The Quality Assessment (QA) Services initiated by APMAS, to improve the quality of Self-Help movement since 2001 has performed over 300 assessments (rating).

Focusing on the institutional and financial performance of the SMFIs and providing insight, which has been found useful by the clients to improve their capacity for sustainability.

Why QA is Important
With the increasing significance of third party feedback, Quality assessment (rating) is critically important to the sustainability of the self-help movement because it will strengthen the operations of SMFIs.

What do we do for you
We have developed various tools to perform assessments.

GRADES - rating tool for SMFs
We have developed a quality assessment system called GRADES in collaboration with M-CRIL, a New Delhi based organization that is one of the premier rating institutions in South Asia.

GRADES is an acronym for the key focus areas that we assess: Governance, Resources, Asset quality, Design of systems & Implementation, Efficiency & profitability, Services to SHGs and SHG performance.

CoopRate
A rating system for assessment of thrift and credit cooperatives called CoopRATE was developed in collaboration with the Cooperative Development Foundation (CDF), Andhra Pradesh.


Self-Assessment Tool
A powerful pictorial tool for CBFIs / SMFIs, to perform a self-assessment, of their own capabilities and analyze the same.

Social Intermediation Tool
A specially designed tool for an emphatic assessment of the extent of social intermediation and developmental aspects in the SMFIs rather than financial intermediation.

What do we do for you
We conduct all of our assessments in the field by one-on-one interaction with members of the SMFI.

The QA of an SMFI involves three to four calendar days of field assessment by a two-member professional team (Assessment is always done by a 2-member professional team) and next three to four days are spent for data analysis and report writing that is built into the process rendering it more effective. The reports are shared with the promoter, institution and the in-house approval committee for feedback.

The level of effort involved in doing a QA is a minimum of 12-14 (incl. report finalization) person days. First hand qualitative and quantitative information about the establishment, evolution, growth and functioning of the federation is obtained through the field visit and a set of group discussions. The quantitative data pertaining to the institutions is examined and the performance is evaluated and graded accordingly after critical analysis. Subsequently a debriefing meeting is held with the board and staff to share the initial observations of the Quality Assessment. Consolidated presentation of the assessments done is prepared and shared with the SHPI, where needed.

1 Self Managed Financial Institutions comprising of SHGs and SHG Federations and other Community based financial institutions.
Where We Work:
Our work experience in Andhra Pradesh for FWWB, SIDBI, CARE, BASIX, SERP, DRDA, other MFIs and Banks has enabled to develop specialized knowledge of the sector in the State.

Ratings have also been undertaken in the states of Orissa, Tamil Nadu, and Maharastra.

What We Know:
The QA team has the benefit of experienced professionals having undertaken assessments of over 300 SMFIs.

QA has a dedicated team of qualified professionals constantly engaged in the task of delivery, revision and improvement of its rating services based on the feedback of our clients and other stakeholders. We maintain a comprehensive database of all our ratings, which is used for developing benchmarks for assessing SMFIs.

How Much:
The rating services can be availed by the clients at a fee for service based on the level of effort apart from the provision of logistics.

For any further information please contact
Ms. S. Rama Lakshmi
Associate Vice-President (QA),
Plot No. 20, Rao & Raju Colony,
Road No. 2, Banjara Hills,
Hyderabad - 500 034. A.P., INDIA
Phone: + 91-40-2354-7927 / 52 Extn - 28
Mobile: 09440800603,
Email: srama@apmas.org