

ANNUAL REPORT 2015-2016

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19	Ms. A. Kalamani		Executive Director & COO, MAS
20	Ms. S. Rama Lakshmi		COO, Sadhikaratha Foundation

From CEO's Desk



Hearty greetings ...

On the occasion of presenting the 15th Annual Report of Mahila Abhivruddhi Society (MAS)!

As founding member § CEO of MAS, it gives me immense pleasure to write to you on the eve of presenting the 15th Annual Report - our eventful journey!

We began our journey 15 years ago on 1st July 2001 supporting women SHG movement in the undivided Andhra Pradesh and expanded support to many other states. The founding members, Dr. P. Kotaiah, Sri. Vijay Mahajan,

Dr. Nandita Ray, Srí. S.P. Tucker, IAS, Srí. K. Raju, IAS, and myself played a pivotal role in establishing strong foundation with a clear vision and mission for MAS. Initial funding support from DFID through Care India for six years gave the stability and strength for the organization to grow and innovate.

under the guidance and support of the present Chairperson, Sri. Kaki Madhava Rao, IAS, our governance has become stronger and more engaged in providing the much required policy guidance and strategic support. We have been able to establish consistent and strong internal systems.

We now have field presence in five states and there is a great demand for our services in many states and countries, including the North East of India and Africa. Research and advocacy has been one of our mainstays over the years and we have taken up more than 60 research studies which formed the basis for policy advocacy and for working with the State § Central Governments and NABARD in making course corrections with program designs and implementation guidelines. At present, besides implementing our ongoing programs, we are deeply engaged in promoting integrated farming systems and farm-based enterprises, farmer producer organizations (FPOs) for undertaking valuechain interventions.

We made а good beginning ín 2015-16 ín establíshíng partnerships wíth large corporations to access CSR funds from Hörmann KG for developing Gagillapur village in Ranga Reddy district as a model over a period of five years. Similarly with funding support from Aurobindo Pharma Ltd, Borpatla village in Medak district of Telangana and Peyyalapalem village of Nellore District in Andhra Pradesh are being developed as model villages in partnership with state governments.

It has been a journey of many joyous milestones and tremendous learning. Over this period, I seem to have learnt a great deal and MAS evolved into a significant national organization engaged in promoting institutions of the poor and advocating for appropriate policies that enable people's institutions to realize their vision of eradication of poverty and inequalities. While the visionary leadership provided by the Board of Directors of MAS has been a great strength for me, Core Team of MAS has played a significant role leading the organizational agenda over the years.

Though over the past six years, we have taken up many projects that involved field implementation, it has been decided at the Board level to focus on capacity building, quality assurance, research and policy advocacy and only a limited role in field implementation to demonstrate best practices and to pilot innovations. In this direction, MAS will be partnering with Bill § Melinda Gates Foundation (BMGF) to implement an action research project for improved maternal and new born child health outcomes.

My sincere and heartfelt thanks to our Board of Directors for their committed support and guidance. My profound thanks to our donors who are constantly supporting us to serve Self Help community further and in making our vision 'A Sustainable Self-Help Movement in India' come true soon. The Self Help community, at large, is always our source of inspiration and meaning of our existence. My salutations and thanks to all the SHGs for providing us the great opportunity to serve them. Last, but not the least, my sincere thanks to all the colleagues for their passion and committed support in realizing our vision and mission.

With all your wholehearted cooperation, I strongly feel MAS can have a more bright future in the years to come and will gear up towards eradication of poverty and building inclusive society. The following seems to be emerging as the future priorities:

- Training & capacity building for promoters of women SHGs and FPOs
- Organizing trainings for the staff engaged in the implementation of NRLM & NULM
- DGRV & MAS strategic partnership for providing Capacity building & advisory support to various organizations in Africa and Asia
- Promoting and strengthening farmer producer organizations (FPOs) and supporting value-chain interventions through FPOs
- Climate resilient agriculture and initiatives through promotion of integrated farming systems, organic farming and farm based enterprises
- Action research projects to address urban poverty in a more holistic manner focusing on livelihoods, health, education, sanitation, water, etc
- Research studies both at national § international level
- Effective use of information technology for capacity building and for creating sustainable institutions of the poor
- Building lasting partnerships and alliances for advocacy and policy influencing

With warm regards

C S Reddy CEO & MD

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MAS (MAHILA ABHIVRUDDHI SOCIETY)

'Mahila Abhivruddhi Society' (formerly APMAS) has started its journey on 1 July 2001. Its emergence and existence are need based. It is history that the undivided Andhra Pradesh state led India in the formulation and progression of Self Help Groups (SHGs). The then Andhra Pradesh government, as part of strengthening the SHG movement, contemplated upon a structure for rating and capacitating SHG groups, and the idea culminated in the formation of 'Mahila Abhivruddhi Society, Andhra Pradesh'. It is almost 15 years by now in which time MAS has become synonymous with the Self Help movement in India or elsewhere. It has been treading hand in hand with SHGs and their federations as a supporter, mentor, guide and philosopher. Living up to its vision and mission, ever since its emergence, MAS being constantly committed to the qualitative growth and sustainable progress of the women self help movement, has been providing technical and managerial support services to the SHG community.

To see that the spread of self help movement will be uniform throughout India and to maximize the impact of services provided by local civil society organizations, MAS played a key role in formulating

Vision: A Sustainable Self-Help Movement in India

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

Thrust Areas / Approaches

- 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, upscaling and advocating
- 5. Enhance research and advocacy for influencing policy decisions in favour of people's institutions engaged in microfinance and livelihoods

and initially anchoring a national network of likeminded organizations in different states called

VALUES

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

'ENABLE'. Presently MAS is actively operating in five states (Andhra Pradesh, Bihar, Telangana, Uttar Pradesh and West Bengal). In international arena, the engagement of MAS relates to countries such as Ethiopia, Thailand, Bangladesh, Germany, Canada, Vietnam and Cuba. Recently MAS is engaged in discussions for providing its technical services in Ethiopia and Myanmar. National Rural Livelihood Mission (NRLM) has recognized MAS as a national resource organization to provide capacity building and technical support to SRLMs in different states. National Corporate Social Responsibility (CSR) hub accorded the status of partner agency to MAS to avail public sector funding.

To facilitate easy accessibility to the stakeholders, MAS has floated 'Sadhikaratha Foundation' a non-profit company, under Section 25 of the Companies Act, 1956.

MAS Board consists of eminent personalities representing both civil society and the government. Sri K. Madhava Rao, IAS (Retd), former Chief Secretary of undivided Andhra Pradesh state is its present Chairperson and Sri C.S. Reddy is its founding Chief Executive Officer and Managing Director. The Board of Directors provide exemplary guidance to MAS in order to live up to its chosen agenda in realizing its vision and mission.

State	Activity Zone	Area of operation	Activity	Partner	
	Ananthapur District	 Ananthapur Town Hindupur Town Guntakal Town Dharmavaram Town 	Strengthening SHGs & SHG Federations	MEPMA	
		A). Nallamada B).Reddypalli	IWMP, Promotion of IFS &	Govt of AP &	
Andhra Pradesh	Chittoor District	A). Madana Palli B) Chokkandla Palli C). Mudaram Doddi	farm-based enterprises and Green Innovation Centre (GIC)	BftW GIZ	
Tradesit	Prakasam District	1). Ongole Town 2). Chirala Town	Strengthening SHGs & SHG Federations	MEPMA	
	Srikakulam District	1). Srikakulam Town			
	Nellore District	1) Peyyalapalem Village	Model Village	Aurobindo	
	Medak District	Borpatla Village	Model Village	Pharma Ltd	
	Nizamabad District	1) Kamareddy Cluster	Sector Own Control	SERP	
	Adilabad District	1) Adilabad Town	Strengthening SHGs & SHG Federations	MEPMA	
Telangana	Adiabad District	A) Ichoda B) Jatharla	IWMP	Govt of TS	
	Hyderabad District	GHMC areas	Water Quality Monitoring	HWWS&SB	
	Hyderabad District	GHMC	RO Water plants		
	Ranga Reddy District	Gagillapur Village	Model Village	Hörmann KG	
	State Level	45 Towns	Promotion & strengthening urban SHGs, town level federations & state level federation	Govt of Bihar	
	State Level (Mujaffarpur, Madhubani, Khagaria, Nalanada Purnia & Gaya districts)		Promotion and strengthening Cluster level federations	SERP & BRLPS	
Bihar	Saran District	Dighwara Block Garkha Block	Promotion & strengthening SHGs & SHG Federations	Ernst & Young Foundation	
West Bengal	South 24 Paraganas District	Pathar Prathima Block	Strengthening SHGs & SHG Federations	SERP & WBSRLM	

MAS IN 2015-2016

The year 2015-2016 presented Mahila Abhivruddhi Society altogether a new look. The year brought in a variety of exiting engagements. New partners, new projects and new experiences! The year began with the government of Andhra Pradesh inviting MAS to facilitate three regional and one state level workshop for its flagship initiative Swatch Bharat Mission - Grameen. After successful facilitation of these workshops, MAS was invited by the planning department to facilitate district level SVSW (Smart Village & Smart Ward) workshops in all the districts of AP.

On the other hand MAS primary engagement with farming community in the form of watersheds anchoring agency has intensified many folds with new projects such as Green Innovation Center for promotion of farmer producer organizations and value chain interventions. In yet another new dimension MAS has taken upon Model Village building in accordance with SVSW project of Andhra Pradesh and Grama Jyothi program of Telangana governments. At present MAS facilitates Model Village building in three villages: Peyyalapalem in Nellore district (Andhra Pradesh), Gagillapur in Ranga Reddy district and Borpatla in Medak district of Telangana.

It is heartening experience to MAS to receive recognition and awards from the governments of Andhra Pradesh, Telangana and Bihar where it is implementing a number of projects. On the other side of the coin the financial insufficiency related to SPUR project in Bihar continues to haunt this year also. However the rural SHG program in Bihar by MAS continues to exist and progress considerably, thanks to Ernst & Young (E&Y) Foundation which came forward to support initiatives in Dighwara and Garkha blocks. Along with E&Y, the new partners who contributed for the new paths of MAS include: GIZ, Hörmann KG and Aurobindo Pharma Ltd. Here below is a gist of important events held in 2015-2016:

Trainings held 2015-16					
Area	# Trainings				
AP Urban	23,862				
AP IWMP	253				
AP G4	272				
TS Urban	652				
Bihar SPUR	21,399				
Total	46,438				

- Facilitated three regional workshops in Ananthapur, Vijayawada and Visakhapatnam in April 2015 and a state level workshop on 5 May 2015 on Swatch Bharat
- Organized workshops on Smart Village and Smart Ward in ten districts of AP in January & February 2016
- Sri CS Reddy participated in a study tour to Ethiopia and Uganda to assess the feasibility of strengthening the SHG structure
- > Organized national level training on SHG federations
- Trained CRPs from KCPS, Telangana for providing training and handholding support to SHG members in Bihar and West Bengal
- DGRV team from Germany visited MAS anchoring districts in AP and Telangana to find out the feasibility of taking up Green Innovation Centers
- Organized south regional workshop on 'State of Voluntary Organizations Opportunities and Challenges' on 25 August in partnership with VANI
- > Launched GIC project with the support from GIZ in Ananthapur and Chittoor
- > Organized 'Smarajit Ray Memorial Event' on 5 December 2015
- Imparted training to the Office Bearers of SHG federations in all 13 districts of AP
- > Launched Mission Gagillapur to develop Gagillapur into a model village

- Organised a national workshop in collaboration with DGRV on 'Women SHG movement: Making self-reliance meaningful through self-regulation' on 1& 2 December 2015
- About 49 events held in SHGLC campus of MAS in Manikonda, Hyderabad. Out of which 14 are external and 35 are internal events

Swachh Bharat: On the request of government of AP, MAS facilitated regional workshops in Ananthapur, Vijayawada and Visakhapatnam during 19 to 25 April 2016 on SBM -G. NGOs from those areas and concerned line departments participated in the workshops. For each regional meet more than 200 persons attended. After noting down reflections and suggestions for rectifications on the process of implementation of Swachh Bharat, a state level meet was organized in Hyderabad on 5 May 2016. Along with a selected few NGOs from all the three regions of AP, concerned government officials such as Secretary, PR, RWS & S Sri Jawahar Reddy, and State government in-charge on Swatch Bharat Mission Sri



Kishore Kumar attended the meeting and finalized the norms & conditions for implementation of SBM-G.

MAS Support to People's Institutions in 2015-2016							
State / Component	Area	SHGs/ RSs / SSs	VOs / SLFs / ALFs/ GRSs	MSs/ TLFs/ CLFs	Others (TVS)		
Andhra Pradesh (Urban)	Ananthapur District (Ananthapur, Hindupur, Dharmavaram & Guntakal			9			
	towns) Prakasam District (Ongole & Chirala towns) Srikakulam Town	14,321	532		9		
Andhra Pradesh (IWMP,G4 & GIC)	Ananthapur District Chittoor District		19				
	Sub Total	14,721	551	9	9		
Telangana (Rural)	Nizamabad district	6337	279	8			
Telangana (Urban)	Adilabad Town	1,749	65	02			
Telangana (IWMP)	Adilabad District	159	15	02			
	Sub Total	8,245	359	14			
Bihar	Saran District EY Project (Gharka, Dighwara)	681	31				
	SPUR Project (45 Towns)	7,989	349	02			
	Sub Total	8,670	380	02			
West Bengal	South 24 Paraganas District Pathar Prathima Block				97 Sansads		
	Grand Total	31,636	1,290	57	106		

Awards!



The 'Best NGO Award' from Telangana Government on the eve of its first anniversary was presented to Ichoda watershed in Adilabad district.



- On 15 August, AP government recognized the Best Services provided by MAS in Prakasam district and awarded the staff (RYVSV Bhaskara Rao) with Best Service Appreciation Plaque.
- Telugutalli Town Level Federation' in Hindupur, Ananthapur district in Andhra Pradesh supported by MAS received two awards as Best TLF on 15 August from 'Mrs. Paritala Sunitha, Minister for Civil

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Supplies and Chief Minister's Award presented on the eve of International Women's Day 2016.

MAS CBO, Ramesh in Hindupur town of Ananthapur district in AP received Government's Appreciation Plaque for his best services in the town under state government's SVSW program.

It is a new area and MAS has taken upon yet another developmental venture to show case its capabilities and competencies and to provide a

Model Villages!

guiding line and definition about what a 'Model Village' means! Inspired from Andhra Pradesh and Telangana state governments' initiatives SVSW and Grama Jyothi and responding to the call for Corporate Social Responsibility and NGO involvement and banking upon its profound experience on capacity and institution building, MAS has taken a decisive step to enter into the fray of Model Village development as an anchoring agency.

The beginning of 2016 witnessed immense activity by MAS in this direction. Gagillapur village in Qutbullapur mandal of Ranga Reddy district in Telangana state was the first village to be developed into a model village. Prelude to reach this stage, there was a thorough observation and study of the present situation of the village, the status of available resources and requirements and the design of the support to initiate. Within no time yet another two villages queued up in the pipeline for MAS support. They are Borpatla village in Hathnoora mandal of Medak district in Telangana and Peyyalapalem village in Kodavalur mandal of Nellore district in AP with the support of Aurobindo Pharma Ltd. The three villages are all set to showcase what is the all-round or holistic development of a village means ...!

ANDHRA PRADESH

ICB-URBAN





MEPMA-MAS PARTENERSHIP

Background of the Project

MAS entered MOU with MEPMA for strengthening SHGs, SLFs, TLFs and TVSs and to promote livelihoods in seven NULM towns in AP. The centrality of this partnership is to ensure MEPMA staff at the district and ULB level to have the required knowledge, capacities and commitment to develop SHGs and SHG federations as truly self-reliant and sustainable.

Project Details

Project Name: Strengthen SHGs and SHG Federations

Project Period: April 2013 – March 2016

Project Area: Seven NULM towns (Ananthapur, Hindupur, Guntakal, Dharmavaram in Ananthapur district; Ongole, Chirala in Prakasam district; and Srikakulam in Srikakulam district)

MAS, as per the MOU with MEPMA, deployed one staff member each in the seven NULM towns. In addition a senior staff from MAS headquarters looked after the promotion of livelihoods to urban poor. The support provided to urban SHGs & their federations is below:

CBO/NGO	Number	Area of Support	Outcome	
SHGs	16,514	Facilitation in meetings and	\rightarrow Regular meetings conducted in 14863 (90%)	
		trainings to the members,	SHGs	
		and Bookkeepers and on the	ightarrow Social agenda was taken up by 14386 SHGs	
		job support	\rightarrow Enhanced awareness on livelihood activities	
SLFs	614	Facilitation in meetings and	\rightarrow Regular meetings conducted with systematic	
		on the job support to SLF	agenda by 583 (95%) SLFs	
		OBs and RPs	ightarrow OBs and EC members got clarity on agenda	
			\rightarrow Fulfilled legal compliances	
TLFs	12	Facilitation in meetings and	\rightarrow Regular meetings conducted with systematic	
		on the job support to TLF	agenda by all TLFs (100%)	
		OBs and RPs	\rightarrow Sub-committees formed, trained, and acted	
			upon social issues	
			\rightarrow Initiated internal lending from TLF to SLFs	
TVS	9	Facilitation in EC, GB	\rightarrow Conducted meetings regularly and	
		meetings	addressed issues like disability certificates,	
			rehabilitation etc	

Activities taken up during April 2015 to March 2016

Trainings & Reviews

- Organised 14 workshops/ exposure visits at town/ district/ state level to 23,862 persons
- Supported SLF RPs to update books of accounts and SLFs to do internal auditing
- Imparted training to CRPs, SLF RPs and to TVS EC & OB members
- Conducted State level MEPMA review meetings where in MEPMA staff reviewed quarterly, six monthly and annual reports

Livelihoods Promotion

- City Livelihoods Centers were established in all the seven NULM towns
- Twenty one women in Ongole received training in auto driving under 'She Auto' program
- Members of one SLF in Ongole town are reaping the fruits of Bulk Purchasing
- Sixty members in Guntakal are the beneficiaries of old clothes (sari) business
- Thirty members in Srikakulam could enhance their earnings through solid waste management and vegetable cultivation
- In Ananthapur and Hindupur towns, 22 persons were training in advanced tailoring; 18 milk vendors were trained in packing of milk; 15 members were trained in Garam Masala packing; 15 members were trained in grading of tamarind; 150 plastic containers vendors and 50 fashion designers were benefitted with loan facility for establishing their stalls in exhibitions; and 250 persons were benefitted with cotton products marketing

Open Defecation Free Slums/wards

Under Swachh Bharat program of the Government of India, supported by the state government of Andhra Pradesh, MAS motivated selected Slums and Wards in the seven NULM towns to become Open Defecation Free Slums and Wards. Thus five (5) slums/wards in each of the seven towns (Ananthapur, Hindupur, Guntakal, Dharmavaram, Ongole, Chirala and Srikakulam) have become Open Defecation Free (ODF) slums/wards.

Impact created

- Enhanced capacities of SHGs and SHG Federations in the seven NULM towns
- Resource Persons acquired more working knowledge
- More than 600 persons were benefitted with new livelihoods
- Guntakal slum area residents were getting pure drinking water

Constraints and challenges

- Delayed processing by MEPMA on District Strategy Program
- Delay in empanelling NGOs by MEPMA
- New livelihoods promotion is a much process oriented program
- Water scarcity to run RO plants

LIVELIHOODS

The livelihoods initiative of MAS in Andhra Pradesh mainly consists of three wings. They are: IWMP (Integrated Watershed Management Programme), G4 Project (Go Green! Grow Green) and GIC (Green Innovation Center). These three projects are inter-related since the programmes are built on one another in Ananthapur and Chittoor districts in Andhra Pradesh.

INTEGRATED WATERSHED MANAGEMENT PROGRAMME





Background of the Project

MAS provided technical support to DLRCs (District Livelihoods Center) and CLRCs (Cluster Livelihoods Centers) in Adilabad and Kadapa districts of undivided Andhra Pradesh during 2004 to 2010. Based on the experiences gained, MAS came forward to implement watersheds. The Government of undivided AP sanctioned four mega watersheds to MAS in a phased manner two each in Ananthapur and Chittoor districts.

Project Details

Project Area: Nallamada & Reddipalli Mega Watersheds in Ananthapur district and Chokkandla Palli & Mudaramdoddi Mega Watersheds in Chittoor district

Project Objectives:

- Conserve, improve efficacy and management of natural resources through vibrant Peoples' Institutions
- Create additional, supplementary livelihood opportunities by changing land use, land capability to achieve ecological balance in the watershed areas
- Reduce vulnerability contexts and conditions that results in improving farm productivity and production to sustain the rural livelihoods

The four projects were sanctioned in three phases. The duration of each project is seven years from the year of inception. The two projects in Ananthapur district are in concluding stage. The project staff are now taking up activities such as 'Pantasanjeevini' which is the priority program of Government of Andhra Pradesh.

District	Watershed	Mandal	Batch	Extent in Ha.	# MWS
Ananthapur	Nallamada	Nallamada	2009-10	3,927	7
Ananmapui	Reddypalli	Nallamada	2010-11	4,133	6
Chittoor	Chokkandla Palli	Rama Samudram	2011-12	3,851	6
Crittoor	Mudaramdoddi	V Kota	2011-12	3,736	3

Activities taken up during April 2015 to March 2016

Handing over of entry point activities and avenue plantations

As on 31 March 2016, the time line was over for Entry Point and Avenue Plantation activities. MAS field staff verified the status of these activities during the month of March 2016 along with Panchayat Sarpanches and then handed over formally to the Gram Panchayats in Ramasamudram and V.Kota mandals of Chittoor district. The handing over process is in progress in Nallamada Mandal.

Trainings & Exposure Visits

Community Based organisations (CBOs) such as User Groups and JLGs were promoted in the initial stage of IWMP project. However, later all the institutions promoted in IWMP area were converted as Rythu Sangams (RSs) under G4 and GIC projects and being strengthened.

Trainings in Nallamada mandal						
# Trainings # Participants						
05	213 (DLH Farmers)					
01	40 (MS EC members)					
The trainings and exposure visits Ramasamudram and V.Kota mandals c be seen under G4 and GIC projects						

NRM & EGS

The major activities taken up under the NRM component of IWMP and EGS are; NADEP compost pits, vermin-compost units, SGTs, WATs, RFDs, LBSs, DOPs, check dams, gabion structures, repair of check dams, PTs and MPTs under subsurface dyke, avenue plantation, dry land horticulture, fodder development and construction of cattle trough etc.

Partnerships and Collaborations

MAS has been working with agriculture and horticulture departments in implementation of PSI and I&CB components of watersheds. IWMP beneficiaries are availing the subsidy component of agriculture and horticulture departments like seeds, sprayers, mulching sheets etc with subsidized prices. Eight Taiwan sprayers were leveraged from the horticulture department and distributed in Ramasamudram and V. Kota mandals.

Impact created

- Awareness created among mango farmers on crop diseases and crop protection
- A number of water harvesting structures constructed assuring higher yields and more income to farmers
- Community assets are created in the form of Entry Point activities and Avenue Plantations

Constraints and challenges

- Much delayed payments by government. Labourers are not coming forward to work.
- As the payments are relatively much higher for agricultural works in the border states of Tamilanadu and Karnataka, mobilisation of labour for Panta Sanjivini is a challenge.
- Government's top priority is EGS works. So IWMP funds are under utilised and salaries to staff became a problem

G4 PROJECT (GO GREEN! GROW GREEN)



mas



Background of the Project

The G4 project supported by the Bread for the world (BftW) was proposed based on various NRM interventions and soil/water conservation measures taken up under 'Integrated Watershed Management Programme' (IWMP). It was felt that the watershed programmes coupled with farm-based activities need to be implemented so that small and marginal farmers' livelihoods are brightened. This in turn provides the impetus to the G4 project which is implemented in the MAS anchoring IWMP watershed areas.

Project Details

Project Objective: To enhance economic and food security among the small land holders and the marginalized poor through institutional-building processes and promotion of integrated farming systems and farmbased micro-enterprises.

Project Area: 22 Watershed villages in Ananthapur and Chittoor districts

Project Communities: 1500 farming families with the special focus on small, marginal & women farmers and 500 landless families

Project Period: April 2014 to March 2017

Activities taken up during April 2015 to March 2016

Promotion and strengthening of institutions for farmers and landless

- Mobilized 2411 farmers into 202 'Rythu Sangams' (RSs) and 503 landless into 44 'Shakthi Sangams' (SSs) and evolved proper systems/procedures
- Organised regular monthly meetings for the RSs and SSs
- Prepared training manuals for Rythu Sangam & Shakti Sangam and used in the trainings
- Prepared and printed pamphlets on integrated farming systems, soil sample collection, composting methods and farmer field schools (FFS)
- Formed 19 Grama Rythu Samakhyas and four were registered under MACS Act
- Organised three vision building trainings and 106 orientations on systems & procedures to RSs, SSs and GRSs

Promotion of Integrated Farming Systems

- Selected 40 Rythu Mithras (Green Agents) and organized three trainings on their role and responsibilities, sustainable agriculture and integrated farming systems
- Developed 12 demo plots (six each in Ananthapur & Chittoor) and demonstrated integrated farming systems & sustainable agriculture practices through farmer field schools

- Organised 11 exposure visits to 272 farmers, Rythu Mithras and staff to Cheldiganipalli, Green Foundation, Nachalur, Adarana and Timbaktu Collective on integrated faming, organic farming, millet farming, farm implements, marketing interventions etc.
- Distributed 1704 Rajsree Chicks (backyard poultry) to 210 poor families
- Supplied five units of sheep to the landless families
- Organised four trainings on vegetable cultivation and supplied six power sprayers to farmers in convergence with Horticulture Department

Strengthening of Natural Resource Management

- Supplied 19 cycle weeders under transfer of technology to reduce women drudgery
- Supplied 2763 plants for bund plantation to 220 farmers (Neem, Amla & Drumstick and Seethapal, Jamun & Sapota varieties)
- Constructed three recharge structures (two bore wells and one open well)
- Undertaken 332 structures of water conservation measures

Promotion of farm-based Enterprises

- Conducted two skill development trainings to landless families on honey collection (33 members) and craft making (25 members) at Vkota and Nallamada respectively.
- Value Chain analysis for tomato, mango and pulses was done in January 2016 by the IRMA faculty and the students (interns). The recommendations to undertake appropriate value chain interventions are under consideration.
- Established two seed banks at Nallamada and Ramasamudram on groundnut, pulses, and millets
- Established six vermin compost units to promote organic farming and three NPM shops to supply neem oil, gypsum, bioagents and pheromone traps etc to the farmers
- Promoted four Farm Service Centers (FSCs) for farmers to avail sprayers, weighing scale, cycle weeders, mango pruners, etc

Networking and advocacy

- Conducted six meetings at mandal level with respective officials for convergence and leveraging resources
- Action research on soil analysis and IFS demo plots are under progress
- Published 16 articles on G4 project activities in the monthly magazine 'Mahila Sadhikaratha'

Innovations

Twelve cycle weeders were procured to reduce the work load of the women farmers in weeding and facilitated vegetable planting with easy planters.

Partnerships and Collaborations

- a) NGOs: Timbaktu collective, Accion Fraterna, REDS, Adharana
- b) Departments: Agriculture, Horticulture, Animal Husbandry, Sericulture, DWMA
- c) Farmer Institutions: Agri–Horticulture society-Cheldiganipalli, Satya Sai MACS-Guttur

Policy environment

Andhra Pradesh state government has taken up a plan to turn AP into sustainable agricultural state through organic farming practices and 1.5 lakh selective progressive farmers will be trained in organic farming practices by noted natural farmer Sri Subash Palekar. Further Krishi Vignana Kendras have taken up promotion of integrated farming practices. The department of agriculture is supplying inter crop seeds, organic inputs, mulching material and the department of horticulture is supplying kitchen garden seeds to the farmers.

Impact created

- Created awareness among farmers on IFS
- Positive attitude towards G4 activities is the good sign to reach the targeted
- Created awareness on the importance of soil testing among the farmers
- Created awareness on organic farming i.e. vermin composts, organic decoctions etc

Constraints and challenges

- Mobilization of women in project activities is a challenging task
- Creation of supplementary livelihoods to Sakthi Sangams
- Uneven rains affect the project activities

GREEN INNOVATION CENTRE (GIC)





Backdrop & Project Info

The One World – No Hunger

initiative of the German Federal Ministry for Economic Cooperation and Development (BMZ) aims at addressing poverty and hunger by establishing Green Innovation Centre (GIC) for the agriculture and food sector in 13 countries, amongst them India. The objective is to leverage innovations to increase the incomes of small-scale farmers,



Project Objective: Promotion of FPOs to enhance production, productivity & profitability of farmers' especially small and marginal landholders

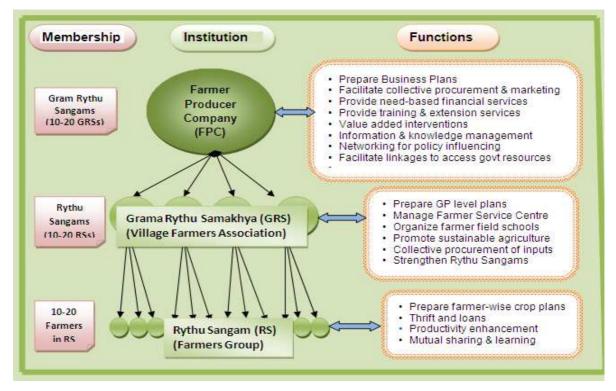
Specific Objective: Undertake pilot interventions in AP and transfer the knowledge, approach and experience for replication in Karnataka & Maharashtra.

Location: Ananthapur and Chittoor districts

Project Communities: 3000 landholders with special focus small, marginal & women farmers **Period:** September 2015 to May 2016

increased employment and an improved regional food supply. To reach this objective, new ways of cooperation, such as farmer groups/ associations, will be promoted to improve the productivity, processing and marketing along the entire value chain.

Farmer Institutions – A Structure



Activities taken up during September 2015 to March 2016

Promotion & Strengthening of Farmer Institutions

- Mobilised 3397 farmers into 276 informal farmers groups (Rythu Sangams)
- 4 Promoted 19 Grama Rythu Samakhyas (GRSs). Three GRSs are registered under MACS Act.
- 4 Organised 26 trainings and 11 exposures to pro-active farmers, RMs and staff
- Pamphlets prepared & disseminated on 'Three-tier structure of FPCs'; Farmer Resource Centre' and 'Edible coating technology for fruits & vegetables'
- Guidelines prepared for 'Rythu Sangams on conduct of meetings and maintenance of books' and 'Role & Responsibilities of Rythu Mithras (RMs)'

Value Chain Analysis

Value Chain analysis for Tomato, Mango and Pulses was done in January 2016 by the IRMA faculty and the students (interns). The recommendations to undertake appropriate value chain interventions are under consideration and to be taken up soon.

Support to AFC in Karnataka and Maharashtra

- DGRV and MAS made a two-day visit to Maharashtra in November to understand the AFC field areas followed by a meeting with GIZ & AFC at Pune
- Made a four-day visit to Hassan & Chikamagalur (Karnataka) in December to study the farmer institutions and the capacity building requirements, and report submitted to AFC
- ✤ Conducted a two-day training on Social Mobilisation and Bookkeeping to AFC team

Collaborations and Partnerships

- Established collaboration with the line departments, IRMA, AVDRC, Vrutti and other players at different levels for sharing of experiences, learning and policy influencing
- Organised a state level discourse on FPOs focusing on legal framework, productivity enhancement, business opportunities, value addition, and capacity building requirements

Innovations

- Establishment of Farm Resource Centre in tomato market yard in collaboration with agriculture marketing department
- Bulk SMS services to farmers on prices prevailing in various tomato markets
- Promotion of technologies such as drip irrigation, plastic mulching etc
- Establishment of Farm Service Centres to make available tools and equipments required for farming
- Edible coating of fruits and vegetables to enhance the life of quality of the produce

Impact Created

- Farmers realized the importance of farmer institutions and came forward to join farmer groups
- Farmers also realized the importance of soil testing and took up necessary interventions
- Farmer institutions started collective procurement of inputs
- Convergence resulted in farmers accessing government schemes

Constraints & Challenges

- Unavailability of women Rythu Mithras due to cultural and gender inequalities
- Slow process in registration of GRSs
- Collection of share capital at one-go
- Commission agents charge 10% as against 4% declared by AMC
- Unpredictable climate factors and drought, pest & disease increase, etc
- Risk involved in new method of farming
- Lack of adequate support from government

TELANGANA

ICB-RURAL







SOC PROJECT

The ICB-Rural initiative of MAS in Telangana is mainly intertwined with Swayam Niyantrana Udhyamam and its supervisory body the 'Kamareddy Cluster Paryavekshana Samakhya' (KCPS). In Joint partnership with SERP-Telangana and with the support of DGRV-Germany, MAS has been providing active support and guidance to the KCPS. During the year April 2015 – March 2016, major focus was on consolidation of Swayam Niyantrana Udhyamam (SNU)

activities, strengthening Kamareddy Paryavekshana Samakhya (KCPS), up scaling SNU in other districts and states and providing support to BRLPS and WBSRLM.

Kamareddy Cluster Paryavekshana Samakhya (KCPS)

Background of the Project

MAS strongly believes that Self regulation is vital for long term sustainability of SHGs and their federations to strengthen internal capacities, improve systems, increase accountability and manage their own financial, human and material resources. To translate this theme into reality, MAS in joint partnership with inWEnt, DGRV, Germany and Society for Elimination of Rural Poverty (SERP) in 2007 February initiated a pilot project called 'Swayam Niyantrana Udhyamam' (Sector Own Control) in six mandals (which was later confined to five mandals) of Kamareddy cluster of Nizamabad district, Telangana state. During the process it was realized that to effectively manage the SNU activities a supervisory federation of SHG federations was of a great need and hence 'Kamareddy Cluster Paryavekshana Samakhya' came into existence, jointly promoted by MAS and SERP.

Project Details

Name of the Project: 'Kamareddy Cluster Paryavekshana Samakhya' MAS-SERP partnership program for effective functioning of Swayam Niyantrana Udhyamam.

Project Area: Five Mandal Samakhyas under Kamareddy Cluster in Nizamabad district (Kamareddy, Bhiknoor, Machareddy, Domakonda and SS Nagar mandals)

KCPS Profile						
Mandal	# SHGs	# VOs	# MSs			
Kamareddy	999	45	1	Kamareddy MS		
SS Nagar	563	24	2	SS Nagar MS		
55 Nayai	667	32	2	Kalabariyava MS		
Domakonda	1359	55	1	Domakonda MS		
Machareddy	621	25	2	Machareddy MS		
Machareuuy	725	33	2	Lakshmi Narasimha MS		
Bikanoor	805	36	2	Bikanoor MS		
DIKANUUI	598	29		Sidhi Rameswara MS		
Total	6,337	279	8			

Activities taken up during April 2015 to March 2016

- In continuation to the regular support in the implementation of SNU activities, MAS supported KCPS in completion of CRP trainings and deputing 60 CRPs (six rounds in different batches) to WBSRLM and 30 Senior CRPs to BRLPS (three rounds)
- MAS supported KCPS in conducting review meetings with CRPs and Senior CRPs deputed to WBSRLM and BRLPS. Based on the gaps identified during the reviews, provided refresher training to CRPs.

- As part of up scaling SOC, MAS conducted National Level Workshop in December 2015 with 15 potential SHPIs/organizations
- Training cum exposure visits on Self-Regulation of SHG federations were conducted in seven batches for Andhra Pradesh and Telangana state federation Board members and staff including Maha Samakhya members.

Support to three Maha Samakhyas

SERP planned to develop three Maha Samakhyas in Telangana state (Orugallu Maha Samakhya, Warangal; Sthambhadri Maha Samakhya, Khammam; Palamoor Maha Samakhya,

Mahaboobnagar) into audit federations like KCPS and it requested MAS to provide technical support to KCPS so as to develop these institutions into audit federations.

	Name of Mahasamakhya	# Batches	# Trained	# SHG auditors placed
	Orugall (Waranagal)	2	30	20
ĺ	Sambhadri (Khammam)	2	35	16
	Palamuru (Mahabubnagar)	2	41	20

- MAS and SERP team gathered and reviewed existing audit reports and developed customized audit reports
- MAS conducted a five-day ToT for selected audit trainers on accounts and audit of SHGs as part of developing SHG auditors in three Maha Samakhyas
- Trained 106 SHG auditors in six batches and these audit trainers in turn conducted trainings for SHG auditors
- Conducted refresher training for three Maha Samakhyas

Upscaling SNU

A discussion was held with the CEO, SERP and the Director (IB), SERP regarding future of KCPS and SNU. CEO of SERP suggested MAS to submit a concept note to support KCPS in up scaling SNU in Nizamabad district and in other districts of Telangana initially by developing one block on similar approach. Based on the discussions, a draft concept note on scaling up SNU in Nizamabad district was prepared and submitted.

Institutional standards facilitated

- MAS established a computerized accounting system (Tally ERP 9.0) in KCPS and trained supervisors and accountant on the package operations
- Conducted a workshop for Board members on business standards
- Supported KCPS to improve their MIS (Managerial Information System) by improvising data entry sheets of SHGs, VOs and MS audits
- As per the plan of KCPS Board, team members of the concerned Mandal Samakhyas (MS) facilitated the MS-EC members visioning exercises
- Oriented eight VOs on self-assessment tool
- Supported KCPS in deputing 44 CRPs to WBSRLM & 24 members to BRLPS
- Supported KCPS in deputing audit trainers for three Maha Samakhys in Telangana
- Organized an exposure program for OXFARM-Tajikistan team

National level workshop on Self-Regulation

MAS has been supporting up-scaling of self regulation system by SHPIs in selected locations. Based on its learnings, MAS felt that similar processes need to be initiated in other Member Owned Institutions like Cooperatives and Farmer Producer Organizations (FPOs) throughout the country. In relation to this a National Level Workshop on 'Women's Self-help Groups (SHGs): Making self-reliance meaningful through self-regulation' was conducted on 1 & 2 December 2015, at MAS campus, Hyderabad. Eighty four participants representing 25 organizations from eight states participated. Overall, the workshop has increased the vision of each participant, motivating them to go beyond what is being done currently. Participants felt the need for strengthening self help movement and making it self-reliant through self regulation.

To educate SHPIs, funding agencies, networks, regulators, technical institutions and policy makers on the need for self-regulation of member-owned institutions and mainstreaming the self-regulation, MAS during August 2015 to November 2015 documented the experiences of SHPIs that have implemented self-regulation components in member-owned institutions. The draft report was prepared and circulated in the national level workshop and experiences shared.

Own building for KCPS

SERP (under NRLM) is allocating some funds for construction of office building for Maha Samakhyas. As KCPS is one such Maha Samakhya, SERP is willing to fund KCPS for the construction of own office building, provided land is available. MAS supported KCPS to prepare representation, issuance of letter from SERP, meeting district officials and getting initial approval for allotting land.

NABARD PROJECT

MAS with the support of NABARD has been piloting to support 528 selected indebted families to come out rural indebtedness in SS Nagar and Machareddy mandals of Kamareddy cluster. In this regard, MAS prepared household level micro plans and supported these families through linkage of RSETI, EGMM-skill development trainings and other government line departments like agriculture, animal husbandry and rural development. With support of family counselors MAS facilitated and enabled the indebted families to open bank accounts and linked the families with PMJBY (Pradhan Manthri Jana Bhima Yojana).

BRLPS

As part of MoU entered with the BRLPS and SERP, MAS has taken up the following activities:

- Conducted two orientation workshops on CLF concept to Community Facilitators of BRLPS
- Made field visits to BRLPS operational area along with Sr. CRPs to provide on-the-job support and ensure quality of work
- Conducted visioning workshop for BRLPS state level officials during 5-7 June 2015 in Hyderabad. At the end of the workshop participants were able to articulate CLF vision from BRLPS point of view and developed a framework for facilitation of visioning for CLFs.
- Conducted two immersions cum training programs for BRLPS teams

WBSRLM

SERP entered into a MoU with West Bengal State Rural Livelihood Mission (WBSRLM) to facilitate Resource Block strategy in one block (Pathar Prathima) of South 24 Paraganas district. MAS on behalf of SERP has been providing technical and implementation support to WBSRLM in operationalising Resource Block strategy. The strategy includes formation of new SHGs, strengthening of existing SHGs and revival of defunct SHGs.

As a part of the agreement, MAS deputed one Senior Professional to WBSRLM as State Anchor Person (SAP) and placed 15 teams (five members including two women members in each team) consisting of 75 Resource Persons (30 CRPs, 30 BKs, 15 PRPs) at Pathar Prathima block. As a first step of the Resource Block strategy, the Resource Persons teams initiated supporting 97 of the total 147 GPs / Clusters in Pathar Prathima block. The following activities were taken up during the year:

- MAS team made field visits to provide on-the-job support to CRPs and quality assurance of their work
- Participated in the review meetings conducted by WBSRLM at state level with CRPs
- Supported SAP in conducting training to PRPs on MIP process and also provided support in resolving issues in the field and with WBSRLM
- MAS in consultation with Director, NRO and CEO, SERP-Telangana decided to withdraw SAP from WBSRLM

Impact created

- Developed potential human capital
- Enhanced capacities in auditing for SHG auditors in Maha Samakhyas
- A number of SHPIs at national level understood the need of self regulation in strengthening SHG movement

Constraints and challenges

- Language barrier to some extent, to RPs for imparting trainings
- Problems with SAP type of organizations

ICB-URBAN



The ICB-Urban initiative of MAS in Telangana consists of three programs; MEPMA-MAS partnership to strengthen SHGs and SHGs Federations in Adilabad town; water quality

monitoring in GHMC with the supprot of HMWSSB (Hyderabad Metro Water Supply and Sewerage Board) and safe drinking water services in GHMC areas.

MEPMA-MAS PARTNETSHIP

Background of the Project

MAS entered MOU with MEPMA for strengthening CBOs such as SHGs, SLFs, TLFs and TVSs and to promote livelihoods in Adilabad town of Adilabad district in Telangana state. The centrality of this partnership is to ensure MEPMA staff at the district and ULB level to have the required knowledge, capacities and commitment to develop SHGs and SHG federations as truly self-reliant and sustainable.

Project Details

Name of the Project: MEPMA-MAS partnership to strengthen the SHGs and SHG Federations

Project Period: Three Years (April 2013 – March 2016)

Project Area: Adilabad town in Adilabad district

Trainigs & Reviews

- Handholding support to the SHGs, SLFs, TLFs & TVSs in conducting meetings
- Organised two district/ town level workshops/ exposure visits as well as five state level trainings to 652 persons
- Supported SLF RPs to update the SLF books of accounts and in internal auditing
- Imparted training to CRPs on sub-committees, SHG Book keeping to SLF RPs, internal auditing and MIS & Sthree Nidhi IVRS and to TVS EC & OB members
- Attended district and state level MEPMA review meetings where in MEPMA staff reviewed six months and annual reports

Livelihoods Promotion

- City Livelihoods Center was established in Adilabad with the support of MAS
- Members of one SLF in Adilabad town are reaping the fruits of bulk purchasing

WATER QUALITY MONITORING

MAS has been supporting Community Water Quality Monitoring in GHMC (Greater Hyderabad Municipal Corporation) areas in collaboration with HMWSSB (Hyderabad Metro Water Supply and Sewerage Board). The program involves SHG women to test and report the quality of the water supplied by HMWSSB. As part of the program the following activities were held:

- Daily 70 water quality monitoring volunteers test and report the quality of the water supplied in GHMC areas
- Daily nearly 200 SMSs are sent to HMWSSB by these volunteers on water quality
- Around 25 water pollution related issues were solved due to water quality monitoring

SAFE WATER SERVICES

MAS has been supporting Safe Water Service in selected areas of GHMC (Greater Hyderabad Municipal Corporation) with the support of MSDF (Michael & Susan Dell Foundation) and GHMC, SHG federations are operating RO plants with technical guidance from MAS.

- 12 RO plants were established in 12 areas of GHMC including MAS head office
- Two new plants were established in NTR Nagar (LB Nagar area) and Old Ramanthapur
- More than 16,000 households are getting safe drinking water
- At present seven water plants are functioning. Due to failure of ground water five plants are not functioning at Turakapalli (Alwal), Raydurgam (Serilingampalli), Papireddy Colony, Chaitanyanagar and Manikonda
- MAS has been regularly following it up with GHMC officials for the arrangement of basic infrastructure to establish water plants
- Providing hand holding support to SLFs and plant operators wherever required for effective management of the RO plants

Impact created

- SHG women in GHMC areas enhanced their capacities through maintaining RO plants and water quality testings
- More than 16,000 households in GHMC areas are accessing safe drinking water for the RO Water Plants

Constraints and challenges

- Delayed processing by MEPMA on District Strategy Program
- NGOs empanelment by MEPMA getting delayed
- New livelihoods promotion is a much process oriented program
- Water scarcity to run certain RO plants

LIVELIHOODS

INTEGRATED WATERSHED MANAGEMENT PROGRAMME





The livelihoods initiative of MAS in Telangana consists of two Mega Watershed projects under IWMP (Integrated Watershed Management Program). The project duration is seven years from the year of inception. Both the watersheds are in concluding stage and moreover the Telangana government has stopped implementation of watersheds in the state for the last six months.

MAS Anchored Watersheds in Telangana						
District Watershed Mandal Batch Extent in Ha. # M					# MWS	
Adilabad	Jatharla	Bazar Hathnoor	2009-10	2,751	4	
	Reddypalli	Nallamada	2010-11	4,173	7	

BIHAR

MAS has been working in Bihar since October 2008. The initial program of support was for Rural SHGs in four blocks (Dighwara, Garkha, Sonepur, and Parsa) of Saran district and Kaler block of Arwal district in collaboration with NABARD and Women Development Corporation (WDC), Government of Bihar. Later in collaboration with SERP and BRLPS (Bihar Rural Livelihoods Promotion Society) MAS started supporting 32 CLFs in six districts (Mujaffarpur, Madhubani, Khagaria, Nalanda, Purnia and Gaya). Besides, since 2014 MAS with Sadhikaratha Foundation has entered the fray of Bihar Urban SHG sector and providing support to SHG federations in 45 towns under 'Support Programme for Urban Reforms' (SPUR) for 'Urban Development and Housing Department', Government of Bihar (GoB). Thus Bihar emerged as the profound activity zone of MAS after Andhra Pradesh and Telangana.

ERNST & YOUNG FOUNDATION





Ernst & Young foundation (CSR of an audit firm) expressed interest to partner with MAS. After series of discussions, EYF agreed to support the SHG promotion work of MAS in Dighwara and Garkha blocks of Saran district in Bihar for three years and signed MoU with MAS. E&Y also requested MAS to support Shamayita Math (local NGO, implementing IWMP Watershed and other farm-nonfarm based livelihoods activities across 150 villages in Gangajalghati block of Bankura district in West Bengal) to help them in strengthening community based institutions.

Background of the Project

Since June 2012, MAS has been working in Digwara and Garkha blocks of Saran district in Bihar as a resource NGO for NABARD. But, the Intervention of 'Jeevika' during this period was a major setback as grassroots staff of Jeevika either disintegrated the existing SHGs or taken over in their fold with promise to give cash incentive in the form of ICF. Bankers recognized and supported only Jeevika SHGs as per the instruction of State Level Bankers Committee. However MAS felt that, SHGs and federations in these blocks would require at least another three to four years of support to become sustainable. In this context EYF came forward to support.



Project Area: Digwara and Garkha blocks of Saran district in Bihar

Main Objective: Formation of SHGs, VOs and CLF and make them financially self sustainable with active advocacy in health and social issues.

To form more than 2000 SHGs, 100 Village Organizations (VOs) and 6 Cluster Level Federations (CLFs)

Project Period: Three Years

Despite sincere efforts by MAS staff, SHG formation and savings linkage could not take off well due to varied reasons. Women were also not coming forward to join SHGs in the first few months of initial intervention. However MAS focused to strengthening of existing SHGs and revival of disintegrated SHGs through community mobilization with the help of PRI members, village leaders, school teachers and Anganwadi workers.

Activities taken up during April 2015 to March 2016

- SHG formation, collection of SHG profiles, printed books distribution and updating books of accounts of SHGs in both the blocks were taken up in a mission mode
- > Collected the profiles of 85% of the SHGs in Dighwara and 80% in Garkha
- > More than 80% of the books of SHGs are well maintained
- > Completed the documentation for 45 SHGs for bank linkage

#	SHGs formation and linkages				
	Indicators	Garkha	Dighwara		
1	#I SHGs formed	304	377		
3	# SHGs profile completed	246	321		
4	4 # SHGs having printed account books 282 300				
5	5 # SHGs updated books of records 144 157				
6	6 # SHG's documents submitted for SB linkage 16 2		29		
7	# SHG's accounts opened in Bank	194	125		
8	# SHGs credit linked 45 22				
	Formation of Village Organizations (VOs)				
1	# oriented on concept of VO	73	12		
2	# SHGs joined in VO	76	182		
3	# VOs promoted	11	20		
4	# VOs Meetings Conducted	11	19		

Impact created

- 100% meetings of VOs is an indicator that members are now keen to sit together and solve majority of their problems
- More than 80% of the books of SHGs are well maintained
- Promoted 31 VOs with a membership base of 258 SHGs

Constraints and challenges

- None of the SHGs promoted by MAS got ICF by Jeevika which caused anxiety in SHG women and frustration in staff
- Number of quality SS is still not adequate to accelerate the project deliverables
- Field staff of Jeevika see MAS as competitor rather than collaborator

RESEARCH & ADVOCACY

During the year 2015-2016, the research & advocacy team has conducted research studies mainly on the needs assessment of rural villages to be developed as model villages and a couple of impact studies in Telangana and Andhra Pradesh. Besides, the team has conducted an evaluation of EOIs submitted by the NGOs to partner with Government of AP for the

implementation of Swachh Bharat Mission –Grameen. The team has published four articles in national & international journals and edited volumes; and the findings of the research studies were presented as research papers in national conferences, seminars and workshops.

RESEARCH

In-depth Analysis of Gagillapur Village

The broad objective of the study was to analyze the situation of Gagillapur village, to assess its development needs and potential and to review the previous support activities of Hörmann KG and their effectiveness and sustainability. The village is in Quthbullapur mandal of Ranga Reddy district in Telangana state. Gagillapur is a peri-urban village very next to the Greater Hyderabad Municipal Corporation (GHMC) and spread in five habitations. The study has covered 110 individual households, seven focused group discussions, and individual interactions with the Heads of nine companies based in the village.

Major findings of Gagillapur village study

- > Male female ratio is more or less equal
- > Majority of the habitations have quality roads
- > Each habitation is unique in terms of its size, social composition and numerical dominance
- > Good infrastructure facilities in the village including GP office
- > Significant differences between habitations in terms of development
- > The primary occupation for the households is jobs and labour work (non-farm and industrial)
- > Many eligible households do not have access to many development programmes
- Incidence of in-migration, mostly from the districts of undivided state of AP and its neighbouring states, is high because of more employment opportunities
- The in-migration has mixed effects and all the development schemes are being implemented in the village, except NREGS as the village is peri-urban.
- Around 18 companies are based in Gagillapur and these companies extend

Common Needs of Gagillapur

- Drinking water
- Regular staff for government schools
- Skill development to unemployed youth
- Awareness on career opportunities
- Cement roads
- Community hall
- Livelihood creation for women

support to Gagillapur in terms of supply of drinking water to all the habitations during summer, health, enrolment of children in schools, employment to the women (unskilled), lighting facilities at market place and development of educational and religious institutions.

Needs Assessment of Borpatla Village

The broad objective of the 'Needs Assessment of Borpatla Village' study was to analyse the present situation of Borpatla village, assess its development needs and to review the previous support of Aurobindo about Rs. 47.2 lakhs for the holistic development of the village so far.

Key findings of Borpatla village study

- > Infrastructure, health and sanitation are poor
- Most of the households access welfare & development schemes - pensions, NREGS, housing, etc.
- > Few of the eligible households do not access benefits

Needs Assessment of Peyyalapalem Village

The broad objective of the Needs Assessment study of Peyyalapalem was to assess the development needs through community participation. The village Peyyalapalem is in Kodavalur mandal of Nellore district in Andhra Pradesh.

Key findings of Peyyalapalem village study

- 1) Peyyalapalem is well connected to Nellore the district headquarters
- 2) Roads are poor and the drainage system is not there
- 3) Over head tanks, bore wells and hand pumps are the major sources for drinking water
- 4) The 13th Finance Commission grants and SGSY grants are the only source of income to the GP
- 5) Most of the welfare and development programs are under implementation in the village

Common Needs of Peyyalapalem

- Education
- Roads & drainage system
- Drinking water
- Veterinary & medical facilities
- Skill building trainings
- Infrastructure
- Promotion & strengthening CBOs

SHG Loan Utilization and Women Empowerment in Andhra Pradesh and Telangana

The study has two major purposes: 1) to learn whether the focus on quantitative targets for loan-making is leading to over-indebtedness, and 2) to learn how far the women have been socially, economically and politically empowered through SHGs.

Key findings

- Many SHGs show distinct improvements in functioning systematically
- Regular savings and turnover of leaders is now common
- Most members have the opportunity of going to the banks and federation meetings
- There is considerable number of SHGs not functioning well
- SHG members feel under pressure to repay the loans by reducing the household expenditure and withdrawing the savings, and a minority, by securing hand loans
- The SHG program has brought economic benefits to members' families and their villages
- More work and increased income for the members resulting in reduced dependence on money-lenders and repayment of old debts
- Large number of SHG members provide higher education to their children

The economic, social and community impact of SHG participation is much stronger than its political impact. Members vote independently, but only few members contest for elections, participate in political campaigns, attend panchayat meetings or express interest in village affairs. Nor have many engaged in a collective action on a social issue.

- Common Needs of Borpatla
- Drinking water
- Support for agriculture
- Roads & Drainage
- Health & Sanitation
- Housing & EducationCarrier Development & Jobs

Impact of Social Security Programs in Telangana

The specific objectives of the study were: i) to know the status of SHGs promoted by various SHPIs – government, non-government organizations, banks and SHG federations; ii) to assess the impact of SHGs on economic activities, household welfare and social empowerment of SHG members; iii) to know the perceptions and support of bankers for SHGs, JLGs; microfinance, bank linkage and credit linkage; iv) to understand the adequacy & efficacy of capacity building activities for SHG members, micro entrepreneurship

Study Sample size State: Telangana # Districts: 06 # Villages: 54 # SHGs: 180 # SHG Members:720 <u>Study Period</u> Dec 2015 to Jan 2016

development programmes, livelihood programmes; v) to assess the extent of dormancy in SHGBLP, reasons for it and scope for the revival, and the prospects towards sustainability of SHGs; vi) to compare the quality, standards and best practices of SHGs promoted by different SHPIs; vii) to know the role and capability of SHPIs, SHG federations and other stakeholders; and viii) to develop strategic and policy recommendations. The study design and were finalized and the study will commence soon.

Evaluation of Expression of Interest (EOI)

The purpose of the evaluation was to develop a tool to assess the capabilities of the NGOs and grade them for partnership with the government of Andhra Pradesh for the implementation of

Assessment Criteria

- 1) Organizational profile
- 2) Financial management & legal compliances
- 3) Reputation & recognition of the organization
- 4) Third party evaluation findings
- 5) Working experience with communities & participation in government programmes
- 6) Working experience with the rural/ urban communities on water & sanitation
- 7) Partnership with the Corporate bodies, donors and other stakeholders

Swachh Bharat Mission-Grameen (SBM-G). In response to the advertisement given by the government of AP, 105 NGOs submitted expression of interest. MAS has developed a tool to assess the NGOs. Out of 104 EOIs, 74 were qualified in the preliminary screening based on the minimum eligibility criteria. Of the 74 EOIs evaluated, 57 were shot-listed as eligible for partnership.

ADVOCACY

Four articles were published and the details are as follows:

- "Community Based Microfinance: A study with reference to urban women self help groups in Andhra Pradesh and Telangana" published in *Microfinance Review, Volume-VII, No. 2, July – December 2015,* Journal of Center for Microfinance, BIRD, Lucknow. The paper was presented in a national conference on *Microfinance – Issues and Challenges*' organized by NABARD & BIRD.
- "Impact of Urban Community Based Microfinance: An Experience of SHG Member Households in Andhra Pradesh" was published in the 'Social Vision', Volume-3 January-March, 2015.
- "Issues in Microfinance for Woman SHGs in Andhra Pradesh and Telangana" was published in the edited volume '*Knowledge for Change*' published in memory of Dr. N.K. Singh, 2015.

- 'Causes of Rural Household Over Indebtedness Is Financial Inclusion Need of the Hour?' was presented as a paper in the national seminar on 'Bio-diversity' organized by Department of Anthropology, Sri Venkateswara University, Tirupati, Andhra Pradesh.
- Published 12 issues of Mahila Sadhikaratha, monthly magazine in Telugu

SADHIKARATHA FOUNDATION

The main focus of Sadhikaratha Foundation (SF) during 2015-16 was implementation of SPUR project, providing consultancy services, conducting national level trainings and International Certificate Course and exploring business oppertunities. As on 31 March 2016, SF has 54 staff and out of which 48 are with SPUR project in Bihar.

SPUR PROJECT







The project started on 19 May 2014 with an objective 'to form and strengthen Federations of Women SHGs at town (45) and state (1) level over a period of three years'. Staff were deployed in all urban local bodies within first six months of the project. As on now, MAS-SF has been working in 28 SPUR and 17 non SPUR towns with a team of 36 Project Officers, 12 Social Mobilisers and 105 Community Organizers besides a full time Project Manager.

Background of the Project

The project was awarded on the basis of technical expertise, experienced human resources, infrastructure and low cost budget in an open bid. IPE global being the Project Management Consultant was given responsibilities of monitoring and recommendation for release of fund on the basis of submission of progress report and laid down deliverables.

Specific Objectives

- 1. Promote 45 town level SHG Federations and one state level Federation
- 2. Provide support to ULBs to nurture minimum 6000 SHGs in 28 SPUR and minimum 3000 SHGs in 17 non SPUR NULM towns
- 3. Facilitate the registration process of the Federations under a suitable Act/legal instrument
- 4. Nurture leadership abilities in the SHG Federations
- 5. Develop financial & administrative systems within the Federations
- 6. Develop systems to provide Revolving Fund to SHGs
- 7. Nurture the SHG Federations to act as umbrella organizations for SHGs to leverage funds for income generation
- 8. Liaise with stakeholders to access resources to promote appropriate business activities at the town level; and promote 'producer groups/organization

Activities taken up during April 2015 to March 2016

Activities		Achievement			
		Up to 2014-15	Up to 2015-16	During 2015-16	
SHG formation in SPUR towns	6000	5038	5760	722	
SHG formation in non SPUR towns	3000	878	2229	1351	
Grading of existing/new SHGs	4000	3297	3358	61	
Bank linkage in SPUR towns	4300	2747	3908	1161	
Bank linkage in non SPUR towns	2400	147	1169	1022	
Micro credit planning of SHG	1500	66	296	230	
Livelihood interventions	200	0	57	57	
Introduction of SHG federation concept (in # SHGs)	5000	1901	5008	3107	
Formation of Area Level Federations (ALFs)	275	125	349	224	
Registration of ALFs			5		
Formation of City Level Federations (CLFs)	31	3	20	17	
Registration of CLFs	6	0	2	2	
Staff induction & trainings	13	7	8	1	
Trainings to SPUR NGOs staff	10	21	22	1	
Training on SHGs Grading, MCP, Credit Plan etc.	10	0	1	1	
Orientation to Bankers on SHG Bank Linkage	5		0	0	
SHG members training in non SPUR towns	27500		21376	21376	
Training of OB & EC members of City Level Federations	8	0	22	22	
Ensuring Skill development of SHG Members	3000	719	3810	3091	
Linkage to Government Schemes	3500	3967	5718	1751	

Baseline survey: Baseline survey was conducted three times due to format problem once and NULM website requirement of SHG members' profile later. Finally MAS completed collection and data entry of 7377 profiles of SHG members by the end of the year.

SHG Formation and Strengthening: 722 SHGs in SPUR towns and 1351 SHGs in non SPUR towns were formed during the year with a cumulative number of 5760 and 2229 SHGs against target of 6000 and 3000 respectively. The formation of SHGs took momentum after deputation of community resource persons (CRPs) to 12 non SPUR towns. 20 CRPs have formed 269 SHGs and helped 132 SHGs for opening of bank accounts. The urban CRPs from Andhra Pradesh and Telangana have helped the Community Organizers in acquiring skill of community mobilization, SHG formation, account opening, training and audit of the books of accounts etc.

Formation and Registration of ALF/CLF: 349 ALFs were formed during this year in a mission mode, out of which 66 ALFs have bank account, 19 documents of ALFs were submitted for registration and out of which 5 ALFs were registered. 3166 SHGs members paid membership fee and share capital to ALFs. The formation and registration of CLFs was delayed in majority of the towns due to more emphasis on ALFs.

Capacity Building: MAS has been providing support not only as per the specifications under the program but also in accordance with other training programs organized by ULB/CMMU. Thus MAS team designed and conducted training for the community facilitators of SPUR on book keeping and management of SHGs, training on financial inclusion of SHG leaders and time to time presentation and advice on SM &ID component of NULM to SMMU and SPUR staff.

Skill Development: Facilitation for skill development and linkage to various government schemes like Jan Dhan Yojan, old age pension, widow pension is one of the major components of the project. MAS has been doing fairly well by facilitating skill development with the help of various training providers empanelled by UD &HD and also with RSETTI. 3091 members of SHGs or their family members were mobilized for various trades under skill development training. MAS team has been working with other line departments for channelizing benefits under government schemes. The team also worked to ensure that each member of SHG should have bank account under Jan Dhan Yojana.

Exposure cum Immersion; During the financial year two exposure cum immersion programs were conducted for SPUR staff (25) for six days.

Deployment to SPUR Project: Twenty external CRPs from AP and Telangana states were deputed to the SPUR project for a month. These CRPs provided quality support for 30 days in 11 Non-SPUR towns. The following are the outcomes of CRPs visit to SPUR project

- Formed and strengthened 269 SHGs
- Prepared documents for 132 SHGs and opened bank accounts for 44 SHGs
- Trained 324 SHGs on SHG concept and 147 book keepers on book keeping
- Streamlined the books for 229 SHGs and audited 38 SHGs
- Advocated for change in leadership in 332 SHGs
- 361 SHGs improved their savings and 165 SHGs started internal lending
- Trained 28 ALFs, formed new six ALFs and opened bank account for one ALF

CONSULTANCIES / COLLABORATIONS

Support to Reliance Foundation: SF supported Reliance Foundation in conducting Capacity Building Needs Assessment of Village Farmers Associations (VFAs) promoted by the Foundation. As part of CBNA a two-day workshop was conducted for two VFA representatives in Kamareddy cluster of Telangana state. The main objectives of the program are enhancing awareness of the VFA representatives on concept of VFA; good governance practices; assess the performance of the VFAs and develop a way forward.

MoU with DMI: SF and Development Management Institute (DMI), Patna signed a MoU to work for 36 months in order to jointly build strategies and programs for collectively identifying and addressing the areas of intervention. The programs include offering education, training and capacity enhancement for the members and staff of Community Based Organizations (CBOs).

The following strategic areas are identified and proposals submitted;

- Submitted a concept note to United Way, Mumbai (Consulting agency of CSR) to conduct Needs Assessment in five villages of Prakasam (Ongole) district of Andhra Pradesh.
- Submitted a proposal to SERP(T) for rapid assessment of Mahasamakhyas
- Explored possible collaboration with NABARD for conducting trainings to NGOs, Government Projects, CBOs, and Bankers etc. NABARD sanctioned two trainings.
- Submitted a proposal to DGRV for developing training of trainers program on Cooperative Management and best practices for NGOs and for cooperative leaders in Ethiopia.

National level training on SHG federations: SF organized a national level training on SHG federations during 26-30 May 2015. Around 16 participants participated in the training. The main focus of the training was on the concept of SHG and Federations, promotion of Self-Help Federations - Design Elements, the need for institutional development, financial, social and livelihood promotion services, building sound management systems, sustaining federations and key challenges. Overall feedback of the participants was very good. They stated that the training has clear objectives and those objectives were relevant for them. According to their feedback, one possible improvement is to focus more on exercises and games instead of lectures.

National level training on SNU: SF organized a national level training on Self Regulation of SHGs and SHG federations during 24-29 August 2015. 12 participants participated in the training. The main focus was need and importance of self-regulations to SHGs, and their federations, and elements of self regulation and strategies of operationalizing the same. The overall feedback of the participants was very good.

CBMF Course: Sadhikaratha Foundation in collaboration with COADY international, Canada and Development Management Institute, Patna jointly conducted the 'Fourth International Certificate Course on CBMF' in Patna during 7 to 19 December 2015. Eighteen participants from five countries attended the course. The course went into depth of the history, practices and innovations in member-owned microfinance models in South Asian & African countries. During the course participants had an opportunity to interact with the practitioners, policy makers, technical service providers and subject experts. A two-day field visit was also organised to Cooperative and SHG federation models. The CBMF course was highly successful and greatly valued by the participants.

Impact created

- MAS as a resource agency has been well recognized by the ULB and SMMU staff
- 3091 SHG members or their family members were mobilized for various trades under skill development training
- 1751 members benifetted under different pension schemes of Jan Dhan Yojana

Constraints and challenges

- SM &ID component of NULM increased the work burden of MAS/SF manifold with same number of staff and budget
- The delay in release of revolving fund causing frustration in SHG women
- As the government changed norms the base line survey was conducted thrice

FINANCIAL STATEMENTS

The audited statement of accounts for the year 2015-2016 is reported below:

Summary of Income & Expenditure Statement

Particulars	March 2016	March 2015
Income		
Grants	422.05	180.50
Contribution Received	82.32	159.60
Interest Income	6.28	4.55
Other Receipts	17.06	21.91
Total Income	527.71	366.56
Expenditure		
Direct Program Expenses	294.66	252.59
Program Support Expenses	121.10	99.05
Adjustment for WIP	20.72	-31.11
Total Expenditure	436.48	320.54
Surplus/(Deficit)	91.23	46.02
Committed Funds	57.62	(4.31)
Uncommitted Funds	33.61	50.33

Rs. (in Lakh)

The highlights of the statement of accounts are given below:

- It was reported a surplus of Rs.91.23 lakh as against Rs. 46.02 lakh during the year. Out of the surplus, an amount of Rs. 57.62 lakh is by way of unspent Grants carried forward to be spent in the year 2016-17. The uncommitted funds Rs. 33.61 lakh were added to MAS General Funds. The corresponding committed funds during the year 2014-15 were Rs.4.31 lakh and the uncommitted funds Rs. 50.33 lakh.
- The increase in Grant funds is attributed due to support received from four new donors Viz:- Ernst & Young for SHG promotion in Saran District of Bihar, Hörmann KG for the development of Gagillapur Village, GiZ for Green Innovation Centres, Carolyn Elliott for the Study on Loan utilization by SHGs. There were also small grant contributions received from VANI and Shakti Hormann for various development programmes.
- The Society earned an income of Rs. 22.17 lakh from its training centre during the year. The income from Grants rose by 134% where as the income from contributions fell by 48.42% in conformity with the Board decision that MAS should mobilize more Grants and reduce consultancy related activities.
- The expenditure increased by 36.17% which is reasonable considering that more Grants were mobilized resulting in more and more activities and expenditure.
- The overall surplus fell by 33.22% due to writing off bad debts and excess amount spent on projects which were no longer recoverable.
- New assets mostly computers and laptops worth Rs. 3.58 lakhs were purchased

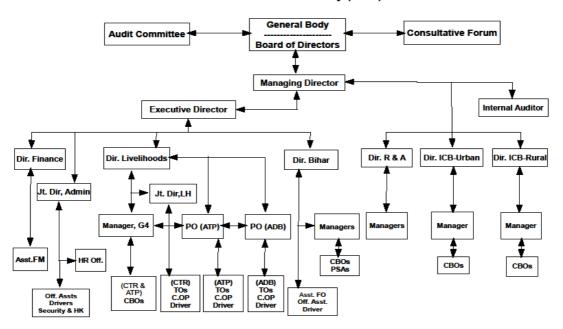
- **Current Liabilities:** The current liabilities as on 31 March 2016 was Rs. 127.14 lakh as against Rs. 99.68 lakh of the corresponding period which was mainly due to receipt of grants for the next accounting year and hence were not spent during the year.
- **Provisions:** The gratuity and leave encashment provisions were provided as per the actuarial valuation received from LIC and the excess provisions of earlier years were adjusted and hence the liability has come down by Rs. 8.92 lakh.
- **Investments:** The funds are invested in fixed deposits as stipulated by the Income Tax Act, 1961and the increase in investments by Rs. 16.00 lakh due to the grants received in advance for the ensuing financial year as well.
- **Current Assets:**_The current assets as on 31 March 2016 were Rs.152.10 lakh as compared to Rs. 172.02 lakh. This was mainly due to reduced work in progress related to SPUR project for the year was Rs.10.39 lakh as against Rs. 30.11 lakh in 2014-15.
- **Cash and Bank Balances:** The cash and bank balances have gone by 69.65% due to larger grants received and unspent to be carried forward to the next financial year and also due to specific requirement of a few donor agencies against investing in deposits.
- **Donor Audits:** Audit was carried out by Aga Khan Foundation and the European Union in respect of the SCALE project for the funding done from the year 2004 to 2012.
- **TDS refunds:** The Society was also able to get refund orders in respect of its old TDS refunds as old as from the year 2004-05 from the Income Tax department.

HUMAN RESOURCES

During the year, there are 118 staff on roll consisting of 59 regular staff and 59 consultants, full time interns, watershed assistants and others. Twenty two staff (3 female and 19 male) joined and twenty staff (2 female and 18 male) left the organization. Staff details are given below:

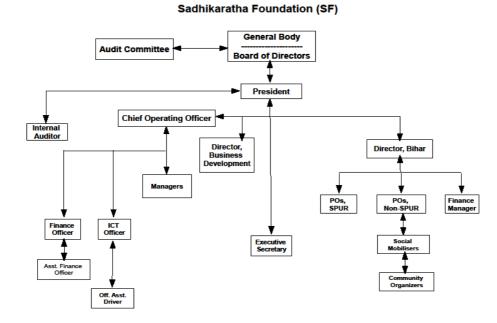
#	Position	Male	Male %	Female	Female %	Total
Reg	Regular Employees					
1	Management		50	1	50	2
2	Directors & Joint Directors		100	0	0	4
3	Managers		100	0	0	9
4	Officers	21	84	4	16	25
5	Program Support	6	67	3	33	9
6	Office Assist. & Driver	10	100	0	0	10
Tot	Total		86%	8	14%	59
Coi	Consultants					
1	Consultants	4	100	0	0	4
2	Interns	3	75	1	25	4
3	Watershed Assistants & Others	45	88	6	12	51
Tot	Total		88%	7	12	59
Gra	Grand Total		87%	15	13%	118
	On Rolls	59	50%			
	Consultants, Interns	8	7%			
	Watershed Assistants & Others	51	43%			
	Total	118	100%			

MAS ORGANOGRAM



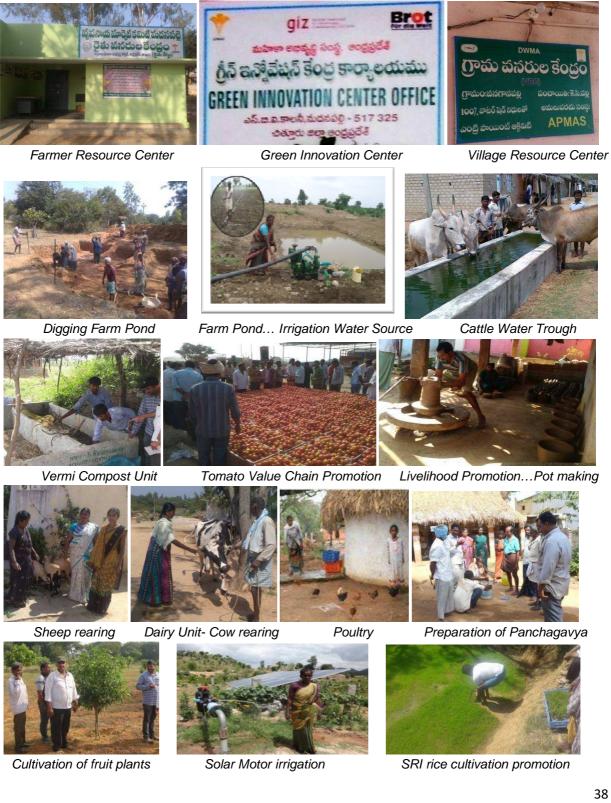
Mahila Abhivruddhi Society (MAS)

SF ORGANOGRAM



GALLERY

MAS Livelihood Activities





Grass rearing for cattle

Farm Inputs & Seeds for distribution

Kitchen garden plants distribution

A glimpse of a few major events in 2015-2016



National Conference on SNU by MAS & DGRV



Vani Workshop on the situation of NGOs in India

National Level Training of SHG Federations



Trained OBs & Staff of all 13 ZSs in AP... GIC Team review tour ... Training to 18 states NGOs



Environment Day Celebrations

CS in Ethiopia

Women's Day Celebrations



MEPMA & MAS joint ToT to CRPs to work in Hindi states



Smarajit Ray Memorial Seminar



Workshop on prevention of sexual harassment at work place



Mission Gagillapur: Review of implementation and support



Awareness meet on Edible Coating

Inaguration of FRC at Madanapalli

Bihar & Other States



Training to ALF EC members in Bihar Sheriff

CBC Training at Saharsha



VO formation in Dighwara

Training and reorientation



Trained leaders and staff of 'Chaitanya federation' of Maharashtra



Trained staff of 'State Urban Development Agency' (SUDA) of Chhattisgarh

ACRONYMS

ADP	:	Area Development Programme
ALF	:	Area Level Federation
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
ARS	•	Agricultural Research Station
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
BMGF	:	Bill & Melinda Gates Foundation
BMZ		Bundesministerium für wirtschaftliche Zusammenarbeit und Entwicklung
BRLPS	:	
		Bihar Rural livelihoods Promotion Society
CAB-RB	•	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
СВО	:	Community Based Organisation
CD	:	Check Dam
CEO		Chief Executive Officer
CF		Community Facilitator
CGAP	:	Consultative Group to Assist the Poor
CGM	:	Chief General Manager
CII	:	Confederation of Indian Industry
CLC	:	City Livelihood Center
CLF	:	Cluster Level Federation
CmF	:	Center for micro Finance
CmS	:	Catalyst Management Services
000	:	Chief Operating Officer
CRP	:	Community Resource Person
CRP	:	Community Resource Pool
CSA	:	Centre for Sustainable Agriculture
CSC	:	Commonwealth Study Conferences
CSO	:	Civil Society Organisation
CSR	:	Corporate Social Responsibility
CW	:	Check Wall
DFID	:	Department for International Development
DGRV	:	German Cooperative and Raiffeisen Confederation
DLH	:	Dry Land Horticulture
DMI	:	Development Management Institute
DoP	:	Dug out Pond
DPM		District Project Manager
DRDA	:	District Rural Development Agency
· · - · ·	•	

DWMA :	District Water Management Agency
EC :	Executive Committee
ED :	Executive Director
ENABLE :	
EPA :	National Network Enabling SHG Movement in India
	Entry Point Activity
EWG :	Equine Welfare Group
FCRA :	Foreign Contribution Regulation Act
FL :	Financial Literacy
FLC :	Financial Literacy Center
FP :	Farm Pond
FPO :	Farmer Producer Organisation
GA :	Green Agent
G4 :	Go Green & Grow Green
GB :	General Body
GBS :	Gabion Box Series
GHMC :	Greater Hyderabad Municipal Corporation
GIC :	Green Innovation Center
GIZ :	Deutsche Gesellschaft für Internationale Zusammenarbeit-Germany
GM :	General Manager
GO :	Governmental Organisation
GoAP :	Government of Andhra Pradesh
GP :	Gram Panchayat
HCU :	Hyderabad Central University
HMWSSB :	Hyderabad Metropolitan Water Supply & Sewage Board
HR :	Human Resource
IB :	Institutional Building
ICB :	Institutional Capacity Building
ICM :	Integrated Crop Management
IEC :	Information, Education and Communication
IFS :	Integrated Farming Systems
IIHR :	Indian Institute of Horticultural Research
IKARD :	Institute of Khadi Agriculture and Rural Development
IKP :	Indira Kranti Patham
INM :	Integrated Nutrient Management
IPM :	Integrated Pest Management
IRMA :	Institute of Rural Management, Anand
ISL :	Individual Sanitary Latrine
IT :	Information Technology
ITDA :	Integrated Tribal Development Agency
IWM :	Integrated Water Management
IWMP :	Integrated Watershed Management Program
JLG :	
	Joint Liability Group
KVK :	Krishi Vignan Kendra
KCPS :	Kamareddy Cluster Paryavekshana Samakhya
LB :	Local Body (Any of the Local units of Governance)
LH :	Livelihoods
LRC :	Livelihood Resource Center
MAS :	Mahila Abhivruddhi Society
M-CRIL :	Micro-Credit Ratings International Ltd
MD :	Managing Director
MD :	Mission 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
MPT		Mini Percolation Tank
MS		Mandal Samakhya
MSS		Mahila Samatha Society
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 Guarantee Scheme
NRLM	:	National Rural Livelihoods Mission
	:	Natural Resource Management
	:	National Urban Livelihoods Mission
NULM	•	
OB	•	Office Bearers
00	:	Other Castes
OFS	:	Outreach Financial Services
PACS	:	Primary Agriculture Cooperative Society
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
PR	:	Panchayat Raj
PS	:	Priority Sector
PT	:	Percolation Tank
PWD	:	Person with Disability
QC	:	Quality Control
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
RS	:	Rythu Sangam
RRC	:	Regional Resource Center
RSETI	:	Rural Self Employment Training Institute
RWS	:	Rural Water Supply
SAP	:	State Anchor Person
SBIRD	:	State Bank Institute of Rural Development
SC	:	Scheduled Caste
SDTT	:	Sir Dorabji Tata Trust
SEP	:	Self Employment Programmme
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
SMC	:	State Mission Coordinator
SNU		Swayam Niyantrana Udhyamam
SOC		Sector Own Control
SPUR		Support Programme for Urban Reforms
SRI		System of Rice Intensification
SRLM		State Rural Livelihoods Mission
SS		Samooh Sakhi
SS		Shakthi Sangam
SSS		Swayam Sahayata Samuh
SSV		Sakh Se Vikas
ST		Scheduled Tribe
SVSW		Smart Village & Smart Ward
SWI		System of Wheat Intensification
TISS		Tata Institute of Social Sciences
TLF		Town Level Federation
ТоТ		Training of Trainers
TPMU		Tribal Project Management Unit
TS		Telangana State
TVS	:	Town Vikalangula Samakhya
UD & HD		Urban Development and Housing Department
UG		User Group
ULB		•
UNDP		Urban Local Body United Nations Development Programme
UP		Uttar Pradesh
UPSRLM		Uttar Pradesh State Rural Livelihood Mission
VDCS		
VO		Village Dairy Cooperative Society Village Organisation
WATSAN		Water and Sanitation
		Water Absorption Trench
	•	Water Absorption Trench West Bengal State Rural Livelihood Mission
WBSRLM	•	
WC WDF	•	Watershed Committee
	•	Watershed Development Fund
WDC	:	Women Development Corporation, Bihar
WHS	:	Water Harvesting Structure
WPP	:	Watershed Point Person
WRP	:	Watershed Resource Person
ZS	•	Zilla Samakhya