



apmas

DGRV

SHG FEDERATION NATIONAL AWARDS

2022



FOREWORD

For the second consecutive year, APMAS, in collaboration with ENABLE network and with the support of NABARD and DGRV (Germany) organised the successfully **“National Conference on 3 – Decades of SHG Bank Linkage Program & Eco-System for Achieving SHG Federations Vision 2030 in India”** during 16th-17th December 2022 at Hyderabad.

The Conference objective was to bring together major stakeholders working on SHG federations, for discussing the role of SHG federations on 3 – Decades of SHG Bank Linkage Program & Eco-System for Achieving SHG Federations Vision 2030.

In the National Conference, we had representatives of SHG federations from over 17 States, with a majority of participants, almost 65% being women members. We had over 200 participants at each of the two days of the conference. Around 70+ participants from the SHG Federations that had participated in the SHG Federation Awards, in excess of 100 participants representing the various organisations like SLRMs , NRLM, in addition to representatives from NABARD, State Govts , NGOs, Banks, and others.

During the conference a Policy paper on “Sector-own Control (SOC) - Review of Sustainability of SHGs & SHG Federations in India “ , was released by Honourable Minister for Panchayat Raj and Rural Development, Govt. of Telangana, Sri Erraball Dayakar Rao, who was the Chief Guest at the National Level SHG Federations Awards ceremony.

Around 325 SHG federations had responded to our call and sent in their nominations for the National Level SHG Federation Awards. The Awards, as had been announced earlier, were given for the three best SHG Federations at the National Level and two best at the Regional Levels – North, South, East West and Central. In addition, two other SHG Federations were recognised for their work in the sector.

It is my bounded duty and pleasure to record my sincere appreciations and thanks to the eminent Jury members who had the enviable, albeit onerous task of arriving at the winners from the multitude of applications.

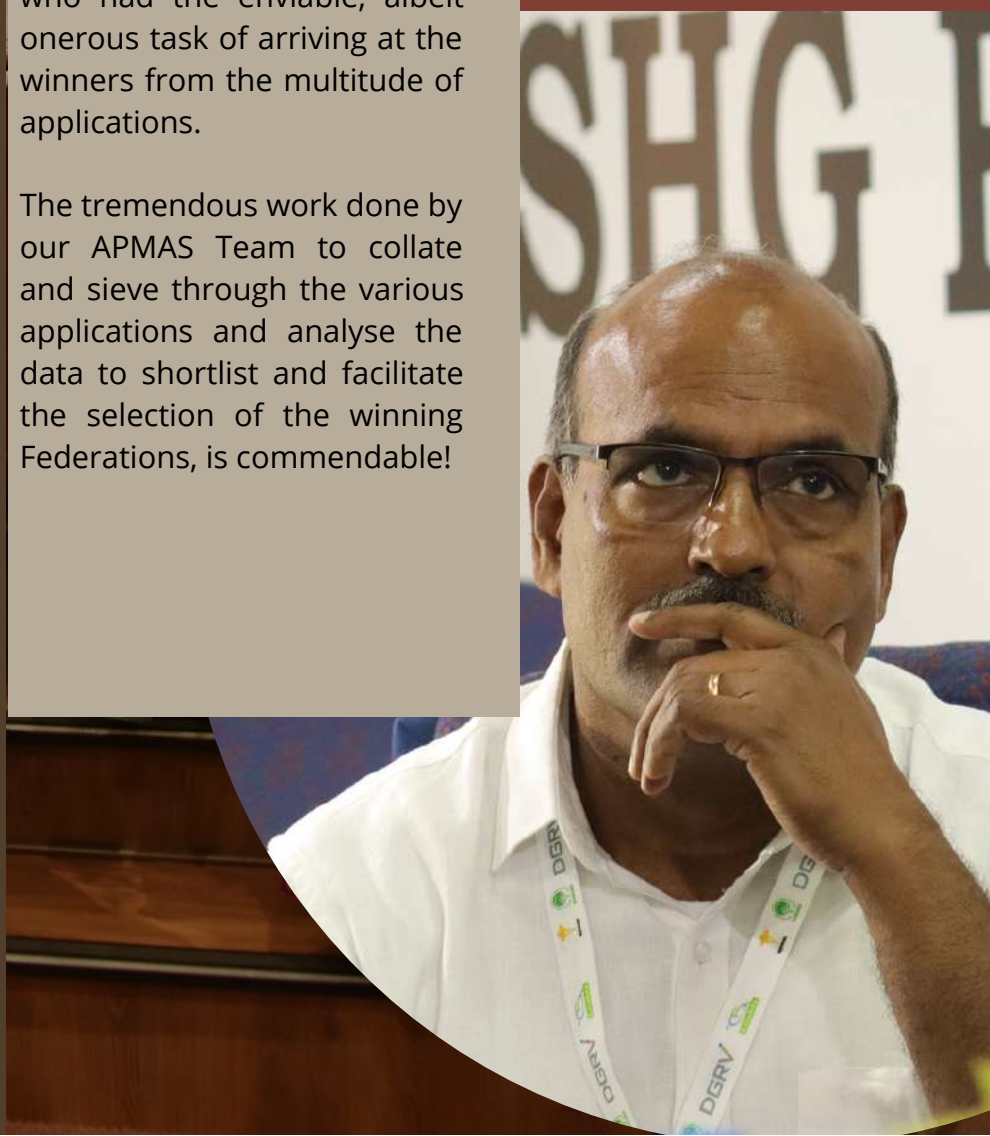
The tremendous work done by our APMAS Team to collate and sieve through the various applications and analyse the data to shortlist and facilitate the selection of the winning Federations, is commendable!

In this publication we are highlighting the performance of the winning SHG federations, as have been awarded in the various categories.

While congratulating the winners we are hopeful that these success stories will motivate others to showcase their achievement in a better manner in the future, to win accolades for themselves and the SHG movement in general.

With Best Regards and Warm Wishes

C.S. Reddy
CEO & MD



National level – First Winner

The national first rank is awarded to the Kamareddy Mandal Mutual Aided Co-Operative Thrift-Credit Societies Federation Ltd.



SMT. VADLA SREELATHA (PRESIDENT)

Their Operating income is Rs.10,30,149.00 while their Operating Expenses is Rs. 11,10,549.00. Their OSS is low at 51% It has 78% of its SHGs under A grade and scores across the Financial, Social, Livelihood services to maintain its first position.

The Federation is offering various services like VO Savings, SHG savings and MS Savings to its members. Under Loan services VO Loans, SHG Loans Bank Loans Shreenidhi Loans and CIF Loans are being availed. The Federation is actively involved in Social services facilitating Vaccination programmes and IHHL. It is also directly involved in "Guppidi Biyyam", Vidhya Nidhi and Gender services.

Under Livelihood services the federation is promoting activities under Agriculture, Livestock, and other Non-Farm Sector activities and 4860 amounting to 86% of households are into Income Generating activities.

On the side are some happening in-action images from Kamareddy



From Kamareddy district of Telangana has achieved the coveted First position among all the SHG Federations that had applied for the National SHG Federation Awards 2022. A Secondary Level Federation promoted by SERP was established on 01-12-2006. The Federation mobilised 96% of households in the operational area covering 5616 members into 542 SHGs, demonstrating excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, and performance indicators.

It scored high on Case Studies where the number and different activities were show cased. Also, most of these activities were replicable. With an overall score percentage of 58% the Kamareddy Mandal was declared as the best among the 325 applications received and screened.

The average funds leveraged at the Federation, per SHG is Rs.41,695/- and Loan repayment is 100%. They are maintaining 10 registers and more than 16 reports that are generated are reviewed during monthly Board Meetings of the federation. They have not taken any external grants for meeting their operational costs, either salary or administrative expenses. However Rs 4.00 lakhs have been availed for lending to SHGs.

National level – Second Winner

The national second rank is awarded to The Padmanabham Mandal MACS Cooperative Federation Ltd,



SMT. PONNADA LAXMI (PRESIDENT)

Promoted by SERP Visakhapatnam in Andhra Pradesh State and established on 01-04-2006, the Federation mobilized 100% of households, 15444 in the operational area into 1426 SHGs, demonstrating excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, services rendered and performance indicators.

The Federation has 85% of its SHGs in A grade and all of them are generating internal reports that are being reviewed by the Board on a monthly basis. The households involved in income generation activities are low at 9124 (60%) which has resulted in the Federation losing important points for scoring better.



The Federation has average funds of Rs. 2.70 lakhs per SHG and has been able to get Rs.2.87 lacs as grant for lending to SHGs. The Operating Income was around Rs.5.44 lakhs and Operating Expenses were Rs.4.25 lacs giving it a healthy OSS of 127%.

Case studies were well presented and the federation has diverse activities under its fold.

The members are reaping good benefit from the Federation and the coverage of Training and Leadership provided is high. In around 1/5th of the federations 276 leadership has been rotated during the previous year



The Federation has thus played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment.

The federation needs to improve its performance under Livelihood services where it has lost ground. Despite it being a Financial Federation some more focused attention on developing move livelihood options would enable it to get netter all around development,

The Federation's efforts reflect the resolve and determination of women in building sustainable community-based institutions. These self-governed institutions reach out to the women to power their socio-economic growth.



National level – Third Winner

The national third rank is awarded to Gantyada Mandala Indira Kranthi Patham Paraspura Sahayaka Samakhyha Limited, promoted by SERP SRLM, Vizianagaram district in Andhra Pradesh State.



SMT. V. APPAYYAMMA (PRESIDENT)

Its Operating Income has been Rs.10,56,544.00 while the Operating Expenses are Rs.3,29,844.00 giving it an OSS of 270%. Of the 1703 SHGs 1574 (93%) are practicing leadership rotation and 978 (60%) have also changed their leadership in the last year. The average saving per SHG member is Rs. 100 and the Average Internal Loan is Rs.29,5000, Average Bank Loan Rs.1,00,000 while the average Loan from Federation is Rs. 12,819.00.

The number of A grade SHGs are 1516 (89%) and 17072 households are engaged in Income generation activities. A high 88% are involved in livelihoods. The Federation's efforts reflect the resolve and determination of women in building sustainable community-based institutions. These self-governed and responsive institutions cater to the needs of women mostly from the marginalized segments of society.

The federation has showcased good innovations under Case studies that are replicable and diverse activities have been taken up by the members.



Established on 31-03-2008, the Federation mobilized 100% of the target households, 19406 into 1703 SHGs, in the operational area. This in itself has demonstrated excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, services rendered and performance indicators.

The ratio of women staff is also high as out of the 3 who are in the federation two are women. The Board comprising of 44 members is having a majority of SC/ST and OBCs who constitute 43 members. The Federation played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment.

The average funds available per SHG is Rs.12819.00 and the Federation has a total external borrowing of Rs.7.43 lakhs from Streenidhi, Unnathi and SRLM (SVEP). Repayment is reported as over 90%. The Federation has received Rs.8.2 lakhs as grant for lending to SHGs and has not received any grant for its salaries or administrative expenses.

Southern Region – First Winner

Panathady Gramapanchayath Community Development Society(PGCDS), promoted by Kudumbashree Poverty Eradication Mission in Kasaragod, Kerala State is the 1st winner of South Zone.



SMT. V. APPAYYAMMA (PRESIDENT)

They have received external grants for meeting their operational costs ,either salary or administrative expenses as also for lending to SHGs. Their Operating income is Rs.1,00,04,624.00 while their Operating Expenses is Rs. 49,78,725.00. Their OSS is high at 202%.



The SHG Federation's efforts reflect the resolve and determination of women in building sustainable community-based institutions. These self-governed institutions reach out to the women to propel their socio-economic growth. This is borne by the fact that their Social Services are at a higher level where they have scored very well. Women have come forward to eradicate the social evil of drugs and created an idea tree for children to put their views on it.

The federation has a high rating due to its members SHGs in A grade - 95%, 260 out of the 273 being graded under A category, with 13 under B grade and none under C grade.



Under the Case studies too they have presented more than 4 individual case studies which are innovative, cost effective and replicable. Animal Husbandry in the form of backyard layer unit, Mushroom cultivation, improved Agri-practices are examples of some case studies shared.



Established on 25-09-2002, the Federation mobilized 77% of households, numbering 4538 into 273 SHGs, in the operational area demonstrating excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, and sustainability.

It has scored 60% marks under Governance since it is holding the required Board Meetings & AGMs regularly with high attendance as per requirement and having an average attendance of over 90% in them. The percentage of women employees is high at 100%. The Federation played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming microenterprise promotion. Besides providing financial services, the SHG federation provided a thrust for women's empowerment.

The average funds leveraged at the Federation, per SHG is Rs.61,351/- and Loan repayment is 100%. They are maintaining 10 registers and more than 15 Reports that are generated are reviewed during monthly Board Meetings of the federation.

Southern Region – Second Winner

The second rank in the southern region is awarded to Bharathamatha Mandal Mutually Aided Thrift and Credit Co-Operative Village Societies Federation Ltd., promoted by SERP, Telangana in Hanumakonda, Telangana State.



SMT. V. APPAYYAMMA (PRESIDENT)

Established on 30-06-2008, the Federation mobilized 11155 (96%) of households in the operational area under 1054 SHGs with a General Body of 235 members. Of the 12 EC members 11 are from SC / ST and the OBC categories demonstrating excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, services rendered and performance indicators.

Of the 1054 SHGs all are practicing Leadership rotation and 456 (43%) have also changed their leadership in the last year. The average saving per SHG member is Rs. 200 and the Average Internal Loan is Rs.25,0000, Average Bank Loan Rs.1,30,000 while the average Loan from Federation is Rs.75,000.00.



The Federation played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment. The ratio of Female staff is also high as out of the 3 who are in the federation two are women. The average funds available per SHG is Rs.20625.00 and the Federation has a no external borrowing. The Federation received Rs.2.50 lakhs as grant for lending to SHGs and has not received any grant for its salaries or administrative expenses. Its Operating Income has been Rs. 21,91,906.00 while the Operating Expenses are Rs. 6,80,760.00 giving it an OSS of 251%

The number of A grade SHGs are 955 (91%) and all 11155 households are having Income generation activities and are involved in livelihoods. These self-governed and responsive institutions cater to the needs of women mostly from the marginalized segments of society.

The federation has showcased good innovations under Case studies that are replicable and diverse activities have been taken up by the members. Especially the tree plantation activities are commendable.



Western Region – Joint First Winner

The joint first ranked Federation in the western region Sankalp Gramin Mahila Swayamsiddha Sangh, is promoted by Chaitanya, in Junnar block of Pune district, Maharashtra State.



**SMT. SHUBHADRA TAI
KONDIBAHU GAIKWAD
(PRESIDENT)**

The number of A grade SHGs are 318 (83%) and at all 4602 households having Income generation activities and are involved in livelihoods. These self-governed and responsive institutions cater to the needs of women mostly from the marginalized segments of society.



Established on 05-12-2015, the Federation mobilized 4602 (102%) of households in the operational area into 382 SHGs demonstrating excellence in governance and outreach. On the Women empowerment too out of the 12 Staff in the Federation all are Women, which is commendable.

The average funds available per SHG is Rs. 61,674.00 and the Federation has a no external borrowing. and has not received any grant for its salaries or administrative expenses or lending to the SHGs. Its Operating Income has been Rs. 28,71,076.00 while the Operating Expenses are Rs. 230,48,34.00 giving it an OSS of 125%

Of the 382 SHGs all are practicing Leadership rotation and 248 (65%) have also changed their leadership in the last year. The average saving per SHG member is Rs. 200 and the Average Internal Loan is Rs.20,0000, while the average Loan from Federation is Rs.19,000.00.

The federation has showcased good innovations under case studies that are replicable and diverse activities have been taken up by the members. However they have not attached any photographic evidence of their activities



Western Region – Joint First Winner

The joint first rank in the western region is awarded to Shivkanya Gramin Mahila Swayamsiddha Sangh, promoted by Chaitanya in Ambedgaon block of Pune district, Maharashtra State.



Established on 15-12-2015, the Federation mobilized 99% of households in the operational area into 348 SHGs.

Of the 7 Board Members 1 belongs to the Minority Community and 3 to OBC and there are no SC/ST members on the Board.

The average funds available per SHG is Rs.57,521.00 and the Federation has a no external borrowing, and has not received any grant for its salaries or administrative expenses or lending to the SHGs. Its Operating Income has been Rs. 20,34,393.00 while the Operating Expenses are Rs. 16,12,988.00, giving it an OSS of 126%.

Of the 348 SHGs 225 (64%) are practicing leadership rotation and 75 (22%) have changed their leadership in the last year. The average saving per SHG member is Rs. 200 and the Average Internal Loan is Rs.50,0000, while the average loan from federation is also Rs.50,000.00.

**SMT. ARUNA DILIP
TAVHARE
(PRESIDENT)**

The default rate is quite high at around 30% under both types of finances. The number of A grade SHGs are 177 (50%) which has fallen from 275 (80%) from the previous year. All 4148 households having Income generation activities and are involved in livelihoods.

The number of A grade SHGs are 1516 (89%) and 17072 households are engaged in Income generation activities. A high 88% are involved in livelihoods. The Federation's efforts reflect the resolve and determination of women in building sustainable community-based institutions. These self-governed and responsive institutions cater to the needs of women mostly from the marginalized segments of society.

The federation has showcased some good innovations under Case studies that are replicable. Also there were no action photos to demonstrate the effect.



Western Region – Joint Second Winner

The joint second rank in the western region is awarded to Swawalamban Loksanchalit Sadhan Kendra, Amgaon, promoted by Mahila Arthik Vikas Mahamandal (MAVIM) in Junnar block of Pune district, Maharashtra State.



**SMT. ASHA GOPAL
DAKHANE
(PRESIDENT)**

The average saving per SHG member is Rs. 100 and the Average Internal Loan is Rs.25,0000, while the average Loan from Banks is also Rs.95,000.00. The number of A grade SHGs are 295 (74%) which has fallen slightly from 312 (78%) from the previous year. 3245 households amounting to 63% having Income generation activities and are involved in livelihoods.

The federation has not showcased any action photos nor shared any case studies whereby it has lost out on this count.

Established on 15-12-2015, the Federation mobilized 88% of households, 5200 in the operational area into 400 SHGs demonstrating excellence in governance, and coverage.

Of the 11 Board Members 3 belong to the SC/ST category and 8 are from OBC. In as far as gender sensitization is concerned, the Federation has 100% Women staff (7 out of 7)

The average funds available per SHG is Rs.1,22,500.00 and the Federation has borrowing of Rs. 2.00 lakhs from its promoting organization and has not received any grant for its salaries or administrative expenses but has received a grant of Rs.82.60 lakhs for lending to the SHGs during the current year. Its Operating Income has been Rs. 92,93,284.00 while the Operating Expenses are Rs. 84,92,534.00 giving it an OSS of 119%

Of the 400 SHGs 280 (70%) are practicing Leadership rotation and 95 (24%) have changed their leadership in the last year.



Western Region – Joint Second Winner

The joint second rank in the western region is awarded to Jagriti Rajeevika Mahila Sarvangeen Vikas Sahkari Limited, Satyun in Taranagar block of Churu district, Rajasthan State.



SMT. RAJBALA (PRESIDENT)

It has received a grant of Rs.10,40,500.00 for staff salaries during the past three years with around Rs.1,82,500.00 during the current year. Similarly, it has received Rs.3,50,000/- for administrative expenses. Its Operating Income has been Rs. 21,79,989.00 while the Operating Expenses are Rs. 11,14,902.00 giving it an OSS of 144%.



Of the 320 SHGs 300 (94%) are practicing Leadership rotation and 33 (10%) have changed their leadership in the last year. The average saving per SHG member is Rs. 80 and the Average Internal Loan is Rs.5000, while the average Loan from Banks is also Rs.10,000 and that from the Federation is 6000. There are defaults in the repayments though not alarming, still indicating that the Federation has to monitor this area.

The number of A grade SHGs are 275 (85%) which has increased slightly from 250 (78%) from the previous year. 3496 households amounting to 86% having Income generation activities and are involved in livelihoods.



The federation has not showcased any action photos nor shared any case studies whereby it has lost out on this count.

Established on 04-07-2017, the Federation mobilised 88% (4118) of households in the operational area into 320 SHGs. Of the 8 members of the Federation's own staff all are women. The Federation's efforts reflect the resolve and determination of women in building sustainable community-based institutions. These self-governed institutions reach out to the women to propel their socio-economic growth.

The Federation played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment.

Of the 12 Board Members 4 belong to the SC/ST category and 4 are from OBC. In as far as gender equity is concerned the Federation has 100% Women staff (8 out of 8)

The average funds available per SHG is Rs. 66,020.00 and the Federation has no borrowings.

Northern Region – Consolation Award

In the northern region, a consolation award has been presented to Jagriti Prerna Sankul Sangh, promoted by UPSRLM in Chhanvey block in Mirzapur district in Uttar Pradesh.



Established on 22-08-2019, the Federation mobilized 540 households corresponding to 82% of households in the operational area. These are organized into 46 SHGs demonstrating excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, services rendered and performance indicators.

The Federation played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations.

Besides providing financial services, the SHG movement provided a thrust for women's empowerment. The ratio of women staff is also high as out of the 6 who are in the federation 5 are women.

The Federation is still in infancy but of the 1054 SHGs all are practicing Leadership rotation and 456 (43%) have also changed their leadership in the last year. The average saving per SHG member is Rs. 200 and the Average Internal Loan is Rs.25,0000, Average Bank Loan Rs.1,30,000 while the average Loan from Federation is Rs.75,000.00.

**SMT. ANITA DEVI
(PRESIDENT)**

The number of A grade SHGs are 955 (91%) and at all 11155 households having Income generation activities and are involved in livelihoods. These self-governed and responsive institutions cater to the needs of women mostly from the marginalized segments of society.

The federation has showcased good innovations under Case studies that are replicable and diverse activities have been taken up by the members. Especially the tree plantation activities are commendable



Northern Region – Consolation Award

In the northern region, a consolation award is given to Mannat CLF, promoted by JKSRM in Bhaderwah block of Doda district in Jammu & Kashmir.



SMT. TARA DEVI (PRESIDENT)

Established on 26-02-2016, the Federation mobilised 984 households in the operational area into 129 SHGs demonstrating excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, services rendered and performance indicators.

The Federation's efforts reflect the resolve and determination of women in building sustainable community-based institutions. These self-governed institutions reach out to the women to propel their socio-economic growth.

The federation is carrying on small time financial activities with the average Loan per member is around Rs.10,000/-.

All SHGs are under A grade and Federation has played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment.

The federation has showcased good innovations under Case studies that are replicable and diverse activities have been taken up by the members. Especially the tree plantation activities are commendable



North Eastern Region – First Winner

The first rank in the North-Eastern region is awarded to Aie Mandal Sangathan, promoted by Assam State Rural Livelihoods Mission of Dantol block of Bongai gaon district, Assam State.



MS. JUNU BALA RABHA (PRESIDENT)

Established on 24-04-2015, the Federation mobilized 100% of households 4369 into 429 SHGs in the operational area demonstrating excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, services rendered and performance indicators.

The average funds available per SHG was Rs.27,637/- and it received a grant of Rs. 1,02,50,000.00 for onward lending to the SHGs though it has not availed any grant for meeting its staff salaries or administrative expenses. The Operating Income was Rs. 420806.00, while the Operating Expenses were Rs. 36,754.00 Giving it a very positive OSS. The Federation has thus played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment.

All 429 SHGs are practicing leadership rotation and average Savings per member is around Rs.100/-. Average Internal Loan per member is Rs.12,000.00 while the average Bank Loan is Rs. 85000.00, the Average loan from Federation is Rs. 29,000.00. 321 SHGs (75%) are in the A Grade.

The federation has showcased good innovations under Case studies that are replicable and diverse activities have been taken up by the members. Especially the the sanitary pad production and training centre is a novel approach.



North Eastern Region – Consolation Award

In the north-eastern region, a consolation award is given to Dhansiri Cluster Level Federation Cooperative Society Ltd., promoted by Assam State Rural Livelihoods Mission in Lumbajong block of Karbi Anglong district in Assam State.



MS. MUKTA HOJAISA (PRESIDENT)

Established on 17-02-2022, the Federation mobilized 3200 (100%) of households in the operational area into 300 SHGs in a very short time, demonstrating excellence in governance, services rendered, resources mobilized, asset quality, systems, profitability, services rendered and performance indicators.

The Federation played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment. The average funds available per SHG was Rs. 34,466/- and they have received a grant of Rs.75,50,000 during the last three years. With Operating Income of Rs. 1,28,361/- and Operating Expenses of Rs. 1,46,738 their OSS is 87%.

Of the 300 SHGs all are practicing leadership rotation and during last year 67 of them (225) have changed their leadership. Average savings per member is Rs. 300 and the average internal loan was Rs.4,000/- The average Bank loan was 60,000/- per member while the Average loan from the federation was Rs.60,000/- The SHGs with A grade were 122 which is a low 40% though all the 3200 house holds are involved in livelihood activities.

Good case studies have been showcased but the visuals had not been submitted.



Central Region – First Winner

The first rank in the central region is awarded to Durga Samudayik Samiti, Khaniyadhana, promoted by MPSRLM Khaniyadhana block of Shivpuridistrict, Madhya Pradesh State.



MS. SHISHI BAI (PRESIDENT)

Established on 15-10-2015, the Federation mobilized 3544 (86%) of households in the operational area demonstrating excellence in governance. These households were organized into 277 SHGs.

The average funds available per SHG was Rs.1,26,726 and it received grants of Rs. 1077900.00 for meeting Staff Salaries during the last 3 years and Rs. 10,50,000/- for meeting administrative expenses. The Operating Income was Rs. 1738859, while the Operating Expenses were Rs. 7,24,540 giving it a very positive OSS of 240%. The Federation has thus played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment.

All 277 SHGs are practicing leadership rotation and 160 of them (58%) changed their leadership during the last year. Average Savings per member is around Rs.90 and average Internal Loan per member is Rs.40,000.00 while the average Bank Loan is Rs. 90,000.00, the Average loan from Federation is Rs. 40,000.00. 227 SHGs (82%) are in the A Grade.

The federation has showcased good innovations under Case studies that are replicable and diverse activities have been taken up by the members.



Central Region – Second Winner

The 2nd winner in the Central Region, Udainagar Pragati Samiti, promoted by Samaj Pragati Sahyog (SPS) in Bagli block of Dewas district, Madhya Pradesh State.



SMT. YASHODABAI (PRESIDENT)

Established on 25-09-2008, the Federation has mobilized 2927 households amounting to 80% of households in the operational area into 191 SHGs, demonstrating excellence in governance, services rendered, resources mobilized, asset, quality, systems, profitability, services rendered and performance indicators.

The Federation played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and main streaming credit operations. Besides providing financial services, the federation provided a thrust for marginalized women's empowerment with as many as 10 of the 12 EC members belonging to ST category. The Federation's efforts reflect the resolve and determination of women in building sustainable community-based institutions.

The average funds leveraged at the Federation, per SHG is Rs. 3,41,000 and Loan repayment is 100%.

They are maintaining 10 registers and more than 15 Reports that are generated are reviewed during monthly Board Meetings of the federation. They have not received external grants for meeting their operational costs, either salary or administrative expenses as also for lending to SHGs. Their Operating Income is Rs.14,59,693.00 while their Operating Expenses is Rs.15,26,733 giving them an OSS at 96%

The federation has a to improve on its SHG gradation as it has A grade in only 52 out of 191 (27%) SHGs. However, all 191 are having trained book keepers and preparing monthly reports that are reviewed regularly by the Board members.



Eastern Region – First Winner

The first rank in the eastern region is awarded to Sarojani Jeevika Mahila Swawlambhi Sahkari Sankul Sangh Limited, promoted by BRLPS in Pattarghat block of Saharsa district, Bihar State.



MS. LALITA DEVI (PRESIDENT)

Established on 24-11-2016, the Federation has mobilized 5634 (97%) of households into 430 SHGs. The average funds available per SHG is Rs 35,537/-

During the last three years the federation has received grants of Rs. 48,78,509.00 for meeting salary expenses and Rs. 40,17,400.00 for administrative expenses and Rs. 16,07,000.00 for further lending to SHGs. The Operating Income was Rs. 56,30,246.00, while the Operating Expenses were Rs. 34,90,789 giving it a very positive OSS of 142%. The Federation has thus played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and mainstreaming credit operations. Besides providing financial services, the SHG movement provided a thrust for women's empowerment.

Of the 430 SHGs, 221 (51%) practicing leadership rotation. This is an area where the Federation must improve its performance.

The average Savings per member is Rs. 40/- which is low. Average Internal Loan per member is Rs. 3,400.00, the average Bank Loan is Rs. 16,483.00, the Average loan from Federation is Rs. 29,000.00.

102 SHGs (25%) are in the A Grade while 265 (61%) are in B grade and 89 (20%) are in C. The federation has lost marks in this area.

The federation has showcased good innovations under Case studies that are replicable and diverse activities have been taken up by the members.



Eastern Region – Second winner

The second rank in the eastern region is awarded to Savitribai Fule Jeevika Mahila Swawlambhi SahkariSankul Sangh Limited, promoted by BRLPS in Saurbazar block of Saharsa district, Bihar State.



SMT. REKHA DEVI (PRESIDENT)

Established on 24-11-2016, the Federation mobilized 13180 households which is 100% of households in the operational into TIII SHGs area demonstrating excellence in governance,

The federation has 3 women employees out of the 4 on its rolls. And among the 49 part time the women constitute 34. The SHG movement has thus provided a thrust for women's empowerment.

During the past three years the Federation has received Rs.5.59 lakhs as grant for staff salaries, Rs. 2,49,460.00 for administrative expenses and Rs.19,22,000.00 for lending to SHGs. Its Operating Income has been Rs.7,14,463.00 while the Operating Expenses are Rs.2,56,664.00 giving it an OSS of 258%

Of the TIII SHGs 1033 (93%) are practicing Leadership rotation and 978 (88%) have also changed their leadership in the last year.

The average saving per SHG member is Rs. 100 and the Average Internal Loan is Rs.3000.00, Average Bank Loan Rs.13,000 while the average Loan from Federation is Rs.5000.00. The number of A grade SHGs are 770 (70%) and at 11,600 households having Income generation activities a high 88% are involved in livelihoods. The Federation's efforts reflect the resolve and determination of women in building sustainable community-based institutions. These self-governed and responsive institutions cater to the needs of women mostly from the marginalized segments of society.

The federation has showcased normal activities. Only group meeting photos were shared.



Special Recognition



Sri Padmavathy Mahilabyudaya Sangam (SPMS), Tirupati is the first federation of women self-help groups in India, working for the development of women and addressing the issues of poverty, livelihoods, and social development over the last three decades.

SPMS is a Society registered under 1860 Societies registration Act, and promoted as women federation of Self-Help Groups (SHGs) in India in 1992. Over the years SPMS has emerged as a collective of various community organizations, promoted for economic and social development of women. SPMS has promoted about 553 self-help groups, a federation with a total membership of 6300 women, a mutual savings and credit cooperative, a mutual insurance entity and a women producer collective to meet various needs of women members and their development.

The federation has undertaken Key initiatives in areas of Financial Services and has Rs 20 Crores as total savings and capital mobilised by all SHGs promoted so far. A total credit of Rs 246 crores is lent out to members to meet various credit's needs. About Rs 42 crores credit has been mobilised through linking the SHGs with local commercial banks and the repayment rates are 100%. As part of building livelihoods for women members SPMS conducts various skill development programs internally and also build linkages with the ongoing programs of government.

Women involved in a similar activity are organised into producer groups and company to support their enterprises. About 200 women members are linked with MUDRA loans so far.

In order to provide social security for the members all the members are enrolled with existing entitlements and schemes of government. SPMS manages a flagship life insurance program for women members and their husbands to support the affected families. The program covers about 12,000 lives of members and their husbands with an annual premium collection of Rs 72 lakhs.

SPMS has initiated housing and sanitation program as part of the NABARD support in 1994. The revolving Fund of Rs 1 crore provided by NABARD is used to provide low cost loans to support housing and sanitation development of members. So far about 3000 members have availed the support and benefitted to improve the existing habitats and construction of new houses and toilets. SPMS also provides interventions in the area of Health and Education in collaboration with other players. Some of the key initiatives include ADB project to improve the roads, drainage and other amenities in Tirupati slums, Reproductive women and child health initiative supported by Bill and Melinda Gates Foundation in partnership with APMA, Hyderabad.

It also provided technical and resource support to SHG federations.

Special Recognition

A special recognition was accorded to the **AGNI SIRUGUGAL TRANSGENDER FEDERATION** from Puducherry.

Established on 12.06.2020, the Federation mobilized 75 households corresponding to 75% of targeted households in the operational area. These are organized into 14 SHGs demonstrating commitment to the cause and focus on empowerment of the transgenders.

During the past 3 years the Federation has received a grant of Rs.2,62,400.00 for meeting salaries and Rs.1,50,000.00 each for meeting Administrative and onward lending to SHGs. Its operative income is Rs.8,50,000.00 and Operating Expenses were Rs.7,50,000.00 giving it an OSS ratio of 113%.

The Federation played a crucial role in financial inclusion of its members through formal bank linkages with SHGs and main streaming credit operations. The Federation is still in infancy but of the 14 SHGs all are practicing Leadership rotation.

**DR. SHEETHAL
(PRESIDENT)**

The average saving per SHG member is Rs. 500 and the Average Internal Loan is Rs.3,000, Average Bank Loan Rs.15,000 while the average Loan from Federation is Rs.1,50,000.00. All 14 SHGs are reported under A grade and at all households having Income generation activities and are involved in livelihoods. These self-governed and responsive institutions cater to the needs of transgenders mostly from the marginalized segments of society.

The federation has not showcased any innovations under Case studies.

