

**SERP – APMAS Partnership
Agreement
For the Period 2005-2008**

APMAS

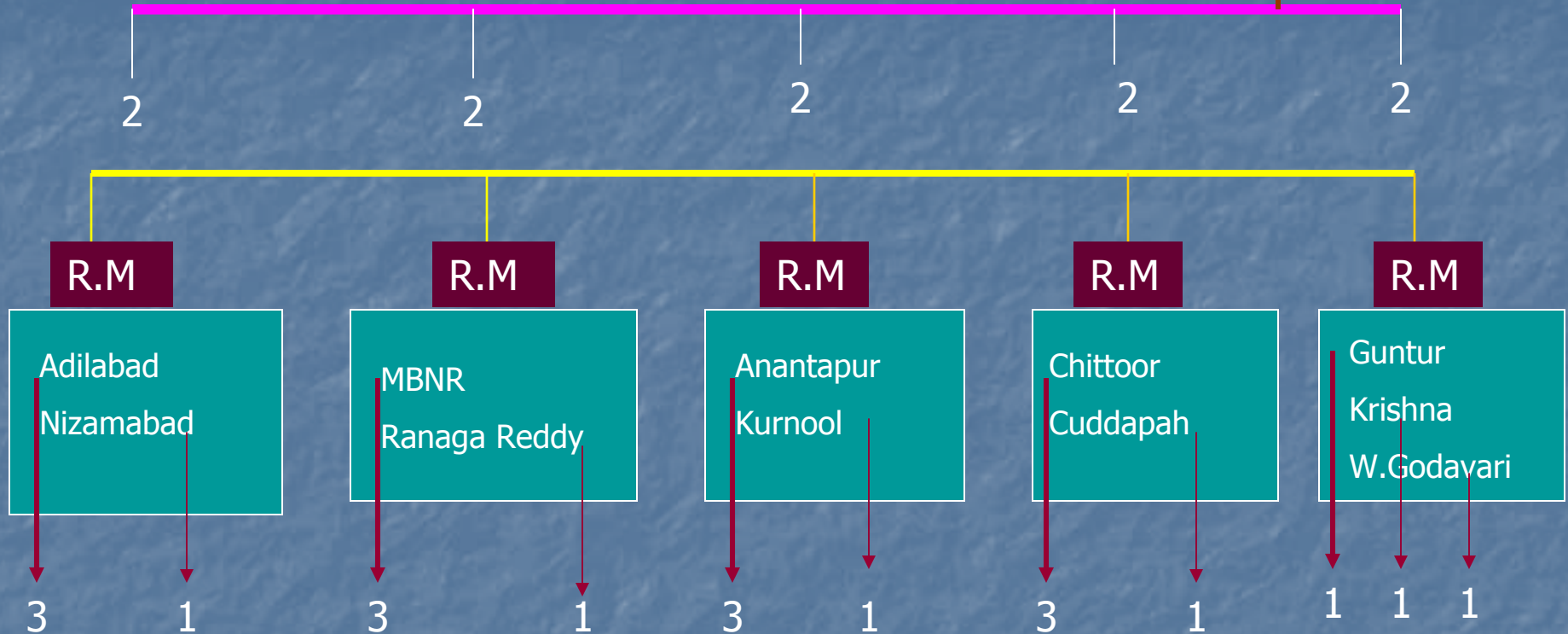
Operational Area

District	No. of Clusters	TTDC/DLRC
Adilabad	3	1
Nizamabad	1	1
Ranga Reddy	1	1
Mahaboobnagar	3	1
Kurnool	1	1
Anantapur	3	1
Cuddapah	1	1
Chittoor	3	1
Guntur	1	1
Krishna	1	1
West Godavari	1	1
11 DISTRICTS	19 CLUSTERS	11 TTDC/ DLRCs

H R Plan

**C.E.O & Program
Support staff**

H.O. Staff



Cluster Mentors: 19

TTDC/DLRC Coordinators: 2

Regional Managers: 5

H. O. Program Team: 10

**Support from Resource Persons would be utilized
(15 days per month per cluster)**

Thrust Areas

- Support Area Coordinators in Achieving the intended Results – **Cluster Level**
- Developing TTDC/DLRC in to a SMELC like Resource Centers and provide need based support to DPMU– **District Level**
- Support SERP in Capacity Building and Nurturing of the Area Coordinators, developing required IB/CB/MF products – **State Level**

Activities

- **Participatory Situational Analysis (diagnostics/CBNA/Social Issues/Livelihoods) at the mandal level**
- **Action planning, short, medium & long term, based on the ground realities**
- **Detailed activity plan for one year with clear roles & responsibilities (Action plan developed based on the local situation)**
- **Capacity Building as per the need – Support staff, EC of VO/MS and para-professionals**
- **Continuous training inputs at the SHG level, old & new groups.**
- **Support MS in dealing with the social issues (demonstration to MS and its support staff)**
- **Focus on the issues/problem solving - Demonstration**
- **Member education programs at the village level**
- **Mentoring & Capacity Building of staff (CCs, MBKs, MTCs, Area Coordinators, etc.).**
- **Institutionalizing the monthly review & planning process at mandal level.**

Activities

- **Building the capacities of the project staff on the visioning to be adopted at mandal level.**
- **Promotion of convergence with line departments, resource agencies to meet the needs and aspirations of SHG/VO/MS**
- **Establish self assessment methodologies at SHG, VO and MS level.**
- **APMAS would support the MS and VO in developing its Livelihood agenda (as part of its perspective/action plan)**
- **APMAS would support MS and VO in the areas of market linkages, value addition, productivity enhancement and risk mitigation**
- **Support MS in product development based up on the need and demand.**
- **Vision documents developed by MS for sustainability**

Activities

District Level

- Developing TTDC into a SMELC like institution to build the social capital and to ensure that the MVTCs function effectively servicing the CB needs.
- TTDC and DLRC activities are synchronized to ensure appropriate support for livelihood promotion in the district.
- Provide need-based support to DPMU in implementing the IB & MF strategies of the project.
- Support the effective use of TTDCs and MVTCs for ongoing CB activities in the district.

Activities

State Level

- Support SERP in building the capacities of the Areas Coordinators from all the districts
- Participate in various planning, review and thematic workshops & meetings.
- Provide strategic support to SERP in developing savings, lending and insurance products.
- All the guidelines related to IB & MF and on various aspects of developing the training modules will be supported.

Deliverables at Cluster Level

SHG level:

- 2/3rd of the SHGs are rated as "A" grade
- 90% of the groups avail external loans
- 70% of SHGs use MCP and CRI prior to avail external loans
- Repayment of bank loans >90%
- Average loan size >Rs. 10,000/-
- At least 2/3rd of SHGs actively engaged in VO activities.
- 90% of PoP & Poor are covered in SHGs
- Internal Repayment rate $\geq 75\%$
- 90% of the SHGs rated every year using CRI

Deliverables at Cluster Level

VO Level:

- Repayment rate (internal and external) $\geq 90\%$
- At least 2/3rd VOs rated as “well performing”,
- X% of VOs are bank linked
- VO EC is able to manage all the activities including legal Compliance if registered
- 75% of VOs able to meet their costs.
- 80% of the VOs conduct regular EC, Sub-committee and GB meetings with 75% at least attendance
- 50% of VOs actively engaged in dealing with social issues and 75% of VOs have social issues in their agenda

Deliverables at Cluster Level

MS level:

- MVTC providing services as per the CB needs
- Existence of Annual training calendars and budget
- At least 50% of MSs meet their costs (OSS)
- Repayment rate (internal and external) $\geq 90\%$
- 80% of the VOs conduct regular EC, Sub-committee and GB meetings with 75% at least attendance
- 80% VOs institutionalized required systems related to managerial and Financial
- Review the performance and monthly action plans of staff
- Existence of MOU with Velugu and other organizations, Annual & quarterly action plan & budget
- 90% of MSs have regular up to date & accurate maintenance of books of accounts
- 50% of MSs actively engaged in dealing with social issues and 90% of VOs have social issues in their agenda
- The EC members of MS are able to manage their affairs. Each of the MS have their BDPs for at least 5 Years
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Deliverables at Cluster Level

- MS staff have required capacities to play their role effectively in IB & MF.
- MS staff have required capacities to play their role effectively in supporting the MS/VO/SHG in dealing with Social and issues related to rights and entitlements
- All the para professionals are trained to provide the mentoring services to CBOs.
- EC of VO and MS have the capacity to manage their affairs effectively.
- Monthly review and planning meetings are used as forums for problem solving.
- Increase in the quality of the SHGs each year
- Increasing percentage of VOs /MS receive loans from banks and other financial institutions.
- At least 50% of the federations supported would be successfully managing the livelihood activities
- At least 50% of the federations would have had established linkages with marketing and technical resource organizations
- The selected social capital across the clusters have skills and competencies in livelihoods promotion and would have gone through at least two cycles of Livelihoods promotion

Deliverables at District Level

- TTDC and DLRC activities are synchronized to ensure appropriate support for livelihood promotion in the district.
- MVTCs are equipped and fully operational and support assured for MVTCs and CLRCs with the facilitation support from TTDC.
- The Resource Teams at TTDC are equipped to build the capacities of the social capital, provide services as per the needs of MS for a fee, able to access grants and other fees to meet its operational costs, appropriate livelihood services are provided.
- DPMU staff effectively support their project staff in implementing the IB & MF strategies of the project.

Deliverables at State Level

- Area coordinators equipped with required capacities to support the Cluster level staff
- SERP offers various products and services to the DPMUs to address the needs of the project staff and SHG members.
- Various training modules and technical series developed and used by the project staff
- Policies and guidelines issued by SERP and other stakeholders are supportive to the sustainability of SHG movement and responsive to the needs of the members.

SERP- District Level Implementation Plan

PD- DRDA

APD-DRDA

District Level



Cluster Level (5-7 Mandals)

Area Coordinator

M F Coordinator (MF & Auditing)

Livelihood Coordinator (CIF)

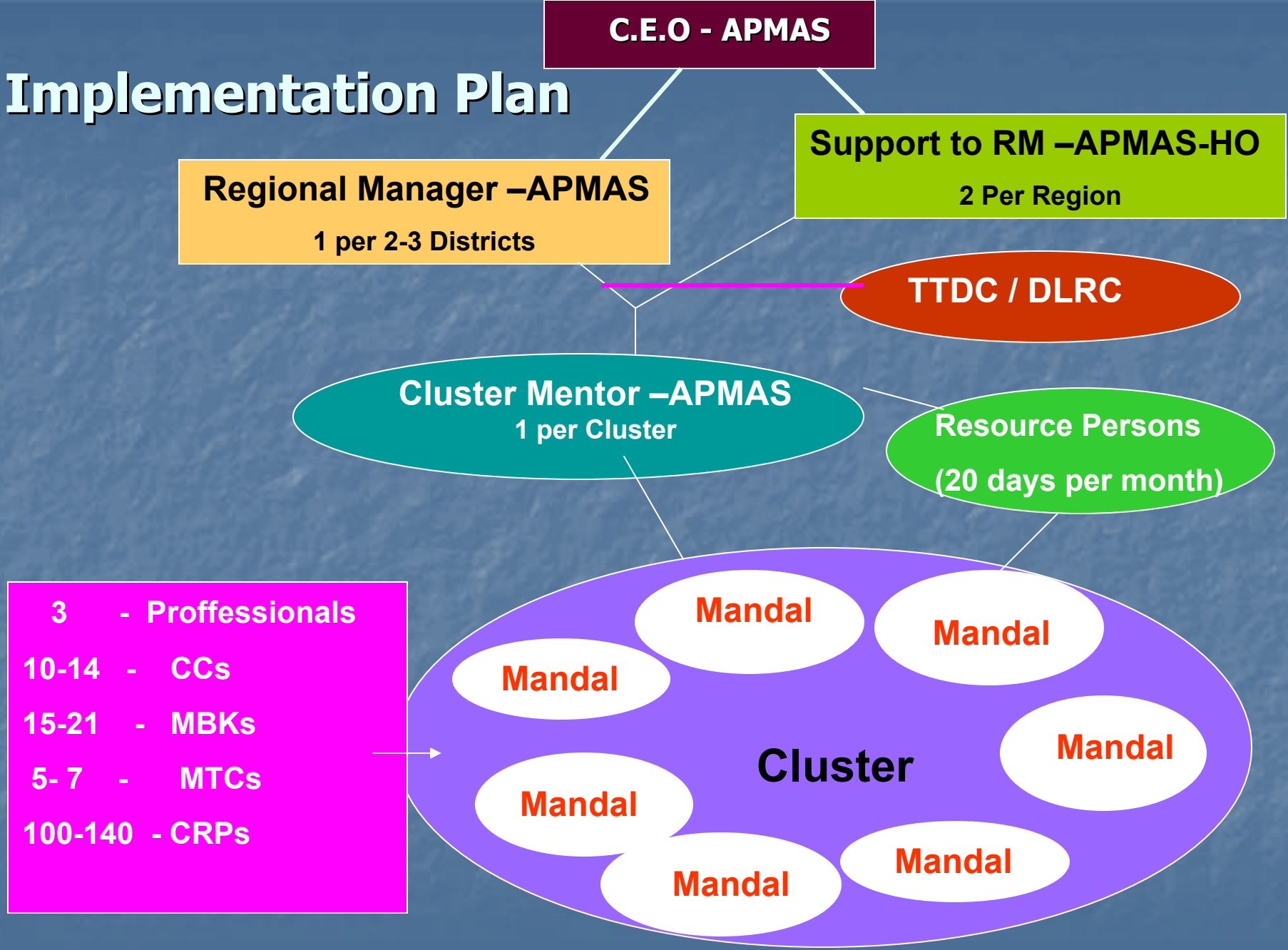
Mandal Level

MCC

CCs, MTC, MBKs

CRPs

Implementation Plan



C.E.O - APMAS

Regional Manager - APMAS

1 per 2-3 Districts

Support to RM - APMAS-HO

2 Per Region

TTDC / DLRC

Cluster Mentor - APMAS

1 per Cluster

Resource Persons

(20 days per month)

3 - Professionals

10-14 - CCs

15-21 - MBKs

5-7 - MTCs

100-140 - CRPs

Mandal

Mandal

Mandal

Mandal

Cluster

Mandal

Mandal

Mandal

Planning & Review Mechanism

- Participatory Diagnostic study basis for planning
- District and Cluster Specific Plans Developed jointly by APMAS & DPMU with active involvement of MS
- Monthly Progress Jointly Reviewed by PD-IKP and APMAS.
- Quarterly Progress Jointly Reviewed by PD-IKP and APMAS with Rep. of SERP
- Half-yearly Review by CEO-SERP and APMAS, PDs-IKP and RMs-APMAS participate
- Half-yearly and Annual Progress Reports submitted by APMAS
- Annual Review conducted at SERP – CEOs of SERP, APMAS, PDs of IKP and other Reps of APMAS, SERP and IKP participate.
- Develop Plan for the sub-sequent year
- Final Evaluation done in 2008

Partnerships and alliances

- APMAS in the clusters where it operates takes up an inclusive approach, the services of NGOs and CBOs are made available to the federations of SHGs for meeting the institutional and sub-Sectoral requirements
- The partnership between APMAS-SERP-MS and DPMU would be clearly articulated with details of deliverables and roles and responsibilities shared between the four parties clearly

Non-Negotiable

- Create common understanding on the deliverables and role clarity of various stake holders among district administration, support staff, elected representatives, etc. prior to the start of implementation
- APMAS will have the liberty of picking of staff from pool of available persons and will have complete functional autonomy in facilitating the all support staff on developing sustainable institutions.
- Necessary instructions to be given by the District Collector to all line departments to work in tandem with CBOs (SHG/VO/MS)
- Compulsory participation of PD, DRDA in monthly cluster review meetings.
- Quarterly review by PD DRDA and APMAS on the project progress
- If there are administration or political problems or interference, PD or Collector to solve it.
- Sudden decisions at field level (special drives, release of CIFs) should always be as per annual action plan and in consultation with APMAS
- IKP to release grants to MSs for their capitalization
- APMAS to be part of all decision making and policy recommendation committees
- Ensure that the staff allocated to these mandals is exclusively available for this.
- Staff of IKP/DRDA fully involve themselves in the recovery of CIF and other loans.
- Logistic and other support provided for the implementation of various activities.

Non-Negotiable

Assumptions

- Timely flow of funds available
- No frequent changes in the policies and systems of the project:
- Consistent commitment and cooperation district and state administration/SERP towards project objectives
- Minimum staff turn over at field level
- Bankers increased allocations to federations (VO/MSs) from year to year
- District to make available the required budget for HR development of all field functionaries.

Risks:

- Political interference
- Competition among SHPI, S/MFIs
- Non-cooperation of district administration or line departments
- Repayment of CIF would be a problem because of political interference or the way it was sanctioned

Budget

The project would be implemented in Partnership among SERP, DPMU and APMAS.

- 100% of the Field Staff time would be given to the project
- Resource Persons time (15 days per cluster per month) would be utilized
- 50% of the H.O. Program Staff (Part of Staff) time would be given to the project
- 50% of the APMAS administrative cost would be charged to the project

Budget Summary

S.No	Particulars	No. of Units	Total cost per year	Budget for the Project Year wise				
				Year 1	Year 2	Year 3	Year 4	Total
I	Salaries/ Honorarium							
1	Field Level Staff	31	4,776,000	4,776,000	5,253,600	5,778,960	6,356,856	22,165,416
2	HO Staff (charging only 50%)	10	2,436,000	1,218,000	1,339,800	1,473,780	1,621,158	5,652,738
3	Resource Persons	38	3,420,000	3,420,000	3,762,000	4,138,200	4,552,020	15,872,220
II	Travel, Food & Accom	79		-	-	-	-	-
1	Field Level Staff		2,562,000	2,562,000	2,818,200	3,100,020	3,410,022	11,890,242
2	HO Staff		708,000	708,000	778,800	856,680	942,348	3,285,828
III	Admin. Cost (charging only 50%)		2,069,196	1,034,598	1,138,058	1,251,864	1,377,050	4,801,569
IV	Communication (Field)		204,000	204,000	224,400	246,840	271,524	946,764
V	Equipment and Vehicles			-	-	-	-	-
1	Computers	19	950,000	950,000	-	-	-	950,000
2	Two wheelers	19	950,000	950,000	-	-	-	950,000
VI	Staff Development (charging only 50%)		720,000	360,000	396,000	435,600	479,160	1,670,760
			18,795,196	16,182,598	15,710,858	17,281,944	19,010,138	68,185,537

Note: 10% of increase shown from Year 2

Budget Summary

S.No	Particulars	No. of Units	Total cost per year	Budget for the Project Year wise				
				Year 1	Year 2	Year 3	Year 4	Total
I	Salaries/ Honorarium							
1	Field Level Staff	31	4,776,000	4,776,000	5,253,600	5,778,960	6,356,856	22,165,416
2	HO Staff (charging only 50%)	10	2,544,000	1,272,000	1,399,200	1,539,120	1,693,032	5,903,352
3	Resource Persons	38	3,420,000	3,420,000	3,762,000	4,138,200	4,552,020	15,872,220
II	Travel, Food & Accom.	79		-	-	-	-	-
1	Field Level Staff		2,442,000	2,442,000	2,564,100	2,719,238	2,884,825	10,610,163
2	HO Staff		708,000	708,000	743,400	780,570	819,599	3,051,569
III	Admin. Cost (charging only 50%)		2,069,196	1,034,598	1,086,328	1,140,644	1,197,677	4,459,247
IV	Communication (Field)		204,000	204,000	214,200	224,910	236,156	879,266
V	Equipment and Vehicles			-	-	-	-	-
1	Computers	19	950,000	950,000	-	-	-	950,000
2	Two wheelers	19	950,000	950,000	-	-	-	950,000
VI	Staff Development (charging only 50%)		720,000	360,000	378,000	396,900	416,745	1,551,645
			18,783,196	16,116,598	15,400,828	16,718,542	18,156,909	66,392,876

First Year – Cluster Level Action Plan

- **Selection of Cluster**
- **Design of participatory diagnosing**
- **Situational analysis**
- **Sharing of info/Orientation on findings to MS and its staff**
- **Identify broad areas where the movement is good and where not (issues)**
- **Development broad action points to address the issues (Action planning, short, medium & long term, based on the ground realities)**
- **Develop a first year action plan with output/outcome indicators**
- **Focus on Social Capital**
- **Streamlining of MS meetings with the staff**
- **CB for the EC and CB for Sub-committees**
- **Basic MIS establishment**
- **MCP & Annual plan related to the IB,MF & livelihoods**
- **Each VO planning for MCP with related to activities handling**
- **Sub sector areas identification across Mandal level**
- **Sensitize Bankers on credit linkage by conducting seminars**
- **Exposure visits –Cluster wise**
- **Support MS/VO and staff on identification and tackling of social issues**
- **Exposure visits to APMAS staff to ATP-Gandlapenta**
- **SHGs will be divided based on the Grades**
- **Focus on the issues/problem solving - Demonstration**
- **Member education programs at the village level**

First Year - District Level Action Plan

- **Constitute an internal committee to develop a concept note on Resource Center (after visiting SMELC, and other Resource Centers)**
- **Understand the role of TTDCs in each district along with other stakeholders**
- **Conduct Demand Analysis for the TTDCs**
- **Identify Resource Persons from ZS/MS/Support Staff**
- **Build their capacities on various aspects**
- **Facilitate development of Training calendars**
- **Provide support to Master Trainers in conducting CB initiatives**
- **Develop theme wise teams (assessment, problem solving, Livelihoods, Gender & Social Issues, Advocacy)**
- **Establishment of required systems, data base etc.**
- **Support DPMUs in building the capacities of higher level staff/trainings**
- **Facilitate convergence at district level and TTDC level (DLRC)**
- **Facilitate the link between the MVTC and TTDC**
- **TTDC would become as resource center for all poverty reduction programs**
- **Theme wise teams initiate actions in the district (ex: identifying problems/best practices, livelihood opportunities)**

First Year – State level action plan

- Support SERP in building the capacities of the Areas Coordinators from all the districts
- Participate in various planning, review and thematic workshops & meetings.
- Provide strategic support to SERP in developing savings, lending and insurance products.
- All the guidelines related to IB & MF and on various aspects of developing the training modules will be supported.
- Share the best practices identified across the districts and support for cross learning
- Conduct joint workshops with SERP on emerging issues/themes

Roles and Responsibilities

Cluster Mentor

- **Role: Facilitating the implementation of the IKP programme, impacting the Institution building, micro finance and Livelihood promotion processes in the cluster. Directly responsible for the accomplishment of the expected results**

Major Responsibilities:

- **Programme planning and review at the cluster level**
- **Guide the Area team to provide need based services**
- **Mentoring services to the Mandal federations of SHGs**
- **Field visits and provide feedback and pointers for the area team members**
- **Quality assurance of community level capacity building**
- **Process management in MVTC and facilitate linkages with TTDC and other training and resource organizations within and outside the cluster**
- **Facilitate linkages with credit, technical, information and marketing agencies**
- **Livelihood analysis and planning**
- **Vision building and business plan development for the Mandal federations**
- **Data base management, documentation and availability of MIS**

Roles and Responsibilities

Regional Manager

- **Role:** Managing the programme in 2-3 districts and provides need based support to the 3-4 cluster mentors facilitate the programme in their respective clusters. RM is directly responsible for the processes and quality services at the TTDC/DLRC districts.

Major Responsibilities:

- Networking at the district level with concerned Government and non-government agencies and resource organization
- Developing a resource pool at the TTDC level
- Process management for the capacity building services at the TTDC/CLRC level
- Facilitate linkages: TTDC/DLRC with technical, information & marketing agencies
- Support the Cluster mentors to provide in planning and review to provide need based services and utilize human resource optimally
- Coaching and mentoring the area coordinators/teams
- Facilitate cross learning between cluster and districts
- Organizing and conducting advocacy workshops at district and regional level
- Field visits and provide feedback and pointers for up-scaling the programme to the cluster teams and advocacy- concerns shared at the district level
- Developing partnerships and involvement of NGOs and resource organizations

Roles and Responsibilities

Role: HO- Staff Coordinate with Regional Managers and provide back stop support to the regional manager and to the cluster mentors in that particular region

Major Responsibilities:

- Rolling down the concept of DLRCs and TTDCs in to districts and concepts operationalise
- Support RMs/Cluster teams in developing annual plans and monitoring the programme implementation at DLRC/TTDC and cluster levels.
- Facilitate support of state level organizations and member organizations of CB and Livelihood consortium
- Support RM in organizing reviews, district level workshops and advocacy events
- Support the area teams in designing pilots and action research for demonstration and lesson learning
- Field visits and provide feedback to the cluster teams and RMs as pointers for enhanced programme performance in the clusters/districts
- Support planning and conducting programme reviews at district level
- Support cluster teams in Vision building and developing business development products and services for the federations of SHGs
- CBNA of the cluster teams and ensure capacity building for them
- Information flow between HO and RO on a regular basis

Thank You