

## APMAS : Paving the way for the Sustainable Self-Help movement

APMAS is a national level resource organization that is committed to enhance quality and the sustainability of the Self-Help movement in India.

Registered in 2001 as a non-governmental public society, APMAS is recognized nationally and internationally as a credible and pioneering support organization in the field of SHG Promotion. APMAS aims to meet the managerial and technical support needs of various stakeholders involved in the promotion of SHGs and SHG federations.

APMAS is a professionally functioning and managed organization with devoted governing board and dedicated staff. The Board of APMAS consists of 21 representatives from government, NGOs, financial institutions, banks, academic institutions, SHG federations and eminent individuals. APMAS has very high quality human resources comparable to the best in the sector. APMAS strongly believes in collaborations and partnership in achieving the vision and mission.

Though APMAS committed for the cause of the Self-Help movement in India, the major focus in the initial years was in Andhra Pradesh, the hub of the Self-help microfinance revolution in India. APMAS placed its staff in the field to develop model federations in 10% of geographical area of the state. In coming years while continuing the work in AP, which provides ample opportunities to understand the evolution of SHG movement and experiment and innovate, APMAS would focus on national level issues and development of SHGs in under-served states and regions. APMAS would expand to the new states, where there is need and demand. Already it has strategic collaboration in Rajasthan, Gujarat, Maharashtra, Madhya Pradesh, Orissa, West Bengal, Bihar and Assam.

### Core Values

APMAS core values are:

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

The core values provide the organisation with the necessary framework to strive for excellence and deliver high quality services. They also act as guiding principles to achieve the shared vision of APMAS.

### The Focus Areas of Work

APMAS's core business is building capacities of the Self Help Promoting Agencies (SHPAs) through Quality Assessment (rating), Capacity Building, Research & Advocacy and Livelihoods Promotion Services to SHGs and SHG Federations through their promoters.

### Quality Assessment (QA)

APMAS is working towards the goal of sector-wide use of QA tools for improving and managing the quality of SHGs and SHG Federations. APMAS has participated in the development of a rating instrument by NABARD, the Critical Rating Index (CRI). This has been widely embraced by banks and government institutions. APMAS has also developed rating instruments for Federations, called GRADES, and graded about 420 federations on the request of their respective Promoters. In this process APMAS emerged as the first and perhaps the only agency in



the country to grade SHG federations using an international standard grading tool. APMAS has also developed a rating system, known as CoopRATE for the assessment of thrift and credit cooperatives; APMAS also developed a Rapid Assessment Tool (RAT), Social Intermediation Tool (SIT) and Self Assessment Tool (SAT) for SHG federations. QA team provides various CGAP prescribed trainings related to microfinance activities such as accounting, bookkeeping and financial analysis and delinquency management and interest rate setting.

### Capacity Building (CB)

Enhancing the quality and sustainability through capacity building of the SHGs is the key objective of APMAS. To impact the quality of SHGs and federations, the staff of Self Help Promoting Agencies (SHPAs) are trained, exposed to successful promotional processes and provided handholding support. The range of trainings given by the CB team includes:

- Training of trainers in participatory training methodology.
- Step by step approach in promoting sustainable SHGs.
- Promotion of SHG federations
- Training to the board of directors and office bearers of SHG federations/ MACS
- Visioning at SHG federations level
- Legal compliance—SHG federations registered as MACS

In addition to conducting high quality trainings, the CB team provides on-the-job support and participates in review and planning meetings and in problem-solving process. The team has large collaboration with the Society for the Elimination of Rural Poverty (SERP) and the Andhra Pradesh Urban Support Program (APUSP) for training, on-the-job support and problem-solving.

As a part of the CB process, APMAS has established the SHG Learning Centre to provide range of capacity building services to various stakeholders in the Self-Help movement. Situated in a 100-acre campus outside of Hyderabad, in Ranga Reddy District of Andhra Pradesh, The centre has state of art amenities for training and learning. The centre is quickly emerging as a centre of India. It is being supported by the Ford Foundation.

### Livelihoods

As SHGs get matured and start getting larger loans from banks on a regular basis, the need for converting those loans into additional incomes to the members/ families would arise. It is a real challenge. To meet this challenge APMAS initiated a Livelihood Promotion Unit in 2004. The major objective of the Unit is to integrate livelihood promotion with the agenda of SHG federations. The Unit is working on this integration with SHG federations in five clusters (a sub district unit) in AP. Under this activity, the Unit is working on mapping of different livelihood initiatives and studying their life cycle in finding out gaps to provide critical interventions as well as key inputs for incremental incomes. The value chain approach is also being used in this task. The second major activity of the Unit is to develop institutions to promote 'natural resources' based livelihoods especially agriculture and livestock, which form the basis of livelihoods to about three-fourths of people in rural India. Under this activity the Unit is anchoring two District Livelihoods Resource Centers (DLRCs) in Adilabad and Kadapa districts in collaboration with the District Water Management Agency (DWMA), the AP Academy of Rural Development (APARD), and the Department of Rural



Development (DRD). The two DLRCs have been developed as model DLRCs in the state. The two DLRCs have developed customized training modules, pool of resource persons and demonstration sites on different themes of livelihoods. Third major activity of the Unit is promotion of best practices in livelihoods. Under this activity, the Unit promoted AP Livelihood Learning Group (APLLG), with major organizations in the state, which are working on livelihood promotion. The group meets periodically, share their experiences and discuss at length on one separate theme in each meeting. The two DLRCs also promoted district level livelihood learning groups (DLLGs) in their respective districts, continuing promotion of best practices. Another strategy adopted by the Unit in promotion of best practices is documentation and dissemination which is being enlarged encompassing AKF's other partners of SCALE project.

### Research and Advocacy

In APMAS' organizational structure research and advocacy are intertwined, the research results shape the work of APMAS in the field and are disseminated to key stakeholders. Research also serves as a tool to identify issues for advocacy. During the last six years, APMAS published over 45 research reports, manuals, posters, tool kits, etc and six video films. APMAS organises its own policy dialogue periodically and actively participates in policy dialogue organised by other institutions at the national and state level. Information is disseminated to the SHG level through a newsletter Mahila Sadhikarata, published in Telugu, the local language of Andhra Pradesh. In addition APMAS has developed the SHG Gateway, ([www.shgateway.in](http://www.shgateway.in)) a website dedicated to create awareness and promoting dialogue amongst practitioners and policy makers in the field. This site serves as a forum for the stakeholders involved in promotion of Self-Help movement across India. It includes research publications, organizations' and consultants' profiles, the latest news and highlights, events, and job opportunities in the SHG movement.

To be in constant touch with the field realities, APMAS has promoted a consultative forum (CF) in 2004, with SHG members, who have long experiences in SHG federations. The forum, with representation from all 22 rural districts in the state meets quarterly. In these meetings APMAS gazes the primary stakeholders' perspective on different issues, which matters to them. The proceedings of these meetings would also be discussed in APMAS Board meetings.

### Accomplishments

- Within a short period of six years, APMAS got recognized as pioneer, credible and quality organization in the sector. Though the major focus until now was AP, it got recognition nationally and internationally. It provided CB, Research, Evaluation and rating services to national and international organizations like FAO, CGAP, USAID. It completed many national assignments including a couple of international assignments in Bangladesh and Thailand.
- Trained about 50,000 participants directly and about 4,50,000 indirectly through institutions and facilitators trained by APMAS.
- Supporting the Society for the Elimination of Rural Poverty (SERP) in developing ninety-five sub district level SHG federations in 11 districts, covering 2,800 village federations and 52,000 SHGs into sustainable institutions.
- Partnering with the Andhra Pradesh Urban Support Program (APUSP) to support the capacity building and formation of town level and settlement level federations. In total, one hundred federations have been formed in three urban areas of Andhra Pradesh
- Conducted more than 22 research studies on various issues related to SHGs and microfinance.

- Developed a pool of resource persons in the areas of capacity building, rating and livelihoods.
- Supported the process of institutionalizing a mechanism for Government-NGO collaborations.

#### APMAS tasks ahead

Though the SHG movement's especially in terms of rate of growth and bank linkages are impressive, there are many critical areas, which need to be addressed. These include skewed development of SHGs, federations and bank linkages, rural and urban inequalities, sustainability of SHGs and bank linkages, legal and regulation issues, developing linkages between microfinance and livelihoods, social equity and women empowerment. APMAS believes that only through collaborations, with different stakeholders, these vital issues could be addressed. APMAS welcomes support and collaboration from all the stakeholders, who is interested. APMAS welcomes support and collaboration from all the stakeholders, who is interested in promoting sustainable Self-Help movement in India and eager and willing to provide support to and collaborate with all such stakeholders. APMAS identified the following five thrust areas to move forward during next five years.

**1. Consolidation of gains and addressing the emerging issues in AP:** Though the SHG movement in AP reached saturation levels in terms of coverage, federations, bank linkage and repeat bank linkage, there remain challenges like ownership, operational flexibility and sustainability of federations. Further, the SHGs and federations need to be capacitated to address the issues like livelihoods, social development, women empowerment etc., Further, new issues like self regulation, smart card, total financial inclusion, etc., are emerging. The movement is also taking off in urban areas. In a sense AP has emerged as an experiment place for microfinance especially for SHG model. APMAS would thoroughly involve in addressing these issues.

**2. Emerge as a national organization and attend to national issues:** APMAS plans to attend to national issues and concerns, especially the uneven development of SHGs. In this direction it is planned to develop a national forum/ network to obtain conducive environment for orderly, even and effective development of SHGs across the country. Towards this end a national level network known as G5 network is formed, as a pilot by APMAS, Cmf, Chaitanya, ISMW and Reach India with the support of Ford Foundation. APMAS would extend its support in different states as per need and demand. Already APMAS has collaborations in Gujarat, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, West Bengal and North east.

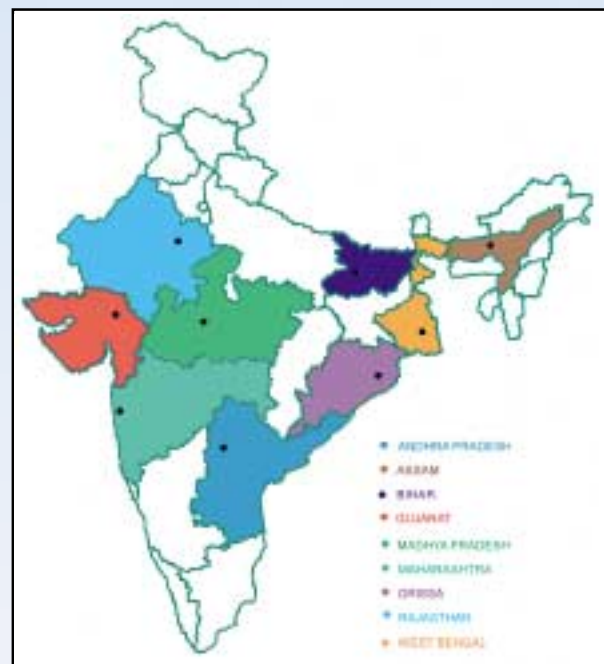
**3. Facilitation of SHG Federations as Sustainable Institutions:** APMAS has been working on and with federations for a long period and understood well their potential and limitations. Now APMAS is convinced that federations are the most effective, and perhaps only, institutions for attaining financial inclusion with affordable costs. Recently APMAS prepared a comprehensive report on federations, which got released at the Microfinance 2007 conference. According to that study federations have great potential to address the issues of sector development, promotion of livelihoods, social development, calamity preparedness, development of social capital, etc., Therefore, APMAS wants to advocate the cause of federations. The issues to be focussed are legal and regulatory framework, promotion of federations with clear withdrawal strategy, ownership and sustainability, agenda of federations etc.,

**4. Promotion of sustainable Livelihoods:** It is well known fact that microfinance is only one of the means in promoting sustainable livelihoods. Further, APMAS learnt that there are enough resources, technologies, projects and programs for promotion of livelihoods. What is lacking is coordination among these and concerted effort. Therefore, APMAS plans to work on

institutional development for promotion of livelihoods through proper coordination with the existing resources and institutions. APMAS intends to promote two types of interventions. First one is promotion of livelihoods through federations. These could be farm based, off-farm based and nonfarm based for enhancing the incomes of primarily the SHG members/ women. At the same time these interventions could also result in increase in incomes of their families to a limited extent. Second one is the promotion of livelihoods through coordination of other institutions. These would be 'natural resource based livelihoods, particularly agriculture and livestock. In this intervention incomes of members and their families would be augmented without any discrimination.

**5. Strategic collaborations and Strategic partnerships:** APMAS strongly believes that realization of sustainable Self-Help movement in India and achievement of larger goals of poverty eradication and women empowerment need number of small achievements of larger goals for poverty eradication and women empowerment need number of small and big collaborations. APMAS wishes to have strategic collaborations with the Government of India and NABARD. APMAS also seeks strategic partnerships with state governments, poverty eradication and women empowerment projects, donors, select NGOs, banks, resource institutions and development forums and networks.

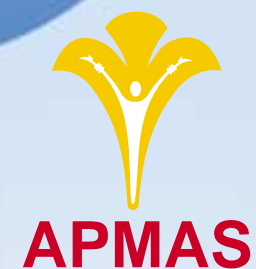
#### APMAS Areas of Operation:



#### A note of thanks to APMAS supporters...



For more information on our practice areas, research materials and studies conducted by APMAS Visit us at website [www.apmas.org](http://www.apmas.org)



#### VISION

*Sustainable women self-help movement in India*



#### MISSION

*Enable Self Help Promoting Agencies providing quality services to strong and vibrant SHGs and SHG federations. APMAS believes in self-reliance of Community Based Organisations engaged in micro finance and livelihood promotion; Strives for excellence in whatever it does, and promotes women empowerment. APMAS emerges as a national level support organization by influencing appropriate policy and effective supervision of federations.*

#### Head Office

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