

Mahila Abhivruddhi Society

15 years of
engagement
in supporting
institutions of
the poor and
their livelihoods



ANNUAL REPORT 2015-2016

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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, Sri. S.P. Tucker, IAS, Sri. 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 value-chain interventions.

We made a good beginning in 2015-16 in establishing partnerships with 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 and initially anchoring a national network of likeminded organizations in different states called

‘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.

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

VALUES

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

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.

MAS Operational Areas : 2015-2016				
State	Activity Zone	Area of operation	Activity	Partner
Andhra Pradesh	Ananthapur District	1). Ananthapur Town 2). Hindupur Town 3). Guntakal Town 4). Dharmavaram Town	Strengthening SHGs & SHG Federations	MEPMA
		A). Nallamada B). Reddypalli	IWMP, Promotion of IFS & farm-based enterprises and Green Innovation Centre (GIC)	Govt of AP & BftW GIZ
	Chittoor District	A). Madana Palli B) Chokkandla Palli C). Mudaram Doddi		
	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 Pharma Ltd
Telangana	Medak District	Borpatla Village	Model Village	
	Nizamabad District	1) Kamareddy Cluster	Sector Own Control	SERP
	Adilabad District	1) Adilabad Town	Strengthening SHGs & SHG Federations	MEPMA
		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
Bihar	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)	32 CLFs	Promotion and strengthening Cluster level federations	SERP & BRLPS
	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 Swachh 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 towns)	14,321	532	9	9
	Prakasam District (Ongole & Chirala towns)				
	Srikakulam Town				
Andhra Pradesh (IWMP,G4 & GIC)	Ananthapur District	300	19		
	Chittoor District				
	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



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.

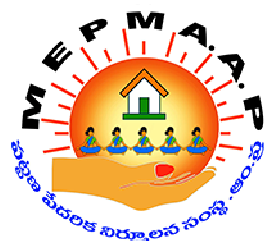
It is a new area and MAS has taken upon yet another developmental venture to show case its capabilities and competencies and to provide a guiding line and definition about what a 'Model Village' means! Inspired from Andhra Pradesh and Telangana state governments' initiatives SVSW and Grama Jyothi and 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.

Model Villages!

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 trainings to the members, and Bookkeepers and on the job support	→ Regular meetings conducted in 14863 (90%) SHGs → Social agenda was taken up by 14386 SHGs → Enhanced awareness on livelihood activities
SLFs	614	Facilitation in meetings and on the job support to SLF OBs and RPs	→ Regular meetings conducted with systematic agenda by 583 (95%) SLFs → OBs and EC members got clarity on agenda → Fulfilled legal compliances
TLFs	12	Facilitation in meetings and on the job support to TLF OBs and RPs	→ Regular meetings conducted with systematic agenda by all TLFs (100%) → Sub-committees formed, trained, and acted upon social issues → Initiated internal lending from TLF to SLFs
TVS	9	Facilitation in EC, GB meetings	→ Conducted meetings regularly and 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*

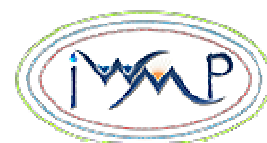
Constraints and challenges

- *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
	Reddypalli	Nallamada	2010-11	4,133	6
Chittoor	Chokkandla Palli	Rama Samudram	2011-12	3,851	6
	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 in Ramasamudram and V.Kota mandals can 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)



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 farm-based 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 Samakhya 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 farming, 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, 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.

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

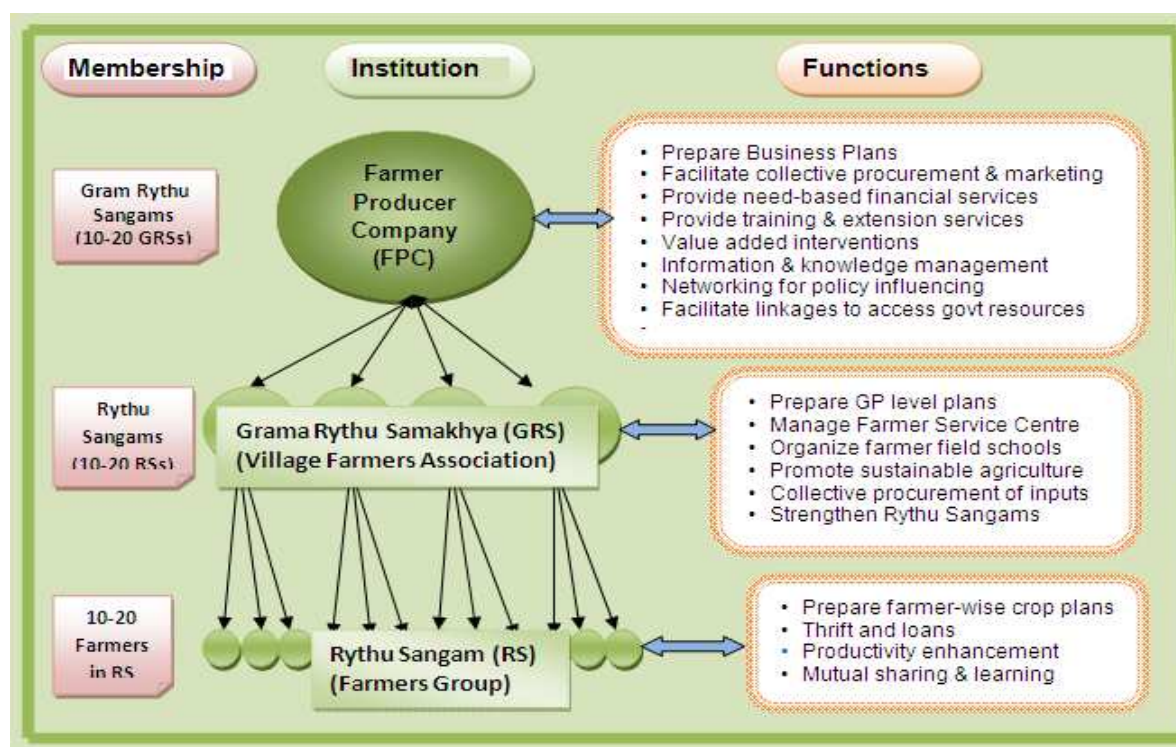
Specific Objective: Undertake pilot interventions in AP and transfer the knowledge, approach and experience for replication in Karnataka & Maharashtra.

Location: Ananthapur and Chittoor districts

Project Communities: 3000 landholders with special focus small, marginal & women farmers

Period: September 2015 to May 2016

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)
- Promoted 19 Grama Rythu Samakhyas (GRSs). Three GRSs are registered under MACS Act.
- 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 Udhayam 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 Udhayam (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 Udhyaamam' (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 Udhyaamam.

Project Area: Five Mandal Samakhya 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
	667	32		Kalabariyava MS
Domakonda	1359	55	1	Domakonda MS
Machareddy	621	25	2	Machareddy MS
	725	33		Lakshmi Narasimha MS
Bikanoor	805	36	2	Bikanoor MS
	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
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 support of HMWSSB (Hyderabad Metro Water Supply and Sewerage Board) and safe drinking water services in GHMC areas.

MEPMA-MAS PARTNERSHIP

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

Trainings & 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

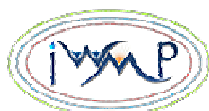
- SHG women in GHMC areas enhanced their capacities through maintaining RO plants and water quality testings
- More than 16,000 households in GHMC areas are accessing safe drinking water for the RO Water Plants

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.	# 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, Sonapur, 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.

Details of the Project

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	# SHGs formed	304	377
3	# SHGs profile completed	246	321
4	# SHGs having printed account books	282	306
5	# SHGs updated books of records	144	157
6	# SHG's documents submitted for SB linkage	16	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 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.

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

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

Common Needs of Borpatla

- Drinking water
- Support for agriculture
- Roads & Drainage
- Health & Sanitation
- Housing & Education
- Carrier Development & Jobs

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.

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 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.

Study Sample size

State: Telangana

Districts: 06

Villages: 54

SHGs: 180

SHG Members: 720

Study Period

Dec 2015 to Jan 2016

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 opportunities. 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	Target	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 benefited 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

Rs. (in Lakh)

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

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

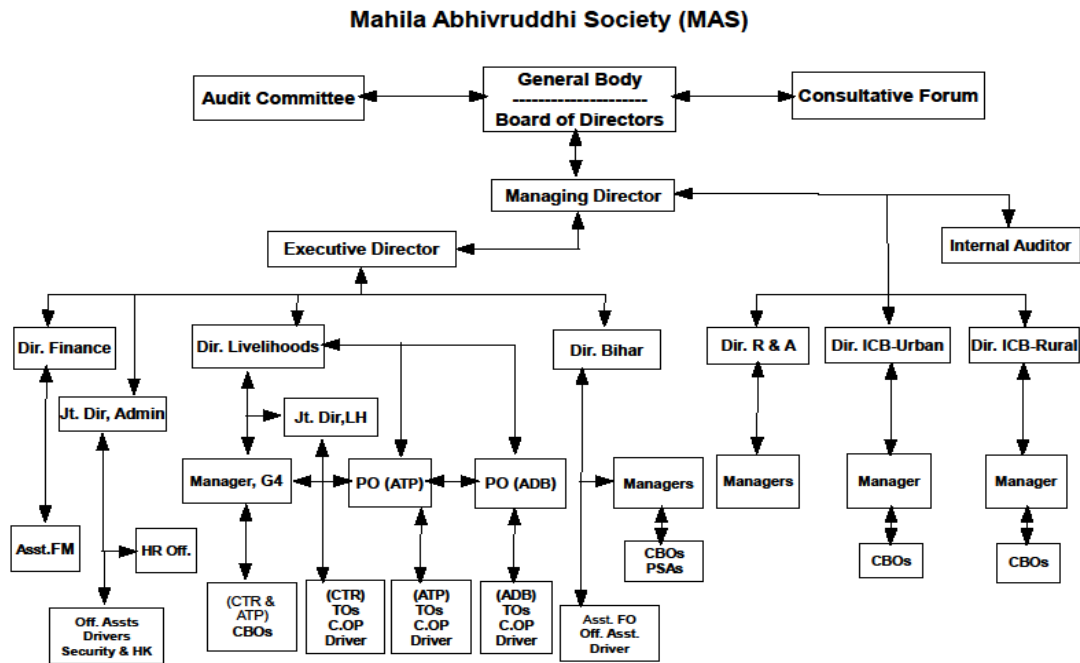
- **Current Liabilities:** The current liabilities as on 31 March 2016 was Rs. 127.14 lakh as against Rs. 99.68 lakh of the corresponding period which was mainly due to receipt of grants for the next accounting year and hence were not spent during the year.
- **Provisions:** The gratuity and leave encashment 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, 1961 and 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

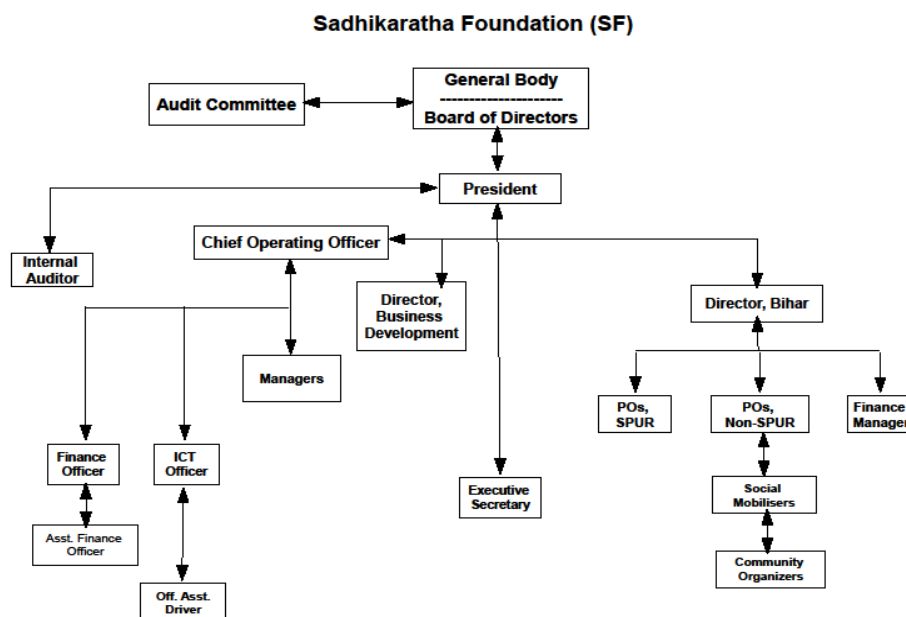
During the year, there are 118 staff on roll consisting of 59 regular staff and 59 consultants, full time interns, watershed assistants and others. Twenty two staff (3 female and 19 male) joined and twenty staff (2 female and 18 male) left the organization. Staff details are given below:

#	Position	Male	Male %	Female	Female %	Total
Regular Employees						
1	Management	1	50	1	50	2
2	Directors & Joint Directors	4	100	0	0	4
3	Managers	9	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
Total		51	86%	8	14%	59
Consultants						
1	Consultants	4	100	0	0	4
2	Interns	3	75	1	25	4
3	Watershed Assistants & Others	45	88	6	12	51
Total		52	88%	7	12	59
Grand Total		103	87%	15	13%	118
	On Rolls	59	50%			
	Consultants, Interns	8	7%			
	Watershed Assistants & Others	51	43%			
	Total	118	100%			

MAS ORGANOGRAM



SF ORGANOGRAM



GALLERY

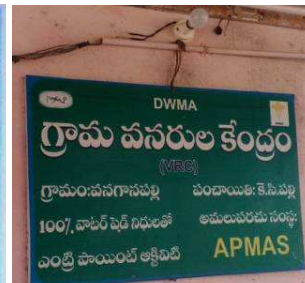
MAS Livelihood Activities



Farmer Resource Center



Green Innovation Center



Village Resource Center



Digging Farm Pond



Farm Pond... Irrigation Water Source



Cattle Water Trough



Vermi Compost Unit



Tomato Value Chain Promotion



Livelihood Promotion...Pot making



Sheep rearing



Dairy Unit- Cow rearing



Poultry



Preparation of Panchagavya



Cultivation of fruit plants



Solar Motor irrigation



SRI rice cultivation promotion



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
CBO	:	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
COO	:	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	:	National Network Enabling SHG Movement in India
EPA	:	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
NRM	:	Natural Resource Management
NULM	:	National Urban Livelihoods Mission
OB	:	Office Bearers
OC	:	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 Udhayamam
SOC	:	Sector Own Control
SPUR	:	Support Programme for Urban Reforms
SRI	:	System of Rice Intensification
SRLM	:	State Rural Livelihoods Mission
SS	:	Samooch 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
ToT	:	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	:	Urban Local Body
UNDP	:	United Nations Development Programme
UP	:	Uttar Pradesh
UPSRLM	:	Uttar Pradesh State Rural Livelihood Mission
VDCS	:	Village Dairy Cooperative Society
VO	:	Village Organisation
WATSAN	:	Water and Sanitation
WAT	:	Water Absorption Trench
WBSRLM	:	West Bengal State Rural Livelihood Mission
WC	:	Watershed Committee
WDF	:	Watershed Development Fund
WDC	:	Women Development Corporation, Bihar
WHS	:	Water Harvesting Structure
WPP	:	Watershed Point Person
WRP	:	Watershed Resource Person
ZS	:	Zilla Samakhya

INDIAN INCOME TAX RETURN ACKNOWLEDGEMENT

[Where the data of the Return of Income in Form ITR-1 (SAHAJ), ITR-2, ITR-2A, ITR-3, ITR-4S (SUGAM), ITR-4, ITR-5, ITR-6, ITR-7 transmitted electronically with digital signature]

Assessment Year
2016-17

PERSONAL INFORMATION AND THE DATE OF ELECTRONIC TRANSMISSION	Name MAHILA ABHIVRUDDHI SOCIETY ANDHRA PRADESH		PAN AAATM6859M			
	Flat/Door/Block No	Name Of Premises/Building/Village		Form No. which has been electronically transmitted ITR-7		
	PLOT NO - 11 AND 12	POKALAWADA VILLAGE				
	Road/Street/Post Office	Area/Locality		Status AOP(Trusts)		
		TANESHANAGAR, MANIKONDA JAGIR				
	Town/City/District	State	Pin	Aadhaar Number		
	RANGAREDDY DISTRICT	TELANGANA	500089			
	Designation of AO(Ward/Circle)		Original or Revised			
	DDIT(EXEMPTIONS)-II		ORIGINAL			
	E-filing Acknowledgement Number		Date(DD/MM/YYYY)			
503998981161016		16-10-2016				
COMPUTATION OF INCOME AND TAX THEREON	1	Gross total income		1	0	
	2	Deductions under Chapter-VI-A		2	0	
	3	Total Income		3	0	
	3a	Current Year loss, if any		3a	0	
	4	Net tax payable		4	0	
	5	Interest payable		5	0	
	6	Total tax and interest payable		6	0	
	7	Taxes Paid	a Advance Tax	7a	0	
			b TDS	7b	662481	
			c TCS	7c	0	
			d Self Assessment Tax	7d	0	
			e Total Taxes Paid (7a+7b+7c +7d)			
	8	Tax Payable (6-7e)		7e	662481	
9	Refund (7e-6)		8	0		
10	Exempt Income	Agriculture		9	662480	
		Others		10	0	

This return has been digitally signed by T CHANDRA SEKHAR REDDY in the capacity of CEO AND MANAGING D
having PAN ACHPT2431M from IP Address 183.83.241.151 on 16-10-2016 at HYDERABAD

Dsc SI No & issuer 1395976696CN=(n)Code Solutions CA 2014, OID.2.5.4.51="301, GNFC Infotower", STREET="Bodakdev, S G Road, Ahmedabad", ST=Gujarat, OID.2.5.4.17=380054, OU=Certifying Authori

DO NOT SEND THIS ACKNOWLEDGEMENT TO CPC, BENGALURU

For Mahila Abhivruddhi Society

Authorised Signatory



V. NAGARAJAN & CO.,

Chartered Accountants

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF
MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH.**

1. Report on the financial statements

We have audited the accompanying financial statements of **MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH**, (Telangana Area) Public Societies Registration Act, 1350) which comprise the Balance Sheet as at March 31, 2016 and the Income and Expenditure statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

2. Management's responsibility for the financial statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the society in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

3. Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the standards on auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the society's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

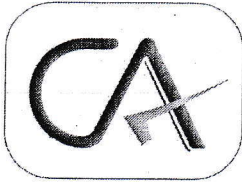
4. Basis of our opinion

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit. We report that:

1. Proper books of account have been kept by the Society as far as appears from our examination of the books.
2. The Balance sheet and Income and Expenditure account dealt with by this report are in agreement with the books of account.



For Mahila Abhivruddhi Society



V. NAGARAJAN & CO.,

Chartered Accountants

3. The Balance sheet and Income and Expenditure statement dealt with by this report comply with the accounting standards issued by Institute of Chartered Accountants of India to the extent applicable.
4. No covenants of society have been violated.
5. The activities of the society are in conformity with the objects of the society.

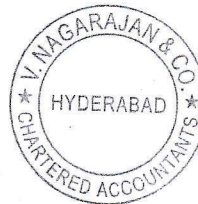
5. Opinion

In our opinion, and to the best of our information and according to the explanations given to us, the financial statements give a true and a fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of the state of the affairs of the above Society as at 31st March 2016 and;
- In the case of the Income and Expenditure statement, excess of Income over expenditure for the year ended on that date.

Place: Hyderabad

Date: 27th August, 2016



for V. Nagarajan & Co.,
Chartered Accountants

ICAI Firm Regd. No.:

04879N

A. G. Sitaraman

Partner

M. No.: 017799

For Mahila Adviruddhi Society

Authorised Signatory

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
BALANCE SHEET AS ON March 31,2016

Sources of funds	Reference	31-Mar-16	31-Mar-15
		Total (Rs.)	Total (Rs.)
Loan fund	Sch-1	350,00,000	350,00,000
APMAS-Building Grant	Sch-2	-	50,00,000
APMAS general fund	Sch-3	205,27,167	195,23,164
Asset acquisition fund	Sch-4	215,80,314	167,31,903
Short-term loan from bank		19,00,000	19,00,000
Current liabilities	Sch-5	127,14,070	99,67,891
Provisions	Sch-6	47,27,850	56,20,214
Total		964,49,402	937,43,172

Application of funds	Reference	31-Mar-16	31-Mar-15
		Total (Rs.)	Total (Rs.)
Land & building	Sch-11	638,68,779	638,23,213
Furniture, fixtures and other assets	Sch-11	11,31,203	13,28,358
Investments	Sch-7	55,04,141	39,04,141
Current assets	Sch-8	152,10,362	172,02,320
Deposits & advances	Sch-9	42,99,464	36,91,806
Cash & bank balances	Sch-10	64,35,453	37,93,334
Total		964,49,402	937,43,172

Accounting Policies

Sch-13

Notes to Accounts

Sch-14

Schedules 1-15 form an integral part of these accounts.

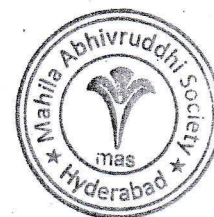
For V. Nagarajan & Co.

Chartered Accountants

Firm Regn No.: 004879N

AV Rajan

Director- Finance



T C S Reddy

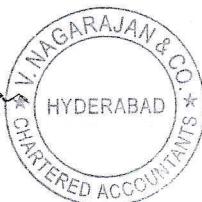
CEO & Managing Director

A.G. Sitaraman

Partner/M. No.: 017799

Date: August 27,2016

Place: Hyderabad



Nandita Ray

Chairperson-Audit Committee

K. Madhava Rao

Chairman

For Mahila Abhivruddhi Society

Authorised Signatory

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED March 31, 2016

	Ref.	31-Mar-16 Total (Rs.)	31-Mar-15 Total (Rs.)
INCOME			
Grants	Sch-12	422,04,797	180,50,468
Contributions received	Sch-12	82,31,842	159,59,458
Interest on fixed deposits	Sch-12	4,72,686	3,71,260
Interest from savings account	Sch-12	1,55,676	83,238
Sale of publications & magazines	Sch-12	18,263	5,532
Miscellaneous income	Sch-12	13,65,110	19,29,264
Rental Income	Sch-12	2,46,000	1,50,000
Profit on sale of assets	Sch-12	76,994	1,06,476
Total		527,71,368	366,55,696

	Ref.	Total (Rs.)	Total (Rs.)
EXPENDITURE			
Direct program expenses	Sch-12		
Program -Deutscher Genossenschafts-UND Raiffeisenverband E.V.		54,64,254	17,30,955
Program -Bread for the World		49,38,097	38,72,374
Programme- GIZ		37,86,277	-
Programme- Hormann		5,12,511	-
Programme- Elliott		11,17,804	
Programme- VANI		19,967	
Programme -Ernst and Young		18,65,495	
Programme-Smarajit Ray Memmorial Event		-	52,694
Program -Quality Enhancement		11,14,008	18,78,887
Program - Informed Advocacy		20,01,771	19,69,961
Program - Integrated Watershed Management programme		32,36,281	52,05,072
Program - National Bank for Agriculture and Rural Development		10,29,262	26,09,698
Program - Mission for Elimination of Poverty in Municipal Areas.		28,63,542	32,32,354
Program - Bihar Rural Livelihoods Promotion Society		2,85,899	3,74,961
Program - West Bengal State Rural Livelihoods Mission		37,236	6,01,556
Program - National Bank for Agriculture and Rural Development-Managing Indebtedne		41,143	1,09,951
Program - SPUR-		11,52,989	36,20,988
A) Direct program expenses-Sub total		294,66,536	252,59,451

Program support expenses.	Sch-12		
Human resource cost		25,48,911	10,29,220
Honorarium		20,000	
Managerial remuneration		19,16,465	14,51,608
Gratuity		4,46,096	10,74,063
Leave salary		(4,51,913)	80,689
Rent		18,000	2,56,400
Office maintenance		7,01,715	6,37,188
Telephone expenses		1,79,539	1,83,506
Insurance premium		1,84,010	6,17,370
Printing and stationery		21,259	1,63,673
General expenses		33,704	40,518
Hospitality expenses		76,871	81,879
Consultancy charges		2,32,100	2,77,581
Water and electricity		3,93,780	3,43,540
Rates and taxes		2,150	99,487
Travelling and conveyance		1,19,938	80,398
Interest on loan from bank		1,97,910	1,89,395
Interest on Rent to AWARE			5,40,000
Repairs and Maintenance			6,96,206
G-4 Expenses		50,483	-
Stipends		9,185	-
Meeting and conference		1,05,209	22,392
Vehicle maintenance		61,357	35,048
Postage, stamps And telegrams		13,985	89,843
Bank charges		8,986	5,150
Audit fees		1,05,000	85,000

For Mahila Abhivruddhi Society

Authorised Signatory

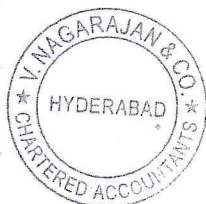
MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED March 31,2016

Ref.	31-Mar-16 Total (Rs.)	31-Mar-15 Total (Rs.)
Newspaper and magazine	2,488	4,542
Computer consumables	12,045	37,060
Software	48,848	61,443
Interest Written off earlier years	3,16,786	
Bad Dedbts written off		1,04,423
Grants written off	46,34,974	14,98,361
Water Plant Maintenance	94,564	31,045
Electrical and Electrical Fittings	5,636	87,777
Adjustment for WIP	20,71,771	(31,11,007)
B) Program support expenses-Sub total	141,81,852	67,93,798
Total Expenditure (A+B)	436,48,388	320,53,249
Excess of Income/(Expenditure) over Expenditure/(Income)		
Committed	57,61,622	(4,30,529)
Uncommitted	33,61,358	50,32,977
Total	91,22,980	46,02,448
	527,71,368	366,55,696

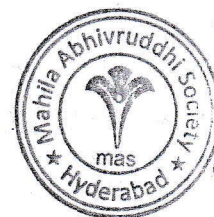
Accounting Policies
Notes to Accounts
Schedules 1-14 form an integral part of these accounts.

Sch-13
Sch-14

For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N



AV Rajan
AV Rajan
Director- Finance



T C S Reddy
T C S Reddy
CEO & Managing Director

A.G. Sitaraman
A.G. Sitaraman
Partner/M. No.: 017799
Date: August 27,2016
Place: Hyderabad

Nandita Ray
Nandita Ray
Chairperson - Audit Committee

K. Madhava Rao
K. Madhava Rao
Chairman

For Mahila Abhivruddhi Society

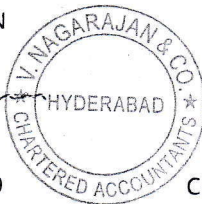
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Authorised Signatory

	31-Mar-16	31-Mar-15
	Total (Rs.)	Total (Rs.)
Schedule - 1: General and Donor Funds		
Loan fund		
Loan fund balance brought forward	350,00,000	350,00,000
Add: Receipts during the year		-
Total	350,00,000	350,00,000
Less:- Principal repaid during the year		
Loan fund balance carried forward	350,00,000	350,00,000
Schedule - 2: APMAS Building fund (Capital grant)		
Balance brought forward	50,00,000	-
Add:- Receipts during the year	-	50,00,000
Less:- Transfer to Assets acquisition fund	50,00,000	
Total	-	50,00,000
Schedule - 3: APMAS General Fund		
Balance brought forward	195,23,164	149,05,628
Add: Additions during the year	33,61,358	48,74,535
Less :Transfer to/(from) Assets acquisition fund	23,57,355	6,15,174
Total	205,27,167	191,64,989
Schedule - 4: Assets acquisition fund		
Balance brought forward	167,31,904	166,58,683
Add: Allocated during the year	77,15,535	6,78,573
Less: Assets deleted during the year	6	25
Less: Depreciation on assets till 31//03/2016	28,67,119	6,05,328
Total	215,80,314	167,31,903

For V. Nagarajan & Co.
Chartered Accountants
Firm regn no.: 004879N

AV Rajan
Director-Finance

A.G. Sitaraman
Partner/M. No.: 017799
Date: August 27,2016
Place: Hyderabad



Nandita Ray
Chairperson-Audit committee



T C S Reddy
CEO & Managing Director

K Madhava Rao
Chairman

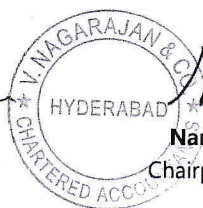
For Mahila Abhivruddhi Society

Authorised Signatory

	31-Mar-16	31-Mar-15
	Total (Rs.)	Total (Rs.)
Schedule - 7: Investments		
Term deposits with Scheduled Bank		
Andhra Bank (includes Rs. 15 lacs earmarked against bank guarantee)	15,00,000	15,00,000
Axis Bank	6,00,000	
State Bank of Hyderabad	34,04,141	24,04,141
Total	55,04,141	39,04,141
Schedule - 8: Current assets		
Grants - Overspent	(52,033)	62,92,132
Receivables	128,79,121	66,94,866
Pre-paid expenses	3,89,117	4,17,767
CENVAT credit receivable	2,30,608	2,83,451
Interest accrued on fixed deposit	7,24,313	4,03,098
Work in progress	10,39,236	31,11,007
Total	152,10,362	172,02,321
Schedule - 9: Deposits and advances		
TDS recoverable	22,03,379	16,71,647
Other advances	5,86,149	4,37,729
Advance with LIC for Gratuity and Leave Salary	12,53,828	13,11,356
Deposits	1,68,522	1,48,326
Advances to staff	87,586	1,22,748
Total	42,99,464	36,91,806
Schedule - 10: Cash and Bank Balances		
Bank balances in current and savings accounts	64,29,406	37,68,078
Cash in hand	6,047	25,256
Total	64,35,453	37,93,334

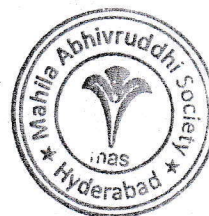
For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N

A.G. Sitaraman
Partner/M. No.: 017799
Date: August 27, 2016
Place: Hyderabad



AV Rajan
Director-Finance

Nandita Ray
Chairperson-Audit committee



T C S Reddy
CEO & Managing Director

K. Madhava Rao
Chairman

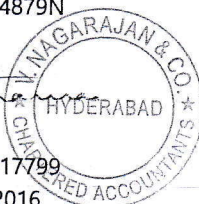
For Mahila Abhivruddhi Society

Authorised Signatory

	31-Mar-16	31-Mar-15
	Total (Rs.)	Total (Rs.)
Schedule - 5: Current liabilities		
a) Statutory liabilities		
Provident Payable	2,06,587	-
Profession Tax Payable	7,100	4,900
Service tax payable	1,04,825	1,06,766
TDS payable	1,76,695	1,06,228
Total	4,95,207	2,17,894
b) Outstanding expenses		
Expenses payable	22,47,980	27,49,879
LTC payable	3,20,932	8,44,334
Audit Fees payable	1,09,725	-
Salary Payable	91,917	2,86,576
Travel expenses payable	2,34,053	4,27,104
Total	30,04,606	43,07,893
c) Other liabilities		
Grants - unutilised	80,44,889	43,50,633
Interest on loan fund	-	-
Interest on Short Term Loan	3,72,633	1,74,723
Payable to related parties	-	-
Security deposit repayable	7,70,735	7,70,735
Rental Deposit	26,000	26,000
Contributions received in advance	-	1,20,013
Total	92,14,257	54,42,104
Grand total	127,14,070	99,67,891
Schedule - 6: Provisions		
For Gratuity	40,73,402	42,50,963
For Leave salary	6,54,448	13,69,251
Total	47,27,850	56,20,214

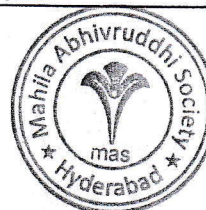
For V. Nagarajan & Co.
Chartered Accountants
Firm regn no.: 004879N

A.G. Sitaraman
Partner/M. No.: 017799
Date: August 27, 2016
Place: Hyderabad



AV Rajan
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Nandita Ray
Chairperson-Audit committee



T.C.S. Reddy
CEO & Managing Director

K. Madhava Rao
Chairman

For Mahila Abhivruddhi Society

Authorised Signatory

MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH
Schedules forming part of Financial Statements as at March, 31, 2016

Schedule - 11: Fixed Assets

Amount in Rs.

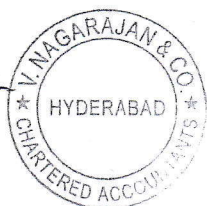
Domestic								
S No.	Particulars	W.D.V as on 01.04.15	Additions	Deletions	Total	Rate	Depreciation	W.D.V. as on 31.03.16
Land & Building								
1	Land	216,01,500	-	-	216,01,500			216,01,500
2	Building	422,21,713	22,70,160	-	444,91,873		22,24,594	422,67,279
	Total	638,23,213	22,70,160	-	660,93,373		22,24,594	638,68,779
Other assets								
1	Furniture & fixtures	38,681	7,200	-	45,881	20%	26,894	18,987
2	Office equipments	4,32,952	-	-	4,32,952	20%	1,57,024	2,75,928
3	Computers & peripherals	1,14,286	80,000	-	1,94,286	33%	67,216	1,27,070
4	Vehicles	22	-	5	17	20%	-	17
5	Solar water heating system	1	-	-	1	20%	-	1
6	Interiors	3	-	-	3	33%	-	3
	Total	5,85,945	87,200	5	6,73,140		2,51,133	4,22,007
	Grand Total	644,09,158	23,57,360.00	5	667,66,513		24,75,727	642,90,786

FCRA

S No.	Particulars	W.D.V as on 01.04.15	Additions	Deletions	Total	Rate	Depreciation	W.D.V. as on 31.03.16
1	Furniture & fixtures	21	10,875	-	10,896	20%	793	10,103
2	Office equipments	1,06,907	80,500	-	1,87,407	20%	26,409	1,60,998
3	Computers & peripherals	1,28,427	2,66,800	-	3,95,227	33%	86,303	3,08,924
4	Vehicles	5,07,058	-	1	5,07,057	20%	2,77,887	2,29,170
5	Interiors	1	-	-	1	33%	-	1
	Total	7,42,414	3,58,175	1	11,00,588		3,91,392	7,09,196
	Grand total	651,51,572	27,15,535	6	678,67,101		28,67,119	649,99,982

For V. Nagarajan & Co.
Chartered Accountants
Firm Regn. No.: 004879N

A.G. Sitaraman
A.G. Sitaraman
Partner/M. No.: 017799
Date: Augst 27, 2016
Place: Hyderabad



AV Rajan
AV Rajan
Director- Finance

Nandita Ray
Nandita Ray
Chairperson - Audit Committee



T. C. S. Reddy
T. C. S. Reddy
CEO & Managing

K. Madhava Reddy
K. Madhava Reddy
Chairman

For Mahila Abhivruddhi Society

[Signature]
Authorised Signatory

SCHEDULES TO ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2016

SCHEDULE 13: Significant accounting policies adopted by the Society in the preparation of Financial Statements

ACCOUNTING POLICIES:

1. Basis of Preparation of Financial Statements and Method of Accounting:-

The Financial statements are drawn up based on mercantile basis of accounting except for grants which are accounted for on cash basis in accordance with the generally accepted accounting principles in India with due regard to fundamental accounting assumptions of going concern, consistency and accrual.

2. Fixed Assets and Depreciation:

(i) The Fixed Assets are shown at the realistic value after adjusting the depreciation which is provided for on the basis of estimated life of the assets. Depreciation on additions/deletions during the period is calculated pro rata from /to the date of additions/deletions. Depreciation is calculated and shown as adjustment in the Balance Sheet from Fixed Assets and Assets Acquisition Funds and no entries for depreciation are passed through Income and Expenditure Account.

(ii) The rates adopted for calculating depreciation are as follows:

Nature of Fixed Assets	Estimated Use life	Rate of Depreciation
Building	20 Years	5%
Furniture	5 Years	20%
Computer & peripherals	3 Years	33.33%
Office equipment	5 Years	20%
Vehicle	5 Years	20%
Interiors	3 Years	33.33%

(iii) Straight Line Method is adopted to calculate depreciation.

(iv) In respect of the assets acquired out of the Assets Acquisition Fund, depreciation calculated as above is charged off to the Grant so capitalized.

3. **Employee Benefits:** - Retirement and other benefits to employees comprise of payments under defined contributions like Provident Fund and payments under defined benefit scheme like Gratuity and Leave Encashment. Payments under defined contribution plans are charged to revenue on accrual basis and payments under defined benefits are provided based on actuarial valuation.

4. Revenue recognition:-

4.1 All revenue Grants and Donations received during the financial year are recognized as income for the current period in the Financial Statements, thereby some of the surplus shown in the Income and Expenditure Account includes unutilized grant money to be used in future.

4.2 Grants received for procurement of fixed assets are credited to Assets Acquisition Fund in the Balance Sheet.

4.3 Interest income on deposits with banks is recognized on time proportion accrual basis taking into the account the amount outstanding and rate applicable.

4.4 All the transactions in Foreign Currency are recognized at the exchange rate prevailing on the date of the transaction.

5. Joint venture:-

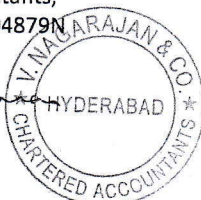
In respect of joint venture contracts, which are in the nature of jointly controlled operations, the assets controlled, liabilities incurred, the share of income and expenses incurred are recognized in the agreed proportions under respective heads in the financial statements.

6 **General:** - Accounting policies not specifically referred to above are consistent with the generally accepted accounting principles followed in India.

For V. Nagarajan & Co.,
Chartered Accountants,
Firm Regn. No.: 004879N

(A.G. Sitaraman)
Partner

M. No.: 017799
Date: August 27, 2016
Place: - Hyderabad.



A.V. Rajan
Director-Finance

Nandita Ray
Chairperson-Audit Committee.



T.C.S. Reddy
CEO & Managing Director

K. Madhava Rao
Chairman

For Mahila Abhivruddhi Society

Authorized Signatory:

NOTES TO ACCOUNTS:

1. Capital commitments: Rs.4,87,000 lacs (Building)
2. Contingent liabilities:
 - (a) Counter guarantee issued to banks: Rs. 58.98 lacs
 - (b) Interest accrued on Loan fund till 31-03-2016(Previous Year: Rs.123.80 lacs): Rs.157.05 lacs.
3. The funds received from BFTW, DGRV, IWMP, HORMAN, GIZ, ERNST&YOUNG FOUNDATION and NABARD are against specific programme activities for execution of their projects.
4. Managerial remuneration and governance expenses have been accounted under various heads, break up of which is given below.

Particulars	31-Mar-16(Rs.)	31-Mar-15(Rs.)
Salary to CEO	18,69,965	13,81,108
Sitting fees to Board members	46,500	70,500

5. The Society has kept all the unspent balance of funds in investments, which is in conformity with section 11(5) of the Income Tax Act, 1962.

6. Loan Fund

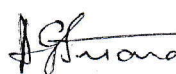
- (a) The unified Government of Andhra Pradesh had sanctioned a total assistance of Rs. 5,00,00,000 towards establishing SHG training Center cum APMAs office under Additional Central Assistance of the Central Government scheme. The breakup of the assistance is 70% by way of loan and 30% by way of Grant. Thus the Planning Department of the unified Andhra Pradesh Government had released Rs. 3,50,00,000 by way of loan and Rs. 1,50,00,000 as Grant for the project.
- (b) The loan is to be repaid by way of forty half yearly installments along with interest @9.5% after moratorium period of five years. The repayment of loan along with interest should have commenced from April, 2015 onwards. However, due to bifurcation of the State of Andhra Pradesh into Telangana and Andhra State has resulted in postponement of the repayment of loan.
- (c) Moreover, APMAS has also made representations at various levels with the two State Governments to convert the loan into Grant in view of the charitable nature of the organization and also due to inability to mobilize separate funds for the repayment of the loan. Hence the matter is under consideration of the Governments to convert the loan into grants. However the interest due on the loan till 31ST March, .2016 is Rs. 1,57,05,949 which is being shown as contingent liability in Notes to Accounts.

7. Short Term loan from State Bank of Hyderabad

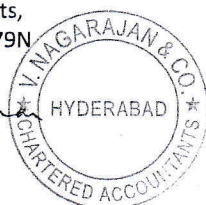
- (a) The Society had took a short term loan of Rs. 19,00,000 for construction of the SHG Learning Centre cum Office by pledging the Fixed Deposits bearing numbers 62325242894 and 62341481978 on 9th May, 2014. The interest rate agreed was 2% higher than the rates on the fixed deposits pledged. The loan is still outstanding as on 31st March, 2016 and the interest due as on 31st March, 2016 was Rs. 3,72,633/-.
8. The Society is registered under the A.P. (Telangana Area) Public Societies Registration Act, 1350 Fasli (Act 1 of 1350F) as a non-profit Society and also has registration u/s 12 (A) and u/s 80G of IT Act, 1961 designating it as Charitable Society. Hence no provision of Income Tax is considered necessary.
 9. The society entered Memorandum of Understanding with Sadhikaratha Foundation on February 24, 2014 for implementing jointly SPUR (Support Programme for Urban Reforms) project of Government of Bihar titled "formation and establishment of separate town (45) & state level federations for Self-Help-Groups (SHGs)" for a term of three years. The Society recognized its share of income and expenses in its income and expenditure statement as per AS 27 'financial reporting of Interests in Joint ventures'.
 10. Disclosure required under AS 27 are as follows:
 - (a) Contingent liabilities (Counter guarantee issued to banks): 58.98 lacs
 - (b) Capital commitments (society's share): Nil
 - (c) Income recognized: Rs. 43,33,187
 - (d) Work in progress: Rs. 10,39,236
 11. Audit fee excluding service tax: Rs.1,05,000(Previous year: Rs. 85,000)
 12. Figures of the previous year are reclassified/regrouped to conform to the current year's classification.

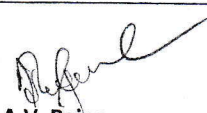
As per our report of even date

For V. Nagarajan & Co.,
Chartered Accountants,
Firm Regn. No.: 004879N

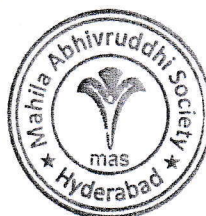

(A.G. Sitaraman)
Partner

M. No.: 017799
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