banking on a Brighter Future: Financial Inclusion Initiatives in Action

Towards achieving financial inclusion, **NABARD** has been facilitating financial literacy to create awareness and demand for products and services through various initiatives of Banks, mainly RRBs and Cooperative Banks. This is because the existing financial inclusion model in the country is a bank-led one. **NABARD** provides appropriate support to these agencies in reaching the last-mile client.

NABARD has supported banks and other agencies in spreading financial literacy through various innovative methods viz,

- Demonstration Van for Financial Literacy including ATM.
- Financial Literacy campaign on buses and trains
- Conduct of Financial Literacy Awareness Programmes (FLAPs) in rural areas
- Conduct of digital FLAPS to focus on digital transactions
- Distribution of Pamphlets
- Creation of awareness on digital transactions through Mobile Vans
- Wall paintings
- Electronic and Mass media

Four (04) demonstration vans have been sanctioned for the promotion of digital financial literacy and have been allocated to the Kakinada District Cooperative Central Bank (DCCB) Limited. These mobile vans are actively conducting awareness programmes across rural areas, educating communities on the use of ATMs, internet banking, mobile banking, and debit cards. Key locations covered under the Financial Literacy Campaigns (FLCs) include Vella, Razole, Mummidivaram, Inavilli, Ramachandrapuram, Vanapalli, and Ambajipeta. These initiatives have benefited over 1,000 farmers, Self-Help Groups (SHGs), and other rural residents by facilitating access to banking services such as new account openings, recurring and fixed deposits, and insurance schemes, thereby fostering financial inclusion and empowerment in the Konaseema region.

Integrated Scheme for Agricultural Marketing (ISAM) - Rural Godown Storages

Mandapeta Mandal serves as the primary paddy storage hub for Dr. B.R. Ambedkar Konaseema District, owing to its robust connectivity through roadways and goods train networks. The government's paddy procurement under the 'Custom Milling Rice (CMR)' scheme is being carried out efficiently using both existing and newly created storage facilities. However, the lack of sufficient additional storage capacity has led to delays in procurement by millers, who are unable to purchase paddy from farmers in a timely manner. This situation is exacerbated by sudden rainfall

caused by extreme coastal climatic conditions, which adversely affects the quality of the harvested paddy. As a result, farmers are placed in a vulnerable position each year, often unable to recover even their initial investment.

Impact Created

The newly established 25,000 MT storage facility under the Integrated Scheme for Agricultural Marketing (ISAM) has significantly improved the efficiency of paddy procurement in Mandapeta Mandal. This infrastructure has helped mitigate the adverse effects of unpredictable climatic conditions, ensuring smoother operations.



*Strengthening Rural Storage-A Step
Towards Agricultural Storage*

As a result, the risk associated with sudden rainfall has decreased, enabling farmers to realize income commensurate with their production. The enhanced storage capacity has also strengthened the food supply chain and provided a stable source of income for farmers involved in godown operations.

The facility generates an estimated gross monthly income of ₹20.00 lakh for the promoters of the godown cluster and has created employment opportunities for approximately 50 individuals, both directly and indirectly.

Under the Agricultural Marketing Infrastructure (AMI) scheme, an amount of ₹1.50 crore was disbursed through **NABARD** in 2024 for the development of an additional 10,000 MT rural godown. Furthermore, over the past three financial years, a total of ₹5.26 crore has been sanctioned for the establishment of paddy parboiling units, two sortex units, and two rural godowns across Mandapeta, Ramachandrapuram, Alamuru, and Rayavaram mandals in Konaseema District.

Transformational Journeys

SAVE THE NATURE – AN ENTREPRENEUR TAGGED ECO FRIENDLY JUTE CLUSTER FOR WOMEN EMPOWERMENT

- **Programme: Livelihood & Enterprise Development Programme (LEDP)**
- **Location:** Kesanapalli, Padamatipalem and Gudapalli Villages of Malkipuram Mandal of Konaseema District, Andhra Pradesh
- **Implementing Agency:** Oxygen Association
- **Project Period:** 26.3.2024 to 25.3.2026



Empowering Women, Crafting Future

Challenges Faced

The Malkipuram mandal is in the lower Godavari delta in which the villages are prone to climate change impacts and frequently under submergence of river Godavari tributaries. Uncertain agriculture due to lack of proper water resources and hence poor economic situation. The soil is saline in nature as the backwaters of sea & river water surround the fields and hence the agriculture productivity is very less. Coconut productivity in the district is adversely affected due to the intrusion of brackish water sprays into the fields. Furthermore, a considerable number of residents lack access to land or are not engaged in any agricultural activity. Many existing Self-Help Groups (SHGs) lack structured livelihood activity plans, despite having members with entrepreneurial potential. The male counterparts of these women are often engaged in daily wage labor, and some have migrated to other regions in search of stable employment. A portion of the beneficiaries are widows, further emphasizing the need for targeted support and sustainable livelihood opportunities.

Interventions/Support Provided

Oxygen Association, the implementing agency operating under the tagline “Vocal for Local”, has undertaken initiatives to promote plastic-free livelihoods by sensitizing local SHG women to engage in the production of high-demand, value-added jute products. This effort aims to support sustainable income generation while contributing to environmental conservation. A total of 90 women from 20 SHGs across the villages of Kesanapalli, Padamatipalem, and Gudapalli have been selected for this initiative. The association has facilitated training



*From Self-Help to Self-Reliance:
The Power of Local Enterprise*

programmes focused on jute-based product development and has established marketing linkages, including collaborations with ONGC under its CSR initiatives, to ensure immediate income generation for the beneficiaries. A group-based entrepreneurship model, branded under the tagline “Save the Nature”, has been launched in Kesanapalli village. Marketing support has been extended through **NABARD** and DRDA-sponsored exhibitions, as well as through the **NABARD**-supported Grama Dukan in Konaseema, offering renewed hope for sustainable livelihoods in this climate-vulnerable region. Furthermore, tie-up arrangements have been facilitated with Mega Creations and Lalitha Garments, corporate entities that supply raw materials and operate a buy-back system for finished goods, thereby ensuring a stable supply chain and market access for the women entrepreneurs.

Socioeconomic Impact

A sustainable market linkage has been established with local corporate entities such as ONGC, Coromandel, Devi Fisheries, and other companies, providing opportunities for women to supply items such as aprons, gloves, masks, uniforms, flags, and safety gear. These engagements have contributed significantly to income generation for the beneficiaries. Additionally, local schools and community meetings have begun placing orders for jute bags and related products, which are also being utilized for the distribution of government-sponsored kits and other welfare materials. The training provided has empowered the women to become self-reliant, enabling them to earn an average monthly income ranging from ₹4,000 to ₹5,000. This initiative not only supports economic upliftment but also reinforces the message of environmental protection, promoted under the tagline “Save the Nature”.

GRAMA DUKAN: A MILESTONE FOR KONASEEMA COIR ARTISANS AND GEO-TAGGING OF COIR TOYS

Challenges Faced by SHG Women

- Over 500 SHG women members were engaged as labourers on a job-work basis in coir yarning and rope making for the past three decades, earning only a meagre income.
- There was no emergence of individual or group-based entrepreneurship due to the lack of capacity building and skill development in the production of value-added coir products, despite the abundant availability of raw coir in the Konaseema region.
- These women had no alternative livelihood options and were compelled to continue as labourers in coir yarning, with their income restricted to a maximum of ₹300 per day.
- One of the major challenges faced by SHG women was the lack of access to marketing channels. This has traditionally limited their ability to explore markets and promote their artisan products beyond their immediate communities.

Support Provided

NABARD has initiated capacity building and skill development programmes for SHG women members in Mamidikuduru and Razole mandals of Konaseema district, focusing on the production of value-added coir products. NGOs such as Oxygen Association and Micro Enterprise Promotion and Development Agency (MEPDA) have actively engaged with these women, facilitating the establishment of individual and group-based entrepreneurial ventures through skilling initiatives under the LEDP and MEDP programmes of **NABARD** over the past two years. The convergence with the PMEGP scheme has provided an added advantage, enabling NABARD-trained beneficiaries



*Gram Dukan Sanctioned by
NABARD @ Pasarlapudi village*

to set up coir units at subsidized rates. Furthermore, **NABARD** sanctioned an amount of ₹4.98lakh for the establishment of a Grama Dukan, which has been instrumental in marketing the finished coir products developed by LEDP/MEDP beneficiaries during the financial year 2023–24.

Positive Impacts

The skilled interventions for value-added coir products under **NABARD**'s LEDP initiatives have significantly enhanced the income levels of SHG women in the Konaseema region. By utilizing the abundantly available coir, women have been trained to produce a diverse range of products, thereby improving their livelihoods. Direct marketing of finished goods, such as Konaseema Coir Toys and other coir articles, is being facilitated through the **NABARD**-promoted Grama Dukan located in Pasalpudi village of Mamidikuduru mandal. This initiative has encouraged increased production and participation, resulting in employment generation for approximately 150 SHG women across Mamidikuduru and Razole mandals of Konaseema district.

Path Ahead

- ★ **NABARD** is planning to consolidate all coir artisans and other coir-dependent Self-Help Group (SHG) women to establish a mini Off-Farm Producer Organisation (OFPO). Strategic initiatives are underway to scale up operations with an industrial approach, aimed at generating employment and introducing geo-tagging for Konaseema Coir Toys.
- ★ Considering the diverse climatic conditions of the district, **NABARD** intends to promote climate-smart technologies, precision agriculture, green climate interventions, and other climate change mitigation projects.
- ★ Line departments such as Animal Husbandry, Fisheries, and Horticulture are encouraged to develop concept notes under schemes like NAFCC, GCF, AFB, and CCF to strengthen their respective ecosystems.
- ★ To enhance outreach and effective implementation of various interventions, **NABARD** is collaborating with multiple stakeholders including NGOs, research institutions, Krishi Vigyan Kendras (KVKs), colleges, entrepreneurs, financial institutions, SHGs, JLGs, and administrative bodies.
- ★ As coconut is the second-largest cultivated crop in the district after paddy, **NABARD** has initiated a '**Coconut Value Chain Development Plan**' in the district. Under this plan, skill development training for 150 SHG women was sanctioned for the year 2023–24 in Konaseema district, and efforts are underway to further expand the programme.
- ★ An action plan is in progress for the establishment of a 'Coir Garden' under the "**My District, My Project**" initiative in the district.

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