

**13 Years of Engagement in Supporting
Institutions of the** *APMAS-Annual Report 2013-14*




**Annual Report
2013-2014**

Board of Directors

#		Name of the Board Member	Position
1		Mr. K. Madhava Rao, IAS (Retd.) Former Chief Secretary, GoAP	Chairperson
2		Dr. Nandita Ray Chairperson, Outreach	Vice Chairperson
3		Mr. J. Raymond Peter, IAS Principal Secretary, Dept., of RD GoTS	Ex-officio Member
4		Mr. Jiji Mammen CGM, NABARD, Hyderabad RO	Ex-officio Member
5		Dr. V. Suryanarayana Sastry Director (Planning & Monitoring Wing) Planning Department, GoAP	Ex-officio Member
6		Mr. B. Rajsekhar, IAS CEO, SERP, GoAP, Hyderabad	Ex-officio Member
7		Mr. C. Doraswamy General Manager (PS) Andhra Bank	Ex-officio Member
8		Mr. Jayesh Ranjan, IAS Managing Director AP Industrial Infrastructure Corporation (APIIC), Govt. of AP	Member
9		Mr. P.V.A. Rama Rao Former MD, NABARD	Member

10		Prof. KV. Raju Professor, IRMA	Member
11		Prof. Sheela Prasad Professor Hyderabad Central University	Member
12		Dr. Sudha Kothari Managing Trustee, Chaitanya	Member
13		Dr.S. Sujatha Head & Principal, University College of Arts, Social Sciences & Commerce, Satavahana University Karimnagar, Telangana	Member
14		Ms. K. Sulochana President, Zilla Samakhya Chittoor District, AP	Ex-officio Member
15		Ms.G.Yellavva President, Zilla Samakhya Nizamabad District, Telangana	Ex-officio Member
16		Ms. Sk. Saleemun TLF President, Markapuram Prakasam District, AP	Ex-officio Member
17		Mr. T C S Reddy Managing Director & CEO, APMAS	Ex-officio Member
18		Ms. A. Kalamani Executive Director & COO, APMAS	Ex-officio Member
19		Ms. S. Ramalakshmi COO, Sadhikaratha Foundation	Ex-officio Member

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West Bengal SRLM	

FROM MD's Desk ...

I have great pleasure in welcoming you all to the glimpse of the journey of APMAS through the year 2013-2014. It has been really an exciting and challenging journey. While on one hand there were delightful experiences of fulfilling the set targets of trainings and other capacity building processes, watershed implementation programmes, successfully bidding and garnering certain prestigious new projects, much heat generated on the other side, due to some legal battle and prolonged and much delayed construction activity of the new and the own abode of APMAS as well as certain constraints on financial side. In spite of such disturbances we fought with great vigour and confidence to set things right to a great extent by the end of the year since we consider problems as opportunities for innovation. Sure we learnt a great deal of lessons which helped us become more realistic, practical, prudent and purposeful. In all these turbulent situations the support and guidance provided by the Board of Directors of APMAS was great! Particularly the Chairperson Sri K. Madhava Rao's personal initiative, involvement and problem solving guidance provided us immense support to overcome the problems successfully. My heartfelt thanks to Sri K. Madhava Rao and other Board of Directors for their passionate engagement, constant guidance and untiring support to me and my colleagues. We would also like to thank Sri S.P. Tucker IAS, Special Chief Secretary, Planning Department of GoAP for his continued support to APMAS.

It is heartening to note that, though much delayed, the dream of APMAS functioning from its own 'Office cum Training Center' came true in early 2014. From mid January onwards APMAS started functioning from its present new address in Manikonda, Hyderabad. The building, though still semi- finished, geared up to organise multi level training programmes. The new building stands to the much advocated doctrine of APMAS that any individual or institution should strive hard to be self-reliant and achieve self-sustainability.

The year also saw APMAS expanding its vistas to another state of India, the West Bengal. As a resource organization for 'National Rural Livelihood Mission' (NRLM), APMAS got the opportunity to facilitate 'West Bengal State Rural livelihood Mission' (WBSRLM). Under this project, APMAS started supporting West Bengal SRLM at state level and to support implementation of the Resource Block Strategy in 4 Blocks for a period of three years. As part of the support, first batch of 31 CRPs (Community Resource Persons) and 05 PRPs (Project Resource Persons) were selected and imparted training at the APMAS facilitated Kamareddy Paryavekhana Samakhya in Nizamabad district, recognized by NRLM as a resource centre. These resource Persons soon would go to West Bengal to engage in the implementation of the resource block strategy supporting WBSRLM.

The year 2013-2014 projected Bihar as another immense activity state of APMAS besides Andhra Pradesh and Telangana. With the experience gained by providing intensive and critical support in building the capacities of Self-Help women and their organisations in Bihar, in collaboration with that State Government for the last four years, APMAS jointly with 'Sadhikaratha Foundation' (SF) could bid and won another worth mentioning project in Bihar from 'Support Programme for Urban Reforms (SPUR) implemented by Government of Bihar and funded by DFID UK. Under this project 'Formation and Establishment of 45 Town Level Federations and on State Level Federation of urban Self-Help Groups', APMAS and SF are engaged in providing support to 45 Urban Local Bodies (ULBs) in Bihar. This is a three-year project which concludes by August, 2017. Another new venture taken up in Bihar during the

year was to strengthen the Cluster Level Federations of BRLPS/Jeevika through training, capacity building and handholding support as a part of BRLPS-SERP-APMAS partnership for a period of three years.

Another new collaboration emerged this year was in the field of implementing Mega Watersheds in Ananthapuram and Chittoor districts of Andhra Pradesh. 'Bread for the World' (BftW) came forward to associate with APMAS, with the project 'Promotion of Integrated Farming Systems and Farm-based Enterprises for Rural Poor in Andhra Pradesh'. As part of the programme, APMAS is implementing G4 (Go Green & Grow Green) project in these IWMP (Integrated Water Management Project) areas. Besides APMAS continues to engage in Echoda Mega Watershed in Adilabad district of Andhra Pradesh. Second year in succession the Nallamada mega watershed anchored by APMAS in Ananthapuram district showed great performance and received the Andhra Pradesh government award as the second best mega watershed in the state in 2013.

While APMAS support to strengthen urban SHG federations in 8 Municipalities of Andhra Pradesh concluded, collaboration emerged to support MEPMA (Mission for Eradication of Poverty in Municipal Areas) both at state level and in 4 districts of Andhra Pradesh and Telangana (Adilabad, Ananthapuram, Prakasam and Srikakulam). NRLM recognised Kamareddy Resource Cluster in Nizamabad district of Telangana geared up to select and impart training to CRPs to take up capacity building processes in other states.

For the second year in succession, APMAS in collaboration with Coady International Institute, Canada successfully organized a two-week International Certificate Course in Community Based Micro Finance (CBMF) during 2nd – 14th December 2013. Besides there were many training programmes and exposure visits involving more than 20,000 participants. There was lot of research work and studies to support organizations of poor people to establish well and empowered.

During the year four Directors of APMAS Board relinquished office. They are Mr. Aloysius P. Fernandez, Ms.Peta Usha Rani, Ms.Vijayalakshmi Das and Mr. S. Rama Krishnan GM, SIDBI. During their tenure they provided good direction to APMAS in moving ahead on its chosen path with its selected agenda. I convey my heartfelt regards and sincere thanks to all of them. My thanks also to all our collaborators, partners, our staff & their families and to the self help community at large who are the main source of our existence and engagement.

It gives immense satisfaction that during the year APMAS provided active support to 39,779 SHGs, 747 village/slum level organizations and 16 sub-district level organisations in the states of Andhra Pradesh, Telangana, Bihar and Uttar Pradesh. In addition to these kinds of direct interventions, APMAS continued its need based support to a number of governmental and non-governmental organisations across the country through its collaborations and networking engagements.

With many new engagements and developments taking place, the coming year seems to be very exciting, promising and an important year for APMAS in realizing its vision.

CS Reddy, CEO & MD

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APMAS

Came into existence on 1st July 2001 to fulfill the felt need of capacitating and supporting Self Help Movement in the then undivided Andhra Pradesh state and elsewhere in India, APMAS a public-private partnership initiative, a registered civil society, over the years, evolved into a National Level Resource Organization, providing technical and managerial support services to strengthen the women self-help movement in India and to promote livelihoods. APMAS is governed by a 21 member Board of Directors, eminent personalities representing both civil society and the government. Sri K. Madhava Rao, IAS (Retired) is its present Chairperson and Sri C.S. Reddy is its founding Chief Executive Officer and Managing Director.

At present APMAS is actively involved in six states including Andhra Pradesh and Telangana. Besides playing national level role, APMAS had international engagements with countries such as Ethiopia, Thailand, Bangladesh, Germany, Canada, Vietnam and Cuba. APMAS further played a key role in the formation and initial anchoring of a national network of likeminded and similar service oriented organizations supporting community-based microfinance and livelihood promotion called ENABLE. As an appreciation and approval to the qualitative and sustainable services provided by APMAS, the National Rural Livelihood Mission (NRLM), the nodal agency of India on rural livelihoods, recognised APMAS as a national level Resource Agency. To facilitate easy accessibility to the stakeholders, APMAS floated 'Sadhikaratha Foundation' a non-profit company, under Section 25 of the Companies Act, 1956 (No.1 of 1956). Ending a twelve year long tenancy accommodation, APMAS could build its Office cum SHG Training Center. Since January 2014, APMAS has been functioning from the new premises in Manikonda (Hyderabad) of Rangareddy district in Telangana state.

Following are a few more details about APMAS:

Vision

A Sustainable Self-Help Movement in India

Mission

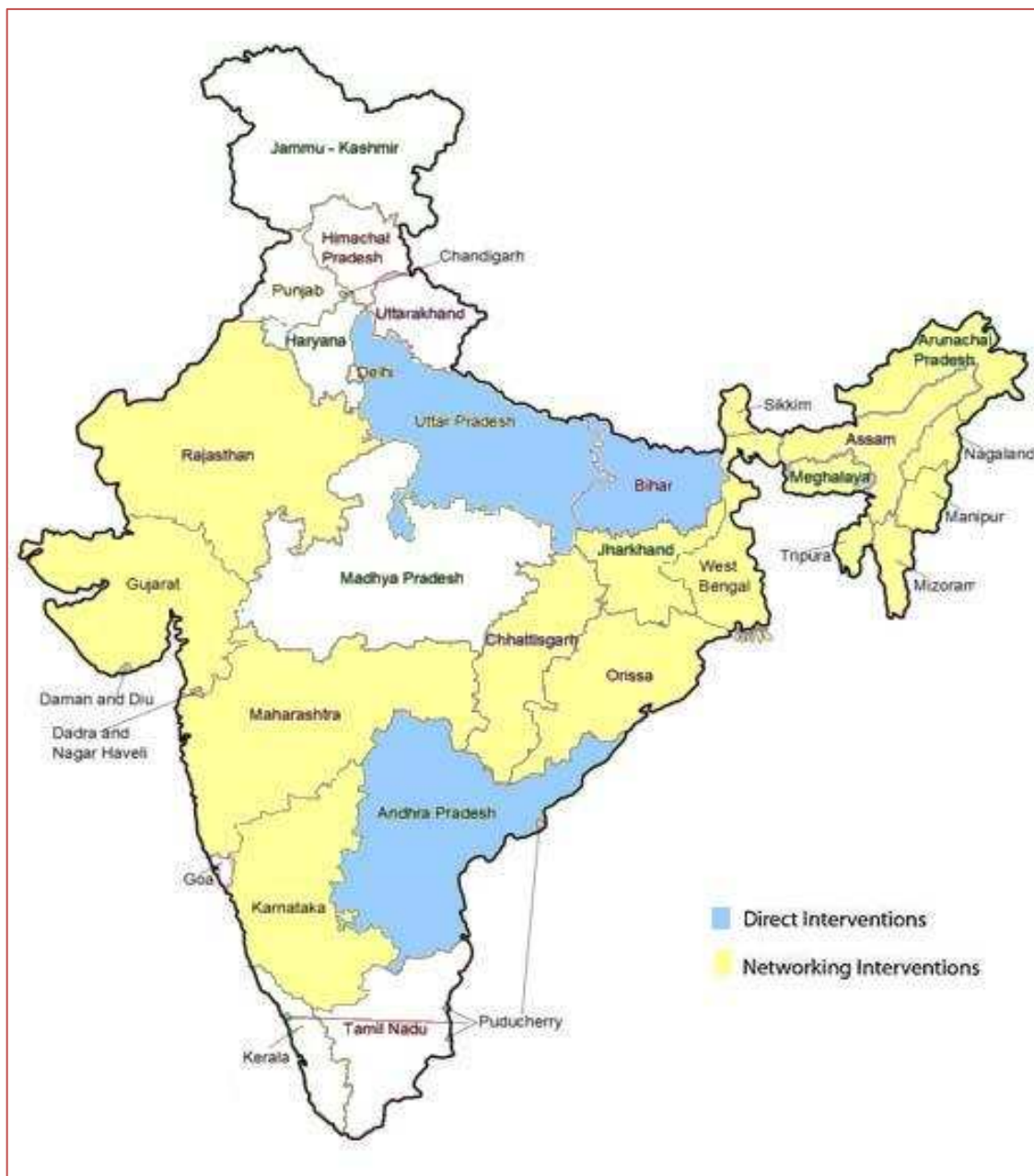
To promote self-reliant people's institutions, especially women's Self-Help Groups (SHGs) and SHG federations, in such a way as to realize their full potential for engaging in micro finance and sustainable livelihoods, their members overcoming poverty and inequalities

Thrust Areas

1. Capacitate self-help and livelihoods promoting institutions both in rural and urban areas
2. Promote natural resource management and sustainable livelihoods resulting in desirable climate change practices and food security
3. Reach out to unreached and underserved areas for addressing poverty and inequalities
4. Enhance partnerships, collaborations and alliances for linking, learning, up-scaling and advocating
5. Enhance research and advocacy for influencing policy decisions in favour of people's institutions engaged in microfinance and livelihoods

Core Values

- Concern for quality
- Gender equality and social inclusion
- Self-reliance
- Transparency and accountability
- Promotion of participation and democracy
- Continuous learning



Provision of Services: Institutional Capacity Building (Both in Rural & Urban areas); Livelihood Promotion and Research & Advocacy.

Role of Implementation: Anchoring 6 mega watersheds in Andhra Pradesh and Telangana states.

Number of staff: 106 (71+05+30) including regular staff, consultants & Interns and community cadre.

States of active involvement: Andhra Pradesh, Bihar, Rajasthan, Telangana, Uttar Pradesh and West Bengal

APMAS making institutions stronger -an example							
Mandal	SHGs			VOs			MSs
	Total # SHGs	A&B Grade	C&D Grade	Total # VOs	A&B Grade	C , D & lesser	Grading
Biknoor	1302	1224	78	58	54	04	A+
Kamareddy	931	778	153	33	32	01	A+
Macahreddy	1257	1055	202	45	31	14	A+
Domakonda	1236	1113	123	49	46	03	A+
SS Nagar	1130	928	202	54	54	00	A+
Total	5856	5098	758	239	217	22	All A+

Trainings & Client Satisfaction – An Example			
International Certificate Course on CBMF			
jointly organised by APMAS, SF & COADY International Institute–Canada			
Area of Analysis	Level of Appreciation		
	Very Good	Good	Average
Course Content & Structure	8	8	2
Facilitators & Learning Environment	9	6	3
Course Outcomes	10	7	1
Overall Feedback	14	3	1

APMAS by 2013-2014 ...

- Directly trained more than 2.5 lakh participants through various trainings and workshops.
- Provided services in the states of Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra, North-East (Assam & Manipur), Odisha, Rajasthan, Telangana, Uttar Pradesh (UP), and West Bengal through direct involvement and network partners.
- Undertaken rating of 460 SHG federations and supported Paryavekshana Samakhya of Kamareddy, NRLM Resource Center in rating 5,856 SHGs, 239 Village Organisations and 5 Mandala Samakhya
- Developed 7 different rating tools, and a number of customized rating tools (On request from clients).
- In collaboration with MSDF and LBs (Local Bodies) installed a dozen Pure Water Plants in Andhra Pradesh and Telangana states
- Anchoring 6 mega watersheds in Andhra Pradesh and Telangana states
- Conducted more than a hundred research projects
- Published 100 plus thematic books in English, Telugu, Hindi and other regional languages and produced a dozen related documentary CDs and DVDs
- Bringing out regularly for more than twelve years a monthly magazine in Telugu titled 'Mahila Sadhikaratha' aiming at women empowerment and poverty eradication
- Organized a dozen national level and almost equal number of state level conferences & workshops at Hyderabad, Mumbai, Delhi, Kolkata, and Guwahati

- Led two delegations to Germany, consisting of both SHG and government representatives to study and replicate the most successful Cooperative structure there.
- Commissioned 3 organizational Self Assessments by eminent outside personalities
- Developed into a premier resource organization of national level
- Emerged as a champion of the cause of Sector Own control in Self-Help movement

Great Internal Support!

APMAS has been receiving great support from the Board. Collectively and individually the Chairperson and the Board members always show keen interest in not only just guiding and supervising the affairs of the organization, but also to involve themselves in finding solutions. Be it resource mobilization, dealing with governments or legal issues they took initiative to further the actions taken or deemed to be taken by the CEO of the organisation. When the legal battle with AWARE on the tenancy of SHG Learning Center was pending so long in the court of judicature eating away time and resources, the Board negotiated for an out of court settlement. Besides forming a subcommittee to look into the matter, the Chairperson Sri K. Madhava Rao, IAS (Retd) took personal initiative and discussed with AWARE Chairperson to settle the issue. Vice Chairperson Dr. Nandita Ray and a Board member, Sri P.V. Rama Rao also played key role in settling the issue. Similarly when APMAS faced some financial constraint due to unexpected early recovery of interest by the state government of Andhra Pradesh on the loan provided for the construction of APMAS Office cum Training Centre, the Chairperson used his good offices with the government to rationally act upon the issue and reduce unnecessary burden caused to APMAS. He even prepared to meet the then Chief Minister of Andhra Pradesh, Honourable N. Kirankumar Reddy to represent the issue along with the CEO & MD Sri CS Reddy.

As considerable amount was pending due to APMAS from Women Development Corporation (WDC), Government of Bihar, Sri K. Madhava Rao, IAS (Retd) in his capacity as former Chief Secretary to the government of Andhra Pradesh wrote a letter to the Chief Secretary of Bihar to expedite the payment. The Board also formed a Sub-committee consisting of the members Sri. P.V. Rama Rao, Prof. K.V. Raju, Sri. Jayesh Ranjan, IAS and Dr. Sudha Kothari for exploring new areas of collaboration, cooperation and funding sources for APMAS. The Board also took keen interest in the qualitative and early construction of APMAS Office cum Training Centre. At the same time the Board has been deeply concerned about the chosen vision, mission, core values and non-compromising ethics of the organization as well as its commitment towards eradication of poverty through self-sustained self-help movement. Even though working with governments has been creating problems of sorts, the Board insists that APMAS, which is championing the cause of the poor and women, keep on working with governments to influence their policies to be pro-poor.

To maintain transparency in the affairs of APMAS, the Board through a subcommittee looks into the accounts and suggests needed preventive and remedial measures. The subcommittee holds regular meetings and verifies the accounts. As APMAS had grown into a bigger organization, the Board even stipulated that the subcommittee meet more frequently than the earlier.

Besides the policy making body (the Board of Directors), the policy implementing team (the staff) also are very much committed to the cause enshrined by APMAS and thus making APMAS reach great heights.

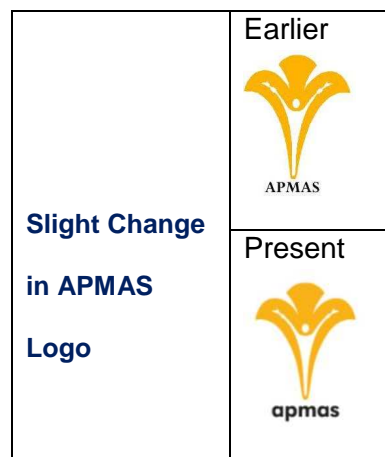
APMAS in 2013-2014

The year 2013-2014 saw APMAS achieving certain visible and tangible results, the furtherance of collaborations in its active states of Andhra Pradesh, Telangana, Bihar and Uttar Pradesh as well as expanding its services to two more states West Bengal and Rajasthan. On the first count its cherished and much advocated objective of self sustainability and self reliance, one way, came true in its own case in creating an abode for itself with required infrastructural facility of higher order for conducting capacity building programmes. Of course the long held delay in its construction caused a sort of unforeseen problems. The 'Paryavekshana Samakhya', in Kamareddy cluster anchored by APMAS in Nizamabad district of Telangana, got its legal entity through registration, the first of its kind in the state. The partnership with SERP (Society for Elimination of Rural Poverty) got expanded to Bihar, where APMAS was already an active player. This collaborative expansion was to support BRLPS (Bihar Rural livelihoods Promotion Society), a government of Bihar initiative for poverty alleviation. On the other hand, APMAS in joint partnership with SERP expanded its services to West Bengal to support WBSRLM (West Bengal State Rural Livelihood Mission - Anandadhara). While in Rajasthan, another new state to which APMAS extended its active support and collaboration is with CmF (Center for micro Finance). To the end of the reporting year, APMAS got another prestigious collaboration in Bihar with SPUR, (Society for Promotion of Urban Reforms), a state government initiative. Another note worthy collaboration was with Bread for the World, to leverage support in the IMWP operational areas for promotion of integrated farming systems and farm-based enterprises in Anantapuram and Chittoor districts of Andhra Pradesh. A much revered MSDF project of Water and Sanitation in urban slums concluded without further extension.

APMAS State wise Active Support in 2013-2014			
State	Activity Zone	Activity	Partner
AP	A. 25 (8+17) towns in the districts of Ananthapuram, Prakasam and Srikakulam	ICB-Urban	MEPMA
	B. Nallamada & Reddypalli in Ananthapuram district; Chikkondapalli & Mudaramdoddi in Chittoor district	Implementation of IWMP projects	IWMP & BftW
Telangana	A. Kamareddy Cluster, Nizamabad district	ICB-Rural	SERP
	B. 7(3+4) towns in Adilabad district	ICB-Urban	MEPMA
	C. Ichoda & Jatharla in Adilabad district	Implementation of IWMP projects	IWMP & BftW
Bihar	A) Dighwara, Garkha, Sonapur and Parsa blocks in Saran district	ICB	NABARD
	B) Kaler block of Arwal district	ICB	NABARD
	C) State Level: 45 + 17 towns	Formation of town federations + SHGs	SDTT
	D) State Level	Capacity building of NGOs and formation of state level network of NGOs	SPUR
UP	A) Dudhi block of Sonbhadra district	ICB	NABARD
	B) Kakori & Malihabad blocks of Lucknow district	ICB	NABARD
Rajasthan	A) Alwar, Dholpur and Tonk districts	SOC	CmF
West Bengal	A) State Level	Resource Block Strategy	WBSRLM

Following are a few major events and developments during 2013-2014

- Entered into MoU with the government of Bihar on a prestigious project for formation of 45 towns and 1 state level federation in urban areas of Bihar in three years under Support Programme for Urban Reforms (SPUR).
- Entered into MOU with Bread for the World to take up a three-year project ‘Promotion of Integrated Farming Systems and Farm based livelihoods (G4 – GO GREEN GROW GREEN) starting from April 2014 to March 2017
- Organised a two-week International Certificate Course in Hyderabad on Community Based Micro Finance in joint partnership with Coady International Institute, Canada and Sadhikaratha Foundation
- With continued handholding support of APMAS the Paryavekshana Samakhya in Kamareddy cluster of Nizamabad district secured legal status through registration
- Established collaborations with BRLPS (Bihar); WBSRLM (West Bengal) and CmF (Rajasthan)
- Trained 20,857 persons on various concepts of SHG, SNU and watersheds
- Under active implementation of APMAS, Nallamada watershed in Anantapuram district of Andhra Pradesh received two consecutive DWMA state level awards. Adjudged first best in fund utilization category and second best in maintenance.
- Safe Water and Sanitation Services, successfully implemented in urban slums of Andhra Pradesh supported by MSDF came to an end
- Strategic support provided to MEPMA to strengthen its decision support systems with the support from the Planning Department, Government of Andhra Pradesh
- Undertaken three research studies
- As part of implementing mega watersheds in Adilabad, Ananthapuram and Chittoor districts in convergence with NREGS, APMAS promoted 784 acres of land into horticulture mostly covered by Mango and at few places with guava and other horticulture species
- Late Smarajit Ray memorial lecture on ‘The Role of Civil Society Organisations in the changed circumstances in India’ held in Hyderabad on July 16th 2013
- In partnership with PRIA and Logo Link organised a seminar on ‘The Role of people in Local Self Governments’ in Hyderabad on 24 September



Trainings by APMAS (2013-2014)	
Imparted by	# Trained
ICB Rural AP	2,762
Urban	9,806
Bihar	943
LH	6,486
SF	860
Total	20,857

- APMAS CEO, COO and senior staff participated in a number of advocacy events across the country
- APMAS CEO, Sri CS Reddy imparted training on CBMF in Coady International Institute, Canada as an invited resource person during May 2013
- APMAS possessed its own building for the purpose of office cum training center
- Reached 'out of court' settlement with AWARE on the lease of SHG Learning Center

APMAS Quantitative Support 2013-2014				
State	Area	SHGs	V Os	MSs
Andhra Pradesh (Urban)	Ananthapuram District	1,739	68	2 (10*)
	Prakasam District	3,619	173	3 (5*)
	Srikakulam District	2,289	107	3 (2*)
	Sub Total	7,647	348	8 (17*)
Telangana (Rural) (Kamareddy Cluster- Nizamabad District)	Biknoor Mandal	1,302	58	1
	Kamareddy Mandal	931	33	1
	Macahreddy Mandal	1,257	45	1
	Domakonda Mandal	1,236	49	1
	SS Nagar Mandal	1,130	54	1
Telangana (Urban)	Adilabad District	3,084	151	3 (4*)
	Sub Total	8,940	390	8 (4*)
Bihar	Kaler Block	519		
	Parsa Block	222	02	
	Sonepur Block	343	01	
	Gharka Block	490	02	
	Dighwara Block	506	04	
	200 NGOs	20,000	--	
	Sub Total	22,080	09	
Uttar Pradesh	Duddhi Block	112		
	Kakori Block	500		
	Malihabad Block	500		
	Sub Total	1,112		
	Grand Total	39,779	747	16

⇒ Here below is the state wise brief account of the projects, programmes, initiatives, activities, implementations and the progress of APMAS in 2013-2014.

1. Andhra Pradesh

In Andhra Pradesh, direct initiatives of APMAS include Institutional Capacity Building in collaboration with MEPMA in 25 towns of three districts and anchoring of 4 Mega Watersheds under IWMP programme of GoAP in two districts. Besides, there has been considerable research work to know ground realities and to focus on the resultant corrective, continual and improving systems and methods. The details are as follows:

1.1 Institutional Capacity Building (ICB) Urban

Urban Programme of APMAS in Andhra Pradesh in association with MEPMA has been to 'Strengthen the SHG Institutions in three selected districts of Ananthapuram, Prakasam and Srikakulam under district strategy programme. The urban programme was initiated into new areas during the reporting period. Eleven personnel were deployed for providing intensive support in 8 towns and supplementary support in 17 towns in these 3 districts.

Major Activities

- 7, 647 SHGs, 348 SLFs and 8TLFs were supported during the year
- Conducted a quick assessment of the status of existing SHGs and SHG federations
- Developed action plan based on the status identified in the towns
- Conducted SHG auditing and grading through CRP strategy in the towns
- Conducted mapping of the existing livelihoods in each of the towns
- Organised TOTs and evolved social capital with relevant capabilities
- Supported TLFs in developing a cadre of resource pool from the SHG members pool
- Undertaken orientation classes and exposure visits to TLF office bearers and SLF executive members
- 314 (118+ 196) CRPs were promoted to take up SHGs strengthening activities and conduct auditing. Auditing was completed in 5,324 SHGs.
- APMAS with the financial support of 'Planning Department' and with the coordination of MEPMA developed nine publications in Telugu for easy understanding of SHG members on various subjects.

APMAS & MEPMA District Strategy Profile			
District	Intensive towns	Other towns	Total
Ananthapuram	2	10	12
Prakasam	3	5	8
Srikakulam	3	2	5
TOTAL	8	17	25

District Strategy – Activity Profile: Andhra Pradesh					
Activity / District		Ananthapuram	Prakasam	Srikakulam	Total
Strengthening of SHG Institutions	SHGs in the town	1739	3619	2289	7,647
	Leadership changed	678	1792	1293	3,763
	Book Keepers trained	1015	3306	1923	6,244
	CRPs promoted	40	20	58	118
Auditing Process of SHG Institutions	SHGs Audited	1290	2028	2006	5,324
	Legal compliances in SLFs	68	150	107	325
	SOC initiated in SLFs	62	06	34	102
	Audit CRPs promoted	35	108	53	196

Intensified Engagement with MEPMA

APMAS in collaboration with MEPMA (previously APUSP, or Andhra Pradesh Urban Services for the Poor) has been working with the urban SHG movement since 2005. Initially, APMAS supported MEPMA in strengthening of SHGs and SHG federations in three ULBs, Gudiwada, Guntakal and LB Nagar, from 2006. Based on the positive outcome, the partnership was continued and extended from 2010 to five more ULBs in Bhimavaram, Kadapa, Ramagundam ULBs and Charminar and Uppal circles in Greater Hyderabad Municipal Corporation (GHMC).

In this back drop, on 1 August 2013 a tripartite agreement was reached between APMAS, MEPMA and the Planning Department, GoAP. As per the MOU APMAS provides strategic support to MEPMA in strengthening its decision support systems for effective implementation of the urban SHG programme, and enabling the SHG institutions to become sustainable and overcome challenges in the realm of urban poverty in the state.

The strategic support by APMAS to MEPMA is under five core areas. They are:

1. Analysis of the benchmark data provided by MEPMA and develop participatory action plan to strengthen the Decision Support System (DSS) for improving the overall performance of MEPMA as a mission for eliminating urban poverty in AP.
2. Research study on the quality and sustainability of urban SHGs, SLFs, and TLFs for drawing up a specific plan of action in terms of improving the overall performance of SHGs and SHG federations to become self-reliant institutions in asserting their rights and entitlements, and accessing the basic urban services through their own institutions.
3. Capacity Building and technical support services to enhance the effectiveness and efficiency of various structures of MEPMA and its functionaries.
4. Develop Information, Education and Communication (IEC) materials (such as posters, booklets and modules) for enhancing the knowledge and skills of the members of the SHG institutions.
5. Support organizational development processes and develop performance linked HR systems for MEPMA in ensuring and delivering quality services.

In accordance with the provision of agreed support, APMAS initiated the following:

- a) Conducted Research Study on Urban SHGs, SLFs and TLFs
- b) Successfully conducted capacity building trainings (TOTs ... Training of Trainers) to MEPMA CRPs of all the 23 districts on Sector Own Control (SOC) concept and on SHG livelihoods in five batches. In each batch 25 CRPs received training.
- c) Livelihood Mapping Toolkit and draft action plan developed for Jalammathalli SLF of Vykuntapuram slum of Chirala Town of Praskasam district.
- d) IEC materials on MEMPA activities, health and nutrition, street vendors, SHG Livelihoods, Sector Own Control, Financial Literacy, Gender and Social Action, Role and Responsibilities of OB and EC were developed and submitted to MEPMA
- e) To enhance the effectiveness and efficiency of various structures of MEPMA and its functionaries, Performance Indicators were developed for COs, PRPs, IB Specialists, Livelihoods Specialists and Microfinance Specialists.
- f) Conducted a Retreat for MEPMA functionaries, state and national level consultations with SHG leaders and various stakeholders to revisit the vision, mission and objectives of MEPMA. A vision document was prepared and shared with MEPMA.

1.2 Livelihoods

Since 2010, APMAS got involved in planning and implementation of Integrated Watershed Management Programme (IWMP) and engaged at state, district and cluster levels. APMAS extended its support to State Level Nodal Agency and various Project Implementing Agencies (PIAs) both of NGO as well as of Government. Being PIA for six mega watersheds (four in Andhra Pradesh and two in Telangana states), APMAS contributed in bringing required state specific guidelines for effective implementation of the programme. It also contributed in developing relevant IEC materials that include modules, posters, and flip charts in the areas of Natural Resource Management (NRM), Production Systems Improvements (PSI) and Livelihood Promotion. APMAS piloted and demonstrated institutional and capacity building initiatives by promoting JLGs with the financial support from NABARD.

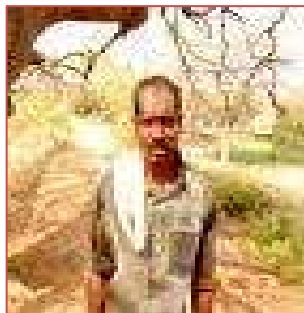
APMAS anchored Watersheds		
District	Mega Watershed	
Ananthapuram	Nallamada	Reddypalli
Chittoor	Chokkandla Palli	Mudaram Doddi

Major Activities

- In convergence with NREGS, APMAS promoted horticulture in 720 acres of dry land (mostly mango and guava, black berry and other horticulture species). The survival of plants is above 90% both in Ananthapuram district.
- Developed a project on “Promotion of Integrated Farming Systems and Farm-based Micro-enterprises” in all the four IWMP areas in the state and submitted to BftW.
- A new concept of promotion of JLGs in the watershed areas has been introduced to leverage funds through banks in promoting various rural livelihoods. In Mudaramdoddi mega watershed, 19 JLGs and 6 UGs have been linked with banks for leveraging necessary financial support
- Trained 6,422 persons in various related concepts of watershed implementation
- All the DLH farmers were supported with the cost for needful watering (up to three years) in ensuring survival rate, inter-cultivation practices, supply of millet seeds, fodder strips, following NPM practices for improved farming
- Under Production System Improvement (PSI) component of IWMP, millets and cereals (six varieties of seed material) have been distributed to the selected farmers numbering 35 in Nallamada and Reddypalli mega watershed areas
- Taken special efforts in promoting 29 bio-mass compost pits (NADEP and traditional) in Nallamada and Reddypalli watersheds
- At Nallamada and Reddypalli Rs. 9.7 lakhs and at Chokkandla Pally Rs.1.3 lakhs got released to VOs for taking up activities such as grounding vermin compost pits, vegetable cultivation and land lease, establishing Custom Hiring Centers (CHCs), sprayers and fish rearing purposes
- Considering the common ailment of nutritional deficiency, APMAS had taken necessary steps to address it by creating awareness, motivating them towards chick rearing, backyard intensive gardening, rearing milch animals by supplying poultry units, vegetable seed kits, homestead plants and milch animals

Early Fruits in Watersheds!

There is a saying in English, 'Well begun is half done'. Watershed project activities in Andhra Pradesh in the mega watershed zones anchored by APMAS stand testimony to the above saying. In fact watershed projects consist of a long drawn programme of multiple activities involving land, water, nature and the whole environment. To create an impact or to deduce any outcome it takes years together. But if the approach is in the right direction one can reap early fruits to certain extent. Exactly the watershed farmers in the six mega watershed zones in Anantapuram, Chittoor and Adilabad districts of Andhra Pradesh and Telangana states, being implemented by APMAS, with their process oriented approach could reap benefits in the budding. It is not any magic wand but 'farm pond' making the difference felt! Digging farm ponds in barren lands as a rain water harvesting structure is one among the many basic interventions of the watershed programme. Well guided and facilitated many watershed farmers took up farm ponds. Initially being indifferent and reluctant these farmers hesitantly implemented farm ponds. But a small quantity of rains turned their hesitation into surprise! As usual there was no considerable direct benefit from so small and a onetime rain. But, the indirect impact is amazing! Rain water from the uplands flowed into the farm ponds bringing smiles on to the dried-up faces of the dry land farmers. When water is available, how can a farmer be inactive? Yes, there was buzzing activity, varied utilities and a chain of impacts. Let us see their experiences in their own words:



Mr. Srinivasulu, farmer, Jogindla Village, Chittoor District: We have 2.5 acres of dry land. We are unable to invest on a bore well. We intended to grow fruit trees in the land. But, how? We dug a pit to store water. As it was so small it was of no use. We were disappointed. Watershed project brought back our hopes. Within a week of digging farm pond in our land there was rain and the pond overflowed with rain water. Now we are taking up mango cultivation in our land. Thanks to watershed and thanks to APMAS'.

Not only Mr. Srinivasulu, there are many other indirect entitlement holders of this farm pond. There are four bore wells in the vicinity. As there was no ground water and they dried up, making those farmers helpless. Now the water in the farm pond of Mr. Srinivasulu helped raising the ground water level in the surroundings and thus recharging the bore wells. All in smiles! Seeing the benefits the village farmers are queuing up to contact APMAS people to have farm ponds in their lands too. What a change!

Mr. Gangappa, farmer, Yerrapalli Village, Chittoor District: Watershed project brought back life to us. We have two acres of dry land. We were cultivating groundnut. As there were no rains we had to keep our land barren for the last three years. Working as farm labour and taking part in employment guaranty works we were somehow getting our daily bread. Then APMAS came to us and explained the benefits of farm ponds. They suggested us to dig a suitable farm pond in our land. With their support we got a 15x15x3 meters farm pond sanctioned. To our surprise we got plenty of water even in one meter depth. As water is available, we are cultivating tomato crop in half an acre. With the help of an oil engine we are irrigating the crop. By completing the farm pond to its full depth of 3 meters we are hoping to irrigate our total two acres land next year.



- Under convergence poultry units and chaff cutters were supplied with 2:1 and 60:40 ratio contributions between the scheme and beneficiary.
- Held several rounds of interactions with primary and secondary level stakeholders and brought to floor various issues related to farming and marketing activities
- In realizing effective CB services, Watershed Resource Persons (WRPs) and Watershed Point Persons (WPPs), suitable system has been adopted and practiced
- Seed Bank concept has been introduced to receive back the seed doubling the quantity as against supply
- Programmatic convergence is set in place with NREGS, SERP, forest department, EGS, Animal Husbandry department, NEDCAP and NABARD etc.
- Several efforts were made to include water audit and bio-mass audit systems at micro and mega watershed levels with an extended financial support

A New Partner!



The concluding months of 2013-2014 brought in a new promising partner to APMAS. It is Bread for the World – Protestant Development Service (BftW). BftW is the globally active development and relief agency of the Protestant Churches in Germany. In more than 90 countries all across the globe, it empowers the poor and marginalised to improve their living conditions. Key issues under focus are food security, the promotion of health and education, the access to water, the strengthening of democracy, respecting human rights, keeping peace and the integrity of creation.

As per the MoU entered into, BftW would support APMAS in promotion of integrated farming systems and farm-based livelihoods in the mega watersheds in Anantapuram (Nallamada mandal) and Chittoor (Two mandals: V.Kota & Ramasamudram) districts. The three year collaboration will come into effect from April 2014 and envisage the following five components:

Component 1: Evolve appropriate institutional mechanism through promotion and strengthening of farmer clubs and federations for the empowerment of small and marginal farmers and the landless, especially women, SC & ST and BC communities.

Component 2: Promote integrated farming practices through increased bio-mass, diversified cropping system, tree-based farming, integrated pest management, and livestock support system.

Component 3: Undertake natural resource management practices (soil and water conservation and plantation) to increase the resilience of farming and the environment.

Component 4: Promotion of farm based enterprises viz., seed banks, bio fertiliser and bio pesticide centres, farm service centres, processing units and marketing interventions to ensure greater income security of the target communities.

Component 5: Networking and advocacy for necessary support from the state for promotion and replication of integrated farming and farm based livelihoods.

As an implementation tool, APMAS developed G4 (Go Green & Grow Green) Concept/Project and gearing up the mechanism incorporating all the necessary ingredients for healthy agricultural, horticultural and environmental protection activities and programmes

1.3. Research Studies

A research study on 'Quality and Sustainability of SHGs in Urban Areas of Andhra Pradesh and Telangana' was conducted by APMAS under the sponsorship of Government of undivided Andhra Pradesh and MEPMA. (For details see 'Research and Advocacy' in pages 31-34).

2. Telangana

In Telangana, the direct initiatives of APMAS include Institutional Capacity Building as well as supporting Sector Own Control (SOC) which in Telugu is called as Swayam Niyantrana Udyamam (SNU) in Kamareddy cluster of Nizamabad district and anchoring two mega watersheds in Adilabad district.

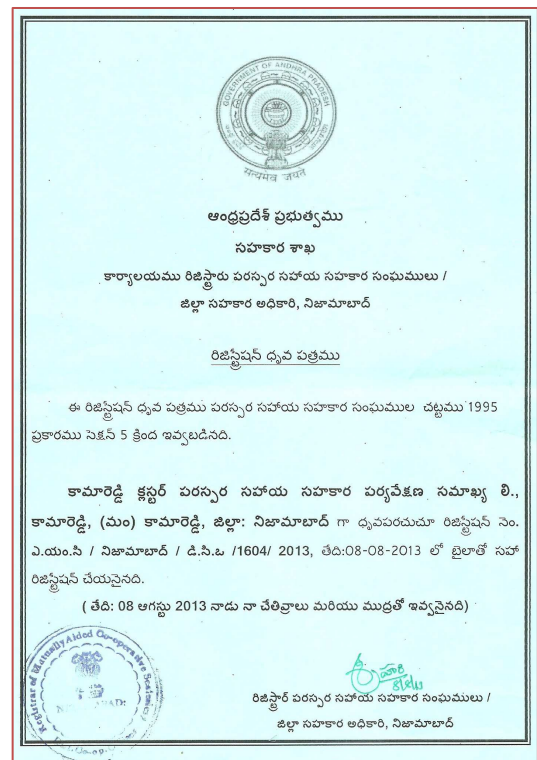
2.1 A Institutional Capacity Building (ICB) -Rural

Under Institutional Capacity Building (ICB), APMAS provided technical support in building the institutions of the poor by focusing on capacity building of the members of Self Help organisations at various levels, developing resource pool for strengthening such institutions, imparting financial literacy and facilitating policies related to financial management of the institutions etc. APMAS established collaborations with SERP to support in Cluster and State levels, as well as in association with the SERP – National Resource Cell to jointly facilitate BRLPS in Bihar, West Bengal SRLM and CmF of Rajasthan.

During the year 2013-14 APMAS provided its facilitation support to five Mandal Samakhya (MSs), 239 Village Organisations (VOs) and 5,856 Self Help Groups (SHGs) along with IKP staff in Kamareddy cluster of Nizamabad district in Telangana state. In Kamareddy cluster APMAS staff provided continuous handholding and nurturing support to MS, VO Board members, staff and IKP staff in the revival of defunct SHGs and VOs; improving the attendance in VO meetings; increasing savings at SHG, VO and MS levels; streamlining bookkeeping system at SHG level; auditing of SHGs and VOs; legal compliances at VO and MS levels; capacity building of Bookkeepers, SHG auditors and financial literacy facilitators.

Legal Status to Paryavekshana Samakhya

The affairs of Kamareddy cluster have been supervised by 'Paryavekshana Samakhya' (PS) a representative body formed with elected members of the Mandal Samakhya (MSs) in the cluster. APMAS supported the Paryavekshana Samakhya in formalising its legal status. On 8th August 2013, PS got registered under Mutually Aided Cooperative Societies Act -1995. Besides strengthening Paryavekshana Samakhya with legal status, APMAS focused to enhance its capacities to act as a Resource Centre for SERP in providing support services to various State Level Rural Livelihood Missions (SRLMs) in the implementation of resource block strategy in their states. During the reporting period PS conducted nine Board meetings and one special meeting (special General Body meeting) called 'Sadassu'. The Sadassu was intended to facilitate long term strategy of Paryavekshana Samakhya and develop strategy in scaling up SOC (Sector Own Control ... which in Telugu referred as Swayam Niyantrana Udyamam (SNU).



SERP identified “Paryavekshana Samakhya (PS)” as a resource centre for providing support in implementing NRLM activities and deputing trained Community Resource Persons (CRPs) and Project Resource Persons (PRPs) to facilitate resource block strategy of Bihar and West Bengal states. In addition to this, PS will support these states in conducting immersion Trainings, Participatory Trainings and Exposure Visits to state governments’ officials, Bank Officials, PRI representatives and community members in its operational area on the good practices of Institutional Building, Capacity Building, Financial Inclusion, and Micro Credit Plan etc. On 12th December 2013, the Resource Centre was inaugurated its building and initiated the training of 21 CRPs and PRPs. By the end of March 2014, PS identified 155 CRPs, 12 PRPs and finally selected 31 CRPs and 05 PRPs to initiate support to West Bengal.

Developing social capital

Five supervisors were recruited by PS to support it in performing day-to-day activities such as providing auditing and rating services to village organisations and Mandal Samakhyas; monitoring the quality of SHG audit and the performance of financial literacy centers (FLCs) and supervising the functioning of annual general body meetings of VOs and MSs. APMAS staff provided handholding support to the supervisors in qualitatively performing their supervision.

Financial Literacy Centers (FLC)				
#	Mandal	# VOs organised FLCs	# FLC facilitators Trained	# FLC facilitators working
1	Biknoor	16	37	11
2	Kamareddy	18	18	09
3	Machareddy	30	25	12
4	Domakonda	18	39	12
5	SS Nagar	18	26	9
	Total	100	145	53

Trainings

During the year ICB AP Rural team trained 2,762 participants directly and through ToTs. Major focus of the trainings was building the social capital at SHG, VO and MS levels and strengthening the institutions through member education programs and financial management.

VOs Internal Audit & Trainings						
#	Mandal	# VOs completed Internal Audit				# VOs conducted EC training
		Q1	Q2	Q3	Q4	
1.	Biknoor	30	15	24	06	36
3	Kamareddy	11	01	15	03	31
5	Machareddy	19	17	11	02	23
4	Domakonda	11	23	07	03	54
5	SS Nagar	03	11	00	00	49
	Total	74	67	57	14	193

Workshops & Meetings

State level consultation on Board in Cooperatives: In the context of 97th constitutional amendment, SERP organised a consultation meet with a few prominent institutions and persons to discuss on the term of board in cooperatives. APMAS participated in the consultation and shared its views and experiences.

Strengthening RRCs and CMALTCS: To meet the continued capacity building requirements of VOs, MSs and ZSs and to improve the performance of these institutions in the state SERP introduced a concept of community managed resource centers such as

Regional Resource Centers (RRCs) and Community Managed Area Level Training Centers (CMALTCs). To strengthen these centers and to evolve strategy for financial viability of RRCs and CMALTCs, SERP conducted state level workshop with selected DPMs. APMAS had participated in the workshop and provided inputs on the same.

An Extended Partnership!



The collaboration between APMAS & SERP is almost the existence of the two entities. They are complimentary and supplementary to each other. In the pursuit of bringing quality and sustainability into the self help movement, this collaboration took many turns and strides such as providing support to SHG federations, clusters, building models, developing resource persons and implementing Sector Own control (SOC ... Swayam Niyantrana Udyamam in Telugu) etc. At present under the partnership, Kamareddy cluster in Nizamabad district, Telangana has been developed as a Resource cluster for SOC. The recognition of NRLM to the Resource Centre speaks of the pioneering effort. With the qualitative growth of self Help movement in the state, many other states are looking for support. As SERP and APMAS are committed to poverty eradication and women empowerment, both are collaborating in self help strengthening projects in other states. As part of this approach APMAS and SERP have jointly taken up projects in Bihar and West Bengal.

In Bihar the association is with 'Bihar Rural livelihoods Promotion Society' (BRLPS), a government of Bihar initiative for poverty alleviation. The joint venture is to study and assess the status of the community institutions and the capacity building needs to strengthen the Cluster Level Federations promoted by BRLPS in seven districts of Bihar. After necessary spade work, the activity would start in the year to come.

West Bengal State Rural Livelihood Mission (WBSRLM) intends to implement Resource Block strategy in their state, with the support of SERP. To study the implementation of the strategy in Telangana, WBSRLM CEO and his team and another official level team visited twice in 2013. On both the occasions APMAS supported SERP in conducting workshops and exposure visits. Later on behalf of SERP, a team of APMAS visited West Bengal to formalize the collaboration. As part of the task APMAS was entrusted with the responsibility of developing resource persons who can provide necessary capacity building services in West Bengal. As such APMAS has been adapting a process oriented approach to select and train prospective resource persons. The first batch of the resource persons, so trained, are all set to leave to West Bengal to take up their assigned engagement.

State level support to SERP

State level audit institution: SERP was in the process of facilitating state level audit resource pools to set up a state level autonomous audit institution. As a part of evolving the strategy for the institution, SERP conducted a three-day workshop with DPMs in Hyderabad. APMAS provided inputs in designing and establishing state level audit institution.

Financial management module development: APMAS provided support to SERP in developing a customized module on financial management of Mandal Samakhyas. During the process of developing the module, APMAS team coordinated with the state and district level teams and collected data and policies related to financial management from the field. The module was tested in ToTs and revised the same based on the field testing.

Financial literacy module: SERP requested APMAS to support developing simple member education modules and learning material on financial literacy. APMAS team held discussions with Bank Linkage Unit, reviewed the existing module and material and suggested improvements in the module and shared the learning material.

Collaborations with other States

BRLPS: To understand the status of the community institutions and assess the capacity building requirement in promotion and strengthening of CLFs promoted by BRLPS in seven districts of Bihar, SERP and APMAS team jointly conducted a five day visit to Bihar and proposed a collaborative activity plan with BRLPS.

WBSRLM: As a part of exploring collaboration with SERP, the CEO and his team from WBSRLM made a three-day visit to Telangana during 28 to 30 September 2013. In continuation to the visit, a team of 16 officials from West Bengal visited AP. On both the occasions, APMAS provided support to SERP in conducting field visit and workshop. Later in October 2013, APMAS team made a visit to West Bengal on behalf of SERP to formalise the collaboration to support WBSRLM in the implementation of resource block strategy.

CmF, Rajasthan: Centre for micro Finance (CmF), Rajasthan wished to initiate the implementation of SOC in the federation promoted under Sakh-Se-Vikas with the support of APMAS (Sadhikaratha Foundation -SF). CmF selected three federations of SSV partners (1. IBTADA, Alwar 2. PRADAN, Dholpur and 3. SRIJAN, Tonk) to implement SOC.

Coordinating Exposure Visits

- **World Bank team visit to Kamareddy:** A team of 12 members from the World Bank visited SHGs, VOs and MSs in Kamareddy cluster on 23 May 2013. During the visit, APMAS facilitated the team in interacting with SHG members, VO-EC and MS-EC members to understand the functions of institutions as well as SERP and SNU interventions in the cluster.
- **IAS trainees' team from Government of India:** On 13 August 2013, a team of ten IAS trainees visited Kamareddy to understand the role of community based institutions in the elimination of rural poverty. APMAS provided support in organising field visit to Ghanyanaik thanda of Machareddy Mandal. During the visit, the team interacted with SHGs and VO-EC on structure, services, governance and systems.
- **Participants from National Level Training:** Sadhikaratha Foundation conducted two national level trainings on SHG federations during 10-14 September 2013 and 17-22 February 2014. As a part of training, a two-day field visit for the participants was organised by APMAS. A total of 34 participants from BRLPS, WBSRLM, ASRLM, SIDBI, World Vision and few NGOs participated in the field visit.
- **PS-EC members' exposure visit to Anantha Maha Samakhya:** To understand the processes and systems adopted by Anantha Maha Samakhya for identification, selection, training and deputing CRPs and PRPs to SRLMs, a five-day exposure visit was organised for PS EC members to Ananthapuram district. Eleven PS-EC members & staff and two staff from APMAS visited Anantha Maha Samakhya during 27 November to 1 December 2013.

2.1B Institutional Capacity Building –Urban

Urban Programme of APMAS in Telangana state in association with MEPMA has been to 'Strengthen the SHG Institutions in the selected district of Adilabad under district strategy programme. Personnel numbering three were deployed for providing intensive support in 8 towns and supplementary support in 17 towns in the district.

APMAS & MEPMA District Strategy Profile Adilabad District-Telangana State			
District	Intensive towns	Other towns	Total
Adilabad	3	4	7

Major Activities

- 3,084 SHGs, 151 SLFs and 3TLFs were supported during the year
- Conducted a quick assessment of the status of existing SHGs and SHG federations
- Developed action plan based on the status identified in the towns
- Conducted SHG auditing and grading through CRP strategy in the towns
- Conducted mapping of the existing livelihoods in each of the towns
- Organised ToTs and evolved social capital with relevant capabilities
- Supported TLFs in developing a cadre of resource pool from the SHG members pool
- Undertaken orientation classes and exposure visits to TLF office bearers and SLF executive members
- 78 CRPs were promoted to take up strengthening of SHGs and conduct auditing. Auditing was completed for 2,394 SHGs.
- APMAS with the financial support of 'Planning Department' and with the coordination of MEPMA developed nine publications in Telugu for easy understanding of SHG members on various subjects.

Support to GHMC and HMWSSB

APMAS supported GHMC in identifying suitable and feasible locations to set up water purification plants in the water scarcity slum areas of GHMC to meet the demand of drinking water. GHMC announced to establish 100 such water plants. APMAS expressed willingness to supply water plant machinery in nine locations.

District Strategy: Activity Profile Adilabad District, Telangana State		
Strengthening of SHG Institutions	SHGs in the town	3084
	Leadership changed	2153
	Book Keepers trained	2268
	CRPs promoted	28
Auditing Process of SHG Institutions	SHGs Audited	2394
	Legal compliances in SLFs	151
	SOC initiated in SLFs	38
	Audit CRPs promoted	50

APMAS has also been supporting SHG community and HMWSSB in monitoring the 'Community Water Quality Testing Programme'. 125 SHG members were provided necessary basic training of testing water quality.

HG Women on water quality Check!

Self Help women, who in the first phase of the Self Help movement were more or less confined to financial activities such as savings, internal lending and bank linkages have in the recent years grown up their capacities to handle a wide range of activities,. With the support of government and voluntary organizations such as APMAS, they are successfully standing up to the challenges of the present day world and proving their abilities. From being key elements in the implementation of government programmes, to taking up livelihood



activities, collective business of household items, entrepreneurship, social service, and playing the role of resource persons & facilitators every where they are and all activities are theirs. If opportunity is there, enough, they are there to take it up. One such programme is gauging the quality of drinking water supplied by HMWSSB (Hyderabad Metropolitan Water Supply and Sewerage Board) in the slum areas of Hyderabad city. It was a joint programme by HMWSSB and APMAS.

HMWSSB supplies water to the city of Hyderabad. But due to many reasons such as outdated and cracked pipes, water pipes situated under or above drainage connections and thus water getting contaminated through the leakages, resident's illegal pipe connections in dirty pits etc, the corporation's tap water in certain areas, especially in slum areas became harmful for human use and even there were certain deaths because of impure water. To bring the situation under control and assure quality water supply throughout the city, HMWSSB contemplated on testing water on daily basis in different localities on large scale and take up corrective measures.

As SHGs and federations are there almost in every slum locality HMWSSB expressed interest in involving them in the tap water testing process. But how? The SHG women have till, no such expertise in gauging the quality of water. In this backdrop, HMWSSB sought the help of APMAS to capacitate the SHG women in water testing technology. The arrangement was that HMWSSB provides water quality testing gadgets to the selected and trained SHG women and the women members have to test tap water once in every two days and report the findings to HMWSSB through mobile phone messages. One has to send at least 100 such reports in a month. APMAS took the responsibility of training them on how to use the gadgets, how to message those findings to HMWSSB, how to maintain records etc.

Nearly 130 such trained SHG members were engaged to gauge tap water quality in the following slum areas of GHMC): Amberpet, Borabanda, Banjara Hills, Chaderghat, Chandanagar, Chandrayangutta, Charminar, Golkonda, Hitech City, Kapra, Khairatabad, LB Nagar, Malakpet, Mehidipatnam, Mettuguda, Miyapur, Musheerabad, Rajendranagar, Ramachandrapuram, Ramanthapur, Saidabad, Secunderabad, Uppal, Uppuguda, Yakutpura, Yerragadda and Yusufguda. Each such water quality gauging person was given Rs.500 as monthly honorarium by HMWSSB. The programme helped providing quality water to the slum people as well as bringing to fore another ability of SHG women.

Thus, for the first time in the country, SHG members were introduced to water quality testing mechanism. And amazingly, most of whom were illiterate or semi - literate, within a short span learned and implemented the technique with great accuracy! That is the challenging spirit of Self Help women!

2.2 Livelihoods

In Telangana APMAS got involved in planning and implementation of Integrated Watershed Management Programme (IWMP) and engaged in two mega watersheds. They are Jatharla and Ichoda in Adilabad district. APMAS contributed in developing relevant IEC materials that include modules, posters, and flip charts in the areas of Natural Resource Management (NRM), Production Systems Improvements (PSI) and Livelihood Promotion. APMAS piloted and demonstrated institutional and capacity building initiatives by promoting JLGs with the support of NABARD.

APMAS anchored Watersheds		
District	Mega watershed	
Adilabad	Jatharla	Ichoda

Multiple Benefits!

Gajanand is a farmer in Jelda village under Ichoda mega watershed anchored by APMAS in Adilabad district. He has nine acres of land. In this land he dug a mega farm pond in almost an acre area. It looks like a small reservoir! While the total expenditure was 2.5 lakhs, Gajanand's share was only Rs. 38, 000 and the remaining Rs. 2.12 lakh was borne by IWMP. Gajanand was earlier cultivating corn and soya in only six acres of his land with little yield. Now with dependable irrigation facility he intends to bring the remaining three acres also into cultivation and grow paddy, groundnut and cotton. He did also taken up fish farming and was confident that he can sell Rs. 1, 00, 000 worth of fish even in the first harvest. His farm pond helped in increasing the ground water level such that a bore well got sufficient water in just 10 ft depth contrary to the usual 100plus feet depth. He said that even in severe summer the water column appeared at mere 40 ft depth! The farm pond is helping his dreams come true. He applied for electrical connection to his submersible motor pump. Once he gets the power supply, he intends to buy buffalos under government support schemes and start dairying. He also wishes to taking up poultry. Another interesting angle is that the water in the farm pond besides being useful to cattle of the surrounding farmers is attracting a large number of birds such as cranes to rest on the branches of the nearby trees! 'Earlier such beautiful sight was never witnessed', said Gajanand. The abundance of water was encouraging him for social service. As his native village Jelda was facing severe shortage of water, he came forward to provide water to the village from his bore well if the villagers can connect it with needed pipeline. Thus a single watershed intervention could bring in multiple benefits to many!



Major Activities

- At Jatharla and Ichoda an amount of Rs. 8.2 lakhs got released for grounding vermin compost pits, vegetable cultivation and land lease, establishing Custom Hiring Centers (CHCs), sprayers and fish rearing purposes.
- Trained 64 persons in various related concepts of watershed implementation
- In convergence with NREGS, APMAS promoted 784 acres of dry land into horticulture, mostly Mango and with guava, black berry and other horticulture species

A Farm Pond and a Dramatic Change!



Ramchander is a farmer in Gerjam village under Ichoda mega watershed in Adilabad district anchored by APMAS. He has three acres of cultivating land and another six acres barren land adjacent to it. He used to cultivate corn in the three acre land. A rain water stream was flowing through it. As the water could not be stored, it was not useful for irrigation of crops. Besides much of the three acre land was facing soil erosion continuously. Hence the cultivable area was shrinking year by year and he was getting meager yield from the crop. In such a scenario, according to him, APMAS Ichoda watershed team came to him and explained about the benefits of digging a farm pond in his land. 'As in the case of other farmers of our village, at first I was not convinced. But the team was frequently visiting us and was seriously trying to impress upon us. Finally I was convinced and with the financial support of IWMP dug the farm pond of size 25x25x9 feet and got supported the bunds with rocky construction. The total expenditure was Rs.62, 000. While IWMP borne Rs.56, 000 my share of expenditure was mere Rs. 6,000' he quipped. 'With the construction of the farm pond the situation dramatically changed', Ramachander exclaimed'. Now there is not less than six feet deep water in the pond. As the first crop he cultivated cotton just around the pond, not more than half an acre. He was expecting at least four quintals of cotton and as per the existing rate then, he earns around Rs.12, 000. So, he was already assured of an income of double his investment. 'Of course, this is only one angle', he says proudly. There was more profit generating opportunity for him in the form of fish farming in the pond. With an expenditure of Rs. 4,000 he bought fish seeds of the local varieties such as bangaruteega, and yerramatta etc from nearby towns and put them in the pond. They were growing and multiplying well. He may have to invest Rs.30-40 thousand including the cost of fish feed till the fish grow to the salable size. Then in the first harvesting he was expecting Rs. one lakh! Fish farming is a continual income generating source of great dependency. In addition, he was growing grass surrounding the pond to feed his cattle. Another interesting outcome is that he is not the lone beneficiary. With the farm pond the ground water level in the adjacent fields also increased and their crop yields considerably increased! That is why many surrounding farmers are thronging to dig farm ponds in their fields!

- Considering the common ailment of nutritional deficiency, APMAS had taken necessary steps to address it by creating awareness, motivating them towards chick rearing, backyard intensive gardening, rearing milch animals by supplying poultry units, vegetable seed kits, homestead plants and milch animals.
- Under convergence, poultry units and chaff cutters were supplied with 2:1; 60:40 ratio contribution between the scheme and beneficiary
- The survival of DLH is 60% in Adilabad district. The attributing factors for this low survival rate is heavy rainfall in the region during the year.
- All the DLH farmers were supported with the cost for needful watering (up to three years) in ensuring survival rate, inter-cultivation practices, supply of millet seeds, fodder strips, following NPM practices for improved farming.
- Held several rounds of interactions with various primary and secondary stakeholders and brought to floor various issues related to farming and marketing activities
- In realizing effective CB services, a system of capacitating Watershed Resource Persons (WRPs) and Watershed Point Persons (WPPs) has been adopted

- Seed Bank concept has been introduced to receive back the seed doubling the quantity as against supply
- Programmatic convergence is set in place with NREGS, SERP, Forest Department, EGS, Animal Husbandry Department, NEDCAP and NABARD etc.
- Several efforts were made to include water audit and bio-mass audit systems at micro and mega watershed levels with an extended financial support

2.3 Research Studies

The following two research studies were conducted in the state of Telangana.

- 1) A study on 'Cash-flows of Over Indebted Households in Kamareddy Cluster' in Nizamabad district of Telangana was conducted by APMAS as part of the pilot programme commissioned by NABARD.
- 2) A research study on 'Quality and Sustainability of SHGs in Urban Areas of Andhra Pradesh and Telangana' was conducted by APMAS under the sponsorship of Government of undivided Andhra Pradesh and MEPMA.

(For details see 'Research and Advocacy' in pages 31-34)

3. Bihar

APMAS provided capacity building support not only to SHPIs spread across Bihar but also to government departments such as Women Development Corporation (WDC) and Rural Development Department (RDD). During the year, 2013-2014, APMAS mainly focussed on the formation and bank linkage of SHGs under two major projects supported by NABARD. Support from Sir Dorabji Tata Trust was instrumental in capacity building of grassroots NGOs and formation of state level network of NGOs for promotion of SHGs and primary federations in the state. With the support of four reputed local NGOs, SHG formation and bank linkage programme was taken up in four blocks of Saran district i.e. Dighwara, Garkha, Sonapur and Parsa. The programme envisages formation of 1000 SHGs in each of the four blocks to be federated at village and block level. Under the other programme of NABARD, APMAS has been directly involved in the formation and bank linkage of 500 SHGs to federate at village level in Kaler block of Arwal district.

Major Activities

- A pilot project on Special Savings was initiated. 21 members each from Om Shanti VO and Azad VO became members of the special savings. Special savings scheme "Khaasbachat" was initiated as pilot programme in these two VOs.
- NABARD supported study on 'Quality and Sustainability of SHGs was conducted in 36 SHGs in four districts.
- APMAS-SERP-BRLPS partnership was initiated by conducting a two-day workshop on the status of cluster level federations of BRLPS

- 75 new SHGs were formed taking the cumulative figure to 526. Similarly, 228 new SHGs were bank linked thus resulting in cumulative of 314 SHGs.
- 45 SHGS were provided loans by Punjab National Bank and Allahabad bank
- 943 persons were trained on different concepts of SHGs

Progress in APMAS supported Blocks in Bihar									
Block Name	As on March 2013			Progress during 2013-14			As on March 2014		
	SHGs Formed	SB A/c opened	Credit Linked	SHGs Formed	SB A/c opened	Credit Linked	SHGs Formed	SB A/c opened	Credit Linked
SARAN District									
Parsa	121	45	0	116	65	0	237	110	0
Sonepur	193	30	0	214	74	0	407	104	0
Gharka	205	121	8	345	213	0	550	334	8
Dighwara	248	32	0	264	64	0	512	96	0
Total	767	228	8	939	416	0	1706	644	8
ARWAL District									
Kaler	402	159	13	117	155	32	519	314	45

Collaboration with BRLPS: During the year a new Collaboration was established with BRLPS for strengthening its cluster level federations with the support of SERP. The first workshop on the subject was organised during 20-21 December 2013 at Gaya.

SPUR project: Towards the end of the financial year, MOU was signed with Society for Promotion of Urban Reforms (SPUR), Bihar. The project envisages to provide capacity building and handholding support to NGOs and SHGs already formed in 28 ULBs (SPUR towns) of Bihar as well as formation of SHGs and town level federations in 17 towns (non-SPUR towns). This project will be implemented by Sadhikaratha Foundation and APMAS will provide necessary technical support and guidance.

Research Study: Conducted a study on the 'Quality and Sustainability of SHGs in Bihar and Odisha', sponsored by NABARD (See details under the head: Research & Advocacy).

4. Uttar Pradesh

APMAS engagement in Uttar Pradesh relates to two projects supported by NABARD in Duddhi block of Sonbhadra district and Kakori block of Lucknow district. While in Duddhi block out of targeted formation and bank linkage of 200 SHGs, 112 SHGs were formed to the end of the financial year 2013-2014. Among these, 74 SHGs have Bank accounts. The block is under LWE and also selected as intensive block under UPSRLM. Therefore the strategy of APMAS in next six months would be to help the partner NGO Saijyoti to form remaining number of SHGs and handing over these SHGs to UPSRLM under information and guidance of NABARD. The project in Lucknow district to form 500 SHGs each in Kakori and Mahlihabad blocks was taken up very recently. Ground work like recruitment and deployment of field teams was completed. Teams were trained and deputed to selected villages.

5. West Bengal

West Bengal State Rural Livelihood Mission (WBSRLM) entered into MoU with SERP to support WBSRLM in the implementation of Resource Block Strategy. As SERP already had collaboration with APMAS, it requested APMAS to train up suitable resource persons to deploy in West Bengal to support WBSRLM. APMAS in collaboration with 'Paryavekshana Samakhya' (NRLM Resource Center) in Kamareddy of Nizamabad district, Telangana state had accordingly selected and trained Resource Persons such as CRPs and PRPs as well as Senior Bookkeepers. As they are already experts in their related areas they were further trained in Hindi & Bengali languages and orientation on their role and responsibilities in facilitating SHG strengthening in West Bengal. The first batch of resource persons are ready to leave and the support in its true sense would start in the year to come, i.e. 2014-2015.

6. Rajasthan

APMAS through its sister concern 'Sadhikaratha Foundation' (SF) had taken up the responsibility of strengthening three SHG federations in Rajasthan. These federations were promoted by Sakh Se Vikas (SSV), a community based microfinance and livelihood initiative functioning in 13 districts of Rajasthan. Center for micro Finance (CmF), Jaipur a long associate of APMAS and network partner has been providing technical support to SSV and acting as a nodal agency of its projects. CmF approached APMAS to strengthen three SHG federations under SSV with Sector Own Control (SOC) and Resource Block Strategy. MoU between Sadhikaratha Foundation and CmF was entered into in September 2013 and the time line of the project was March 2014. Target audience, the trainees were staffs of partners, who were engaged in promoting and nurturing the federations; federations' leaders: and federations staffs were the target groups of various trainings, workshops and exposures for catering their capacity enhancement needs.

The three federations belong to three organizations IBTADA , SRIJAN and GDS. Details are as follows:

#	Federation	Organisation	# SHGs	# Total Members
1	Kranti (Laxmangarh)	IBTADA	164	2,258
2	Maitree (Duni)	SRIJAN	314	3,760
3	Suraj Mahila Sangh	GDS	159	1,914
Total			637	7,932

Research & Advocacy (R&A)

APMAS conducted three research studies during the year. While one is in Telangana, another is in both Telangana and Andhra Pradesh states and the third one pertains to Bihar and Odisha. They are as follows:

1. Quality and Sustainability of SHGs in Urban Areas of AP and Telangana

The study covered 2,000 SHGs and 4,000 SHG members in 40 towns in 10 districts of 3 regions covering Telangana and Andhra Pradesh. Besides, the study team interacted with a few Bank officials and MEPMA officials including Project Directors. The field study was carried out from 18th September to 30th November, 2013 in three phases with a study team of 24 members. The specific objectives of the study are: i) to know the outreach of urban SHG programme in Andhra Pradesh and the socio-economic profile of SHG members; ii) to grade the SHGs based on their performance; iii) to assess members' credit access to SHGs, banks and SLFs, and repayment rate and defaulting; iv) to know the issues & problems in the functioning of SHGs and in accessing credit and its utilization; and v) to develop action plan for future, based on the study findings.

Large amount of idle funds in urban SHGs!

The study on 'quality and sustainability of SHGs in urban areas of AP and Telangana was sponsored by Government of undivided Andhra Pradesh and MEPMA revealed that the SHGs have large amount of idle funds with an average amount of Rs. 29,377 per SHG. But, loan repayment is considerably good and default is manageable. A few other interesting revelations are:

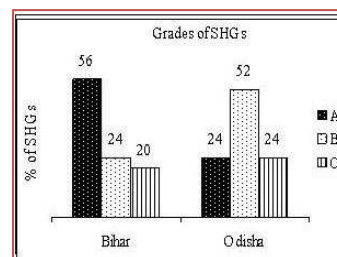
- *More number of C grade groups (46%) than B (37%) and A grade (18%).*
- *On an average members save an amount of Rs. 89 per month, besides health and education savings in federations.*
- *A good number of SHGs do not conduct any meetings (27%).*
- *Many SHGs are poor in book keeping in terms of updating of records, over-writings and totality of information. The members have limited understanding on leadership rotation.*
- *Most of the SHGs accessed credit 2-3 times and disbursed equally to all the members.*
- *About 76% of the SHGs accessed pavalavaddi/ interest subsidy with an average of Rs. 15,805 per SHG. However, the SHGs' credit access with SLFs (48%) and Sthree Nidhi is low, mainly due to inadequate funds with SLFs; poor quality of groups and absence of Sthree Nidhi operations in some*

2. Quality and Sustainability of SHGs in Bihar and Odisha

APMAS initiated the study sponsored by NABARD in Bihar and Odisha states with the broad objectives of: i) to ascertain the quality of SHGs including SGSY groups promoted by various SHPIs and comparison thereof; ii) to assess SHGs' ability to effectively use their savings and access credit under SHG bank linkage programme, repayment rate and default management; iii) to know the role of SHGs in helping entrepreneur members to manage risks, shocks, disasters and conflicts etc. in a better way. Totally, 288 SHGs from 96 villages in 24 blocks of 8 districts (Gaya, Muzaffarpur, Jamui and Purnia in Bihar; Cuttack, Ganjam Koraput and Sambalpur in Odisha) in the 2 states were studied. 8 federations and 10 SHPIs were also studied. 24 bank officials and 20 block level officials were interviewed.

Qualitative Bihar and Bank Linked Odisha!

The study conducted on 'The Quality and Sustainability of SHGs in Bihar and Odisha' revealed that, while SHGs in Bihar are of better quality compared to those of Odisha; in regard to bank linkage and impact generation, SHGs of Odisha are better placed with their counterparts in Bihar. In Bihar 56% of the SHGs are in A grade and another 24% in B grade. On the other hand only 26% of the SHGs in Odisha are A grade and 52% in B grade. A few major reasons for these significant differences between Odisha and Bihar are:



- ❖ SHGs in Odisha are older and limited investments have been made in the capacity building of SHGs and SHG federations as there was limited external funding.
- ❖ Significant capacity building investments have been made in Bihar at SHG level focusing on member education and building SHG federations through a bottom up approach.
- ❖ Government of Odisha under the umbrella of 'Mission Shakti' facilitated formation of a large number of SHGs and their federations thus reaching almost saturation
- ❖ In Bihar SHG movement has not achieved significant scale. Only for the past couple of years BRLPS-Jeevika is moving towards universalizing SHG system in the state with support from the World Bank and NRLM
- ❖ In Odisha though the quality of SHGs is moderate, SHG-Bank linkage achieved significant scale and Bihar has still to gain full momentum in this aspect. .
- ❖ Transition from SGSY to NRLM over a prolonged period resulted in a higher NPA in Odisha compared to much lower NPA of SHG Bank linkage in Bihar.

3. Cash-flows of Over Indebted Households in Kamareddy Cluster

NABARD commissioned a pilot programme in two mandals of Kamareddy cluster to enable 500 over-indebted poor families to come out of debt trap through effective financial education, credit counseling, debt swapping and livelihood initiatives. The platform of the programme is SHG-BLP. The study has covered 523 households in 13 VO of 12 GPs of Machareddy and Sadasivanagar. Major findings are:

- Less income and more consumption expenses are the major causes for indebtedness of households
- Average debt is high among large families, medium farmers, STs and migrant households
- The loans are more expensive as large loans are taken from informal sources
- Though the rate of interest is high in informal sources, the households are taking loans due to mandatory conditions
- Majority of the sample households have multiple accounts with multiple agencies
- Highest amount of savings is with insurance agencies
- The accounts are opened for various purposes such as getting payments under NREGS, avail credit, risk mitigation at old age and in case of accidents
- Average amount of savings is high among the open category households and migrant households

Documentation of Case Studies in IWMP- APMAS areas: For dissemination and lateral learning purpose, the research team documented 20 case studies in IWMP areas focusing on various CBOs, livelihood activities such as dairy, poultry, water and soil conservation measures and entry point activities like RO plants, tent house, drinking water tanks etc.

Bench Mark Data Analysis Formats for MEPMA

APMAS developed formats in both English and Telugu for collection of bench mark data at various levels for MEPMA; 1. SHG member, 2. SHGs, 3. SLFs, 4.TLFs, 5. banker, 6. uncovered SC/ST members and 7. Trainings: (SLF level, TLF level & state level).

Research Papers / Articles

- Financial Inclusion and Indebtedness among the Tribals: An experience of woman self help group member households in Andhra Pradesh
- Role of Self Help Groups in Accelerating Financial Inclusion
- Financial Transactions of SHG Member Households – What savings products suits them?

Seminar on ‘The Role of People in Local Self Governance’

In the last week of September 2014, there was a thought provoking seminar in Hyderabad on ‘The Role of People in Local Self Governance’. APMAS in collaboration with PRIA and Logo Link organized the seminar as part of UN exercise in preparing suitable norms applicable to all the countries on participatory rights of people particularly poor and down trodden in local bodies. Besides plenary session, there were two panel discussions on



1. Peoples’ participation in basic services, social security and the management of natural resources
2. Participation of downtrodden people particularly, women, scheduled castes, scheduled tribes and religious minorities.

The seminar felt that though we in India have democratic government, the spirit of democracy is nowhere and the power is centralized in the hands of officialdom and political leaders. Peoples’ participation is mere namesake. Even though there have been a number of peoples’ collectives such as Self Help Groups, Cooperative Societies, Water Users Associations, Farmers’ clubs, Consumers Societies etc, rural people in regular process won’t get either ration card or pension. Usually Sarpanches have their vested interests and these benefits depend on their whims and fancies. Gram Sabha either not convened at all or meets for just eye washing. Even in such gross unruly situation no one can plead for justice for want of statutory status to ‘local bodies’. The pity is officially and commonly also there is no usage as local self government. They are called local bodies only, not local governments. While governments at the center and states are looking down local governments without providing constitutionally ensured rights and functions to them, people also without having proper awareness, look down at them as incompetent. In real terms Grama Sabha is on par with parliament or assembly at local level. In Karnataka and Kerala there is a statutory provision that the Surpanch should follow the resolutions of the Grama Sabha. But we in Andhra Pradesh do not have such binding norm. The provision here merely says that Surpanch may (not should) take into consideration Grama Sabha’s resolutions. Even without holding the meeting of Gram Sabha, Surpanch and officials sit together and create bogus records as if Grama Sabha was met and made

certain resolutions, which in effect are provisions to benefit them. In such an undemocratic situation if there in the rural people is any small amount of awareness about the inactive mode of local self governments, it is due to voluntary organizations only. Keeping these facts in view, the seminar concluded with a call to the voluntary organizations to further design and implement programmes to create more awareness among the people, Sarpanches and peoples elected representatives of Mandal Parishads and Zilla Parishads.

Extensively Advocating Pro-Poor

APMAS is committed to poverty eradication through self help movement mainly involving women's participation. To see that its vision of 'A Sustainable Self Help Movement' in India come true sooner, it adapts a multipronged strategy which at the grassroots concentrates on capacity building and focusing on better life opportunities for the prospective communities as well as advocating pro-poor policies at higher levels of governmental, corporate and NGO sectors. As such APMAS immensely involves on advocacy events and activities such as conducting and participating in workshops, seminars, round-table conferences and formal and informal discussions at various levels. In the first place the regular meetings of APMAS Board of Directors consisting of government officials, bankers, academicians, and representatives of self-help and other CBOs who are highly professional and committed to the cause provide primary platform for such active advocacy. Besides it has regular interaction with the consultative forum consisting of self help women leaders drawn from each district of Telangana and Andhra Pradesh. The kind of conclaves and conferences mentioned above are in addition to these regular initiatives. As part of these extensive dialogues APMAS on 16th July 2013 conducted Late Sri Smarajit Ray (Former member of APMAS Board) memorial lecture on 'The Role of Peoples' Organisations in India in the Present Context'. Again in October 2013, APMAS in association with PRIA, a reputed New Delhi based NGO conducted a seminar on 'Peoples' participation in Local Self Governance'. A wide range of participants representing different walks of life participated in both the events and exchanged ideas.

Besides organising such advocacy events, APMAS CEO & MD Sri CS Reddy, COO & ED Ms. A. Kalamani and other senior staff attended many workshops and conferences making their voice heard on poverty eradication, self help movement, watershed management, Sector Own Control, micro finance and related issues. To quote a few: NRLM 2nd anniversary meet in Delhi; IRMA conference in Anand, Gujarat; UNDP Solution Exchange meeting in Delhi XLRI (Xavier School of Management) conference in Jamshedpur, NRCW (National Resource Center for Women) meet in Delhi, State Credit Seminar organized by NABARD in Hyderabad, M-Cril meet in Gurgoan, CAB-RBI meet in Pune, NABFINS meet in Hyderabad; Commitments (NGO working on differently abled people) board meeting in Hyderabad; Sthree Nidhi (AP state government exclusive Bank for SHG women) Board meeting in Hyderabad; National consultation meet in Hyderabad on women empowerment and child survival in India, Gender responsive budgeting with the support of UN Women, New Delhi; Centre for Ethical Life and Leadership (CELL) meet in New Delhi etc.

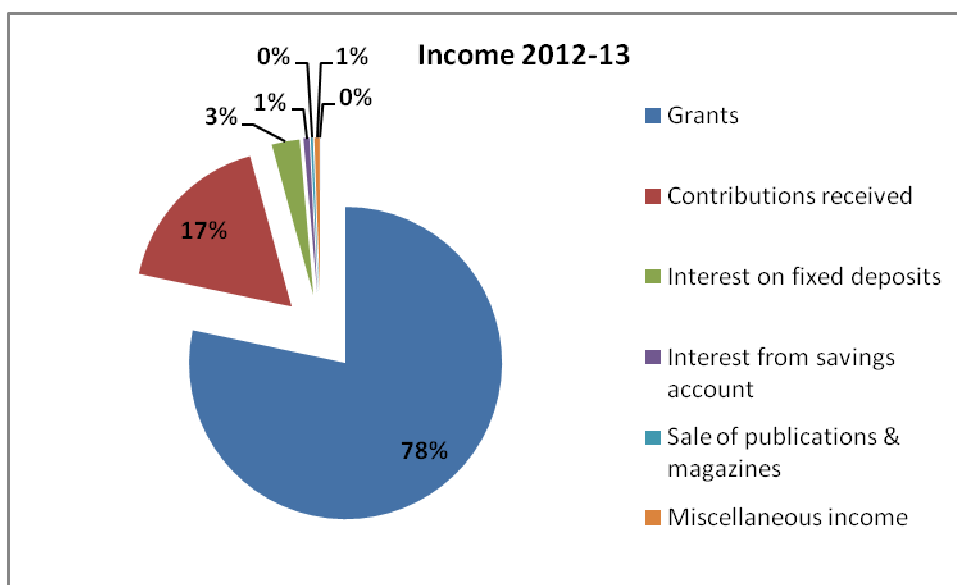
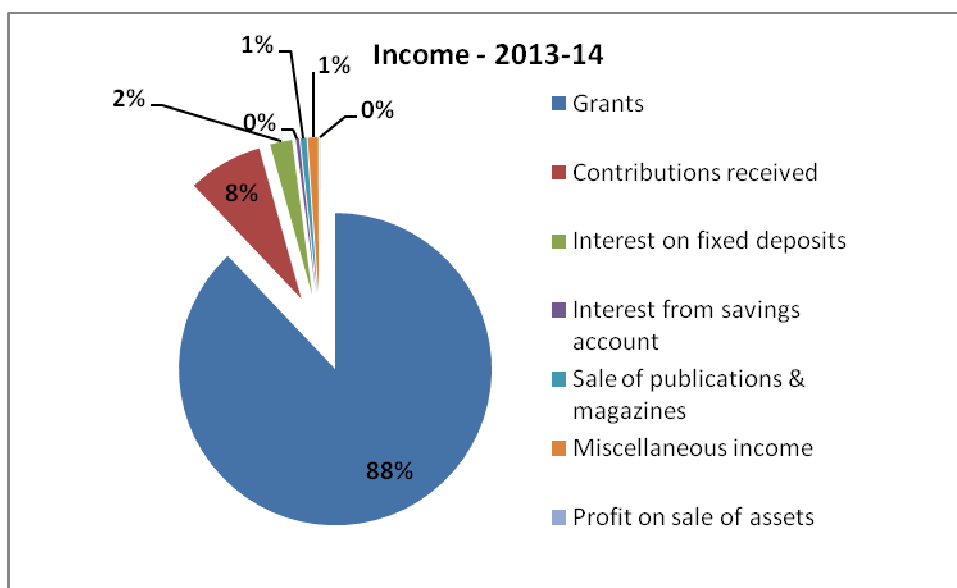
Sri CS Reddy attended CSC (Commonwealth Study Conferences) Leaders Meet 2nd part in Johannesburg, South Africa during 7-16 June 2013. He did also as a resource person taught Community Based Micro Finance (CBMF) to the participants of an international course conducted by Coady International Institute, Canada during 6-20 May 2013. In all these events APMAS advocated strongly the necessity of making policies pro-poor and pro-women.

Financial Matters

As per the annual audited statements for 2013-2014, the following analysis is drawn:

Income 2013-2014 compared to 2012-2013

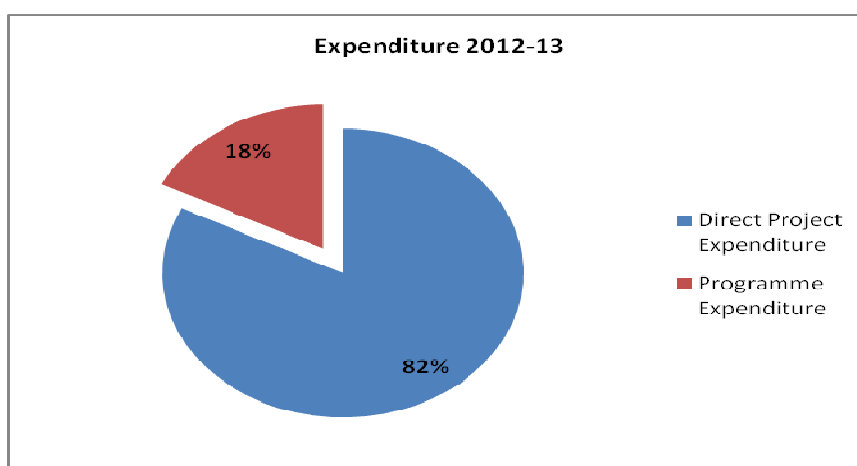
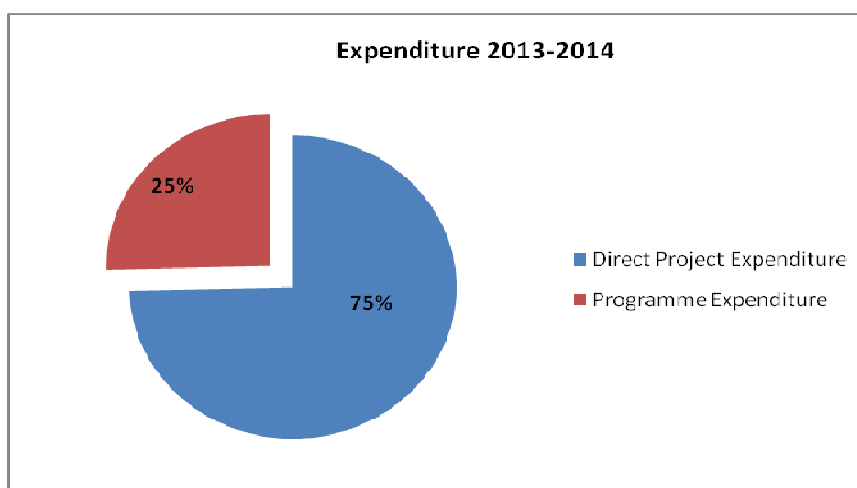
#	Particulars	2013-2014	2012-2013
1	Foreign Grants	20,79,406	93,80,613
2	Grants cum other Income-Indian Sources	2,60,57,564	2,05,07,006
3	Interest Income	7,69,651	10,86,015
4	Miscellaneous Income	5,09,205	2,57,041
	Total	2,94,15,826	3,12,30,675



- During the year SDTT, MSDF grant support to APMAS ended. The grant and total income generated (grants & fees) fell by 6% (Rs.18.14 lakhs) during 2013-14 as compared to 2012-13. The income earned from interest also was down by Rs. 3.16 lakhs due to lack of investment and the amount was spent for building construction.
- During 2013-14, the foreign grants have come down considerably by 78% and 93% respectively as compared to the years 2012-13 and 2011-12. We had only two donors in FC namely DGRV and MSDF during 2013-14.
- We need to utilise APMAS reserve funds especially for the building and we have a deficit of Rs. 49.85 lakhs out of operations during 2013-14. We also did not get the expected Grant support from Government of A.P, Planning Department for Rs. 50 lakhs for support to SERP. We would have achieved break even if the Rs. 50 lakhs of Grant support was received during 2013-14.

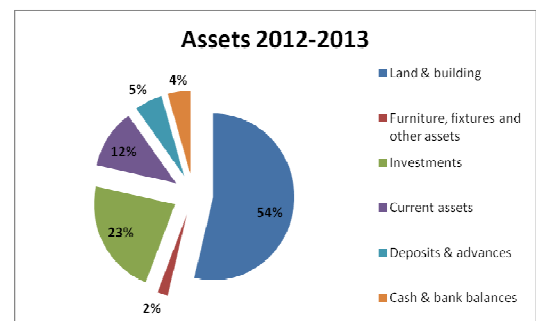
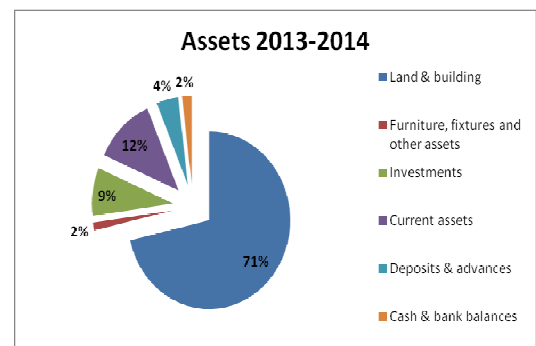
Expenditure:

#	Particulars	2013-14	2012-13
1	From Foreign Grants	72,04,629	1,01,54,668
2	From Grants cum other Income-Indian Sources	3,47,73,630	3,51,19,206
	Total	4,19,78,259	4,52,73,874

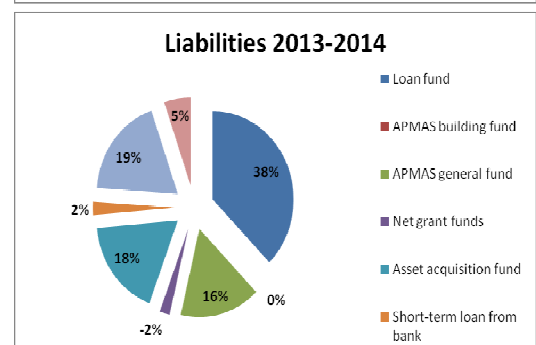


- During the year 2013-14, the expenditure from Foreign Grants has come down by 29% while the expenditure from Indian Sources was down by 1%. The overall expenditure fell by 8% in 2013-14.
- During 2012-13 (to some extent) and in previous years, most of the human resource costs and expenses like travel, vehicle maintenance, insurance costs, rent etc were met from various donors funds. In 2013-14, as the major funding has come down, most of these expenses were charged to APMAS leaving only a small percentage to be charged to MSDF, DGRV and SDTT as limited funding was available.
- During 2013-14, the funding available for IWMP was not sufficient to meet the administrative expenses which resulted in deficit. Similarly, as the NABARD related projects in Bihar and UP are performance based and due to various reasons like difficulty in opening of bank accounts, bank linkage to SHGs and their federations, shortage of human resources, inefficiency of field level NGOs etc, the releases were less than the budgeted amount.

Assets: The value of land and building has gone up during the year 2013-2014 due to completion of the second and first floor of the building as compared to the year 2012-2013. The value of investments during 2013-2014 has come down to 9% from the 23% of the previous year due to the closure of SDTT, Ford Foundation, MSDF grants and also utilization of the building grants for construction activities as can be seen in the increased value of land and buildings. There is not much change in the value of current assets, deposits and advances, cash and bank balances as compared to the year 2012-2013.

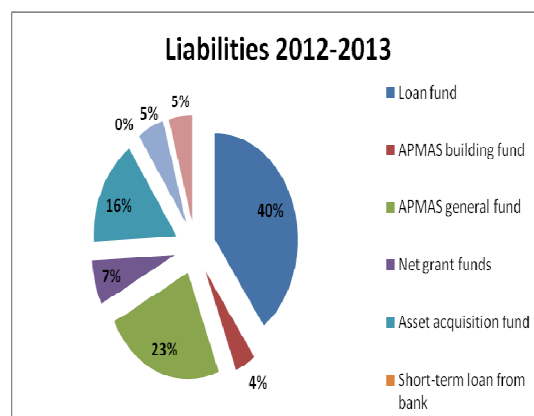


Liabilities: The loan fund has in fact has gone up from Rs. 340.28 lakhs to Rs. 350 lakhs during 2013-2014 due to receipt of the principal and interest amount deducted, earlier but due to higher liabilities during the year, the percentage has come down a bit. APMAS General Fund has come down from 23% in 2012-2013 to 16% during the year 2013-2014 due to deficits being reported in some of the projects like watersheds, NABARD. APMAS building fund has been nullified by transferring the balance to Assets Acquisition fund based on the extent of works completed.



The APMAS Net Grant funds have become negative due to excess spending in some of the projects and in some projects the amount is to be received in the subsequent year. There is a short term loan taken from Andhra Bank, Banjara Hills, to meet the operational costs due to non receipt of funds from Government in time.

The Current liabilities and provisions have gone up due to providing of interest on loan amount of Rs. 350 lakhs which is Rs. 90.55 lakhs, gratuity and leave provisions have gone up from Rs. 38.90 lakhs in 2012-13 to Rs. 49.30 lakhs in 2013-2014. The current liabilities of 2013-2014 also includes an amount Rs. 21.50 lakhs advanced by Sadhikaratha Foundation and Security Deposit recovered from the builder Rs. 7.70 lakhs as new items in 2013-2014. The expenses payable in 2013-2014 also includes an amount of Rs. 17.90 lakhs towards cost of supply of ten numbers of water plants for MSDF project for which we need to make the payments.



Human Resource

During the year, there were 106 staff members consisting of 71 regular staff and 35 members consisting of consultants & full time interns and community cadres. About 16 staff members (3 female and 13 male) joined and 18 staff (4 female and 14 male) resigned from the organization. About 6 staff members (2 female and 4 male) were transferred from APMAS to SF. APMAS staff details as on 31 March 2014 are given below in the table:

APMAS Regular Staff						
#	Position	Male	Male%	Female	Female %	Total
1	Management	1	50	1	50	2
2	Directors & Joint Directors	10	100	0	0	10
3	Managers	7	88	1	13	8
4	Officers	17	81	4	19	21
5	Prog. Support Assist & IWMP Staff	17	89	2	11	19
6	Office Assist. & Driver	11	100	0	0	11
	Total	63	89%	8	11%	71
APMAS Consultants						
#	Position	Male	Male %	Female	Female %	Total
1	Consultants	2	67	1	33	3
2	Interns	2		0		2
3	Field assistants, animators & volunteers	13	43	17	57	30
	Total	17	49%	18	51	35
	Grand Total	80	75%	26	25%	106
	On Rolls	71	67%			
	Consultants, Interns	5	5%			
	Community Cadres	30	28%			
	Total	106	100%			

Sadhikaratha Foundation (SF)

The year was largely focused on exploring new opportunities, building profile of the organisation to strive to scale up its activities and build identity. APMAS-SF consortium was selected for a three-year prestigious project of Support Programme for Urban Reforms (SPUR), Government of Bihar. The major activities of SF during the year are given below:

Technical Support

The partnerships and collaborations with diverse stakeholders greatly enhanced the ability of SF emerge as a recognised technical support organisation at national level in providing technical and capacity building services to strengthening the self-help institutions in the sector. During 2013-14, SF initiated piloting savings product with SHG federations and provided technical support to two prominent organisations.

Piloting savings products

Sadhikaratha Foundation with financial support from GIZ conducted a study to analyse the financial and especially savings behaviour of SHG members of Kaler and Digwara blocks of Bihar state. Based on the findings, in a consultative process with the SHG members and the respective Village Level Organisations (VOs) a savings product has been designed and initiated prototype testing. During the reporting period GIZ has supported SF in piloting Savings Product in Om Shanti VO in Trilokichak village of Dighwara block of Saran District and Azad VO of Walidad village of Kaler block of Arwal district in Bihar.

SF team also designed and conducted trainings to SHG leaders, bookkeepers and facilitators on product features and benefits.

Support to Center for micro Finance (CmF): SF signed ToR with CmF, Rajasthan to initiate implementation of Self Regulation of SHGs and SHG federations. The collaboration envisages SF to support three federations (IBTADA, Alwar; PRADAN, Dholpur; and SRIJAN, Tonk in Rajasthan) selected by CmF and promoted under Sakh-Se-Vikas (SSV1). SF also facilitated CmF to form an advisory group from among the members of three federations to guide and provide strategic support to those federations.

Support to Commitments in revising rating tool and training CRPs

SF provided technical support to Commitments (a Public trust) working with 'Person With Disable' (PWD) SHGs in Kosgi area

#	Name of the Programme	# days	# participants
1	Workshop on designing the PWD rating tool	2	26
2	Training on PWD rating tool	3	30

of Mahabubnagar district in terms of revising grading tool and conducting trainings to CRPs on bookkeeping, grading and auditing of the PWD groups.

International Level Certificate Course!

2nd year in succession ... In Collaboration with Coady International, Canada

Capping its training pattern, such as Participatory Training, Training of Trainers, Immersion and Flagship Programmes etc, APMAS last year introduced International Level Certificate Course in Community Based Micro Finance (CBMF)

in joint partnership with Coady International Institute, Canada and Sadhikaratha Foundation. The course was conducted during 2-14 December 2013. About 18 members representing Egypt, Sri Lanka, Bangladesh, Uganda, Zambia and Rwanda besides India participated in the course! This shows even by just second turn how popular the training became with its qualitative,



productive and purposeful nature! The course was of two parts, learning theory in the class room and observing practically through exposure visits. The theory consisted of the following topics: trajectory of the historic self help movement, living conditions and life styles of SHG members, understanding money matters, financial inclusion, various models of CBMF, their characteristics, values, rural savings patterns, credit societies, the history of major financial organizations and credit societies of the world, the Indian cooperative movement, the principle of working together, how to federate and why, poverty eradication through SHGs, linkage of SHGs with banks and other financial institutions in India, sector own control, understanding women empowerment, Sector Own Control, understanding issues of administration, internal norms, the role of financial literacy in women empowerment, vision building in CBMF organizations etc. The trainees visited and acquainted with various initiatives undertaken by SHGs and their federations under the aegis of SERP; Thrift & Credit Societies of CDF, Mulkanoor Dairy Cooperative Society & Mulkanoor Cooperative Bank in Warangal and Karimnagar districts.

A galaxy of expert resource persons addressed the trainees. They include: Mr. Al Fernandez (MYRADA); Pro. Sriram (IIM-Bangalore); Ms. Jayasri Vyas (SEWA NGO); Mr. Rajasekhar, CEO-SERP; Mr. Jayesh Ranjan, IAS, Managing Director APIIC (Andhra Pradesh Industrial Infrastructure Corporation); Mr. Praveen Reddy, MLA & President Mulkanoor Cooperative Bank; Mr. M. Lakshma Reddy, G M, Mulkanoor Cooperative Society; Mr. G C Pande, MD S BIRD; Mr. Ravinder Rao, President, District Cooperative Bank, Karimnagar; Ms. P. Usha Rani, Director, SERP; Mr. Anuj Jain, Senior Executive, Coady International; Mr. CS Reddy, CEO & MD APMAS; Ms. A. Kalamani, Executive Director, APMAS; Ms. S. Ramalakshmi, COO, Sadhikaratha Foundation.

At the end of the two week training the trainees expressed great satisfaction on the analytical classroom sessions as well as the practical learning experience gained through exposure visits



The training inspired us to fight collectively ...

'We have no federations, no government support. We have only SHGs. Though started a decade ago, the SHG movement in our country is still in nascent stage', laments a trainee and Manager, Care International in Uganda Mr. Mutabzii Henry. 'A few voluntary organizations are promoting these groups. There are 15-40 members in a group. They save some thing. Except their savings, there is no financial support from the government or any other organization', he informed. 'Women in our country are very industrious and progressive, but the rampant corruption and the tyranny in the country are eating away the budding spirit in them', he says. Mr. Henry felt that through the self help lessons learnt here, going back home, he will try to bring together the voluntary organizations in his country on to a common platform , so that they collectively do something purposeful and fruitful to make the SHGs forge ahead with self sufficiency and self sustainability, without looking at external help. ' After all something is always better than nothing!' he commented.

Flagship programmes

National Level Training on Bookkeeping & Accounting in SHGs & Federations: 11 participants from seven states received training imparted by SF during 05–09 November at CHAI, Hyderabad. Out of 11 participants 9 were sponsored by NABARD from their partner NGOs.

National Level Training on Federations: Around 60 participants from 17 states attended the National level training on SHG federations organized by SF during 10 – 15 Sept'2013 and 17-22 Feb'2014 in Hyderabad. Most of the participants were from State Rural Livelihood Missions (SRLMs) and a few were from NGOs.

Consultancy work For SERP under CGAP grant project: SF and APMAS as consortium took up the CGAP grant project. Under this consultancy work, SF organised training programs to SERP CBOs in coordination with three technical agencies.

Support in conducting studies

Rural Indebtedness Study: NABARD sanctioned a three-year project to APMAS to support over indebted families to come out of debt trap. APMAS signed MoU with SF for supporting field study, evolving strategy, organising trainings, developing material etc. SF team also supported APMAS in sharing the progress with NABARD regional office and formation of Project Implementation and Monitoring Committee.

Quality and Sustainability of SHGs in Urban Areas: APMAS is providing technical & strategic support to MEPMA with the support of the Planning Department, GoAP in strengthening its decision support systems to strengthen the SHGs and their institutions in the urban areas of Telangana and Andhra Pradesh. As part of it, APMAS initiated a research study on 'Quality and Sustainability of urban SHGs. SF is supporting APMAS in the study.

Productions & Publications

Productions & Publications during 2013-2014		
#	Name of the Production / Publication	Language
1	Brochure on PS structure and services	English & Telugu
2	Pamphlet on PS as Resource Centre	Telugu
3	Model Annual General Body Reports	English & Telugu
4	Auditing system for mobile bookkeeping	English
5	Manual and strategy on urban livelihoods	Telugu
6	Pamphlet On urban livelihoods	Telugu
7	Posters	Telugu
8	SNU concepts	Telugu
9	Street vendors	Telugu
10	Health & Nutrition	Telugu
11	EC roles & Responsibilities	Telugu
12	Gender concepts	Telugu
13	Livelihoods concepts	Telugu
14	Financial Literacy	Telugu
15	Broacher for MEPMA	Telugu

News Clippings

వాటర్షెడ్ పనులపై క్షేత్ర పరిశీలన

బి.కొత్తకోట, సూర్యవేణు: జ్ఞాపక పీఠిక ప్రాంతాల అభివృద్ధి పథకం(వాటర్షెడ్) ద్వారా జిల్లాలో అనువుకున్న పనులను పరిశీలించేందుకు మంగళవారం అదిలాబాద్, ఆనం తిమ్మరం, చిత్తూరు జిల్లాలకు చెందిన ఏసీమాన్ పంతులుకు చెందిన సీబ్బిండి బి.కొత్తకోట మండలంలో పర్యటించారు. బడికాయలపల్లె, బి.కొత్తకోట, గుమ్మనముద్రం గ్రామాల్లో



నీటితాటిను పరిశీలిస్తున్న బృందం

అవుట్ రీచ్ సంస్థ యెగా వాటర్షెడ్ పథకాన్ని అమలుచేస్తోంది. రూ.5కోట్లతో చేపట్టిన ఈ పథకంలో ఇంతవరకు 52 నీటితాటిలు, 8 ఆవులబోర్లు, ఒక గ్రామ విజ్ఞాన కేంద్రం, 22 ఇంకుడు గుంతలు, 99 డిగ్రీలు పాండ్లు, రెండు చిన్నపాటి ఉబయిపులు, రెండు ఉబయిపులు, 940 మీటర్ల ట్రింబిలు తదితరపనులు చేశారు. వీటిని మూడు జిల్లాల నుంచి వచ్చిన సీబ్బిండి పరిశీలించారు. నిర్మాణాలకు చేసిన ఖర్చు, నాణ్యత, వని పరిమాణం తదితరవాటిని పరిశీలించి వాటిని రికార్డు చేసుకున్నారు. కర్ణాటక సరిహద్దులోనూ పర్యటించారు. ఈ కార్యక్రమాల్లో సంస్థ జీవనోపాధుల డైరెక్టర్ శ్రీధర్, పీసీ రాంమోహన్, అవుట్ రీచ్ ప్రాజెక్టు ఇన్చార్జ్ ఏ.పి.రమణ, ఇంజనీరు షబ్బీర్, డి.సుధాకర్ తదితరులు పాల్గొన్నారు.

రూ.4కే శుద్ధి నీరు

పటాన్చెరు లర్పన్ : పట్టణంలో మురుగువాడల ప్రజలకు రూ.4కే శుద్ధి నీరు అందుబాటులోకి రావడం మంచినీటి మంత్రి ఎమ్మెల్యే ఖాసాల్ రెడ్డిలు అన్నారు. పటాన్చెరు పట్టణంలో ఏసీమాన్ జీహెచ్ఎంసీ సంయుక్త ఆధ్వర్యంలో వైతన్యగర్ వెంకటేశ్వరకాలనీల్లో ఏర్పాటు చేసిన శుద్ధి ప్లాంట్ను కార్పొరేటర్ సఫాన్ డేవ్ కలిసి వారు ప్రారంభించారు. డాక్టర్ మహిళలు వీటి నిర్వహణ చూస్తున్నారని తెలిపారు. లయన్స్ క్లబ్ జిల్లా చైర్మన్



ప్లాంట్ను ప్రారంభిస్తున్న ఎమ్మెల్యే తదితరులు

జ్యురెడ్డి జైండ్లకుమార్, వార్డుకమిటీ సభ్యులు ఏరియాక ఖైసాల్ నగర్ యాదయ్య, విరల్ రెడ్డి ప్రసాద్, మిటి సభ్యులు తదితరులు గౌడ్, ఏసీమాన్ డైరెక్టర్ సుబ్రహ్మణ్య రేఖరం, పద్మ లక్ష్మి ఖంకా పాల్గొన్నారు.

'Civil Society a Confused Entity, Blocking Progress'

Express News Service

Hyderabad: Rajesh Tandon, co-founder and president of Society for Participatory Research in Asia (PRIA) said that the challenge for civil society is to redefine its identity and questioned as to where the civil society belongs to.

While speaking about the changes in civil societies, he said that a lot of voluntary organisations have emerged, which instead of pursuing social commitments are pursuing business and commercial intentions.

Speaking at a lecture entitled "Roles of Civil Society in Changing Context of India" which was organised on the occasion of 70th birth anniversary of late Samarjit Ray, co-founder of Andhra Pradesh Mahila Abivrudhi Society (APMAS) on Tuesday at the SERP conference hall at



Society for Participatory Research in Asia president Rajesh Tandon delivering the Samarjit Ray memorial lecture in Hyderabad on Tuesday. Former chief secretary K Madhava Rao is at left. (A SURESH KUMAR)

Hermitage complex, HUDA building, Nampally.

"I think that we are in a severe crisis as the Supreme Court took 62 years to order that minerals under the lands belong to title holders, tribals," said

Rajesh Tandon and added that the government displaces tribals for the sake of private companies and names under the guise of national interest projects BN Yugandhar, former planning commission

member, observed that chaotic changes in the country are not captured correctly to understand society and questioned the role of civil society. He added that helping labourers in forming unions and in de-

manding their rights comprises civil society movement.

Rukmini Rao, development sector activist, brought up gender issues plaguing the society and questioned as to why women are pushed towards margins and as to how the civil society is dealing with their issues. She observed that the civil society has not taken sides in favour of the poor and the marginalised while failing to support labor union movements.

"There is some crisis of vision for all of us and nations problems are getting solved as people are not empowered" said Malla Reddy, director, Axion Fraterna. He also said that if self help groups, cooperative organisations and other kinds of civil society organisations come together then the public will be aware of their rights and fight against injustice.

వార్షిక బడ్జెట్ ప్రణాళిక బద్ధంగా నిర్వహించాలి

కామారెడ్డిరూరల్: వార్షిక బడ్జెట్ను ప్రణాళిక బద్ధంగా నిర్వహించాలని ఐసీబీ డైరెక్టర్ రామలక్ష్మి తెలిపారు. మంగళవారం కామారెడ్డిలోని డిప్యూటీ డీఈవో కార్యాలయంలో నిర్వహించిన పర్యవేక్షణ సమాఖ్య నూతన పాలకవర్గం సమావేశంలో ఆమె పాల్గొని మాట్లాడారు. ఈ సమావేశంలో ఐదు మండలాల సమాఖ్యల కార్యవర్గ సభ్యులు పాల్గొన్నారు. ఈ సందర్భంగా రామలక్ష్మి మాట్లాడుతూ పర్యవేక్షణ సమాఖ్యలు ఏర్పడి 5 సంవత్సరాలు పూర్తి అయ్యిందన్నారు. 1995 చట్టం కింద రిజిస్ట్రేషన్ చేయించుకొని విజయవంతంగా కార్యక్రమాలు నిర్వహిస్తున్నారన్నారు. 2012 - 13 సంవత్సరం వార్షిక బడ్జెట్ నివేది

- ఐసీబీ డైరెక్టర్ రామలక్ష్మి



మాట్లాడుతున్న రామలక్ష్మి

కంగా, ఆర్థికంగా ఎదగడానికి ఎప్పటికప్పుడు సూచనలు, సలహాలు తీసుకోవాలన్నారు. ప్రతీ సంవత్సరం గ్రామ సంఘాల ఆడిట్ నిర్వహించుకోవాలన్నారు. సంఘ సభ్యులకు, ప్రతినిధులకు శిక్షణ ఇస్తూ సమాఖ్యలు మరింత అభివృద్ధి చెందడానికి కృషి చేస్తున్నామన్నారు. అంతకుముందు పర్యవేక్షణ సమాఖ్య నూతన పాలకవర్గాన్ని ఎన్నుకున్నారు. పర్యవేక్షణ సమాఖ్య నూతన అధ్యక్షురాలిగా వరలక్ష్మి(మాచారెడ్డి), ఉపాధ్యక్షురాలిగా లక్ష్మి(కామారెడ్డి), సహాయ కార్యదర్శిగా విక్టోరియా(డోమకొండ), కార్యదర్శిగా కావేరి(సదాశివనగర్) కోశాధికారిగా రాజమణి(బిక్కనూరు) ఎన్నికయ్యారు.

నీటి బిల్లుల వసూళ్లలో కొత్త ప్రయోగం!

మూసాపేట: స్వచ్ఛంద సంస్థలచే నీటి బిల్లుల్ని వసూలు చేయించే కొత్త ప్రయోగానికి జలమండలి అధికారులు శ్రీకారం చుట్టారు. తొలుత జగద్దిగుట్ట రాజీవ్ గృహకల్ప సముదాయం నుంచి దీన్ని ఆమలు చేయనున్నారు. జగద్దిగుట్టలో ఏపీ మాస్ అనే స్వచ్ఛంద సంస్థ బిల్లుల్ని వసూలు చేస్తుంది. ఈ మేరకు బుధవారం ఖైరతాబాద్లోని జలమండలి కార్యాలయంలో ఎండీ ఆడర్ సిన్హా, జీఎం ప్రవీణ్ కుమార్, ఏపీ మాస్ ప్రతినిధులు సుబ్రమణ్యారెడ్డి, గృహకల్ప అసోసియేషన్ ప్రతినిధులు గంగా సంతోష్ కుమార్, కె.నవీన్, లక్ష్మీప్రసన్న, భూపతి రెడ్డి ఈ ఒప్పంద కార్యక్రమంలో పాల్గొన్నారు.

Novel scheme to collect water bills

Hyderabad: The HMWS&SB on Wednesday signed a tripartite agreement with representatives of NGO AP MAS and Rajiv Swagruha Residential Welfare Association to collect water bills. As per the agreement, the NGO would recover water dues (arrears) and regular monthly bills from Rajiv Swagruha flat owners in Jagadgirigutta. The scheme would be replicated in 12 other Rajiv Swagruha Colonies in GHMC areas. TNN

APMAS & SF ORGANOGRAM

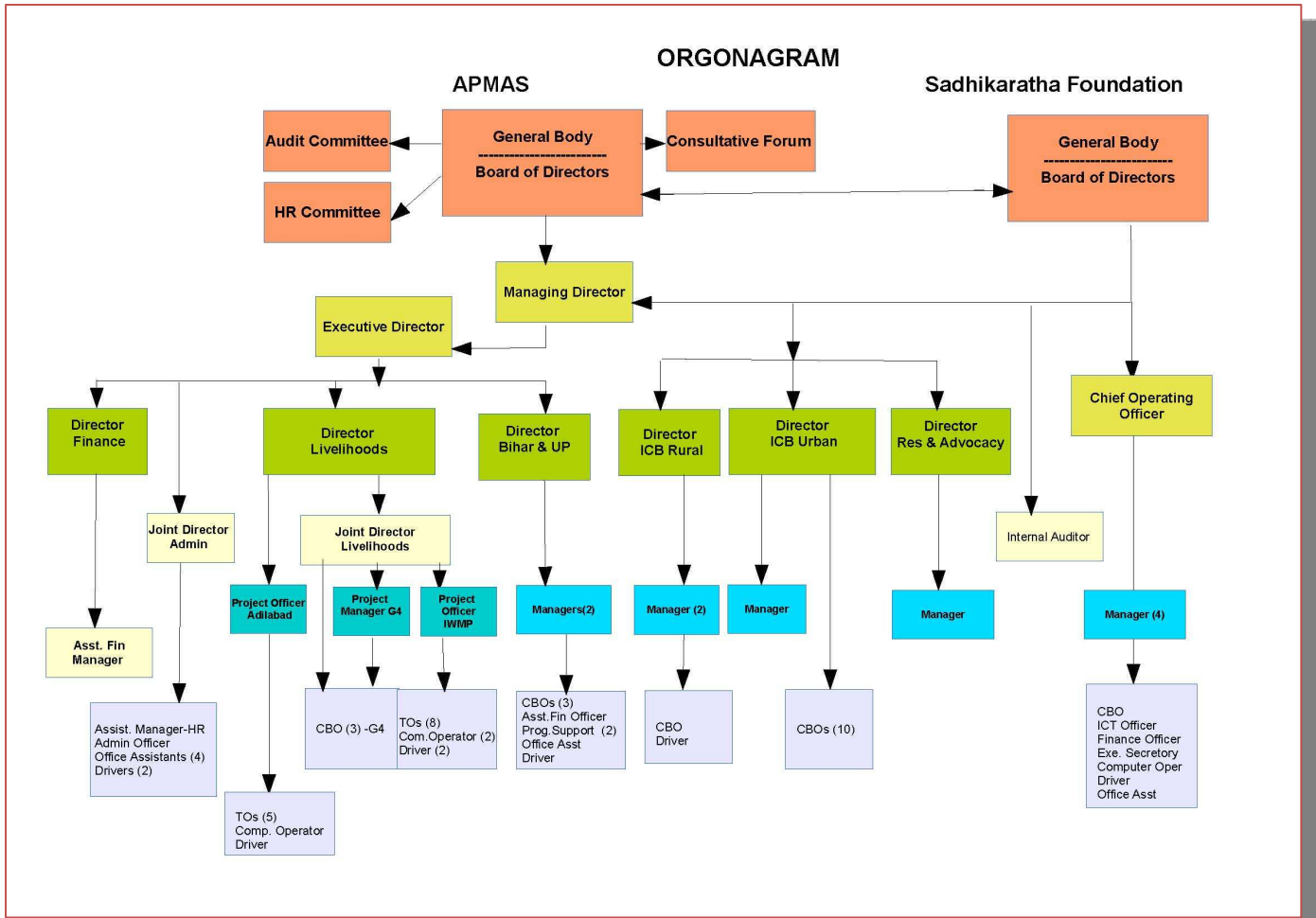


Photo Gallery



MEPMA Retreat organized by APMAS in Hyderabad



MEPMA & GHMC officials visit to a Plant in Patan Cheru, Hyderabad



12 states participants: As part of the Training & Exposure Visit programme organised by APMAS in Telangana



'Sadassu' organised by Kamareddi 'Paryavekshana Samakhya'



Natural Agriculture explained pictorially



Watershed Constructions in APMAS anchored Mega Watershed areas



Farm Ponds constructed by prospective farmers in the villages of Gerjam and Jalda under Ichoda mega watershed anchored by APMAS



Multiple benefits of farm pond: Availability of drinking water to cattle



Farm Ponds Attraction: Farmers queue up to get sanctioned farm ponds in their fields

International Level Certificate Course on CBMF: Trainings by eminent persons



Mr. Al Fernandez -MYRADA



Mr. Pravin Reddy – Mulkanur Co-op Bank



Professor Sriram – IIM: Bangalore



Mr. Ravider Rao – District Co-op Bank: Karimnagar



Mr. Jayesh Ranjan, IAS: APIIC



Mr. G C Pande – S BIRD



Ms. Jayasri Vyas – SEWA Bank



Ms. Usha Rani – SERP



World Bank Team visit to Kamareddy Resource Center



Visit of a team of Industrialists from France to APMAS office



Training to West Bengal SRLM and NABARD team

Acronyms

AGM	:	Annual General Body Meeting
AKF	:	Aga Khan Foundation
AoA	:	Articles of Association
AP	:	Andhra Pradesh
APIIC	:	Andhra Pradesh Industrial Infrastructure Corporation
APMAS	:	Mahila Abhivruddhi Society, Andhra Pradesh
APUSP	:	Andhra Pradesh Urban Services for the Poor
ASRLM	:	Assam State Rural Livelihood Mission
AWARE	:	Action for Welfare & Awakening in Rural Environment
AWFP	:	Annual Work and Financial Plan
BAMETI	:	Bihar Agricultural Management & Extension Training Institute
BC	:	Backward Community
BftW	:	Bread for the World
BIRD	:	Bankers Institute of Rural Development
BK	:	Bookkeeper
BMCU	:	Bulk Milk Chilling Unit
BRLPS	:	Bihar Rural livelihoods Promotion Society
CAB-RBI	:	College of Agricultural Banking Reserve Bank of India
CARE	:	Cooperative for Assistance and Relief Everywhere
CB	:	Capacity Building
CBMF	:	Community-Based Micro-Finance
CBNA	:	Capacity Building Needs Assessment
CBO	:	Community Based Organisation
CELL	:	Centre for Ethical Life and Leadership
CF	:	Community Facilitator
CGAP	:	Consultative Group to Assist the Poor
CGM	:	Chief General Manager
CHC	:	Custom Hiring Center
CII	:	Confederation of Indian Industry
CLF	:	Community Level Federation
CMALTC	:	Community Managed Area Level Training Center
CmF	:	Center for micro Finance
COO	:	Chief Coordinating Officer
CRP	:	Community Resource Person

CRP	:	Community Resource Pool
CSA	:	Centre for Sustainable Agriculture
CSC	:	Commonwealth Study Conferences
CSO	:	Civil Society Organisation
DFID	:	Department for International Development
DGRV	:	German Cooperative and Raiffeisen Confederation
DLH	:	Dry Land Horticulture
DPM	:	District Project Manager
DSS	:	Decision Support System
DWMA	:	District Water Management Agency
EC	:	Executive Committee
ED	:	Executive director
ENABLE	:	National Network Enabling SHG Movement in India
EPA	:	Entry Point Activity
EWG	:	Equine Welfare Group
FCRA	:	Foreign Contribution Regulation Act
FLC	:	Financial Literary Center
G4	:	Go Green & Grow Green
GHMC	:	Greater Hyderabad Municipal Corporation
GIZ	:	Deutsche Gesellschaft für Internationale Zusammenarbeit-Germany
GM	:	General Manager
GO	:	Governmental Organisation
GoAP	:	Government of Andhra Pradesh
GP	:	Grama Panchayat
HMWSSB	:	Hyderabad Metropolitan Water Supply & Sewage Board
HR	:	Human Resource
IB	:	Institutional Building
ICB	:	Institutional Capacity Building
IEC	:	Information, Education and Communication
IKARD	:	Institute of Khadi Agriculture and Rural Development
IKP	:	Indira Kranti Patham
IRMA	:	Institute of Rural Management, Anand
ISL	:	Individual Sanitary Latrine
IT	:	Information Technology
ITDA	:	Integrated Tribal Development Agency
IWMP	:	Integrated Watershed Management Programme

JLG	:	Joint Liability Group
KVK	:	Krishi Vignan Kendra
LB	:	Local Body (Any of the Local units of Governance)
LH	:	Livelihoods
LRC	:	Livelihood Resource Center
M-CRIL	:	Micro-Credit Ratings International Ltd
MD	:	Managing Director
MEPMA	:	Mission for Elimination of Poverty in Municipal Areas
MFI	:	Micro finance Institution
MGNREGS	:	Mahatma Gandhi National Rural Employment Guaranty Scheme
MoA	:	Memorandum of Association
MoU	:	Memorandum of Understanding
MS	:	Mandal Samakhya
MSDF	:	Michael and Susan Dell Foundation
MYRADA	:	Mysore Resettlement and Development Agency
NABARD	:	National Bank for Agriculture and Rural Development
NABFINS	:	NABARD Financial Services Limited
NEDCAP	:	Non-conventional Energy Development Corporation of Andhra Pradesh
NGO	:	Non-Governmental Organisation
ni-msme	:	National Institute for Micro, Small and Medium Enterprises
NPA	:	Non Productive Asset
NPM	:	Non Pesticide Management
NRCW	:	National Resource Center for Women
NREGS	:	National Rural Employment Guaranty Scheme
NRLM	:	National Rural Livelihoods Mission
NRM	:	Natural Resource Management
OB	:	Office Bearers
PIA	:	Project Implementing Agency
PoP	:	Poorest of Poor
PPK	:	Pala Pragathi Kendram
PRIA	:	Participatory Research in Asia
PS	:	Paryavekshana Samakhya
PSI	:	Production Systems Improvement
PRP	:	Project Resource Person
PS	:	Paryavekshana Samakhya
PS	:	Priority Sector

PWD	:	Person with Disability
RD	:	Rural Development
RDD	:	Rural Development Department
RGB	:	Rayalaseema Grameena Bank
RGMVP	:	Rajiv Gandhi Mahila Vikas Pariyojana
RMG	:	Rythu Mitra Group
RO	:	Regional Office
RO	:	Resource Organisation
RO	:	Reverse Osmosis
RP	:	Resource Person
RRC	:	Regional Resource Center
RSETI	:	Rural Self Employment Training Institute
SBIRD	:	State Bank Institute of Rural Development
SC	:	Scheduled Caste
SCALE	:	Sustainable Community Based Approaches to Livelihood Enhancement
SDTT	:	Sir Dorabji Tata Trust
SERP	:	Society for Elimination of Rural Poverty
SEWA	:	Self Employed Women's Association
SF	:	Sadhikartha Foundation
SJSY	:	Swaran Jayanti Swarojgar Yojana
SHG	:	Self-Help Group
SIDBI	:	Small Industries Development Bank of India
SJSRY	:	Swarna Jayanti Shahari Rozgar Yojana
SHPI	:	Self-Help Promoting Institution
SLF	:	Slum Level Federation
SLNA	:	State Level Nodal Agency (Watersheds)
SMC	:	Soil Moisture Conservation
SNU	:	Swayam Niyatrana Udhayamam
SOC	:	Sector Own Control
SPUR	:	Support Programme for Urban Reforms
SRI	:	System of Rice Intensification
SRLM	:	State Rural Livelihoods Mission
SS	:	Samooch Sakhi
SSV	:	Sakh Se Vikas
ST	:	Scheduled Tribe

SWI	:	System of Wheat Intensification
TLF	:	Town Level Federation
ToT	:	Training of Trainers
TPMU	:	Tribal Project Management Unit
UG	:	User Group
ULB	:	Urban Local Body
UNDP	:	United Nations Development Programme
UP	:	Uttar Pradesh
UPSRLM	:	Uttar Pradesh State Rural Livelihood Mission
VDCS	:	Village Dairy Cooperative Society
VO	:	Village Organisation
WATSAN	:	Water and Sanitation
WBSRLM	:	West Bengal State Rural Livelihood Mission
WC	:	Watershed Committee
WDF	:	Watershed Development Fund
WDC	:	Women Development Corporation, Bihar
WPP	:	Watershed Point Person
WRP	:	Watershed Resource Person
YDP	:	Young Development Professionals
ZS	:	Zilla Samakhya