



**apmas**

Mahila Abhivruddhi Society  
Annual Report  
2023-24

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## Message from the CEO

I am pleased to present the Annual Progress Report of APMAS for the year 2023-2024. This report provides a comprehensive overview of the organization's significant achievements and contributions to rural development, the cooperative movement, and policy advocacy. This year, we reinforced our dedication to enhancing the cooperative movement, promoting FPOs, and driving impactful change in the lives of rural communities and the urban poor. Our efforts have been multifaceted, ranging from influencing national policy frameworks to executing grassroots-level interventions that directly benefit the communities.

One of the key milestones was our substantial contribution to drafting the new National Cooperative Policy in close collaboration with the Government of India. This policy is poised to shape the future of cooperatives in our country, emphasizing autonomy, independence, and the pivotal role of cooperatives in national development. APMAS's involvement in this process underscores our role as a thought leader and advocate for the autonomy of cooperatives.

Our study on the sustainability of Zilla Samakhya in Telangana and the exposure visit for the Ethiopian delegation exemplify our commitment to knowledge sharing and capacity building, both nationally and internationally. These initiatives not only strengthen our existing relationships but also pave the way for future collaborations that align with our vision and mission.

In addition to our advocacy efforts, APMAS has made significant strides in promoting the sustainability and growth of FPOs across the country. Our partnerships with institutions like NABARD, SBI, various state governments, and donors have resulted in tangible outcomes, including market and credit linkages, business development support, and the creation of valuable assets for FPOs. Our continued focus on gender mainstreaming within the FPO ecosystem reflects our belief that empowering women farmers is crucial to the overall success of our agricultural sector, and we remain steadfast in our efforts to promote gender equality.

Another milestone in our work has been enabling farming communities to adopt resilient agricultural practices to cope with the risks and vulnerabilities posed by climate change. While there is still a long way to go, we are committed to staying relevant and responsive to the evolving development context and the socio-economic dynamics.

As we reflect on the past year, we recognize that our achievements are the result of the collective efforts of our partners, stakeholders, and the communities we work with. I extend my heartfelt gratitude to everyone who has contributed to our journey, and I look forward to our continued collaboration in the years to come. I would especially like to appreciate the APMAS team for their hard work, dedication, and commitment to making a positive difference, and our Board for their exemplary guidance in achieving our Vision and Mission 2030. Together, let us continue to drive meaningful change, empower rural communities, and contribute to sustainable development.

Best,  
C.S. Reddy  
Founder & CEO

## Abbreviations

AGEEWA	Achieving Gender Equality through Empowering Women in Agriculture
AGM	Annual General Body Meeting
APMAS	Mahila Abhivruddhi Society, Andhra Pradesh
BDA	Business Development Assistance
BoD	Board of Director
BRC	Bio Resource Centre
CBBO	Cluster Based Business Organisation
CEO	Chief Executive Officer
CHC	Custom Hiring Centre
CLF	Cluster Level Federation
CSR	Corporate Social Responsibility
CSV	Climate Smart Village
CWQM	Community Water Quality Monitoring
EDP	Entrepreneurship Development Program
FDC	Farmer Development Centre
FFS	Farmer Field School
FPO	Farmer Producer Organisation
FWWB	Friends of Women's World Banking
GDP	Gross Domestic Product
HO	Head Office
MARKFED	Marketing Federation
MIDH	Mission for Integrated Development of Horticulture
MS	Mandal Samakhya
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-Government Organisation
NIRD & PR	National Institute of Rural Development & Panchayati Raj
PJTSAU	Professor Jayashankar Telangana State Agricultural University
PoP	Poorest of the Poor
POPI	Producer Organisation Promoting Institution
PPC	Primary Processing Centre
PSS	Price Support Scheme
RSA	Resource Support Agency
SERP	Society for Elimination of Rural Poverty
SHG	Self Help Group
SOC	Sector Own Control
SVEP	Start-up Village Entrepreneurship Program
SVP	Social Venture Partners
ToT	Training of Trainers
ULB	Urban Local Body
VO	Village Organisation
WASH	Water, Sanitation and Hygiene

## Board of Directors

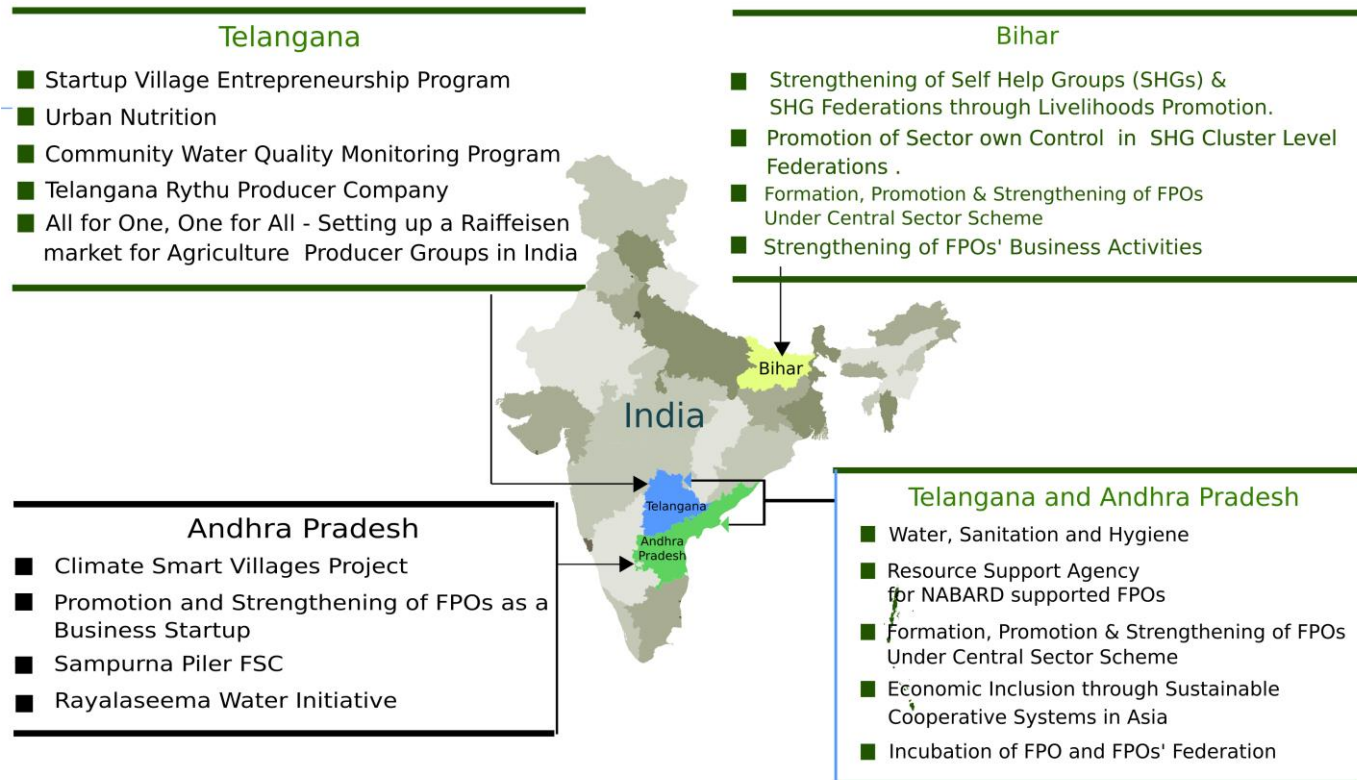
#	Name	Position	Affiliation
1	Mr. K. Madhava Rao, IAS(Retd.)	Chairperson	Former Chief Secretary to Govt. of AP
2	Ms. Mahpara Ali	Vice Chairperson	Former CGM, SBI
3	Mr. Jayesh Ranjan, IAS	Members	Principal Secretary IT, Electronics & Communications, Industries & Commerce, Govt. of TS
4	Mr. Chiranjiv Choudary, IFS		Commissioner of Horticulture and Ex-Officio Secretary to Govt of AP
5	Mr. P. Mohanaiah		Former Chief General Manager, NABARD
6	Mr. N V Ramana		Former CEO, BASIX; Former GM, ITC Ltd
7	Prof. C. Shambu Prasad		Professor, IRMA
8	Dr. E. Sudha Rani		Director, CSTD (Dr. B. R. Ambedkar Open University)
9	Dr. W.R. Reddy		Former Director General, NIRD&PR
10	Ms. K. V. Gouri Krishna		Former CEO & MD, BASIX
11	Ms. K. Sandhya Rani		IPoS, Retd
12	Ms. B. Jaya Lakshmi		Ex-Officio Members
13	Ms. Indira	Stree Nidhi President, Telangana	
14	Ms. M Sandhya Shree	President M-Tomato FPO Federation	
15	Yellubai	President, AGEewa FPO	
16	Mr. T. CS Reddy	CEO & MD, APMAS	
17	Ms. A. Kalamani	Consultant, APMAS	
18	Ms. S. Rama Lakshmi	Executive Director, APMAS	

# Donors, Partners and Collaborators

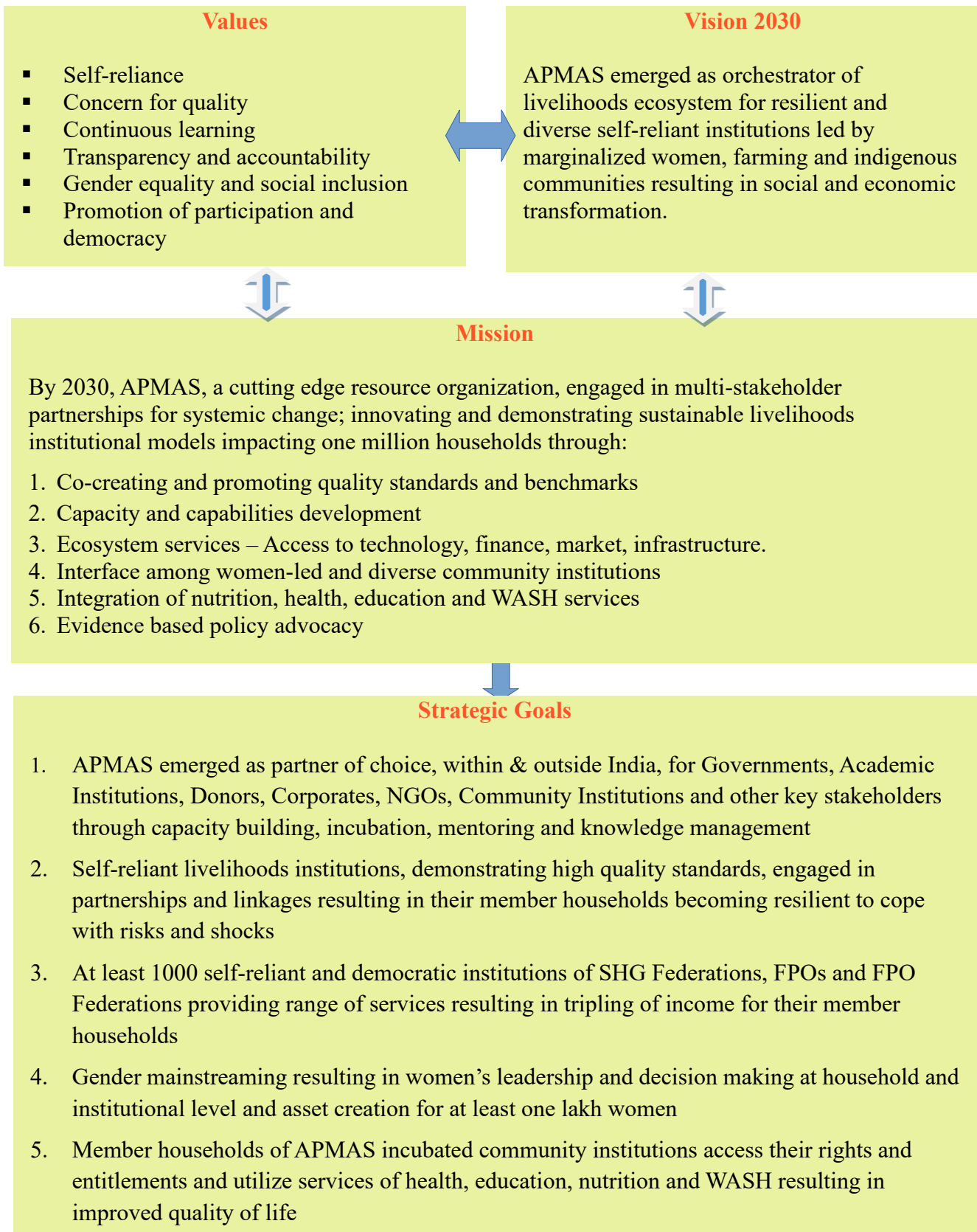


# Where We Work

## APMAS Operational Area



# Values, Vision, Mission and Strategic Goals



# Annual Progress 2023-2024

## Research and Advocacy

**National Cooperation Policy:** The Government of India's new National Cooperative Policy, replacing the 2002 policy, aims to strengthen the cooperative movement, deepen its reach at the grassroots level, and promote cooperatives as engines of economic development and national growth. APMAS played a key role in drafting the new policy, working closely with the Steering Committee, conducting several consultations, and circulating the draft among key stakeholders for review and feedback. The final draft was submitted to the Ministry of Cooperation, with a focus on promoting and ensuring the autonomy and independence of cooperatives. APMAS remains committed to advocating for this autonomy.

**Study on Sustainability of Zilla Samakhya (ZSs):** At the request of SERP Telangana, APMAS conducted a study on the sustainability of District Level Federations, covering six Zilla and six Mandal Samkhyas. The findings were presented at a state-level workshop to ZS Executive Committee members and Stree Nidhi and submitted to the CEO of SERP and the Secretary of the Government of Telangana.

**Ethiopian Delegation Visit:** APMAS, in collaboration with GIZ, organized a 10-day exposure visit for Ethiopian delegates to learn about India's FPO development. The delegation, representing regional and federal institutions, aimed to influence policy-making and implementation. They visited FPOs in Maharashtra, Karnataka, and Andhra Pradesh, gaining insights into India's FPO development, legal frameworks, business models, and government support.

**National Conference:** Felicitation of the Best SHG Federations in India APMAS hosted a national conference on SHG Federations on 10th and 11th October 2023 in collaboration with ENABLE Network, DGRV Germany, PRADAN, FWFB, and SBI. SHG Federations and individuals from 19 states participated, and the best-performing Federations in various categories were felicitated. The conference outcomes include:

- **Independence and Autonomy:** Advocating for SHG Federations to operate independently, making decisions aligned with their goals, and promoting a diversified income strategy for long-term sustainability.
- **Focus on Repayment Practices:** NRLM and NABARD should examine the factors behind high SHG repayment rates to ensure that loans do not create debt traps for vulnerable members.
- **Financial Well-being Initiatives:** Promoting initiatives like small savings, insurance, housing, and skill development to improve the financial health of SHG members. Support collaboration with Banking Correspondents and co-lending models to enhance access to financial services.

- **Nutrition, Health, and Political Participation:** Recognizing SHGs as crucial platforms for improving nutrition and health, and strengthening their connection to political participation, particularly in empowering women in decision-making roles.
- **Measuring Success:** Defining SHG success by their impact on poverty reduction, improved quality of life, and asset creation for the poorest. Encouraging NRLM and SRLMs to monitor these outcomes, focusing on increased incomes, asset creation in women's names, and better education and health for SHG families.

**DGRV Visit:** Mr. Korbinian, Project Coordinator of DGRV, visited the operational areas of the WINGS & CSVP project from 5th to 13th January 2023. The visit aimed to understand the activities undertaken during the 2021-23 phase and explore future collaboration. He visited FPOs in the Jangam district of Telangana and Nallamada Mandal in Satyasai district of Andhra Pradesh, as well as VAMNICOM in Mumbai, and NCUI and ICA in Delhi.

**Advocacy Efforts in Bihar:** APMAS has been actively advocating for the repeal of the 2013 amendments to the Bihar Self-Supporting Cooperative Societies Act. Additionally, APMAS played a key role in drafting the Bihar State FPO Policy 2023.

**PAN-India CBBO Network:** APMAS represents around 100 CBBOs, facilitating experience sharing and addressing challenges in the 10k FPO program. The network also focuses on gender mainstreaming in FPOs, leading to a national policy advocacy workshop. APMAS has facilitated three rounds of virtual consultations with CBBO network members, discussing issues and challenges, and submitted a consolidated note to the Ministry and Implementing Agencies for action. Additionally, APMAS organized a virtual consultation on "Engendering FPOs" to emphasize the importance of gender mainstreaming in FPOs in India. This led to the "Policy Advocacy Workshop on Engendering FPOs" on 19th January 2024.

**Policy Advocacy Workshop on Engendering FPOs:** On 19th January 2024, APMAS, in collaboration with NABARD Telangana, DGRV, AEIN Luxembourg, PRADAN, and MAKAAAM, organized a national-level "Policy Advocacy Workshop on Engendering FPOs" at the APMAS Training Centre, Hyderabad. The workshop addressed gender barriers faced by women farmers in the crop value chain and FPO promotion, exploring collaborative opportunities among stakeholders to enhance efforts in 'Engendering FPOs' and 'Empowering Women in the Value Chain.' Over 100 stakeholders participated, including practitioners, researchers, and civil society organizations. A policy paper on "Engendering FPOs" was prepared and discussed for further consultation and action.

**SBI-FPO Connect Program:** APMAS, in partnership with SBI, organized seven batches of the "SBI-FPO Connect Program" across Telangana, Andhra Pradesh, Bihar, Karnataka, Tamil Nadu, Madhya Pradesh, and Uttar Pradesh from August to March 2023. APMAS facilitated the identification of eligible FPOs, prepared necessary documentation, and coordinated with SBI to facilitate loan sanctions. Out of 400+ registered FPOs, around 300 attended the events, with 259 receiving provisional loan sanctions of Rs. 16.50 crores.

## WINGS

**Objective:** Contribute to the economic and social participation of broad sections of the population, the improvement of local and regional economic and social structures and thus to poverty alleviation and reduction of inequality in India. The specific objectives are:

1. Cooperatives in selected Asian countries are strengthened as actors of economic development
2. Improvement of sustainable internal control mechanisms for functioning cooperative systems
3. Improve the local embedment of cooperative know-how and the corresponding systematic training and education

**Duration:** January 2024 to December 2026

**Location:** Telangana, Andhra Pradesh & Bihar

**Outreach:** 2 FPO Federations, 20 member FPOs, 18 FPOs under 2 CBBO projects (Telangana 7 & Bihar 11), 29 Cluster Level Federation, 978 VOs and 13,644 SHGs in Bihar

### Key Deliverables and Outcomes

**Deliverable 1:** Four trainings of trainers on good governance, management information system and business planning have been conducted for the boards and officers of supported FPO and SHG federations

**Outcome:** Conducted two National level ToT on Marketing and value addition by FPO for 59 participants from 13 CBBOs; a national level training on model CLFs for 21 participants from 8 states; one national level training on business accounting of FPOs for 26 members from 12 states; and one state level training on e-fresh online accounting system in FPOs for 24 members from 2 states.

**Deliverable 2:** By the end of 2023, stakeholders relevant to the development of the cooperative sector in Southeast Asian countries will be working more closely together.

**Outcome:** Organised an exposure visit to Uganda Policy delegation team to India on self-help movement. In this connection, APMAS provided inputs to the team and they shared the draft with APMAS for the inputs. Uganda government conducted a national level workshop for wider dissemination of the SHG policy and invited APMAS to share the Indian experience with key stakeholders in Uganda. Two members from APMAS visited Uganda and shared their experiences.

**Deliverable 3:** By the end of 2022, relevant stakeholders at the state level are sensitised for the dissemination of the SOC approach including the introduction of a deposit insurance scheme for SHGs and FPOs.

**Outcome:** As per request from SERP, Telangana, APMAS has conducted a study on sustainability of District Level Federations (Zilla Samakhyas) promoted by SERP, Telangana and shared the report with the concerned authorities. APMAS is doing the follow up with SERP on the recommendations to be implemented.

**Deliverable 4:** An annual South-South exchange takes place in the form of either an expert forum, a regional conference and/or a study trip or workshop in the project countries

**Outcome:** APMAS supported GIZ, Ethiopia to facilitate a 10 day South-South Cooperation event. The objective of the study tour is to formulate policy for former production clusters in line with 10K FPO policy under Central Sector Scheme. A 10-member policy delegation visited to APMAS field area and also interacted with key experts in FPO sector.

**Deliverable 5:** By the end of 2023, DGRV and APMAS have designed two modular training formats on cooperative specialist topics for FPOs.

**Outcome:** Demand from MANAGE and other CBBOs for conducting trainings in partnership is generated. APMAS is working on the strategies to meet the training demand at national, regional and state level.

**Deliverable 6:** Two FPO model Federations are registered in Telangana and Andhra Pradesh.

**Outcome:** Rythu Vikasa Federation in Jangaon and Ikya Krushi Federation in Kurnool are registered under Producer Companies Act,2013

**Deliverable 7:** By the end of 2023, 50% of the members will use the services offered by the two FPO model federations

**Outcome: Rythu Vikasa Federation, Jangaon (RVF)** has 13 member FPOs and has taken GST, Retail licenses for inputs (fertilisers, seed & pesticides). Out of 13 FPOs, 13 FPOs are using input and institutional support services. 10 FPOs are using financial and input services. 8 FPOs are using marketing & advisory services and 11 FPOs are using technical services. 6 FPOs got NABARD Business development assistance and three FPO belong to Tribal, hence it got a TRICOR assistance from tribal welfare department.

**Ikya Krushi Federation, Kurnool:** IKF is has 7 member FPOs. Federation has taken GST, Retail licenses for inputs (fertilisers, seed & pesticides). Out of 7 FPOs, 7 FPOs are using institutional development services; 6 FPOs are using input and technical services; 5 FPOs are using financial, marketing services and 4 FPOs got NABARD Business development assistance and 3 FPOs got an equity grant from Harti culture or under CBBO project. One FPO belong to Tribal, hence it got a TRICOR assistance from tribal welfare department. Also 3 FPOs started collection centers.

**Outcome:** Ikya Krushi Federation, Kurnool and Rythu Vikasa Federation, Jangaon are supported to plan for completion of statutory audit, preparation of annual reports, conducting Annual General Bodies and returns submission.

**Deliverable 9:** By the end of 2023, all supported FPOs will have implemented an internal rating system and will be properly audited according to Indian and international standards.

**Outcome:** With APMAS facilitation, FPO federations and FPOs are doing the internal auditing and preparing for statutory audit and annual general body meetings.

**Deliverable 10:** By the end of 2023, all FPO and SHG federations supported under the project will have implemented proper internal control mechanisms.

**Outcome:** APMAS has initiated its support to 14 new CLFs in Bihar and conducted 10 trainings in 10 CLFs to Board of Directors, Community Mobiliser and sub-committees on

model CLF indicators, bookkeeping & audit, legal compliances and visioning of CLFs for 243 members. The operational manual on Financial Management, Business accounting and internal auditing has been translated into Telugu for FPOs to refer and use in their FPOs.

**Deliverable 11:** By the end of 2023, the boards and relevant officers of 60% of all FPOs supported have participated in one of the trainings on relevant cooperative topics offered by APMAS.

**Outcome:** APMAS conducted 21 trainings to Board members and 531 CEOs on FPO concept and design, governance and management, audit and financial management, business plan development, marketing and value addition.

**Deliverable 12:** 50% of the members will rate the services offered by the FPO model federation as useful.

**Outcome:** Rythu Vikasa Federation (RVF) in Jangaon and Ikya Krushi Federation (IKF) in Kurnool FPO Federations are offering regular monitoring & review of the performance of the FPOs; started facilitating dealership with inputs suppliers, financial linkages, market linkages and government schemes to all member FPOs.

**Deliverable 13:** 50% of the SHGs and FPOs supported by the project will have properly implemented a business plan and accounting.

**Outcome:** APMAS supported 2 FPO federations, 82 FPOs under NABARD RSA program, 14 FPOs in CBBO program, one FPO under CSVP and 29 CLFs.

- 82 FPOs got licenses & 61 got a BDA (@Rs.5,00,000) from NABARD
- 9 FPOs got TRICOR Support @ .6 million (5 FPO) & @.25 million (4 FPOs) for infrastructure development. Another 11 in the process
- 8 FPOs initiated value addition of produced (dal mill, turmeric, Chilli, Neem Cake, Cattle feed, seed production, 5 CHCs)
- 10 FPOs got MSP procurement centers from Civil Supply department
- 40 FPOs got Credit linkages for working capital & processing units an amount of Rs.20 Million
- 2 FPOs formal linkages; 2 FPOs got vehicles in convergence with NABARD - Rural Mart

## Central Sector Scheme of Formation and Promotion of 10K FPOs

APMAS has been empaneled as a Cluster-Based Business Organisations (CBBOs) by three Implementing Agencies namely Small Farmers Agribusiness Consortium (SFAC), National Bank for Agriculture and Rural Development (NABARD), and National Cooperative Development Corporation (NCDC) to form and promote 47 FPOs across three states.

### Objectives

- Provide holistic and broad-based supportive ecosystem to form FPOs to facilitate development of vibrant and sustainable income-oriented farming and for overall socio-economic development and wellbeing of agrarian communities.
- Enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns through better liquidity and market linkages for their produce and become sustainable through promotion of FPOs.
- Provide handholding and support up to 5 years from the year of creation in all aspects of management of FPO, inputs, production, processing and value addition, market linkages, credit linkages and use of technology etc.
- Provide effective capacity building to FPOs to develop agriculture entrepreneurship skills to become economically viable and self-sustaining beyond the support from government

### Duration

Phase 01 (31 FPOs): 01<sup>st</sup> April 2021 to 31<sup>st</sup> March 2026

Phase 02 (14 FPOs): 01<sup>st</sup> August 2022 to 31<sup>st</sup> July 2027

Phase 03 (02 FPOs): 01<sup>st</sup> March 2024 to 28<sup>th</sup> February 2029

**Outreach:** With the 47 FPOs being promoted in three states, the outreach is as follows:

Particulars	Bihar	Andhra Pradesh	Telangana	Total
Districts / Blocks	5 / 14	8 / 19	3 / 14	16 / 47
Total shareholders	5241	8659	3362	17,262
Women shareholders	2911 (55.54%)	3126 (36.1%)	1537 (45.71)	7574 (43.87%)
Shareholders (SC)	914	617	176	1707
Shareholders (ST)	176	95	1061	1332
Shareholders (OBC)	2171	3748	1470	7389
Shareholders (General)	515	2291	222	3028
Small land holders	1867	2024	1094	4985
Marginal landholders	1528	1169	339	3035
Board of Directors	119	166	154	439
Women BoD	53 (44.54%)	58 (34.94%)	82 (53.25%)	193 (43.96%)
BoD from SC/ST	15/4	25/1	13/48	53/53

Location: 47 FPOs are located as given in the table below

State	SFAC		NABARD		NCDC	
	District	Block/Mandal	District	Block/Mandal	District	Block
Telangana	Adilabad	Adilabad Rural	Adilabad	Narnoor		
		Ichoda		Sirikonda		
	KM Asifabad	Asifabad	KM Asifabad	Dahegaon		
		Sirpur	Nirmal	Laxmanchanda		
Nirmal	Basar, Nirmal, Lokeswaram, Kubeer, Tandoor, Mudhole					
Andhra Pradesh	Kurnool	Uyyalawada	Anamayya	Kothakota	Chittoor	Somala
	Nandyal	Guduru		Kalakada		V Kota
	Anantapur	Settur		Gurramkonda		Punganur
	YSR Kadapa	Pendlimarri	Chittoor	Chowdepalle Gudipala Thavanampalle Peddapanjani		Baireddypalle
	Tirupathi		Ramchandrapuram	Satya Sai		Kanaganapalli
						Tirupathi
Bihar			Gopalganj	Barauli	Muzaffarpur	Sakra
				Kuchaikote		Kurhani
			Siwan	Barharia, Guthani, Andar	Vaishali	Mahnar Goraul Raghapur Lalganj
			Saran	Amnour, Ekma Garkha		

### Key Deliverables

- Facilitate community mobilization (more than 300), baseline survey, cluster finalization, value chain study, formation of farmer interest groups and FPO
- Registration of FPOs, fulfilling compliances, Timely audit and ensure required internal systems, policies and process at FPO level.
- Training needs identification, develop training modules, conduct training and exposure visits on different aspects of institutional and business development of FPOs
- Preparation and execution of Business Plans for long-term sustainability of FPO (for different incubation services), assisting in input management, adoption of proper and good agricultural practices and market linkages with buyers/processors/exporters

- Get required licences and permits like GST, PAN, TAN, Seed / Fertilizer / Pesticide, MAAPTOL, Shops and Establishment, FSSAI, Import & Export, MSME, etc.
- Get required dealership and vendor registration with different input and output marketing players.
- Register FPOs on online trading platforms like ONDC, NCDEX, ENAM, etc. and initiate online trading business.
- Facilitate establishment of necessary common pool production, marketing and processing infrastructure facility by the FPO
- Facilitate credit linkage under credit guarantee scheme for business development of FPOs.
- Help FPO apply for Equity Grant and Management Grant and ensure timely update of all FPOs on the MIS portal.

#### **Outcomes:**

- All the 47 FPOs are legally registered; 35 FPOs under the Companies Act 2020, 6 under the Mutually Aided Cooperative Societies Act (MACS Act 1995) and 6 under the Bihar Self-Supporting Cooperative Societies Act (BISCOS Act 1996) respectively
- Total shareholders in the 47 FPOs is 17, 262 out of which 7574 (43.87%) are women.
- Total 595 villages have been covered under the shareholder
- All the 47 FPOs have fully-furnished office along with Agri-Input shop and storage space
- Three FPOs have received land in the range of 08 to 10 cents from the Panchayat department for setup of business unit
- 1 FPO has oil processing unit, 2 FPOs have Electric-Operated transport vehicle (0.5 T capacity), 1 FPO has got mini-flour mill unit, 1 FPO has got Soil Testing Lab, 1 FPO has got Turmeric processing unit and few FPOs have got farm implements / machineries like reaper binder, paddy thresher, sprayers, digital weighing machine, moisture meter, bag stitching machine,
- FPOs are giving paid agri-input business services like sale of seeds, fertilizers, pesticides, bio-fertilizers / pesticides, agri-implements, gunny bags, tarpaulins, mulching sheets, cattle feed, supplements, plant growth promoters, etc.
- FPOs are also doing output marketing of aggregated crops like paddy, wheat, cotton, maize, soyabean, Bengal gram, groundnut, lemons, mango, tomato, chilli, onion. This involves trading with local wholesale buyers, institutional buyers like DeHaat, Samunnati, FarmArt, AyeCart, ITC, Sneha Foods, Ninjacart, Swiggy, NEML, WayCool, etc.
- Few FPOs are involved in MSP and PSS procurement operations
- 31 FPOs have seed licenses, 37 FPOs have fertilizer licenses, 22 FPOs have pesticide licenses, 09 FPOs have got Trade/Mandi licenses, 29 FPOs have got FSSAI license, 19 FPOs have got weights and measures licenses and 17 FPOs have got Shops and Establishment license.
- APMAS has facilitated credit linkages for business activities of FPOs through State Bank of India, Canara Bank, HDFC Bank, Union Bank of India, DCCBs, NABKISAN,

Samunnati etc. In the last FY, APMAS organized 03 state level workshops, one each in Telangana, Andhra Pradesh and Bihar. Total of Rs. 1, 24, 00, 000 has been facilitated as credit to a total of 11 FPOs. Rs. 25,00,000 in 03 FPOs in Andhra Pradesh, Rs. 15,00,000 in 01 FPO in Bihar and Rs. 84,00,000 in 07 FPOs in Telangana

The **list and details of business turnover** is given below

Particulars	Bihar	Andhra Pradesh	Telangana	Total
Input Marketing	9016527	64810641	25336937	99164105
Output Marketing	11974172	6958490	16533181	35465843
Total turnover	20990699	71769131	41870118	134629948

**FPO Management Grant:** APMAS has helped the FPOs in availing a total of Rs. management grant from respective Implementing agencies to meet their operational expenses

Rs. 1, 09, 79, 649 to 14 FPOs in Telangana  
 Rs. 1, 42, 27, 285 to 18 FPOs in Andhra Pradesh  
 Rs. 66, 77, 107 to 14 FPOs in Bihar

**FPO Equity Grant:** APMAS has helped 36 FPOs in availing a total of Rs. As matching equity grant from the Ministry against their share-capital mobilized

Rs. 29, 49, 750 to 07 FPOs in Telangana  
 Rs. 61, 92, 000 to 16 FPOs in Andhra Pradesh  
 Rs. 32, 74, 920 to 11 FPOs in Bihar

**Trainings and Capacity Building** programs: For the FY 23-24, APMAS has facilitated series of different trainings and capacity building programs (including exposure visits and crop demonstrations / FFS) for strengthening the capacities of the Board of Directors, FPO members, FPO staff and also APMAS program team.

Through a total of 43 training batches, 973 participants were trained on different themes of FPO concepts, governance, management, compliances, book-keeping, accounting, marketing, business plan preparation, exposure visit to successful FPOs and industrial units, credit linkages, buyer-seller meets, etc.

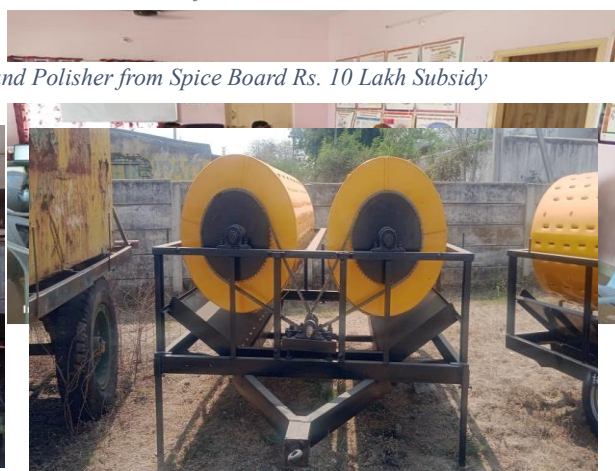
*Output Marketing of Wheat, Guthani FPC, Siwan, Bihar*



*Lokeswaram Mahila FPCL – Turmeric Boilers and Polisher from Spice Board Rs. 10 Lakh Subsidy*



*Interaction of APMAS team with Kurnool FPOs*



## Resource Support Agency (RSA)

APMAS as RSA has provided capacity-building support for NABARD-promoted FPOs in the Warangal cluster in Telangana and the Rayalaseema cluster in Andhra Pradesh.

**Goal:** Provide handholding services to POPIs and FPOs for the progress and holistic development of the FPOs promoted by NABARD. The key deliverables are:

- Training the FPO Board of Directors and POPI nodal officers working in the cluster.
- Providing necessary handholding support to the FPO Board of Directors, FPO staff, and POPIs to work towards developing quality FPOs in the cluster.
- Achieving the desired growth rate in mobilizing FPO shareholders.
- Ensuring standard bookkeeping and auditing of FPO accounts.
- Ensuring timely preparation of financial statements, statutory compliances, and filing of returns by FPOs, and facilitating their compliance.
- Facilitating the preparation of business development plans for FPOs.
- Facilitating the preparation of Detailed Project Reports for securing institutional credit and developing market linkages.
- Liaising with government departments, corporates, and agencies to obtain necessary permissions/approvals for FPO activities.
- Coordinating with government departments regarding the convergence of government schemes specific to the development of FPOs.

**Duration:** April 2023 - March 2024

**Location:** Warangal cluster in Telangana and Rayalaseema cluster in Andhra Pradesh

**Outreach:** 10 districts in the Warangal cluster in Telangana and 4 districts in the Rayalaseema cluster in Andhra Pradesh. As the RSA, APMAS supports a total of 144 FPOs and 57 POPIs. APMAS has been providing handholding and mentoring support to these FPOs since July 2019 in Andhra Pradesh and June 2020 in Telangana.

**Key Interventions:** Training and exposure for CEOs and FPO Board members on the FPO concept, governance and leadership, legal compliances, financial systems and bookkeeping, business development planning, credit linkage, value addition, and marketing.

**Outcomes:**

**Credit Linkages:** A total of 35 FPOs have secured credit linkage from DCCB, NABKISAN, Samunnati Finance, Canara Bank, APGB, Corporation Bank, and SBI. The FPOs have borrowed a total of Rs. 4,65,97,500. Additionally, 12 FPOs in the Rayalaseema region have received loan sanction letters in principle and are in the process of availing loans from SBI.

**Market Linkages:** Market linkages have been established for 57 FPOs with retail chains, local mandis, other FPOs, and APSEEDS for input and output business. About 20 FPOs have achieved a cumulative turnover of more than one crore. Linkages have also been established with other FPOs and business entities for buying and selling commodities. Currently, the FPOs are involved in a wide range of businesses, including inputs and implements through farmer shops, CMSS, MSP procurement, dairying, and output marketing of produce.

## Climate Smart Village

**Goal:** Ensure that 1400 vulnerable families located in 18 habitations, including all the smallholder farmers in 4 habitations as saturation villages, significantly improve their livelihoods on a long-term sustainable basis by adopting proven and innovative climate resilient (agricultural) practices resulting in reduced vulnerability and risks to climate change by the end of the year 2025

### Objectives

1. Build adaptive capacities of community institutions to plan and implement climate smart activities resulting in significantly improved coping with drought and water crisis
2. Build resilience of 1400 vulnerable families through innovative adaptation strategies and practices in the agriculture sector
3. Enhance resilience to drought through mitigation and adaptation practices in rainfed lands while mitigating climate change effects
4. Promote knowledge management and sharing of experience on climate resilience practices in other districts /states for large scale dissemination

**Duration:** April 2022 to Jan 2026

**Location:** Nallamada and Gudibanda Mandals of Sri Sathya Sai district

**Project Outreach:** 1400 direct beneficiaries (50% women) and 3000 indirect beneficiaries

### Outcomes

- Climate adaptation plans are implemented by 8 Gram Panchayats, 2 FPOs, 15 Village Organizations (VOs), and 5 educational institutions
- Village Climate Resilient Management Committees (VCRMCs) are formed and functional across 15 habitations.
- Coping strategies including micro-irrigation, intercropping, drought-resistant varieties, and kitchen gardening are adopted by 76% (267) of farmers in 4 villages
- Diversified farming practices are adopted by 70% (973) of farmers across 537 hectares.
- Crop diversification techniques, including drought-tolerant varieties for groundnut, red gram, and millets are adopted by 973 farmers
- Dung-based inoculants prepared and applied by 296 farmers adopted on 174 hectares.
- Developed fodder plots by 223 farmers across 81 hectares.
- Micro-irrigation techniques (using sprinkler sets) are adopted by 27 farmers on 22 hectares
- Provided protection irrigation to 24 hectares of 28 farmers
- Established 2 soil testing units and 42 soil samples collected, tested and farmers adopted the recommendations to improve the soil health
- Implemented groundwater recharge in 5 habitations by 7 farmers
- Promoted the practice of green leaf manuring and mulching in 141 hectares
- Provided 93 mango plants for gap filling and the plant survival rate is 94%

- Agroforestry promoted on 209.2 hectares, including bund plantation and tree planting and 7,320 trees planted, with an 80% survival rate.
- Provided 24 chaff cutters entrepreneurs, supporting dairy farmers.
- Fodder plots with 3 fodder species are developed by 223 farmers
- Conducted 160 Farmer Field Schools reaching 670 farmers.
- Established kitchen/nutri gardens in 7 new habitations by 298 families
- 487 farmers from neighboring areas visited the project area.
- 10 NGOs, 3 universities, and 3 government departments collaborated with the project.
- Various trainings and exposure visits organized for farmers, FPOs, and other stakeholders.
- Developed 6 case studies and 2 video documentaries produced.
- Data management system established to collect and analyze project data and MIS reports generated on a quarterly basis.



## Padi Pantalu

The Padi Pantalu project has come to an end and the details with outcomes are given below.

**Background:** Annamayya district in Andhra Pradesh, characterized by arid and semi-arid conditions, has long been grappling with agricultural challenges stemming from erratic rainfall patterns and limited water resources. The district is prone to droughts, negatively impacting crop yields and livestock fodder availability. Small and marginal farmers, constituting a significant portion of the population, face economic disadvantages and struggle in maintaining sustainable agricultural practices in the district. Against this backdrop, APMAS has conceptualized and implemented a project titled “Padi Pantalu” to address the challenges faced by the farming communities.

### Project Profile

**Title:** Padi Pantalu - Achieving Food and Fodder Security through Sustainable Agricultural Practices

**Duration:** February 2020 to December 2023 (3 years and 11 months)

**Donor:** AEIN, Luxembourg

**Budget:** Rs. 2,79,84,684

**Geography:** 2470 farmers (as against 1400) from 85 villages in 18 Gram Panchayats of Kurabalakota and Valmikipuram mandals in Annamayya district

Mandal	GPs	Villages	Project Families		
			Women	Men	Total
Kurabalakota	9	46	972	75	1047
Valmikipuram	9	39	402	1021	1423
Total	18	85	1374 (56%)	1096 (44%)	2470 (100%)

**Overall Objective:** Achieve food and fodder security through sustainable farming and alternate livelihoods for the small and marginal farmers with focus on women and youth

### Specific Objectives

- Food Security - Promotion of sustainable farming practices to enhance food security for the households
- Fodder Security - Promotion of fodder resource base to ensure fodder security for the livestock

**Baseline Vs. Endline:** The baseline study (context analysis) for the project was conducted in December 2019 by *Sri Padmavati Mahila* Visvavidyalayam (*University for Women*), Tirupati. The endline assessment was done by the third party ‘Verdentum’ in Nov-Dec 2023

to understand the changes happened due to project interventions and how far the project objectives are achieved and resulted in creating impact across three components (Knowledge Management, Food Security and Fodder Security) among the project communities and other stakeholders. The outcomes of the assessment are below.

### **Knowledge Management**

- Conducted 196 capacity building programs to project communities on sustainable agricultural and livestock management practices
- Developed and disseminated 7 videos, 2 posters, 8 pamphlets and 24 case studies to the project communities and other stakeholders
- Organised orientation sessions for 2167 students from 16 schools on sustainable agriculture and environment protection
- Celebrated 10 events and held 26 competitions for students on sustainable agriculture practices, environment and nutrition
- Organised 16 millet melas reaching out to 1500 people on the importance of nutrition and healthy food habits
- Collaborated with the following primary and secondary stakeholders
- Two FPOs, one each in Kurabalakota and Valmikipuram Mandals
- Departments of Agriculture, Horticulture and Animal Husbandry
- Krishi Vignana Kendra (KVK) Kalikiri and Tirupati
- Horticulture Research Station, Horsley Hills; Agricultural Research Station, Tirupati and Regional Agricultural Research Station, Tirupati
- Primary and Secondary Schools (16)

### **Sustainable Farming Practices for Food Security**

- Reached 2470 farmers directly through project interventions (women 56% and men 44%) and indirectly about 3000 farmers from neighbouring mandals and districts
- Brought 880 acres (as against 600 acres) under cultivation of millets and pulses by 643 farmers
- Provided 4300 nutri kits and promoted nutri gardens with 10 types of seeds
- Promoted 6 varieties of fruit and fodder trees in 14 schools and nutri gardens in 4 schools
- Provided women headed and marginalised families with
- 25 mixies for processing millets
- 3 nutri shops
- 50 cycle weeders, 3 power weeders, 2 diggers, 2 seed cum fertiliser drills, 22000 sticky traps, 1200 kg seeds for green manuring
- 59 chaff cutters and 7 milking machines
- 24 sprinklers for critical irrigation
- Prepared and broadcasted 2.72 lakh seed balls in barren and common lands with the support of school children and communities
- Established 2 Bio Resource Centres, 2 Bio Fermenters and 2 vermi compost units to ensure availability of bio inputs to farmers

- Motivated 690 farmers to prepare and use bio fertilisers and bio manures in 500 acres of their land
- Motivated 1000 farmers to promote Navadanya system and 100 farmers to adopt green manuring
- Promoted Five layer model in the lands of 177 farmers with 1461 plants
- Promoted Miyawaki (high density plantation) with 4500 plants (23 varieties) in two high schools
- Provided the following support to families during Covid period:
  - Awareness to 2000 members on covid appropriate behaviour
  - Masks and sanitizers to 500 families
  - Seven varieties of vegetables and fruits (onion, carrot, brinjal, tomato, lemon, watermelon, grapes & oranges) 750 vulnerable families and 200 families of single women and migrants
  - Forty quintals of dry fodder for three months to 75 families

#### **Sustainable Farming for Fodder Security**

- Provided fodder slips and improved varieties of seeds to 2090 farmers (Slips: Super Napier, Red Napier & Smart Napier; Seeds: Jowar, Maize, CoFS -33, Avisa, Hedge Lucerne, Cowpea and Pillipesara)
- 700 acres of farmers land and 200 acres of community land came under fodder cultivation
- Promoted 25 azola units, 80 drum silage units and 1 Hydroponic unit
- Cattle shed lining was done for 20 marginalised farmers for ensuring hygienic / health management of livestock and collection of urine for preparing inoculants
- Supported women headed and marginalised families with 56 breeding rams, 1 ram lamb, 10 units backyard poultry each 25 chicks, 100 fish lings to enhance their livelihood options and income
- Conducted 87 health camps serving 9787 cattle and deworming for 19527 sheep and 23934 goats and also provided 6 trevis

#### **Project Impact: Final Effects**

<b>Practices adopted by farmers</b>	<b>Baseline</b>	<b>Endline</b>
Crop Diversification: 4 to 6 crops	20%	58%
Crop rotation	67%	81%
Millet Cultivation	34%	67%
Pulses Cultivation	11%	63%
Navadanya Practices	10%	60%
Five Layer Model	Nil	38%
Seed Treatment	16%	59%
Seed Treatment – Organic	2%	22%
Use of Improved Variety Seeds	34%	97%
Nutri Garden	3%	95%
Use of Chemical Fertiliser	63%	58%

Use of Bio Pesticides	3%	36%
Use of Bio Fertilisers	30%	70%
Vermi Compost Units	1.5%	14%
Inter and Border Crops	38%	78%
Use of Traps	8%	59%
Fodder Varieties	2	10
Farmers in formal community institution	20%	100%
Shareholders in Kurabalakota FPO	114	708
Shareholders in Valmikipuram FPO	162	709
Farmers annual Income per acre	<Rs.50000	Rs.100000
Farmers annual Income per acre (Lowest)	Rs.10000	Rs.20000
<b>Significant Changes</b>		
<ul style="list-style-type: none"> <li>• 94% affirmed a positive change in women's roles and reshaping their participation in farming and livestock sectors</li> <li>• 86% reported substantial skill development of women, 11% acknowledged a moderate gain, and 3% perceived no improvement</li> <li>• 66% reported a positive change in youth involvement but 34% indicated no discernible change</li> <li>• 95% households had increased access to animal health services and productivity</li> <li>• Considerable shift from conventional to natural farming practices</li> <li>• Increase in productivity and income is due to livestock improvement &amp; fodder availability, crop diversification, reduction in chemical application, improved seeds and technology adoption</li> </ul>		
<b>Challenges</b>		
<ul style="list-style-type: none"> <li>• Addressing the reasons for disinterest of youth in farming and migration</li> <li>• Modest increase in millet cultivation indicates challenges in promotion of millets, processing and profitability</li> <li>• Increased focus on cash crops which are water intensive</li> <li>• Reducing chemical use and sustainable farming practices on a continuous basis</li> <li>• Education, financial and knowledge based obstacles on package of practices, processing and marketing</li> <li>• Market uncertainties for new crops</li> <li>• Inadequate and timely support from the government for the small and marginal farmers and promotion of sustainable farming</li> </ul>		

## Sampoorna

**Title:** Multiyear Project of “Comprehensive Rural Development of Piler

**Background:** Pileru is the mandal headquarters with 14 village with only 758.9mm rainfall. The major crops grown are groundnut, paddy, tomato, sugarcane, mango and vegetables. Owing to the scarcity of water in the mandal, there is a huge crop shifting during last three years from paddy to rain fed groundnut and millets. Agriculture is the basic means of livelihood in the mandal, however in recent past due to continuous drought 70% of the farmers depend on livestock as one of the means of livelihoods.

**Goal:** ‘Achieving comprehensive development through promotion of sustainable agriculture, value chain management, livestock management and enabling students accessing to Safe drinking water in all the 22 Govt. Schools, 2 Colleges & 8 Anganwadi centres in the Pileru region of Annamayya district’

### **Specific Objectives:**

- Enhancing productivity and profitability of farmers by adopting sustainable agriculture and value chain management.
- Ensuring alternate livelihoods through fodder development and livestock management.
- Enabling students accessing to Safe drinking water in all the 22 Govt. Schools, 2 Colleges and 8 Anganwadi centers.

**Location:** Pileru, KV Palli and Kalikiri mandals of Annamayya district, Andhra Pradesh

**Outreach:** 1000 farmers in Pileru FPO, students in 22 schools and 2 colleges, 8 Anganwadi centres in Pileru mandal.

**Indirect Outreach:** 2000 farmers and livestock rearers in Pileru and surrounding mandals

**Duration:** April 2023 to March 2025

**Donor:** Aurobindo Pharma Foundation

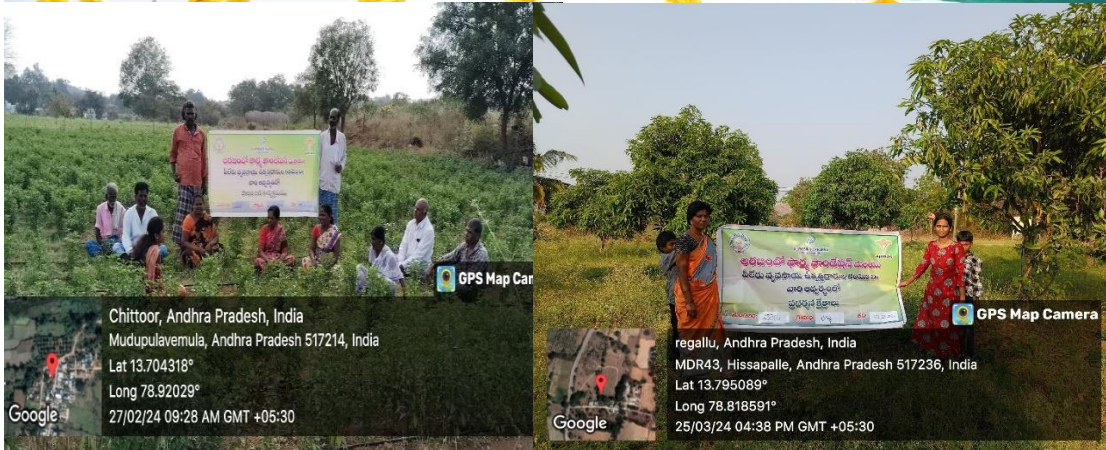
**Key Interventions:** Workshop on Mango IPM practices, Trainings on Mango grafting and pruning and IPM practices, Demo plots for new crop varieties and Package of Practices, Farmer Field Schools (FFS), support to farmers (seeds, chaff cutters, Napier slips, mineral mixture), training to BoD and FPO staff, animal health, fertility and deworming camps, supply of drinking water to schools, colleges, Anganwadi centres, old age home etc

### **Outcomes**

- Achieved green coverage through fodder promotion in 105 acres.
- Distributed 10 Heifers to women headed families and each worth now is Rs. 60,000
- Inaugurated Multipurpose community Hall and celebrated International women’s day where 500 farmers participated and felicitated best women farmers, BODs and Students. Organised Blood camp and free eye camp eye check-up done to 81 farmers
- Total turnover of the Piler FPO for the FY 2023-24 is 101.44 lakhs.
- Total turnover of the Kalikiri FPO for the FY 2023-24 is 104.13 lakhs.



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 Long 78.807014°  
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## AGEEWA

AGEEWA Project has ended by December 2023 and the project details and the final outcomes are shared below.

Title	Achieving Gender Equality through Empowerment of Women in Agriculture (AGEEWA)
Goal	Achieve gender equality through enabling institutional platforms of the women in agriculture
Objectives	<ol style="list-style-type: none"> <li>1. Promote Women Farmer Producer Organisations (WFPOs) and achieve sustainability through capacity building, strengthening production systems and business activities</li> <li>2. Reduce gender barriers in mixed FPOs for women farmers' entry, leadership and equal participation through gender sensitization, capacity building and value chain interventions</li> <li>3. Empower women in FPOs (WFPOs and Mixed FPOs) and the Agri value chain to access resources and services, and assert their rights as farmers through knowledge management and policy engagement</li> </ol>
Duration & Budget	Pilot Phase : April 2017 to March 2018 (Rs.23.67 lakhs) Phase I : April 2018 to December 2020 (Rs.141.72 lakhs) Phase II : January 2021 to December 2023 (Rs.213.66 lakhs)
Donor	AEIN, Luxembourg

### Geography

State	District	Mandals	Villages	Shareholders	Partners
Andhra Pradesh	Sri Satya Sai	Dharmavaram	6	514	AF-EC
	Ananthapur	Ananthapur Rural	8	612	REDS
Telangana	Yadadri	Bommalaramaram	14	652	GMM
	Bhuvanagiri	Yadagirigutta	10	630	PEACE
<b>2 states</b>	<b>3 districts</b>	<b>4 mandals</b>	<b>38</b>	<b>2408 women</b>	<b>4 partners</b>

### Key Interventions

<b>Institution Building</b> <ul style="list-style-type: none"> <li>▪ Trainings</li> <li>▪ Exposures</li> <li>▪ Workshops</li> <li>▪ Events</li> <li>▪ Orientations</li> </ul>	<ul style="list-style-type: none"> <li>▪ Membership mobilisation</li> <li>▪ Gender sensitization to members</li> <li>▪ Governance and systems</li> <li>▪ Financial management and bookkeeping</li> <li>▪ Legal compliances</li> <li>▪ Visioning and business planning</li> </ul>
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<ul style="list-style-type: none"> <li>▪ Meetings</li> </ul>	
<p><b>Strengthening Production Systems</b></p> <ul style="list-style-type: none"> <li>▪ Trainings</li> <li>▪ Exposures</li> <li>▪ Field demonstrations</li> <li>▪ Farmer field schools</li> <li>▪ Field days</li> <li>▪ Demo plots</li> </ul>	<ul style="list-style-type: none"> <li>▪ Improved and drought resistant seeds</li> <li>▪ Crop diversification - navadhanya, millets, pulses, boarder crops, trap crops, inter crops, fodder</li> <li>▪ Seed production</li> <li>▪ Nutri gardens</li> <li>▪ Vermi compost units and compost pits</li> <li>▪ Sticky, pheromone and light traps</li> <li>▪ Application of bio-fertilisers and pesticides</li> <li>▪ Women friendly tools and machineries</li> <li>▪ Livelihood support to landless women</li> </ul>
<p><b>Business Development</b></p> <ul style="list-style-type: none"> <li>▪ Business planning</li> <li>▪ Detailed project reports</li> <li>▪ Linkages with buyers and sellers</li> <li>▪ MSP procurement</li> <li>▪ Convergence</li> <li>▪ Credit linkage</li> </ul>	<ul style="list-style-type: none"> <li>▪ Agreements with input sellers</li> <li>▪ Plan versus progress reviews</li> <li>▪ Business projections to raise the credit/funds from financial institutions</li> <li>▪ Schemes to credit link with banks</li> <li>▪ Tie-ups with public and private market players to sell the farmers produce</li> </ul>
<p><b>Knowledge Management</b></p> <ul style="list-style-type: none"> <li>▪ Case studies on best practices and success stories on women FPOs</li> <li>▪ Videos on AGEewa Journey</li> <li>▪ Articles in Mahila Sadhikaratha monthly magazine in Telugu</li> <li>▪ External evaluation at the end of Phase 1 in the year 2020</li> <li>▪ Two assessment studies on gender perception among women and men farmers and performance of WFPOs at the end of Phase 2 in September – November 2023</li> <li>▪ Flyers and posters on ‘Strategies for Engendering FPOs’</li> <li>▪ Training of Trainers Manual on Engendering FPOs</li> <li>▪ Policy paper on Engendering FPOs</li> <li>▪ National level policy workshop on Engendering FPOs in collaboration with MAKAM, Pradan and NABARD</li> <li>▪ Meetings and workshops at mandal, district and state levels on engendering FPOs</li> <li>▪ Periodical reports on the project achievements and impact</li> </ul>	

### Findings of Assessment Studies

- Women leaders improved their knowledge and skills in governance, financial and business management, made their own decisions, and executed them effectively
- Dal and millet processing units are operated and managed by women members

- Men expressed that they cannot perform the tasks traditionally assigned to women, while women can perform men's tasks (except the use of a tractor)
- In Telangana, the women admitted that performing certain labour-intensive tasks may take longer time than men but they would be able to perform the men's tasks if they were supported with training (e.g. driving a tractor, operating machines, market intelligence)
- 85% of women and 73% of men agreed that if the household work is shared by men, women can give more time and perform better in value-chain and FPO activities
- 71% of the women and 81% of the men expressed their willingness to spend money on either renting or purchasing tools to reduce women's drudgery.
- 92% of both women and men expressed confidence in women's ability to run a business successfully and also in the running of the FPO. Honesty and sincerity of women were cited as the main reasons for WFPO's success by more than 50% respondents.
- 72% of women and 57% of men ranked WFPOs as their first option, while 10% of women and 21% of men ranked mixed FPOs as their first option
- 84% of women-managed farms showed higher productivity and lower cost of production, with high confidence in women's ability to run a business under WFPOs

### **Project Impact**

- Each FPO serves more than 500 shareholders with 5 to 6 services twice a year
- Four WFPOs meet 75% of management costs
- Input-output marketing increased by Rs.14 Crore (319%) in the third phase compared to Rs 3.3. Crore in the second phase
- FPOs received Rs.70 lakh (296% increase) through leverage in third phase compared to Rs. 24 lakh in the second phase
- Four WFPOs contributed 40% of their own funds to create assets worth Rs. 60 lakh in the second phase of the project
- AGEEWA's experience laid foundation for the promotion of 17 more women-led FPOs, and women membership has increased from 30% to 43.7%, with the representation on the Board raising from 22% to 50% in the mixed 60 FPOs
- APMAS, as an RSA for NABARD, is building the capacities of 144 FPOs, focusing on promoting women's roles in the states of Telangana and Andhra Pradesh
- APMAS formulated interventions to bridge gender gaps in FPOs, developed a policy document on 'Engendering FPOs' and has been engaging with policy makers to empower women in the agricultural value chain and FPOs.



## Rays of Hope Fund

**Goal:** Promote natural farming techniques among small and marginal farmers in the Rayalaseema region, thereby improving their livelihoods and ecological sustainability.

### Objectives

- Organize awareness programs and training on natural farming practices
- Support farmers in adopting natural farming through practical demonstrations and inputs.
- Build the capacity of farmer producer organizations to support women's participation.
- Promote sustainable agricultural practices through initiatives like agroforestry and green leaf manuring.

**Duration:** September 2023 to August 2024 (Second Year)

**Location:** Rayalaseema region, Andhra Pradesh, India

### Outcomes

- Conducted Ray Memorial Lecture on Agroecology practices and 71 participants attended
- Trained 28 farmers Timbuktu Kutumbham Foundation
- Benefits received by 56 farmers for cattle shed lining and cow urine collection tanks
- Green leaf manuring adopted by 80 farmers in 32 hectares of land
- Supported farmer in gap filling of horticultural plantations

## SVP FPO Incubation

**Title:** Ikya Krushi Federation

**Goal:** Extend value chain services of market linkages, processing, value addition and warehousing to member FPOs reaching out to 3,000 member farmers by 2024

**Objectives:**

- Achieve turnover of Rs. 100 lakhs (2023-2024) through business operations
- Asset creation worth Rs. 100 lakhs by 2024
- Business tie up with suppliers, finance raising, setting up of infrastructure etc.

**Duration:** Nov 2021- March 2025

**Location:** Kurnool

**Outreach:** 4379 farmers with 9 member FPOs reached 515.6 lakhs business turnover

**Outcomes:**

- Nine FPOs joined as members and total shareholders increased to 4,397
- Achieved a business turnover of Rs. 780 lakhs through member FPOs (Input & Output).
- Facilitated credit linkages totalling Rs. 75 lakhs for member FPOs through APMAS's credit linkage drive: Rs. 50 lakhs from SBI, Rs. 20 lakhs from NABKISAN, and Rs. 5 lakhs from Samunnati.
- Obtained wholesale licenses for fertilizers, seeds, and pesticides.
- Secured wholesale dealerships from Coromandel, IFFCO, NSC, MARKFED, and NHRDF.
- Received a grant of Rs. 5 lakhs from Aurobindo Pharma Foundation for three member FPOs.
- Linked member FPOs with buyers such as Nemaly Nuts, NEML, Srinivasa Hatcheries, APFPS, MSP Procurement (Bengal gram, Maize & Jowar), and Mahila Mart.
- Supported member FPOs in securing equity and management grants totalling Rs. 20 lakhs from NABARD, SFAC, and the Horticulture Department. Nine FPOs joined as members



*FPO Board Meeting*



*Price and quality negotiation with the buyer*

## Horticulture

**Title:** Mission for Integrated Development of Horticulture (MIDH)

**Project Objective:** Promote and strengthen 12 FPOs as Business Start Ups within 36 months

**Duration :** 3 Years ( November 2020 to October 2023)

**Project Location:** Chittoor district (2 mandals Sodum and Somala), Annamayya district (3 mandals Thamballapalli, PTM and Peddamandyam) and Nandyal district (2 mandals Sirivella & Rudravaram)

**Outreach :** 3 Districts, 7 Mandals, 96 GPs, 78157 families and 2176 Shareholders

### **Deliverables:**

- Facilitate promotion, establishment, strengthening and capacity building of 10 FPOs as Business Start-ups (also referred to as Producer Companies)
- Promote capabilities for input facilitation (pesticides, fertilizers) and common facility centers/Primary processing Center/Collection Center in 10 FPOs
- Facilitate higher production quality enhancement through infusion of latest technology and innovative practices
- Facilitate market and financial linkages with processors, consumers and/or with large retailers for input and output marketing

### **Outcomes:**

- Completed registration of seven FPOs and baseline survey
- Received licenses for five FPOs
- Constructed Collection Centres by six FPOs
- Completed FPO office-set up for four FPOs and conducted regular Board meetings
- Conducted two-day residential training on Governance & Management for FPO BoDs and staff and a three-day residential training on Basic Book-keeping and Accounting for FPO staff.
- Prepared market survey and business plan for seven FPOs
- Received Equity Grant for four FPOs and submitted proposals for the remaining FPOs

## Hatching Hope for Accelerated Income (HHA1)

**Goal:** Accelerate income growth for 2 FPOs, leveraging the power of backyard poultry to improve the livelihoods of 1500 smallholder farmers by 2023

### Objectives:

- Improved FPO key business functions for 2 FPOs including BYP marketing as well as production
- Improved support provided by FPOs to members including BYP extension support and biosecurity knowledge and financing
- Improved FPO access to market linkages across the BYP value chain
- Improved BYP ecosystem support by strengthening MSMEs, FPOs, and market system actors

**Location:** Two women-led FPOs (*Pamidi* and *Peddavaduguru*) of Ananthapuramu district.

**Outreach:** The direct outreach is to 972 women farmers and indirectly to 4,277.

**Duration:** Phase1 April 2021 to December 2022; Phase 2: January 2023 to December 2023

**Interventions:** Trainings on Heifer Cornerstones, Backyard Poultry Management, Financial Inclusion & Literacy, ToTs on Business Planning, Kitchen Gardening, Nutrition and Climate Smart Agriculture, exposure visits, capacity assessment tools for FPOs, events

### Outcomes:

- Promoted backyard poultry among 50 farmers
- Established BRCs by 2 farmers
- Master trainers are available to train community cadres and farmers
- The establishment of a Custom Hiring Center (CHC) is in progress
- Created an output marketing linkage for sweet lime with Dehaat
- In the project region, 47 fattening farmers have been trained as paravets, 3 as breeder farmers, and 5 as Community Animal Vaccinators and Extension workers (CAVEs).



## పెరటి కోళ్ల పెంపకంతో అధిక లాభాలు

పెద్దపడుగుూరు: పెరటి కోళ్ల పెంపకంతో అధిక లాభాలు ఆర్జించవచ్చని వెటర్నరీ డాక్టర్ వాసుదేవ రెడ్డి పేర్కొన్నారు. బుధవారం సానిక పంచాయతీ పాఠశాల కార్యాలయంలో ఏపీ మాసీ, మహిళా రైతు ఉత్పాదకదారుల సంఘం ఆధ్వర్యంలో పెరటి కోళ్ల పెంపకంపై శిక్షణ కార్యక్రమం నిర్వహించారు. ఈ సందర్భంగా వెటర్నరీ డాక్టర్ మాట్లాడుతూ.. మండలంలో 25 మందికి కోళ్లను పెంచుకోవడానికి షెడ్యూల్ మంజూరు చేయడం జరిగిందన్నారు. కోళ్ల పెంపకంలో తీసుకోవాల్సిన జాగ్రత్తలు వివరించారు. జీవన విధానం, కోళ్ల ఫలదీకరణ, వ్యాక్సినేషన్ అంశాలపై అవగాహన కల్పించారు. కార్యక్రమంలో పాల్గొన్నారు.



కోళ్ల పెంపకంపై అవగాహన కల్పిస్తున్న అధికారులు గౌ పూర్వార్న, బ్రీడర్ ఫార్మర్స్, వెటర్నరీ డాక్టర్ జశ్వంత్ తీసాయి, నారాయణ స్వామి, మాస్టర్ ట్రైనర్ లక్ష్మీదేవి, రజియా, మహబూబ్, రత్నమ్మ పాల్గొన్నారు.

*“I engage in sheep rearing and agriculture for my livelihood and am committed to seeking justice for my fellow farmers. As a result, I took the initiative to bring many members into my FPO. I attended training programs organized by APMAS with the support of Heifer International. Through the cornerstone training, I learned about the principle of ‘Passing on the Gift’—the first of twelve cornerstones. Inspired by this, I gifted a goat kid to a poor woman, Ms. Anjamma. I sincerely thank APMAS and Heifer International for raising awareness and making a difference in our lives.”*

*- Ms.Lakshmi, Ramagiri village*

*“Our family relies entirely on agriculture for our livelihood, with no other sources of employment. Previously, we used chemical fertilizers extensively to increase production, but this led to financial losses due to the high cost of inputs. We then decided to switch to using local resources like leaves, infusions, and cow dung for cultivation. This change has gradually improved our income and introduced us to healthier farming practices. Our current goal is to revitalize our land, making it fertile and natural.” - Ms. Y. Anasuyamma, Anumpalli Village*

*“I am supporting my family on my own, as I am divorced from my husband, through tailoring and agriculture. When I realized my income was insufficient for survival, I found an opportunity with the HHAI project implemented by APMAS in our area. This project provided me with an additional source of income. I now serve as a CAVE in my locality, where I assist livestock rearers with medication, health, and vaccination services. As a successful entrepreneur and single woman, I am now independent and actively working towards securing a better future for my children.”*

*- Boya Nageswari, Kottalapalli Village*

**Goal:** Promote entrepreneurship in 2 project areas in Telangana to stimulate economic growth and reduce poverty.

**Objective:** Implement the Government’s efforts to stimulate economic growth and reduce poverty and unemployment in the villages by helping start and support rural enterprises.

### **Key Objectives**

- Enable rural poor to set up their enterprises, in its proof-of-concept phase, by developing a sustainable model for Village Entrepreneurship promotion through integrated ICT techniques and tools for training and capacity building, enterprise advisory services and to provide loans from banks/SHG & federations.
- Develop local resources by training a pool of village-level community cadre (CRP-EP) and build the capacity of the NRLM and SHG federations to monitor and direct the

work of the CRP-Eps

- Help the rural entrepreneurs to access finance for starting their enterprises from the NRLM SHG and federations, the banking systems including the proposed MUDRA bank
- Handhold the rural entrepreneurs/enterprises in the initial six months of start-up, with visits from the CRP-EPs supported by guidance from an advisory panel of experts for the relevant enterprise

**Duration:** Four Years

**Location:** Chandrugonda block, Bhadravri Kothagudem Dist.



**Enterprises Status**

#	Financial Year	Chandrugonda Block		Narayankhed Block		Total	
		Target	Achievement	Target	Achievement	Target	Achievement
1	2020-21	125	125	238	240	363	365
2	2021-22	386	386	498	501	884	887
3	2022-23	656	656	683	683	1339	1339
4	2023-24	727	731	500	497	1227	1228
<b>5</b>	<b>Total</b>	<b>1894</b>	<b>1898</b>	<b>1919</b>	<b>1921</b>	<b>3813</b>	<b>3819</b>

## Urban Nutrition

**Title:** Engagement of urban self-help Groups for Improving Nutrition and Health Outcomes of Adolescents and Women.

**Goal:** Improving health, nutrition, and WASH outcomes for pregnant and lactating women, children below two years, and adolescent girls by addressing gender barriers through women SHGs and their federations.

**Duration:** 3 years (June 2022- May 2025)

**Location:** 14 Anganwadi centres in 10 slums of Mehdipatnam municipal circle, GHMC, Telangana.

**Outreach:** About 5000 households covering 26000 population.

**Key Interventions:** House visits, meetings with pregnant and lactating women and SHG women, interaction with adolescent girls in schools, demonstrations, community events, campaigns and peer education to promote maternal health and nutrition, adolescent girls nutrition, menstrual health and hygiene.

### Outcomes:

- 6 percent improvement in the baseline data among the pregnant women and lactating mothers in the program catchment area consuming a minimum of five food groups in their diet.
- 70 percent of the pregnant women and lactating mothers in the program catchment area availing nutrition and health services.
- 6 percent improvement in the early initiation of breastfeeding newborns in the program catchment area against the baseline data. 6 percent improvement in early breastfeeding initiation to 0-6 months age children in the program catchment area against the baseline data.
- 6 percent improvement in age-specific feeding practices among children of the 6-24 months age group in the program catchment area against the baseline data.
- 6 percent improvement among adolescent girls of 14-18 years in the program catchment area practicing hygienic methods during menstruation.
- 60 percent of the adolescent girls registered in the program catchment area are aware of the desired nutrition behaviors.
- 50% of the total pregnant women and lactating mothers registered in the program catchment area are aware of gender barriers and myths on nutrition during pregnancy & lactation period.

## WASH

**Title of the Project:** Water Sanitation and Hygiene Project

**Goal:** Empower social capital to catalyze credit financing for improved access to safe water and sanitation in Andhra Pradesh and Telangana

**Objectives:**

- Increase awareness on safe water and sanitation among community leveraging the existing SHG platforms in Andhra Pradesh and Telangana.
- Address financial barriers between people and access to safe water and sanitation and facilitate WASH loans through SHG platforms in a collaborative mode.

**Duration:** July, 2020 to December, 2024 (4.5 Yrs.)

**Location :** All the districts of Andhra Pradesh & Telangana

**Outreach:** 1,55,630 Households during the project period

**Key deliverables:**

#	Activities	Output
1.	Capacity Building on WASH to the MEPMA & SERP functionaries	104
2.	Water & Sanitation Loans by the trained MEPMA & SERP functionaries	55,209 Units
3.	Community Water Purification Plant by Women Entrepreneurs	3 Units
4.	Accessible Family Toilets (AFT)	4 Units

**Outcomes**

- A total of 4,306 RPs & VOAs of MEPMA & SERP have been trained respectively on Water, Sanitation & Hygiene and WASH loan products.
- 2,42,920 family members of the 55,209 Self Help Group members (loan borrowers) have improved their household level Water and Sanitation facilities.
- Two community water purification plants led by Women Entrepreneurs is catering the drinking water needs of 600 Households in Ananthapur & Prakasam districts of AP.
- The AFTs carried out in 4 districts have been more user friendly to not only the four differently abled persons but also to their family members.
- The Project team have conducted water & sanitation observational days i.e. Menstrual Hygiene Day (MHD), Global Hand washing Day (GHD), World Toilet Day (WTD) and World Water Day (WWD) at the district / mandal headquarters along with the Govt. counterparts to highlight the importance of WASH component.
- 30,193 SHG members were provided awareness on the importance of good water & sanitation practices through Project team participation in 1,217 SHG level meetings.
- WASH Project team actively participated in an exposure visit to Ekjut organization (Ranchi, Jarkhand State) and well understood the Participatory Learning & Action (PLA) and other participatory tools for effective community engagement on WASH, Health and Nutrition components.

### Ease of life by WASH loan

**Ms. Satta Rajeshwari**, a sweeper in a private hospital, belongs to a marginalized family in Ramakrishnapur Village, Mandamarri Municipality, Mancherial District, Telangana State. She has two children and, despite her income, faced significant challenges due to the lack of a water storage tank at her home. Daily tasks such as using and cleaning the toilet, washing clothes, and other household chores were a constant struggle as she had to fetch water from the municipal tap each time. This caused her both physical strain and mental stress.

Ms. Rajeshwari has been an active member of the Shiva Shankara Self-Help Group (SHG) since 2008, regularly attending meetings. During the SHG's monthly meeting in May 2023, the WASH CRP, Ms. Jetti Vanitha, joined and discussed the importance of water, sanitation, and hygiene with the members. Ms. Rajeshwari shared her difficulties with the CRP and the group members. Understanding her problem, the SHG decided to provide her with a WASH loan of INR 3,000 to purchase a water storage tank.



With the loan, she bought a water storage tank and had it installed at her home. This eliminated the water storage issues she had been facing for years, making her daily tasks much easier. The water tank also improved overall hygiene and sanitation at the household level, enhancing their quality of life. This experience demonstrates the effectiveness of Self-Help Groups in empowering and uplifting their members, especially those from marginalized communities.



## Capacity Building

The brief of the capacity building activities taken up during the Year 2023-24 (April 23– March 2024) is given in the following table.

#	Topic	Category	Days	Batch	Participants
1	<b>Heifer Project:</b> Kitchen Gardening and Financial Literacy	FPO Members	1	35	905
2	12 Corner Stones	FPO Members	2	2	46
3	Chicken Value Addition	FPO Members	4	1	3
<b>Total – Heifer Project</b>				<b>38</b>	<b>954</b>
<b>TS CBBO</b>					
1	Training cum Exposure on FPO Mgt and Business	FPO Staff	2-4	2	45
2	Training cum Exposure on FPO Concepts	FPO BoD	3	1	33
3	Training on Soya Procurement	FPO BoD and Staff	1	2	106
4	Exposure on Seed Processing	FPO BoD – Staff	1	1	16
5	Training on Business Accounting – E-fresh	FPO Staff	2-4	2	41
<b>Total – TS CBBO</b>				<b>8</b>	<b>241</b>
<b>CBBO – Bihar</b>					
1	<b>CBBO – Bihar</b> Training cum Exposure on FPO Concepts	FPO BoD Members	2-3	2	46
2	Mushroom Production Training	FPO Members	2	1	40
3	Training on Business Accounting	FPO Staff	4	1	28
<b>Total Bihar CBBO</b>				<b>4</b>	<b>114</b>
<b>AP – CBBO</b>					
1	<b>AP – CBBO</b> Training cum Exposure on FPO Mgt and Business	FPO BoD & Staff	1-3	3	69
2	Training cum Exposure on FPO Concepts	FPO BoD	1-2	2	29
3	Training on Legal Compliances	FPO BoD and Staff	1	1	27
4	Exposure on GAP (Good Agri Practices)	FPO BoD – Staff	1	1	17

#	Topic	Category	Days	Batch	Participants
5	Training on Crop Production, Millets	FPO Members	1	11	334
	<b>Total AP CBBO</b>			<b>18</b>	<b>466</b>
1	<b>Others:</b> Training on Marketing & Value Addition	FPO BoD and CBBO Staff TS	1	3	21
	<b>Total - Dharani FPO</b>			<b>1</b>	<b>21</b>
1	<b>RSA- TS &amp; AP</b> Training cum Exposure on Business Development – TS	FPO BoD	5	1	21
2	Training on FPO Audit and Legal Compliances – TS	FPO BoD and Staff	3	1	32
3	Training on Marketing and Value Addition – AP	FPO BoD	3	1	32
	<b>Total RSA</b>		<b>3</b>	<b>3</b>	<b>85</b>
1	WASH- CB Program on Wash	CRPs/VOAs	1	83	3341
2	Wash – Review cum Workshop	Wash Team	2	2	38
	<b>Total WASH</b>			<b>85</b>	<b>3379</b>
1	<b>ToT/ Flagship Programs :</b> National Level ToT on Marketing and Value Addition	CBBO Staff	5	3	72
2	ToT on SHG VO Auditing to SRPs/Exposure	ASRLM Staff	3-5	2	69
3	Training on Business Accounting	FPO staff	5	1	26
4	Training on Model SHG Fedn – Self regulation	SHPIs	5	2	46
	<b>Total</b>			<b>8</b>	<b>213</b>
	<b>Total Trainings</b>			<b>184</b>	<b>5473</b>
	<b>WORKSHOPS</b>				
1	Workshop on Commodity Derivatives – TS CBBO	FPO BoD, Farmers	1	3	177
2	Sustainability of ZS	SERP Staff, ZS OB	1	1	50
3	Workshop on SHG Federations Awards Ceremony	SHGs, Staff ,Banks	2	1	220
4	Workshop on Internal Audit	APMAS Team	1	2	32
5	FPO Connect – FPO Financial Linkages	FPOs	1	7	302

#	Topic	Category	Days	Batch	Participants
6	PMs review cum Workshop on FPOs	APMAS Team	1	1	26
7	TS Agricultural Strategy	Officials & Professionals	1	1	30
8	Workshop with Skill green	SG/APMAS	1	1	7
	<b>Total Workshops</b>			<b>19</b>	<b>844</b>

In the FY, 2023-24, 184 trainings were conducted for 5473 participants and 19 Workshops / Seminars conducted on various themes for 844 members. The total participants category wise in all the training and workshops as follows:

Participants Category:	Number
FPO BoDs	730
FPO Members	1505
FPO Staff / APMAS Team	268
Others – SHGs	3601
Training of Trainers	213
<b>Grand Total</b>	<b>6317</b>

## Human Resources

APMAS - Employees & Consultants (2023-2024)						
APMAS Regular Employees						
#	Position	Male	Male %	Female	Female %	Total
1	Management	1	50	1	50	2
2	Directors & Joint Directors	4	100	0	0	4
3	Managers	21	84	4	16	25
4	Officers	13	72	5	28	18
5	Prog. Support Assistants	13	62	8	38	21
6	Office Assist. & Driver	10	100	0	0	10
	<b>Total</b>	<b>62</b>	<b>0.78</b>	<b>18</b>	<b>0.23</b>	<b>80</b>
APMAS Consultants, FPO-CEOs & Interns						
#	Position	Male	Male %	Female	Female %	Total
1	Consultants	7	88	1	13	8
2	FPO-CEOs & Interns	5	50	5	50	10
	<b>Total</b>	<b>12</b>	<b>0.67</b>	<b>6</b>	<b>33</b>	<b>18</b>
	<b>Grand Total</b>	<b>74</b>	<b>0.76</b>	<b>24</b>	<b>0.24</b>	<b>98</b>
	<b>On Rolls</b>	<b>80</b>	<b>0.82</b>			
	<b>Consultants, FPO-CEOs &amp; Interns</b>	<b>18</b>	<b>0.18</b>			
	<b>Total</b>	<b>98</b>	<b>1</b>			

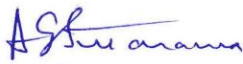
## Financials

### MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH BALANCE SHEET AS ON 31 MAR 2024

		31 MAR 2024	31 MAR 2023
<b>Sources of funds</b>	<b>Reference )</b>	<b>Total (Rs.)</b>	<b>Total (Rs.)</b>
Loan fund	Sch-1	3,50,00,000	3,50,00,000
APMAS General fund	Sch-2	2,66,12,505	1,67,25,223
Asset acquisition fund	Sch-3	1,63,39,442	1,92,20,462
Current liabilities	Sch-4	2,63,38,623	3,91,19,513
Provisions	Sch-5	59,99,951	73,68,794
<b>Total</b>		<b>11,02,90,520</b>	<b>11,74,33,991</b>
<b>Application of funds</b>	<b>Reference )</b>	<b>Total (Rs.)</b>	<b>Total (Rs.)</b>
Land & building	Sch-9	5,38,20,493	5,46,46,621
Furniture, Fixtures and Other Assets	Sch-9	53,79,135	74,34,026
Current assets	Sch-6	2,78,68,479	3,33,65,910
Deposits & advances	Sch-7	1,29,05,519	45,79,490
Cash & bank balances	Sch-8	1,03,16,894	1,74,07,943
<b>Total</b>		<b>11,02,90,520</b>	<b>11,74,33,991</b>

Schedules 1-11 form an integral part of these accounts.

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

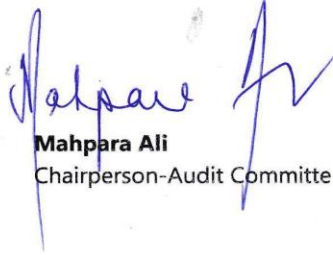
  
**A.G. Sitaraman**  
Partner/M. No.: 017799  
UDIN :

Date: 30/08/2024  
Place: Hyderabad





**G. Srinivasa Reddy**  
Director-Finance

  
**Mahpara Ali**  
Chairperson-Audit Committe

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

  
**K. Madhava Rao**  
Chairman

**MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH**

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MAR 2024**

	Ref.	31-Mar-24	31-Mar-23
		Total (Rs.)	Total (Rs.)
<b>INCOME</b>			
Grants	Sch-10 &11	11,55,42,307	11,15,49,807
Contribution Received	Sch-10 &11	26,63,053	32,98,625
Rental Income	Sch-10 &11	23,75,273	23,69,770
Interest from savings account and term	Sch-10 &11	6,12,989	5,26,913
Interest -Others	Sch-10 &11	1,81,215	2,19,113
Other Income	Sch-10 &11	54,87,005	74,16,187
<b>Total</b>		<b>12,68,61,842</b>	<b>12,53,80,414</b>

<b>EXPENDITURE</b>		Ref.	Total (Rs.)
<b>Direct Program Expenses:Grants</b>		Sch-10 &11	
Programme	Allur Model Village		59,299
Programme	GIZ		-
Programme	DGRV		80,87,318
Programme	AGEEWA		64,02,814
Programme	PADIPANTALU		57,37,873
Programme	CSVP		73,82,158
Programme	GESTE		2,45,851
Programme	WATER.ORG		1,37,10,161
Programme	HEIFER		77,25,155
Programme	SVP		5,51,057
Programme	UGANDA		1,69,566
Programme	AUROBINDO SAMPURNA		1,02,70,582
Programme	AUROBINDO - BPFSC		1,81,309
Programme	ERNST & YOUNG FOUNDATION		14,13,287
Programme	GIZ India		1,10,210
Programme	HSBC FOUNDATION		-
Programme	HMWS & SB		-
Programme	Manage		-
Programme	MPUPS		2,69,758
Programme	PMFME		-
Programme	Rays of Hope		9,29,372
Programme	SVEP		5,03,265
Programme	SOCIAL VENTURE PROJECT		6,43,280
Programme	WIPRO Cares		28,26,515
Programme	RSA		18,94,353
Programme	CBBO		1,47,35,799
Programme	DST NIN		4,80,000
Programme	Dhwani Foundation		83,965
<b>A) Direct program expenses -Sub total</b>			<b>8,44,12,947</b>
			<b>8,82,67,851</b>

**For V. Nagarajan & Co.**

Chartered Accountants  
Firm Regn. No.: 004879N

*A.G. Sitaraman*

**A.G. Sitaraman**

Partner/M. No.: 017799

Date: 30/08/2024

Place: Hyderabad

*G. Srinivasa Reddy*

**G. Srinivasa Reddy**  
Director-Finance

*Mahpara Ali*

**Mahpara Ali**  
Chairperson-Audit Committee

**T C S Reddy**

CEO & Managing Director

**K. Madhava Rao**

Chairman

Cont....



**MAHILA ABHIVRUDDHI SOCIETY, ANDHRA PRADESH**  
**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MAR 2024**

Ref.	31-Mar-24	31-Mar-23
	Total (Rs.)	Total (Rs.)
<b>Direct program expenses-Contribution</b>		
Programme AP HORTICULTURE	11,60,942	3,60,866
Work in Progress (AP Hoti Govt) Income A/c	(14,63,229)	(5,32,655)
<b>B) Direct program expenses-Sub total</b>	<b>(3,02,287)</b>	<b>(1,71,789)</b>
<b>Direct Program Expenses</b>	<b>8,41,10,660</b>	<b>8,80,96,062</b>
<b>Program support expenses.</b>		
Sch-10 &11		
PROGRAM EXP.	50,05,876	53,05,348
PROFESSIONAL & CONSULTANCY FEE	20,61,449	17,45,720
STAFF SALARIES & BENEFITS	93,22,791	96,14,523
TRAVEL EXPENSES	69,45,903	70,85,305
VEHICLE FUEL & MAINT. EXPENSES	15,45,332	18,44,327
OFFICE EXP.	30,20,339	45,83,668
RENT RATES & TAXES	10,76,270	13,21,212
INSURANCE	27,01,624	28,72,470
TELEPHONE & INTERNET EXP.	2,91,231	3,18,886
MANAGERIAL REMUNERATION	39,33,486	36,92,415
<b>B) Program support expenses-Sub total</b>	<b>3,59,04,300</b>	<b>3,83,83,875</b>
<b>Total Expenditure (A+B)</b>	<b>12,00,14,960</b>	<b>12,64,79,936</b>
<b>Excess of Income/(Expenditure) over Expenditure/(Income)</b>		
<b>Committed</b>	2,28,754	(70,97,961)
<b>Uncommitted</b>	66,18,128	59,98,439
	<b>68,46,882</b>	<b>(10,99,522)</b>
<b>Total</b>	<b>12,68,61,842</b>	<b>12,53,80,414</b>

Schedules 1-11 form an integral part of these accounts.

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

*A.G. Sitaraman*

**A.G. Sitaraman**  
Partner/M. No.: 017799  
Date: 30/08/2024  
Place: Hyderabad

*G. Srinivasa Reddy*  
**G. Srinivasa Reddy**  
Director-Finance

*Mahpara Ali*  
**Mahpara Ali**  
Chairperson-Audit Committee

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

*K. Madhava Rao*  
**K. Madhava Rao**  
Chairman

