



## Impact through Interventions, Ramapuram Mandal Samakya

At first glance, Ramapuram, a self help group federation in the state of Andhra Pradesh<sup>1</sup>, was progressing successfully; members saved monthly, meetings occurred regularly and loans were being distributed to members. However, in taking a closer look, many issues emerged- revealing that the federation wasn't running effectively or efficiently. When APMAS started its intervention, the staff chose to focus their attention on three main issues that were hindering the federation's impact on improving the lives of the poor. First, members and federation staff concentrated solely on financial issues and gave no importance to social issues; second, there was no reliable information about the federation available for decision making; and third, meetings were being held informally and sporadically. With these issues in mind, APMAS started to work intensively in Ramapuram in February 2004.

**Social Issues:** In discussions led by APMAS staff, one of the major issues raised by members was child marriages and the health and mental suffering associated with them. With APMAS' help, the members held a rally on Women's Day in order to raise awareness and stop child marriage in their federation- it was a huge success, attended by over 350 women. Immediately following this intervention, the members stopped two child marriages in their community. Based on the success of the rally, APMAS co-hosted a workshop in the district to raise awareness about gender inequality, which had an astounding turnout of 800 women. As a result of increased awareness, members also started to recognize that social issues are a contributing factor to poverty and have since started raising other issues of concern, such as banning illegal liquor. The members have now set up a sub-committee to assist the village organizations in raising awareness about social issues.

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<sup>1</sup> Self help groups (SHGs), are informal groups of 10-20 women who are joined together for a common purpose. These SHGs come together into federation of 5-35 SHGs to form Village Organization (VO). VOs are then further formed into federation of 20-40 to form Mandal Samakya (MS), or a 'federation of federations'. Each level of the federation provides different services and assistance to the members. Moreover, a network of 400 SHGs with more than 5,000 women together in one mandal samakya creates strength in numbers from which the women can tackle larger social issues within their communities.

## CASE STUDY - 9

"I was married to an old man as a young girl. As soon as I had my children, my husband died, leaving me alone to raise the children and provide for them. I am now forced to run a fruit and vegetable cart in order to earn a living. My life was ruined by my young marriage."

-Narayanama, member of Ramapuram Mandal Samakya

**Management Information System (MIS):** The lack of available information available for decision making and monitoring was leading to numerous problems- from poor fund utilization to increasing bank default rates. APMAS introduced an MIS that could be filled out by the village organizations' staff person each month and passed on to the mandal samakya for decision making. As a result of this MIS, the mandal samakya and staff are now able to perform in-depth reviews of the self help groups, ensure that funds are being used appropriately and track repayment rates.

**Meetings:** Prior to APMAS' intervention, self help group (SHG) meetings were being conducted informally; there was no set meeting date and no formal agenda. As a result, there was little loan repayment at the meetings, and no discussion about social issues. APMAS staff helped to set norms, such as regular meeting times, set savings amounts, and specific items to be covered in meetings. SHG meetings are now an effective and efficient forum for members to both look after financial transactions, as well as discuss social issues affecting them and their community.

Along with these three specific interventions performed by APMAS, the organization has also provided invaluable on the job support in Ramapuram. This on the job support includes supporting the staff during member meetings, promoting best practices, helping update the books of accounts, and organizing secondary stakeholder meetings. Each of these contributions is small on its own, but their overall impact is significant.

APMAS' intervention in Ramapuram has undoubtedly had a positive impact on the members, the mandal samakya and the federation as a whole. By addressing social issues and streamlining critical information, the federation is more effective in reducing poverty and empowering women.

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