

# 10 Years Of APMAS

*Towards Sustainable Women Self Help Movement in INDIA...*



APMAS





APMAS

# APMAS Board of Directors



APMAS

Name of the Board Member	Affiliation in other Organization	Affiliation with APMAS
1. Mr. K.Madhava Rao, IAS(Retd.)	Former Chief Secretary, GoAP	Chairman
2. Ms. Nandita Ray	Chairperson, Outreach	Vice-Chairperson
3. Mr. B. Narendranath Reddy	General Manager (Priority Sector), Andhra Bank	Audit Committee Member
4. Mr. P. Mohanaiah	CGM, NABARD, Hyderabad Regional Office	Ex-officio Member
5. Mr. Reddy Subramanyam, IAS.	Principal Secretary, Dept. of Rural Development, GoAP	Board Member
6. Prof. Sheela Prasad	Professor, Hyderabad Central University	Board Member
7. Prof. K.V. Raju	Professor, IRMA	Board Member
8. Mr. S. Rama Krishnan	GM, SIDBI, Hyd RO	Audit Committee Member
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12. Mrs. Vijayalakshmi Das	CEO, Ananya Finance for Inclusive Growth Pvt. Ltd	Board Member
13. Mr.P.V.A.Rama Rao	Former MD, NABARD	Chairman of Audit Committee
14. Mrs. Peta Usha Rani	Director (IB), SERP	Audit Committee Member
15. Mr. Chandra Mouli	Director (Planning & Monitoring Wing), Planning Department, GoAP	Ex-officio Member
16. Mrs. Radha	President, Zilla Samakya, Anantapur Dist.	Board Member
17. Mrs. Yadamma	President, Zilla Samakya Ranga Reddy Dist.	Audit Committee Member
18. Mrs. K. Lalitha Kumari	President, Zilla Samakya, Srikakulam Dist.	Board Member
19. Mrs. S. Rama Lakshmi	Associate Vice President, APMAS	Board Member
20. Mr. T. ChandraSekhar Reddy	CEO, APMAS	Board Member



# 10 Years Journey...



Born out of a felt need to enhance the quality and sustainability of the SHG movement in Andhra Pradesh, a public private partnership initiative, APMAS came into existence on 1<sup>st</sup> July 2001, as a registered public society. Over the years, APMAS evolved into a National Level Resource Organization, providing technical and managerial support services to strengthen the women self-help movement in India and to promote livelihoods. APMAS provides Capacity Building, Quality Assessment, Livelihood Promotion and Research & Advocacy services to all the major stakeholders in the microfinance sector.

## *Vision*

**Sustainable Self Help  
Movement in India**

APMAS is governed by a 21 member Board of Directors, with eminent personalities representing both civil society and the government, with Sri K. Madhava Rao, IAS (Retired), as its Chairman and Sri C.S. Reddy as its founding Chief Executive Officer. Besides the Board of Directors, a consultative forum has been constituted by the Board with representatives from the SHG movement to provide feedback and advice to APMAS. While the Board meets once every three months, the Forum meets prior to Board meetings and the output of the consultative forum meeting is presented to the Board for discussion and policy formulation.

APMAS also anchors a national network of resource organizations supporting community-based microfinance and livelihood promotion called "ENABLE".

In 2006, APMAS resolved to expand its presence to other states in India as part of its strategy. In tune with the same, APMAS now has programs in Andhra Pradesh, Bihar, Madhya Pradesh, Orissa, & Uttar Pradesh providing capacity building and quality assessment services. APMAS has also provided its technical services internationally: in Bangladesh, Canada, Germany, Thailand & Vietnam. Head Quarters in Hyderabad, Andhra Pradesh, APMAS at present has three regional offices in the state (Anantapur, Chittoor & Nizamabad) and offices in four other states (Bihar, Madhya Pradesh, Orissa & Uttar Pradesh).

By the turn of its first decade in service, APMAS directly trained more than 1, 20, 000 participants through various trainings, training of trainers and workshops drawn from SHG federations, NGOs, Banks and Government Officials and has undertaken rating of 460 SHG federations. It has developed 7 different rating tools, and has also developed customized rating tools upon request from clients. To promote self-reliance and sustainability in the SHG movement, APMAS, in collaboration with SERP and DGRV, successfully implemented a 3-year pilot on Self Regulation ("Sector Own Control" or "Swayam Niyamtrana Udyamam (SNU)" in Telugu) in Kamareddy cluster in Nizamabad District, Andhra Pradesh. APMAS is also engaged in poverty reduction efforts in both rural & urban areas.

In 2009, APMAS decided to undertake for piloting innovations, learning and models. In both Bihar and Uttar block each for directly promoting incorporating all the best practices In Andhra Pradesh, APMAS signed a Department, Government of Andhra watersheds in Adilabad and



direct field implementation projects for establishing demonstration Pradesh, APMAS has selected one SHGs and SHG federations with funding support from NABARD. MoU with Rural Development Pradesh to implement four mega Anantapur districts.



## Programs in Different States



APMAS has a strong presence in Andhra Pradesh, Bihar and Uttar Pradesh supporting all the major stakeholders in the sector. In Orissa, APMAS is supporting Mission Shakti in Koraput district in strengthening the SHG federations. In Madhya Pradesh, APMAS is providing capacity building support to Aga Khan Rural Support Programme (AKRSP) in the area of SHGs and SHG federations.

### Andhra Pradesh

- Undertaking a holistic approach to strengthening the institutions of the poor as part of the Rural Programme by supporting microfinance, livelihoods (watersheds, sustainable agriculture, marketing, etc) and social development, reaching the poorest of the poor and a system of self regulation, covering 13,466 SHGs in 530 VOs of 15 Mandals in three clusters of three districts (Anantapur, Chittoor & Nizamabad) in collaboration with SERP.
- Supporting District Livelihood Resource Centres (DLRCs) in Adilabad and Kapada districts to ensure high quality decentralized capacity building for livelihoods.
- Implementing 4 Mega Watershed Projects in Adilabad and Anantapur districts
- Covered 14,681 SHGs of 391 Slum Level Federations in 9 Town Level Federations, as part of its Urban Programme, to develop these as sustainable institutions of the poor in collaboration with MEPMA. The municipalities covered include Bhimavaram, Gudivada, Guntakal, Kadapa, Ramagundam and Charminar, L.B. Nagar & Uppal areas of Greater Hyderabad Municipal Corporation (GHMC). Activities include, improving the effectiveness of water and sanitation interventions through awareness campaign, supporting individual sanitary latrines and establishment of water purification systems managed by SHG institutions.



### Bihar

- State level support in evolving a strategy for the SHG movement in Bihar.
- Supporting promotion and nurturing of 5,000 SHGs, 300 Village Organisations and 12 Block Level Federations in collaboration with Women Development Corporation, Bihar.
- Technical Support to Rural Development Department, Government of Bihar for partnering with NGOs for implementing various rural development programmes.
- Developing resource pool of trainers among the Self Help Promoting Institutions (SHPIs) for conducting trainings on SHGs and SHG federations
- Capacity Building, mentoring and handholding support to select NGOs.
- Directly promoting 1000 SHGs in one block with funding from NABARD

### Uttar Pradesh



- State level support in evolving a state-specific strategy for strengthening SHG movement in Uttar Pradesh
- Providing capacity building, mentoring and handholding support to select Self Help Promoting Institutions (SHPIs) to improve the quality of their SHGs and to promote sustainable SHG federations.
- Promoting and strengthening 1000 SHGs in Dudhi Block of Sonbhadra district in Uttar Pradesh in collaboration with NABARD



### APMAS Mission

- Enable Self Help Promoting Institutions to facilitate strong and vibrant SHGs, SHG federations and commodity cooperatives providing quality services to their members.
- APMAS believes in self reliance of community based organizations engaged in microfinance and livelihood promotion, strives for excellence in whatever it does and promotes women empowerment.
- APMAS will emerge as a national level support organization by influencing public policy to create an enabling policy and regulatory environment to support the self help movement .



### Core Values

- \* Concern for quality
- \* Continuous learning
- \* Promoting self reliance
- \* Integrity and honesty
- \* Openness
- \* Shared Responsibility



### ENABLE

- APMAS anchors the activities of the ENABLE network. Vision "Vibrant SHG movement in India".
- Conducted a national study on best practices in SHG federations with support from DGRV, GIZ and NABARD.
- Developed a training of trainers program modules on SHG federations
- Contributing to the conceptualization and design of the National Rural Livelihood Mission (NRLM), Government of India
- Undertaking a national study on quality and sustainability of SHGs covering seven States
- Report on the "Status of SHG Movement in India" is under progress.

## ENABLE PARTNERS

Organisations	Operational Areas
APMAS	All India-Has Offices/Teams in A P, Bihar,Gujarat,MP,OrissaandUP
CMF (Centre for Microfinance	Rajasthan
Chaitanya	Maharashtra
Sampark	Karnataka, Gujarat, Rajasthan
Indian School of Microfinance for women	All India, Office in Ahmedabad
Reach India	Office in Kolkata, Partners in 14 states
Self Help Groups Promotional Forum (SHGPF)	Office in Kolkata, Services West Bengal



## A Decade of APMAS – Major Milestones



- **Year 2001:** APMAS registered as a public society on 14<sup>th</sup> June 2001 and began work on 1<sup>st</sup> July 2001. Started work in three core areas; Quality Assessment, Quality Enhancement and Research & Advocacy. Developed partnerships with APRLP (Andhra Pradesh Rural Livelihoods Project) and APDPIP (SERP). SHG quality study in Adilabad District.
- **Year 2002:** Development of GRADES tool for rating SHG federations. On a request from North Eastern Region Community Resource Management Society (NERCRMS), Shillong, a study was conducted to assess Micro Finance Institutions (MFIs) of Ukhrul District in Manipur. "Mahila Sadhikaratha", a Telugu monthly magazine started.
- **Year 2003 :** MOU with SERP and establishment of Regional Offices in Adilabad, Kadapa and Prakasam. Conducted first National Workshop on SHG Federations. APMAS's first external review conducted by DFID appointed consultants. Worked in collaboration with MANAGE and Department of Agriculture, Government of Andhra Pradesh to develop guidelines for the formation of Rythu Mitra Groups (RMGs).
- **Year 2004:** Incorporated Livelihoods Promotion programme in APMAS with funding support from the Aga Khan Foundation, India. Supported the process of institutionalizing GO- NGO Collaboration; organized a State Level Workshop on Government – NGO collaboration and facilitated District Level Workshops in all the 23 districts of Andhra Pradesh. Conducted a National Level study for CGAP on "Financial Analysis of SHGs in India: A Value for Money"
- **Year 2005:** Moved from providing only rural support to introducing urban initiatives.
- **Year 2006:** Commissioned independent assessment of APMAS by Prof. Hans Dieter Siebel. Based on the recommendations, APMAS developed its 5-year strategy for the period 2006-2011. DFID/CARE support to APMAS ended in December 2006.
- **Year 2007:** Established a training centre called SHG learning centre for conducting various flagship training programs and workshops with funding support from DFID/CARE and AKF India. Facilitated a policy delegation to Germany to learn about the system of self regulation in the cooperative banking system in Germany. Published a national report on the status of SHG federations in India. Organized a national conference on SHG federations with more than 550 participants from across India. In collaboration with InWEnt and DGRV of Germany, initiated the pilot on self regulation of the SHG federations. To promote a national network of resource organizations, the idea of ENABLE was piloted with support from the Ford Foundation.
- **Year 2008 :** APMAS expanded its operations to other states, particularly Bihar and UP. Established offices in Patna and Lucknow for implementing the Sir Dorabji Tata Trust (SDTT) supported programme for strengthening the SHG movement in Bihar and Uttar Pradesh states.
- **Year 2009:** Organized a national workshop on self regulation system for SHG institutions to disseminate the experience and learning from the pilot project on SNU. An independent review of APMAS support for the DLRCs was commissioned. The lessons learnt were disseminated to Government of Andhra Pradesh and other stakeholders in the sector. The Planning Commission, Government of India approved five crore rupees to APMAS for establishing APMAS office cum training centre in Hyderabad.
- **Year 2010 :** Commissioned an independent review of APMAS support to Indira Kranthi Patham (IKP) clusters by Shri. Deep Joshi. Based on the recommendations, strategy of APMAS was modified. APMAS decided to take up direct field implementation project for demonstration and learning. Signed MoU with Government of Andhra Pradesh for implementing four Mega Watersheds.
- **Year 2011:** Taken up supporting State Governments in Bihar and Delhi for empanelling NGOs with funding support from the World Bank. Kick started promotion of SHGs in one block each in Bihar and UP.



## Major Achievements



- ◆ Directly trained 1,20,000 persons, contributing to the availability of trained human resources for the SHG sector
- ◆ Rated 460 SHG federations in India
- ◆ Conducted [114] trainings and workshops on various issues relation to the SHG movement.
- ◆ Strong partnerships with State Governments in Andhra Pradesh, Bihar and Orissa. Supporting 30,000 SHGs and at least 1200 SHG federations, both in rural and urban area, to evolve into strong, sustainable and self reliant organizations of the poor
- ◆ Conducted six national level workshops and nine state level workshops based on the research studies undertaken and for influencing policies in favor of the institutions of the poor, SHGs and SHG federations
- ◆ Initiated a strong campaign for promoting savings among the SHGs and for self-regulatory systems that will ensure that the SHGs and SHG federations will emerge as self-reliant and sustainable organizations
- ◆ Expansion from Andhra Pradesh to 10 states in India
- ◆ Linkages with 5 other Countries
- ◆ Publishing Mahila Sadhikaratha, Telugu monthly magazine, regularly for the past nine years. 101 issues have been published so far, with three special editions.
- ◆ Conducted 50 research studies
- ◆ Published 60 thematic publications
- ◆ Developed many posters, CDs and DVDs as capacity building material
- ◆ Striving hard to promote strong Government - NGO Collaboration. A member of the State Level GO - NGO Coordination Committee
- ◆ Establishment of SHG Learning Centre for undertaking training programs
- ◆ Anchored two DLRCs & 10 CLRCs ( District and Cluster Level Resource Centers)
- ◆ Implementing 4 mega watersheds
- ◆ Commissioned three independent organizational assessments by eminent professionals in the sector
- ◆ Maintaining three web sites : 1. [www.apmas.org](http://www.apmas.org) 2. [www.shggateway](http://www.shggateway) 3. [www.enableindia.net](http://www.enableindia.net)

### APMAS Founding Members

1. Dr. P. Kotaiah (Founding and two terms chairman of APMAS Board of Directors)
2. Ms. Nandita Ray (Chair Person Out Reach & Present Vice Chair Person of APMAS Board)
3. Mr. C. S. Reddy ( Founding CEO , APMAS)
4. Mr. Vijay Mahajan , ( MD Basix & APMAS First Board of Directors Vice President)
5. Mr. K. Raju, IAS (Member, National Advisory Committee)
6. Mr. S.P. Tucker, IAS (Principle Secretary , Planning Dept. GoAP)

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