



Jubilee Hall Declaration On SHGs

A Two Day State Level Workshop on SHGs Managing Scale

28th-29th September 2004
Jubilee Hall, Hyderabad





Event Report -4
**Jubilee Hall Declaration
 On SHGs**

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Preface

Self Help Groups (SHGs) gained prominence as informal institutions of women for poverty eradication and as an efficient delivery mechanism of the state aid, in Andhra Pradesh. In addition to DW CRA groups, NGOs, large scale poverty eradication programmes like Velugu, APUSP and APRLP have been promoting SHGs and their federations in large numbers. The number of SHGs linked to banks for credit is increasing each year exponentially and the 'SHG-Bank linkage' demonstrated the potential to become a profitable business for banks.

There are approximately 500,000 SHGs in AP and almost 75% of them are linked to banks either for the first time or with repeat loans. Credit flow to SHGs under linkage to the banks is cumulatively Rs. 2,000 crores. More than 100,000 SHG strengthening agents exist in the form of Animators, Community Activists, Community Facilitators, Community Organizers and others have been identified and trained to mentor these SHGs. There are a large number of professionals supporting the SHG movement in the areas of institution building, microfinance and livelihoods.

While AP is considered as a success in SHG promotion and in facilitating large amount of financial flow to SHGs, there have been certain issues raising concern over the quality of SHGs. The research studies and the assessments also reveal that nearly 50% of the SHGs in the state are of good quality. Large numbers of SHGs are not functioning effectively. Also, regular meetings, bookkeeping, need-based lending, timely recovery of loans and use of loan funds for livelihood activities are some of the issues of serious concern. There is a need to take a critical look at the current status of the SHG movement to identify issues and problems and to develop a futuristic strategy for a pragmatic approach to the SHG movement. Keeping all the above in mind, a State Level Workshop called "Managing Scale" was jointly organized by APMAS, SERP, NABARD, Andhra Bank, CARE, Rural Development department and Women Empowerment and Self Employment (WE&SE) of GoAP, during September 28th -29th, 2004 at Jubilee Hall, Hyderabad. Following were the expected outcomes of the workshop:

1. Common understanding on the present scenario of SHG movement in AP.
2. To develop recommendations and strategies to strengthen the SHG movement in AP.





3. Strategies for SHGs to play a pivotal role in promotion of sustainable livelihoods.

More than 200 participants from Government, NGOs, Banks, SHG representatives and others attended the workshop. The workshop followed a participatory methodology to maximize participation and to ensure that the workshop objectives are achieved. On the first day, the Minister for Rural Development, GOAP, inaugurated the workshop. All the stakeholders presented their views and later all the stakeholders were divided into small groups (representatives of SHGs, NGOs, Government and Banks) to come up with stakeholder specific recommendations. On the second day the gist of recommendations were presented to Honorable Chief Minister of GoAP. The stakeholders suggested action plan for the previous day recommendations. The synthesis of the workshop, including recommendations are brought out as "Jubilee Hall Declaration". APMAS would like to thank all those contributed to the success of the workshop. Hope all the stakeholders find this document useful.

Regards,

**C S Reddy
APMAS CEO**





SHG movement in Andhra Pradesh (AP) reached unprecedented levels influencing even the social aspects like health, education and awareness on government programs. There are 5 lakh SHGs in Andhra Pradesh out of 15 lakh in India. The SHG model is the combination of financial intermediation and women empowerment. Out of 11 lakh credit linked SHGs in India, about 3.5 lakh SHGs are credit linked in AP. A good number of the best practices have also been reported within the state itself. These best practices could be replicated for a better management at such scale.

In the inaugural session, the Honorable Minister for Rural Development stressed the need for consolidating the SHG movement and furthering the growth of the SHG movement for poverty reduction. The minister felt that SHGs should not be used for political purposes. The Minister reiterated Government’s commitment to enhance the support for SHGs, including the bank loans at 3% per annum interest rate. He asked all the major stakeholders, Government, NGOs and Banks, to work together to maximize the benefits for the poor.

On the concluding day, the Honorable Chief Minister appreciated the efforts made to discuss major issues concerning the SHG movement and for developing appropriate recommendations. The Chief Minister shared his admiration for the women for setting examples and for contributing towards the eradication of poverty. The need for significantly enhancing the credit to the SHGs was emphasized. The Chief Minister assured all the possible support from the Government to the bankers to double or triple the SHG-bank linkage amount. The Chief Minister hoped that the recommendations of the workshop will be implemented by all the concerned and with all the commitment and sincerity. The Chairman & Managing Director of Andhra Bank, the Chief General Manager of RBI, the Chief General Manager of NABARD, Senior Government Officials and the Chairman of APMAS participated in the session along with the Chief Minister.

Overview of Findings:

Though there is positive impact and growth, it is also associated with problems on different fronts such as huge idle funds, practice of equal lending and majority of the loans which is almost to the tune of 62% are utilized for consumption and unidentified purposes (is it utilization of loan amount or loan purpose)





Strengths of SHGs

- Regular savings.
- No cash in hand.
- Almost 75% of the SHGs linked with banks.
- Practice of internal lending.
- Books of accounts are available in all the SHGs.

Limitations

- Systems for savings and credit operations.
- Equal distribution of external funds among the group members.
- Book keeping requires considerable improvement.
- Timeliness & adequacy of loan is still an issue
- Inadequate escort services to the SHGs for income generation programs.
- Less number of SHGs engaged in production activities.

Study on rural indebtedness in six villages of Karimnagar district by CARE-CASHE found that money lenders are capturing the major chunk of portfolio both in terms of number and volume i.e. 70% of the respondents got loans ranging Rs. 20000 and above from money lenders. Rural families expressed that loans from informal sources is more comfortable. The study also found that families with Rs.1,00,000 to Rs. 2,00,000/ loans from average of source with an average landholding of 2.5 acres are the most vulnerable among landed.

Presence of inadequate escort services for the SHG members to take up livelihood activities. Existing livelihoods of the members' faced challenges. Diverse agenda of promoters forced on SHGs and its federations without knowing their interest and ability to deal with them. The mixing of social and financial agenda, on the same institution, hampers the financial efficiency of the institutions.

The staff is inadequate in bank branches. Target oriented approach has been adopted for bank linkage in the state. Stakeholders are having high expectations on bankers in addition to area specific problems of banks.

NGOs are playing vital role in SHG promotion. NGOs are constrained with conditional grants and there is limited funding available for NGO to promote and sustain SHGs. Uncertainty exists at ground level due to lack of role clarity



among various stakeholders. Role confusion is hindering the coordinated effort among various stakeholders.

New business models for enhancing rural livelihoods are being created with information and communication technology. One good example for such interventions is ITC's E-Choupal. Six thousand five hundred E-Choupal centers functioning in 23,000 villages across six states with Rs. 450 crores turn over last year. E-Choupal intervention bundled with information, knowledge, inputs purchase and output marketing by interlocking networks of partnerships between ITC, meteorology department, and universities and corporate to bring in best services to the farmers. E-Choupal initiative provides various services to the village communities at affordable costs without subsidies or grants and has positive impact on the livelihoods of the poor farmers.

A. Recommendations

All the participants who attended the workshop are divided into small groups to come up with realistic recommendations. Following is the summary of the recommendations by representatives from SHGs, NGOs, Bankers and Government.

1. Recommendations For SHGs:

Representatives from SHGs and SHG federations promoted by different promoters across the state participated in the workshop. A two day exclusive workshop for SHG representatives was conducted prior to this workshop. A small group consisting of Government, NGO, Bank and SHG representatives gave recommendations for SHGs to sustain the Movement and manage the scale. All the SHG representatives are formed into two small groups and developed to devise recommendations.

It is worthwhile to invest and encourage women development as a discipline. The financial management demonstrated by women is far superior to men. The Self Help Group (SHG) women earned self-respect and set an example for the world. The bankers need to identify specific livelihood avenues by investing heavily in the research.

*Sri D. Srinivas,
Hon'ble Minister for rural
Development, GoAP*





• SHG Management

- Regular book keeping during the meetings by a member or bookkeeper. SHG to pay interest on savings & to be entered in passbook.
- Identify potential defaulters & ensure on-time repayment.
- Mandal Samakhya / MACS, Clusters / Village Organization institutions should invite branch manager to participate in their monthly meetings.
- Federations to take responsibility for member education.
- Multiple memberships - women to be a member of a single SHG only. Women from same family to have membership in different SHGs.
- Democratic approach for leader's election/selection. Leadership rotation as per the need. SHG Leader may be rotated every 2 years so that a leader will be continued for at least 2 years to really contribute to SHG.
- One facilitator (VBK/CA¹ etc.) for every twenty SHGs. VO needs to pay remuneration of the VBK/CA.
- Pool funds from all sources – savings, loans, RLF. Uniform & reduced interest rate on loans from SHGs to members.
- Establish & implement the norms rigorously, at all times.
- One SHG member to have only one loan at any given time.
- Self-assessment of SHGs, VOs, MACS, MS periodically. SHGs need to be assessed using Critical Rating Index (CRI) for every six months and training to be organized on identified gaps.
- SHGs should not give Loans to the outsiders. Loans should not be given without proper Micro Credit Plan (MCP) of members. First preference to be

SHGs have to come up with their own plans for income generation activities. It is time for SHGs to wake up and to start thinking big beyond credit and savings. SHGs need to address social issues such as illiteracy, early marriages and atrocities on Women

Dr. Rukmini Rao
Executive director, Center for World Solidarity (CWS)

¹ VO Book Keeper/Community Activist





given to single women, widows and physically handicapped members while lending.

- Need based training to be given first to C, B and A grade SHGs, in that order of priority. SHGs to be trained on self-assessment. Training expenditure to be born by the SHGs.
- Only one promoter, either Government or NGO or Bank, in one village.

2. Recommendations For NGOs:

The small group formed by Government, NGOs, Banks and SHGs representatives made the recommendations for the NGOs to consolidate and sustain the SHG movement:

- NGOs need to develop a long-term plan (5years) to create model SHGs and support the formation and strengthening of SHGs, VO, and Mandal samakyas. Model Village Organizations (VOs) to be developed in each mandal to reduce the expenditure on exposure visits.
- Participation at all stages – formation, linkage, repayment, federation promotion and livelihood opportunities.
- NGOs need to support SHGs on a sustainable basis and provide/channalize resources obtained from government.
- NGOs should play the role of navigator and they should not run the SHGs and create any impression that the SHGs are run by them. NGOs should not have any role in management of money when the SHGs form into MACS.
- Building on their strengths, engage in social mobilization and women empowerment.
- Facilitate employment opportunities and marketing facilities for the SHGs.
- NGOs to facilitate SHGs address social issues to have a lasting impact.
- All stakeholders need to plan and work together to support SHGs. NGOs should be given partnership in the tribal areas to support SHGs.





- Necessary technical support and marketing information to be made available to the SHGs.
- Strengthen SHG leadership through training & mentoring.
- NGOs to play a key role in reaching the un-reached.

3. For Bankers

The small group formed by bankers, Government, NGOs and SHG representatives from across the state made the following recommendations for the bankers:

- Increase loan size to SHGs (1:10), bulk loans to Federation based on rating by an independent agency.
- Bankers shouldn't insist on attendance of all the members for opening the account and for issuing a loan. The lending and other transactions can be done based on a group resolution.
- Bankers need to consider the recommendation of CCs or VO. CC recommendation can be considered if there is no VO. Any A/C holder having one year operations in the bank or senior SHGs can introduce SHGs for opening the bank A/C. Banks should allow, opening an account by two leaders, with a minimum deposit of Rs. 100, to make the process hassle free.
- Banks to fix weekly SHG days for SHGs' transactions.
- Only 3% interest on loans from all banks to SHGs & MACS.
- No need for maintaining the savings in the bank account up to six months. As it is expensive and time consuming to go to banks for depositing every

SHG bank linkage – a unique system of micro finance which is not famous in other countries. The model has grown rapidly where we have 15 lakh SHGs across the country and about 1/3 rd of them are in AP itself. Similarly about 11 lakh SHGs have been credit linked across India, and about 3.5 lakh SHGs in AP have been credit linked. Though there is positive impact with the growth, growth also associated with problems on different fronts. The system is a combination of financial intermediation and women empowerment. The Best practices available within the state itself could be replicated for a better management of this scale.

*Dr. P Kotaiah,
Chairperson, APMAS*



month, it is suggested that the bank should allow depositing savings once in two months.

- Training for bankers on lending to SHGs/VOs/MACS/MS, on SHGs assessment and best practices to be given.
- State Level Bankers' Committee (SLBC) needs to take care of the strict enforcement of guidelines. Bank branches violating the RBI guidelines need to be penalized.
- Banks should not insist on a minimum balance in savings account and signature of CC, MDO or any other person to withdraw savings from banks. Banks should encourage internal lending instead of insisting on deposit of savings.
- First linkage amount should be at least Rs.30, 000/- per SHG instead of Rs. 10,000 or Rs. 15,000.
- Loans should not be withheld for the SHGs because of family members' old debt but SHG track record needs to be assessed. Banks need to issue sanction letter showing details of interest repayment, loan amount sanction, insurance and other charges to be collected etc.
- Guidelines of SHG bank linkage need to be displayed in Telugu in bank branches for transparency.
- Separate loan pass book need to be issued
- Interface between SHPI, SHGs and Banks at district level

SHG movement in AP reached unprecedented levels, which influence even the social aspects like health, education and awareness on government programs. In earlier stages adequate time and effort was allocated for nurturing the SHGs. However, later focus diverted on the quantity and less time invested due to the magnitude. This workshop is at the right time to identify solutions for problems before up-scaling further. SERP is also one of the support organizations among all the other stakeholders and partnerships are necessary for managing scale. Targeted interventions, which cater to the needs of all members like Rice credit line, marketing activities would create interest on the SHGs among members.

Mr. Vijay Kumar, CEO, SERP





needed to sort out issues. Quarterly meetings at mandal and district level with bankers and other stakeholders need to be conducted to solve any issues. Involve VO, MACS and Mandal samakhya leaders in JMLBC meeting (once in three months). JMLBC needs to follow-up on the guidelines related to SHGs.

- Local Bankers should conduct awareness programmes on the bank rules and interest rates to the SHG members.
- Each bank branch can have simple MIS to track the loan defaults.
- Representative from bank branch can attend the VO meeting once in three months to resolve related issues. Defaulters' details can be shared with promoting institution and VO.
- Subsidy on interest rates needs to apply whoever is the borrower (SHG or MACS).
- Banks should allow prepayments & not charge interest for the full loan term.
- Banks should provide required auxiliary staff support for accelerating SHG portfolio and required service.
- Computerization of branches to handle large number of SHG accounts.

4. Recommendations For the Government:

The small group formed by Govt. officials, NGOs, Bankers and SHG representatives from across the state involved in SHG promotion made the following recommendations:

- Government to recognize SHG Federations for implementing select Government programs (watershed, food assurance, old age pensions, targeting the poor, Comprehensive Land Development, etc.).
- Livelihood support – micro planning, training, marketing, value-addition, free publicity on print & electronic media.
- Recognize existing MACS/SHGs, all benefits to reach them.
- Policy for collaboration with NGOs to consolidate the SHG movement & facilitate growth.





- Guidelines to facilitate registration of VO & MS.
- Bank linkage to or through VO/federations, repeat linkage only to A grade SHGs.
- Sensitize all govt. departments on SHGs & their role.
- Increase loan size from 1:4 to 1:10, flexible terms and bulk loans to SHG Federation based on rating by an independent agency.
- Investment in capacity building of SHG, VO, MACS, MS, NGOs.
- Establish State, District & Mandal level committees for greater convergence – Govt., NGOs, Banks & CBOs.
- Monitoring committees for SHGs.
- Systematic grading of SHGs under the supervision of VO/MS. SHGs should have the freedom on deciding rate of interest to ensure their sustainability.
- Enable federations to have Village Book Keepers & their honorarium to be borne by Government for 3 years.
- SHGs should be trained based on grading of the SHGs, especially training on bookkeeping - pre and post linkage period.
- Buildings/infrastructure-is to be given to VO's. VO's/Federations to manage Internet facility-e-Seva centers.
- No frequent changes in the policies & mechanisms
- Facilitate VO involvement in identifying beneficiaries of development program -ensure the programs reach the Poorest of the Poor (POP) & poor.
- The products of the VO's to be given preference in procurements by the government. Dissemination of information to SHG federation on the rural livelihoods opportunities (Off farm and on farm) and markets.
- Foster market linkages with companies & corporations. Free Advertisement support on the rural products in TV channels, Radio & newspaper.
- Government to partner with NGOs to facilitate the convergence at community level to enhance the quality of SHG movement in AP.





- Strengthen the existing CBOs structure. Create conducive environment-from competition to complementary (NGOs, GO & Bankers). Govt should take initiative in Implementation of the circular no 911 issued by SERP. One liaison officer for convergence needs to be available.
- Recognition for SHG leaders – identity cards.
- Officials from line departments need to attend the SHG-VO-MS meeting, generate awareness-referral etc.
- Watershed programme need to be implemented through the MS/VOs. All mandals to be covered under Velugu Program.
- Guidelines to be given for smooth registration of VOs under MACS Act. Clear guideline on CIF Bank linkage from the Govt. has to be given.

B. The Action Plan

The same small groups formed on the previous day worked on the action plan to implement the recommendations and presented the same to the forum. The following is the stakeholder wise synthesis:

1. Action Plan by SHG representatives:

The small group comprises of SHG representatives came up with the following action plan to implement the recommendations.

- Capacity building inputs need to be given to the SHG members on SHGs concepts such as group functions, role and responsibilities of leaders, creating awareness among the groups on sources of funds available and utilization of funds, on self monitoring process, preparing Micro credit plan. Bookkeepers to be trained on book keeping of SHGs.





- Committees for savings, loan recovery and on loan utilization should be formed at Village Organization and ensure that the committees work for the objectives set for them. Trainings need to be provided to the above three committees to perform their role.
- VO should ensure single membership in SHGs. In case of dual membership, option to be given to member to continue her membership in only one group. In this regard, resolution need to be passed based on the decision.
- All financial transactions to be taken place only in meetings. Surety should be taken from the other member while giving loans. Loans should not be given to doubtful members beyond their savings. Impose fine on the delayed repayments. Accounts should be settled with the defaulter. Loans should be based on micro credit plan and should not be given to non-members. SHG members should not give any bribes or gifts to staff for loan sanctioning.
- SHGs should conduct meetings regularly. Books should not be handed over to bookkeeper after the meeting. Members/Leaders need to sign only after all the accounts are tallied. Members need to share responsibilities. Trainings need to be organized for the members to facilitate shared responsibility.
- Interest need to be paid on savings by SHGs. The rate of interest needs to be below to that paid to external agencies. A portion of such interest amount should be added to the books and the rest need to be given in cash (as per the decision of the SHG). Discussion would be initiated in the SHGs from October 2004.
- SHG should provide required quantum of loan to members by January 2005. No two loans to any member by end of Dec 2004. Only in emergency conditions i.e. health, a member can be allowed to take another loan (strict monitoring and restrict to only health). Interest rate would be only Rs.1/- per Rs.100/- per month. Treat all the funds in the group as common fund by November 2004.
- Banks need to lend to only those SHGs that adhere to their group norms. All SHGs need to be oriented on importance of loans by Jan 2005.





- Rotation of the leadership is a norm in each and every SHG by October 2004. Leaders should be elected periodically for every three years. It is at the discretion of the SHG to change the leadership.
- Bookkeepers need to be trained. Pay Rs. 20-30 per SHG and have common bookkeeper per 20-30 SHGs, if any of the members cannot write books. Action should be initiated in this regard by October 2004.
- Self-assessment systems need to be developed with support from Velugu/ NGOs. Performance of SHG needs to be assessed periodically. Necessary steps should be taken to fill the gaps to improve performance.

2. Action Plan by NGOs:

The small group formed by NGOs prepared the following action plan:

- Grievances cell needs to be established to address the NGOs issues at state level.
- APMAS to conduct a workshop with representatives of NGOs including SERP and Bankers to evolve partnership package.
- Non Governmental Organization (NGOs), Society for Elimination of Rural Poverty (SERP) and National Agricultural Bank for Rural development (NABARD) to follow agreed common Guidelines on promotion of SHGs and MACS.
- Identification of NGOs working on SHGs at district level through consultation and this information to be shared with the stakeholders DRDA/Velugu project director (PD). Quality of the SHGs would be deciding factor in Identifying and recognizing an NGO. Partnership must be based on performance.
 - List of Poorest of the Poor (POP) to be shared with NGOs to cover the left out POP.
 - Capacity building inputs to be given to NGOs. Financial & other support services to be provided to NGOs in trainings SHGs.





- Revolving fund needs to be given to all the SHGs and MACS irrespective of the promoter.
- Government should never discriminate any SHG based on the promoter and need to recognize the services of good and committed NGOs.

3. Action Plan by Bankers:

- Bankers need to open savings account for SHG with an initial amount of Rs. 100 - 300 kept as minimum balance from subsequent transactions. The problems with computerization will have to be addressed.
- RBI guidelines on SHGs need to be strictly followed by bankers – fixed deposits; CCs and other officials' attestation should not be insisted for savings withdrawal. Old loan by the family member should not become bar for financing SHG. Bankers should not charge any processing/inspection charges for transactions.
- Banks need to lend SHGs based on Micro Credit Plan. No restriction should be imposed on quantum of lending like 1:4 ratios. CRI norms to be followed for lending SHGs and should be based on MCP. Sanction letter should be issued when the loan is issued to the SHG. All members are advised to come to bank to execute the loan document. Bankers need to welcome pre-payments. Interest rate should be 3% on loans to both SHG and MACS.
- Publications generating awareness on credit linkage need to be distributed and such material should be kept in the notice boards in bank branches.
- Bankers need to participate in the VO/MS and other meetings organized by DRDA/Velugu/NGOs. Prior information needs to be given to bankers.
- Trainings for the branch managers and field officers on lending to VOs.
- DRDA/Velugu needs to appoint recovery officers to attend the recovery from defaulting SHGs for serving the SHGs better. Targets to be fixed for SHPIs (DRDA/Velugu/NGOs) for recovery.





- Control officers to initiate steps against officers who are non-starters of SHG services and non-starter SHG finance.

4. Action Plan by Government:

- VOs will be given active role in Village resource management. VOs will be linked to banks. Government would build the Capacity of VO to perform well when linked to banks. Govt. would influence SLBC and NABARD in linking VOs.
- Enable VO to identify and request the PRI to consider utilization of existing unutilized infrastructure.
- Govt. need to extend support to SHG training and will contribute Book Keepers' Honorarium with sharing basis up to 3 years. Govt. will partner with potential NGOs for capacity building. Capacities of the staff of SHG federations to be enhanced to handle e-Seva initiatives.
- Frequent trainings/workshops at district & mandal level have to be organized to sensitize all govt. departments on SHGs & their role.
- One chapter on SHG concept should be introduced in school curriculum.
- MACS Act will not be changed. If necessary, Act will be changed only after consultations with VOs and MS.
- Mandal, District and State Coordination or Monitoring Committee should be established comprising of stakeholders and given importance. The Monitoring Committee at Mandal and District level would monitor and review VO linkage banking. These committees will review the SHG movement.
- Importance should be given to SHGs, VOs, MS in Govt. meeting and involve the members in Village, Mandal and Dist. Level Govt. committee.
- Enable VO to act as a pressure group to influence PRIs. The recommendation of VO to be considered while taking final decisions.
- 20% CB funds would be earmarked for SHG member training. Special module for SHG capacity building need to be developed based on the need.





CRP system should be strengthened to train VO, MS and SHGs. Services of potential NGOs will be utilized.

- Identity cards need to be issued for MS/ZS members. In this regard, a letter to be circulated to mandal level Govt. officials.
- Guidelines to be issued to Cooperative Departments to facilitate registration of VO & MS.
- Livelihood support – micro planning, training, marketing, value-addition, will be included in Livelihood Enhancement and Action Plan (LEAP). All marketable products by the SHGs to be publicized for free in print & electronic media.
- MS/ZS are supreme bodies and MACS are an integral part however the benefits will go to only Below Poverty Line (BPL) families.





About APMAS...

Andhra Pradesh has been at the forefront of the microfinance movement. The variety of microfinance practices has taken the movement to unprecedented heights and the consistent growth of the movement has given Andhra Pradesh a place on the world map. As part of this growth, the Self Help Groups (SHGs), Grameen, Cooperative and Individual lending have emerged as models of microfinance. Hyderabad, the capital of Andhra Pradesh, is considered the mecca of microfinance in India. Currently, there are 4,73,031 Self Help Groups with 65 lakh women members. Both, the NGO and the Government have promoted more than 2,000 SHG federations, which are registered under MACS. By March 2004, about 3,85,576 SHGs were linked to Banks with a loan amount of Rs. 1,728 crores.

Mahila Abivruddhi Society, Andhra Pradesh (APMAS) is a state Level Technical and Managerial Support Institution established to support the women's self help movement. It works for women's empowerment and poverty alleviation through Capacity building, quality Assessment, Research & Advocacy, Communication and Livelihood promotion on a fee-for-service basis. APMAS is funded by DFID through CARE India, Ford Foundation and Agha Khan Foundation.

APMAS became fully operational in July 2001 and today it has a functional team of 40 professionals providing services to diverse stakeholders across the state and in a limited way to other states. A variety of tools and content have been developed to take up Quality Assessment (rating) and capacity building services. During the process, APMAS has built strategic relationships and accessed expertise from M-CRIL, PRIA, Sa-Dhan and other national level agencies. Towards wider dissemination of best practices and for impacting the quality of community based institutions, APMAS publishes a monthly magazine called Mahila Sadhikaratha (Women Empowerment) and conducts National Immersion Programmes for all stakeholders. APMAS has developed strong networks with the Department of Women Empowerment & Self Employment, SERP, APRLP, PRIA, NABARD, Andhra Bank and other state level institutions. APMAS has responded to requests for capacity building support from training institutions located in Hyderabad like NIRD, MANAGE, APARD, ICM and other.

