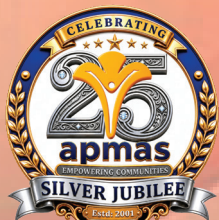


**a journey with
many voices**

**25
years of
walking
together**



40 impressions and opinions

Contributors



Kaki Madhava Rao



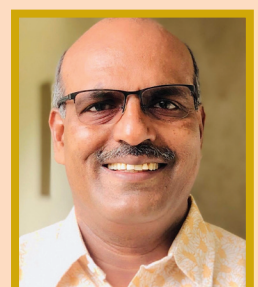
1. Mahpara Ali



2. Nandita Ray



3. Vijay Mahajan



4. CS Reddy

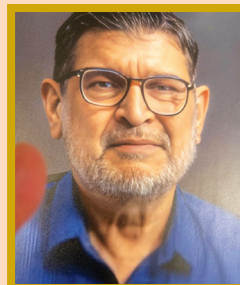
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5. A Kalamani



6. Sukhwinder S Arora



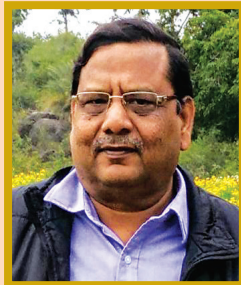
7. Al Fernandez



8. Vipin Sharma



9. Sudha Kothari



10. NV Ramana



11. KV Gouri



12. Andreas Kappes & Korbinian Marz



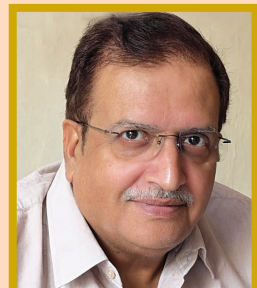
13. Wolfgang Salomo



14. YV Malla Reddy



15. Jiji Mammen



16. Harsh Jaitli



17. V Rukmini Rao



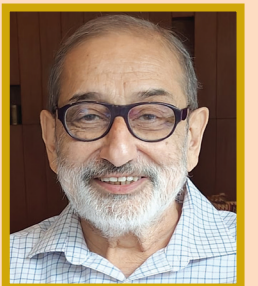
18. T Vijay Kumar



19. C Paparao



20. Balu Iyer



21. Ajay Tankha

***Find the rest of the contributors, on the page behind back cover*

****The numbers given with the names of the contributors are of their articles inside.*

**a journey with
many voices**

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years of
walking
together**



apmas

APMAS Head Office:

Mahila Abhivruddhi Society (MAS) & Sadhikaratha Foundation (SF)

Plot HIG 11 & 12, HUDA Colony, Tanesha Nagar, Near Dream Valley, Manikonda, Ranga Reddy (Dist),
Hyderabad 500 089 Contact: +91-08413-403118 Websites: info@apmas.org info@sadhikaratha.org &
www.apmas.org

APMAS Regional Offices:

Telangana

APMAS - Nirmal

Mahila Abhivruddhi Society
Regional office:
c/o Sayareddy House
Near LIC Office, Shivaji Nagar
Nirmal, Nirmal dist-504106
Andhra Pradesh

Andhra Pradesh

APMAS - Kurnool

Mahila Abhivruddhi Society
Doorno. 142-47-2-C-2-2, Road no.3,
Sri Ramalingeswara Nagar, VR Colony,
Kurnool - 518 003

APMAS - Rythu Vanarula Kendram, Madanapalle

Mahila Abhivruddhi Society
Tomato Market, Kadiri Road,
Neerugattuvaripalli,
Madanapalle - 517 325,
Chittoor District

APMAS - Madanapalle

Mahila Abhivruddhi Society
SR Towers D.No. 17/89-6-7-8-1, Plot D
2nd Floor Road No. 13, NVR Layout,
Basinikonda, Madanapalle,
Annamayya District - 517 325

APMAS - Pileru (FSC)

Rythu Seva Kendram
Agriculture Market Committee

Opp. Pileru Bus Stand, Pileru,
Chittoor District, 517 214

APMAS - Venkatgiri Kota

Mahila Abhivruddhi Society
Door No. : 9/487, A.K. Complex, Kazipet, V.Kota,
Chittoor District, 517 424

APMAS - Mandhalapalli

Mahila Abhivruddhi Society
Behind Reliance Tower, Gudibanda road,
Mandhalapalli village, Gudibanda mandal,
Ananthapuram district

APMAS Anantapur

C/o Rythunestham Samakhya Company Ltd,
Driving School Training Centre 1st Floor, AFEC
Campus, Upparapalli Road, Bengaluru Highway,
Anantapur - 515002, Anantapur District

Bihar

APMAS - Patna

C/o Sri Anil Kumar Mishra,
S/o Chaturbhuj Mishra
1st Floor, Flat No. 316, (Near Ruban Hospital)
Patliputra Colony,
Patna - 800 013

APMAS - Sonar Toli

APMAS Field Office,
H/O Shekher Babu, 2nd Floor, Near Jagdahwa
Pipal, Sonar Toli,
Siwan, Bihar-841226





Now there is a hope!

APMAS Milestones (2001–2026)

2001–2010: Foundation & Early Expansion

- 2001: Registered as a Public Society and commenced operations
- 2002: Launched the Mahila Sadhikaratha Telugu monthly magazine
- 2003: Reviewed by DFID and CARE; developed rating tools for SHG Federations and Cooperatives
- 2004: Partnered with AP SERP for SHG strengthening; initiated livelihoods programmes
- 2005: Supported urban SHGs and federations under AP MEPMA
- 2006: Completed external evaluation; formulated the Five-Year Strategic Plan
- 2007: Facilitated ENABLE National Network; piloted SHG self-regulation (DGRV support); trained Thai MFIs
- 2008: Expanded operations to Bihar, Odisha, and Uttar Pradesh
- 2009: Introduced Urban Water and Sanitation programmes in AP
- 2010: Launched four mega watershed projects in AP

2011–2020: National Reach & Diversification

- 2011: Strengthened SHGs and Federations in Bihar and UP
- 2012: Organised the ENABLE Network National Conference on SHG Federations
- 2013: Launched the International Microfinance Certificate Course with Canada's Coady Institute
- 2014: Initiated Integrated Farming (AP) and SPUR (Bihar); moved to own campus; recognised as an NRLM Resource Agency with MoUs in West Bengal and Bihar
- 2015: Implemented the Green Innovation Programme (AP); designed financial products for Myanmar SHGs
- 2016: Promoted four CSR-backed model villages and grassroots FPOs; conducted maternal health research (BMGF support)
- 2017: Promoted women-led FPOs; served as Lead Agency for the AP Drought Mitigation Project
- 2018: Became NABARD Resource Support Agency; hosted GIZ South-South Cooperation; initiated Farmer Service Centres and Hatching Hope; promoted AP Horticulture FPOs
- 2019: Initiated Climate Smart Villages; launched SVEP in Telangana; trained Myanmar cooperatives
- 2020: Led COVID-19 relief and GO-NGO collaborations in AP and Telangana; launched the Padi Pantalu programme

2021–2026: Strategic Acceleration

- 2021: Empanelled as CBBO for FPOs (Bihar, AP, Telangana); instituted National SHG Awards; drafted Strategic Plan 2030
- 2022: Expanded support for women-led FPOs and climate-resilient agriculture
- 2023: Initiated Rural Women-Led Enterprises in Telangana
- 2024: Launched the Rayalaseema Watershed Initiative; established a Skill Development Centre in Gorantlapalle, AP
- 2025: Implemented the P4 Initiative (AP); launched FPO Acceleration (SBI Foundation); co-founded BAFA
- 2026: Scaled the P4 Initiative; signed FPO strengthening MoUs with AP Agriculture Dept, Stree Nidhi, and SERP Telangana



40 impressions and opinions

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Introduction

Milestones are rarely just markers of time; they are vital spaces for reflection, consolidation, and the re-imagining of the future. As the Mahila Abhivruddhi Society, Andhra Pradesh (APMAS) celebrates twenty-five years of dedicated service to the development sector, this publication stands as a testament to a collective journey of transformation, resilience, and community empowerment. What began in 2001 as a focused initiative in undivided Andhra Pradesh to strengthen women's self-help groups (SHGs) has matured into a nationally and internationally recognised competence center. Today, APMAS shapes the discourse, policy, and practice around grassroots collectives, cooperative self-regulation, and sustainable rural livelihoods.

This compendium, aptly titled “A journey with many voices: 25 Years of Walking Together with APMAS,” brings together the contributions of a vast and diverse set of practitioners, policymakers, academicians, and global partners. Each contribution within these pages reflects a unique perspective on how APMAS has navigated the complex, shifting dynamics of India's development landscape, consistently ensuring that empowerment extends beyond economic gains to encompass dignity, well-being, and community resilience.

The Genesis of a Movement

To understand the trajectory of APMAS, one must revisit the historical juncture of the late 1990s and early 2000s. The SHG-Bank Linkage Programme was rapidly gaining national momentum, and the government was initiating massive, state-led poverty alleviation schemes and projects like the Society for Elimination of Rural Poverty (SERP). Yet, as these programmes scaled up to organize millions of women, a critical structural gap emerged - the need for an autonomous resource organisation dedicated to capacity building, quality assurance, and institutional sustainability.

It was within this context that a visionary coalition of founders and supporters —including Vijay Mahajan, CS Reddy, Nandita Ray, Dr P Kotaiah, K Raju, and SP Tucker and late Shri BN Yugandhar, IAS Retd and Late Shri Smarajit Ray, IAS Retd — conceptualized APMAS. They recognised that the long-term survival of the self-help movement depended entirely on treating community-based organisations as independent, self-reliant entities endowed with genuine socio-economic agency.

Institutional Innovation and Sector-Own-Control

APMAS has distinguished itself over a quarter-century by introducing structural methodologies that have fundamentally shaped national development programming. Foremost among these is the Sector-Own-Control (SOC) approach, or self-regulation. Recognising that heavy top-down state intervention could easily dilute member ownership, APMAS partnered with the German Cooperative and Raiffeisen Confederation (DGRV) for nearly two decades to establish member-governed SHG federations.

Piloted with immense precision through initiatives like the Kamareddy Cluster in Telangana by setting up Kamareddy Cluster Paryavekhana Samakhya (KCPS), SOC proved that when rural women are systematically trained as community auditors and bookkeepers, institutional discipline, loan recovery, and democratic leadership rotation increase exponentially. Today, variations of these self-learning modules and grading tools have been adopted by state livelihood missions and scaled across India.

25
years

Navigating Crises and Catalysing Ecosystems

The true measure of an institution's character is how it stands during times of systemic crisis. The contributions in this book vividly recount the turbulent chapter of the 2010 microfinance crisis in Andhra Pradesh, where profit-maximising lending models threatened to erode public trust in women SHGs. During this period, APMAS stood firm as a critical platform for mediation, defending the integrity of women-centered, collective savings and refusing to dilute its commitment to social good.

Similarly, the organisation's capacity to look outward led to the creation of the ENABLE network, which wove together resource organizations across multiple states. By democratizing knowledge and translating isolated field-level data into robust, evidence-based advocacy, APMAS played a pivotal role in shaping the implementation frameworks of major national programmes like the National Rural Livelihoods Mission (DAY-NRLM).

APMAS's influence has extended well beyond programme implementation through its unwavering commitment to evidence-based policy advocacy. Over the years, the organisation has generated a rich body of field-based research, assessments, learning studies, and policy analyses that have informed governments, development agencies and practitioners across India. By systematically documenting grassroots experiences and translating them into actionable policy recommendations, APMAS has served as a critical bridge between community realities and public policy. Its work has consistently demonstrated that sustainable development outcomes emerge when policies are grounded in evidence, community ownership, and institutional accountability.

The organisation is also actively engaged in South-South Cooperation initiatives. Drawing upon India's extensive experience with self-help groups, federations, and Farmer Producer Organisations, APMAS has facilitated learning exchanges, exposure visits, technical assistance, and capacity-building programmes involving practitioners, policymakers, and community leaders from countries across Africa, Asia, and Latin America. These efforts have enabled the sharing of practical lessons on collective action, self-regulation, financial inclusion, and producer-owned enterprises, contributing to a global dialogue on community-led development.

The FPO revolution and Future Frontiers

As the development landscape evolved, APMAS seamlessly applied its foundational tenets of collective governance to a new frontier: the Farmer Producer Organisation (FPO) revolution. Moving from basic community mobilization to agricultural value chain development and wealth creation, APMAS has promoted, trained, and strengthened hundreds of FPOs across Andhra Pradesh, Telangana, and Bihar. True to its gender-transformative roots, it has strongly advocated for women smallholders, promoting all-women FPOs and integrating them into mainstream markets.

APMAS has further strengthened its contribution to the FPO ecosystem through its leadership in the Bharat Alliance for FPO Acceleration (BAFA), a multi-stakeholder platform dedicated to transforming Farmer Producer Organizations into viable, member-owned business enterprises. By bringing together practitioners, technical experts, policymakers, financial institutions, and market actors, BAFA seeks to address systemic challenges faced by FPOs and accelerate their journey toward sustainability, competitiveness, and scale. This initiative reflects APMAS's continued commitment to fostering collaborative solutions that strengthen rural producer institutions and create lasting economic opportunities for smallholder farmers.

As APMAS looks toward its ambitious Vision 2030, it is already pivoting to meet the complex challenges of the modern era. The organization is actively pioneering Climate-Smart Village models in drought-prone regions like Ananthapuramu, integrating natural resource management

and agroecological practices to build resilience against the global climate emergency. Simultaneously, it is charting pathways to drive digital inclusion and holistic development — encompassing health, nutrition, and sanitation — with the ultimate goal of transforming one million lives.

Alongside these initiatives, APMAS worked on development models that address rural challenges in a holistic manner. Through its Model Village initiatives, the organisation has worked on livelihoods, natural resource management, health, education, and social inclusion through community institutions to create sustainable pathways for village transformation.

A particularly significant undertaking of APMAS the Public-Private-People Partnership (P4) Zero Poverty Initiative, implemented in partnership with the Government of Andhra Pradesh. This innovative effort aims to support 5,000 of the poorest-of-the-poor households through intensive, customised interventions that leverage the combined strengths of government systems, private sector resources, civil society organisations, and community institutions. Beyond improving the lives of the beneficiary families, the initiative seeks to develop a scalable and evidence-based model that can inform future poverty eradication strategies across the state and beyond.

A Journey powered by many hands

An institution is only as enduring as the people who breathe life into its values. This publication honors the dedicated ground teams, field officers, and community resource persons who have worked tirelessly to ensure quality execution at the grassroots. It acknowledges the steady governance of its Board and the collaborative spirit of its vast network of partners. Most distinctively, it reflects upon the twenty-five years of continuous, purpose-driven leadership provided by Founder and CEO, CS Reddy. His unique combination of strategic discipline, multi-stakeholder diplomacy, and passion has kept the organisation's gaze fixed entirely on the true change-makers: the women and marginalised communities of India.

We invite you to read these pages not merely as a historical archive of a single organisation, but as a living reference text. It is a profound exploration of how principled cooperation, rigorous self-reflection, and an authentic respect for human dignity can systematically build collective self-reliance for generations to come.

Acknowledgements

This publication would not have been possible without the generous contributions of time, insight, and memory from our distinguished authors, partners, and sector leaders who shared their invaluable experiences. We extend our deepest gratitude to our donor agencies, government partners, and academic collaborators who have walked alongside APMAS over the past two and a half decades.

We are profoundly grateful to our Board of Directors for their unwavering guidance, to our Founder and CEO for his enduring vision. Above all, we acknowledge the millions of women, farmers, and community leaders across the villages of India — your resilience, leadership, and collective spirit are the true foundation of this twenty-five-year journey.

The Editorial Team
APMAS



25
years

25
years



APMAS Head office in Hyderabad

Message from the Chairperson

Sri Kaki Madhava Rao, Retd. IAS

APMAS has an impeccable track record. Its proudest USP is its unbroken ethical standards. This became possible because of the empathy, integrity and commitment of its Founders, starting with Vijay Mahajan, CS Reddy, Smarajit Ray, Nandita Ray, Kotaiah, K Raju, SP Tucker and others showed deep commitment to the poor. Its past and present Directors of the Board are carrying this mantle with equal commitment and zeal.

The areas in which APMAS operates is praise worthy. It works to improve the life of the poor women, mainly, in rural areas and to some extent in Urban slums, by helping them organise into viable self-help groups, to learn how to hold meetings, write the books of accounts, facilitate their interaction with banks for taking small loans, identifying areas which provide scope for producing and marketing their products. More importantly, it helps them to learn about their rights, strive to achieve and protect those rights. APMAS has been an active advocacy group and has a vast network of similar organisations all over India. Of late, it expanded its areas of operation to nutrition in Urban slums and farm producers' organisations. Its journey in the last 25 years is steady and respectable. I am confident that in future too, it will continue to do a great job.

25
years



1. From Targets to Transformation: - a Banker's journey with APMAS

“APMAS was addressing the very weaknesses that I had noticed in the SHG movement, such as leadership development, skilling and reskilling, focusing on systems and procedures, qualitative improvement of output, bookkeeping, establishing linkages with all stakeholders such as the government, the markets and banks”

**- Mahpara Ali
Vice-Chairperson, APMAS**

Mahpara Ali is a highly respected figure in the Indian banking sector, having served as the Chief General Manager of the State Bank of India (SBI). During her tenure at SBI, she held pivotal leadership roles, managing large portfolios and driving strategic initiatives. Today, she brings her decades of expertise in finance, risk management, and institutional governance to her roles as an Independent Director. She currently serves on the boards of several key organisations, where she continues to advocate for robust financial practices and sustainable growth.

**25
years**

I joined APMAS in 2015 at the behest of Sri Kaki Madhav Rao, the Chairman, whom I met when I joined the Board of IPE. Prior to this, as the Chief General Manager of State Bank of India, Karnataka, I was personally involved with the Self-Help Group (SHG) movement because it appealed to me as a significant community-based social movement directed at both poverty alleviation and financial inclusion, with women spearheading the change.

While the Bank had its own target, primarily involving finance, I was deeply interested in the potential transformative impact of the movement on vast segments of the rural community, leading not only to socio-economic gains, but also to behavioural change, leadership development, and empowerment. Many NGOs, such as MYRADA, Dhan Foundation, and SKDRDP were prominent in Karnataka. The flagship Stree Shakti programme of the Government was also quite successful. Because of my personal interest and involvement in the SHG movement, SBI's loan exposure to SHGs in Karnataka was among the highest in the country.

Impact Beyond the Numbers

The movement was already gathering steam, displaying the strength and impact of women collectives on the social and political fabric of the country, helping not only to move masses of people out of poverty and into livelihood generation, but also to tackle social issues such as alcoholism, illiteracy, sanitation, climate change, unsafe drinking water, and malnutrition. Through improved farming practices, it was also helping in poverty alleviation.

For me, as a banker, two of the most striking outcomes were the low level of non-performing assets and inculcation of the savings habit. As a woman, gender mainstreaming and confidence building appealed greatly.

My experience then was from one end of the spectrum and when I found that APMAS worked from the other end in that the entire focus was capacity building of these very groups without venturing into loaning, I was hooked in my very first meeting with the CEO, Mr CS Reddy. His passion and commitment were palpable. I felt APMAS was addressing the very weaknesses that I had noticed in the movement, such as leadership development, skilling and reskilling, focusing on systems and procedures, qualitative improvement of output, bookkeeping, establishing linkages with all stakeholders such as the government, the markets, the banks and so on.

Ten Years of Transformation

Today, ten years later, I know that my assessment was correct. APMAS is recognised as an effective and significant player in the sector, and I feel proud, as Vice Chairperson, to have journeyed with APMAS through these years. In this time, I have witnessed not only a doubling of the balance sheet, but also growing recognition of work and impact.

APMAS's footprint is primarily in Telangana, Andhra Pradesh, and Bihar, where it has functioned as a change agent, enhancing the principles of self-reliance, governance, mutual trust, and collective decision-making among the communities. Capacity building of SHGs, SHG Federations, FPOs, NGOs, Self-Help Promoting institutions is done through regular training interventions, both institutional and field level. Training of Trainers is a focus area, aimed to create a multiplier effect. Our self-learning modules and posters are extensively used across different states having been translated into eight languages. Research papers, books and publications are extensively used by academics, policy makers and collaborators.

New Vistas and Strategic Partnerships

APMAS has now moved beyond financial inclusion, playing the role of a catalyst in tackling life altering matters such as livelihood creation, education, sanitation, hygiene, nutrition, mother and child health, and access to safe drinking water, through specific donor funded projects. Partnerships have been forged with government and state institutions and banks, and with philanthropic organisations such as Bill & Melinda Gates Foundation, Azim Premji Foundation, SBI Foundation, E&Y Foundation, Aurobindo Pharma Foundation, to name a few. An interesting new one with Megha Engineering & Infrastructures Ltd. (MEIL) designed to eradicate poverty and bring up the poorest of the poor in a district with focused work in several mandals, an initiative which promises to be truly distinctive.

Several international partnerships have also flourished, including a 17-year collaboration with DGRV, Germany and another with AIEN, Luxembourg. Through this association, I had the opportunity to visit Germany and learn firsthand about the origins of the pioneering German cooperative movement.

The Path Forward

The most significant recognition of APMAS has been in policy making. The participation of CS Reddy in the state and central government policy meetings, paper presentations at seminars, signing of MOUs with various stakeholders, assignation as a Cluster-Based Business Organisations (CBBOs) to promote, develop and provide a supportive ecosystem to FPOs as part of a central government initiative has become regular now. It is a continuous process and new challenges come up as the sector matures. For example, we need to rate FPOs/SHGs and improve leadership skills.

I have now been associated with APMAS for ten years and may soon move on. Wherever I may be, I wish APMAS well as it comes of age in its silver jubilee year and moves forward to assume an even stronger leadership role in this sector, with resolution and renewed vigour.

25
years



2. A Holistic Journey: from Founding vision to National impact

“A salient feature of APMAS is its holistic approach. It does not simply seek ‘outreach’; it provides the diverse services necessary for CBOs to become truly independent and self-sustaining”.

**- Dr. Nandita Ray,
Co-founder, APMAS**

Dr Nandita Ray, An Oxford-educated Chartered Accountant and one of the founding members of APMAS, Dr. Nandita Ray transitioned from a corporate career at Hindustan Lever to a distinguished journey in rural development. With a PhD in Alternative Banking for Rural Women, she has served on the boards of multiple organisations such as Cooperative Development Foundation, Outreach, Centre for Development Communication, Intercooperation Social Development and APMAS. A pioneer in agro-ecology, she was also instrumental in establishing the Timbaktu Kutumbam Foundation to promote sustainable landscapes in drought-prone regions.

**25
years**

Speaking as a member of the founding Board of Directors, I share a special and enduring relationship with APMAS — one that continues to this day in various ways. I have watched the organisation grow and prosper over a quarter-century under the stewardship of Shri CS Reddy - its CEO since inception - as well as its committed Board of Directors (BoD). Over the years, the BoD has represented a diverse array of stakeholders, including bankers, government officials, practitioners, academicians, and representatives from community-based organisations (CBOs) and partner NGOs.

APMAS has also maintained strong relationship with several donors, including long-term partners like the German Cooperative and Raiffeisen Confederation (DGRV). These supporters have stood by APMAS’s endeavors for years, notwithstanding the increasing barriers civil society organisations face in raising resources.

A Journey of Empowerment

APMAS began its journey in 2001 with the objective of strengthening the self-help movement for rural women in the undivided Andhra Pradesh—a movement that showed immense promise as an instrument of empowerment. Today, APMAS assists approximately 5–7 lakh families through interventions tailored to the needs of the community.

The organisation has conducted extensive capacity building, training over six lakh professionals — including trainers and community resource persons—through specialised modules. APMAS also developed pioneering grading and rating tools for SHGs, SHG Federations, and Farmer Producer Organisations (FPOs), conducting over 500 assessments across India. Its 18 self-learning modules for SHGs and ten training modules for FPO Boards cover vital subjects such as governance, legal compliance, and internal auditing. These modules have been utilised in several parts of the country, many key elements being adopted nationally by both NABARD and the National Rural Livelihood Mission (NRLM). Furthermore, the ENABLE network of 27 associated NGOs - promoted with the help of APMAS - has further scaled these practices across the country.

Research, Advocacy, and Impact

With the assistance of NABARD, APMAS instituted awards for the best-performing SHG Federations in India. As a research institute, it has conducted 88 studies and produced 75

thematic publications, becoming a vital resource for policymakers and advocacy institutions. Since 2002, its monthly journal, *Mahila Sadhikaratha*, has published nearly 200 editions focusing on poverty reduction and women's empowerment.

A salient feature of APMAS is its holistic approach. It does not simply seek 'outreach'; it provides the diverse services necessary for CBOs to become truly independent and self-sustaining. It has greatly enhanced the levels of financial literacy and competence among its recipients, thus raising the profile of their organisations. It is worth mentioning that the SHGs have been used as means to improve the sanitation and health of the women members both in rural and urban areas.

The Future: FPOs and Climate Resilience

APMAS's current focus is to provide a complete service package to FPOs, similar to its work with the SHG movement. It is committed to create a suitable ecosystem through a multifaceted approach where FPOs can thrive. This is a complex task, as these businesses must navigate market dynamics, financial institutions, and government regulations.

Critically, APMAS is championing the role of women farmers — who form a substantial part of rural households but often lack decision-making power — by promoting women on FPO Boards and creating all-women FPOs. They have also taken on the vital task of building climate resilience among members and contributing to the formulation of a National FPO Policy.

Closing Thoughts

Rural poverty remains India's greatest challenge, with 60% of our population still living in villages. If we can make a significant dent by organising small and marginal farmers through FPOs, we will go a long way toward solving this problem.

Finally, I am heartened that APMAS continues to hold the Smarajit Ray Memorial Lecture, where so many eminent individuals speak on a range of subjects related to Rural Development, continue to engage its listeners with the wealth of their knowledge and experience. In 2025, Prof Trilochan Sastry delivered a vital lecture on agricultural cooperatives, keeping this essential subject at the top of the national economic agenda. I sincerely hope that APMAS and its partners continue this lofty endeavor, and I hope to see these ambitious objectives fully realised in the years to come.



25
years

3. APMAS thrives on 'Panchamrit'

'APMAS's hallmark is that the team remains close to the ground where the community of women whose 'abhivruddhi' it is trying to realise, live and work'

**- Vijay Mahajan,
Co-founder, APMAS**

Vijay Mahajan has worked for promoting the livelihoods of poor people for the last 45 years. He co-founded PRADAN, BASIX, Sa-Dhan APMAS and MFIN. He also contributed to the designing, as well as strengthening early years of major government livelihood programmes, like SERP, DPIP, RMoL, NFIP, NRLM, RAY and the NSDC.

**25
years**

What makes an organisation be effective for 25 years? Most organisations survive but rarely retain their founding verve in the third decade. I am raising this question in the context of celebrating the 25th anniversary of APMAS because this question has occurred to me several times. Several organisations that I have had the good fortune to be involved in the founding of, are crossing important milestones - PRADAN will be 44 in a month, IGS just entered its 40th year, Basix just finished 30 years of existence, Sa-Dhan celebrated its 25th anniversary in 2024 while MFIN turned 15 in 2025.

The common thing about many of these organisations like APMAS, is that they continue to be vibrant, and have remained relevant by responding to environmental changes. One secret seems to be adapting to the change. They are very good at adapting their strategies to the changed circumstances, while remaining close to their founding purpose or mission and staying aligned with their values. The founding purpose of the organisation is like the north star, while the values are like a compass to help us find the direction even when we do not see the north star in the bright light of day-to-day working.

There is a misconception that organisations have only a Founder. In reality, all of these organisations had a constellation of several like-minded people who helped co-found it. For example, APMAS was lucky to have visionary, public-spirited co-founders including Mr Smarajit Ray, Dr Kotaiah, Mrs Nandita Ray, Mr K Raju, Mr Tucker, and Mr Sukhwinder Arora - I am afraid if I have missed any names and I apologise for that.

One of the co-founders - CS Reddy became the first CEO and the same time many of the co-founders became the initial Board members. Subsequent Board members were selected carefully by them to ensure that the values and the mission of APMAS were preserved, while the strategy was changed as needed. The continuity is represented by the current Chairman, Shri Madhav Rao, retired Chief Secretary of AP, and change by Board members like Mrs Mahapara Ali, retired CGM of the SBI.

But this is not all that explains the enduring effectiveness of APMAS. Its other hallmark is that the team remains close to the ground where the community of women whose 'abhivruddhi' (development) it is trying to realise, live and work. The APMAS CEO and senior management spend a lot of their time in the field, continuously interacting with the women with whom they are working. Whenever I call CS Reddy, there is a 33% chance that he is in the field - in Anantapur in Telangana, or Srikakulam in Andhra Pradesh or Muzaffarpur in Bihar. This constant interaction with grassroot level keeps the APMAS offering relevant to what is needed, rather than what is planned in spreadsheets and presented in the PPTs prepared sitting in the capital cities.

Another characteristic of a good organisation is team diversity, which is best understood through Hindi movies. The CEO may be like the hero in Pakeezah exhorting his team to achieve difficult goals like

“chalo dildaar chalo, chand ke paar chalo” (come my friends, let us go past the moon) and some team members say enthusiastically, “hum hain tayyar, chalo” (yes, we are ready, let’s go). Yet, it is important for some other team members to ask, like the evergreen avuncular Hindi movie actor Hangal, “Chand ke paar? Do you know the way? What about the rocket fuel? And how will we return to the Earth? I suggest, we rethink about it.” We need both types of team members for lasting effectiveness. And APMAS has both types. I will not name any, for fear that I might miss out on some.

To keep an organisation effective, as it changes strategy needs ongoing capacity building - not just training but reflective practice and mentoring. APMAS is characterised by this – 33% of the times I call CS, he is in some training program, either with the community or with his staff, or both.

Another characteristic of APMAS is its willingness and ability to collaborate across a wide range of organisations. The other times I call CS (Reddy), there is a 33% chance he is attending a conference or visiting some other organization. APMAS is able to work well with government organisations at the state level, like SERP and Jeevika, with policy makers at the central government and the Reserve Bank and NABARD, and the SFAC.

APMAS also works well with other implementing organisations in the field such as WASSAN, AKRSP and PRADAN and with sector organisations such as Sa-Dhan, MFIN and NAFPO. APMAS is also unique in its ability to work with corporates, not just getting CSR funding but to actually collaborate in supporting FPOs. It has worked with IFFCO and Coromandel Fertilizers for input supply to farmers and with Metro Cash and Carry and Big Basket for output marketing of FPO produce.

This ability to work with all three - Sarkar, Samaj and Bazaar is rare among Indian civil Society organisations. Yet, it is an important ingredient of effective action in today’s times where both the state and the market have become dominant players even if the vision for progress still largely emanates from civil society.

So, the **Panchamrit*** is

1. Change (strategy) with continuity (of values and purpose),
2. Continuous community contact
3. Capacity building through training and reflective practice
4. Constant learning from own experience and from others’ experience, and
5. Collaborating widely with others addressing broadly the same mission.

APMAS scores high on all these.

**Panchamrit is a mixture of five pure ingredients to have an excellent effect on human health on consumption. In institutional management, it represents five integrated core principles working in unison to ensure organisational longevity and structural impact.*

I conclude by extending my best wishes to the Board members, the CEO and senior management as well as the entire team of APMAS on its 25th anniversary. May you continue to do path breaking work for another 25 years and more.

P.S: Those who add numbers compulsively, may wonder that since 33%+33%+33% adds up to 99%, what does CS do 1% of his working time? He goes for a run in the morning, has fun in the evening and sometimes we hang out together! As his fan, I have to say this in conclusion – “CS you have been the CEO all these 25 years and provided evergreen leadership. APMAS needs a change at the top. Finding a worthy successor is your next contribution”.

25
years



4. My 25-year journey with APMAS: Experience, Learning and Evolution

- CS Reddy

Chief Executive Officer, APMAS

How It all started...

My joining CARE in Delhi in April 1989, responsible for monitoring & evaluation of CARE projects, was a very important milestone in my life! In June 1995, I moved with my wife Sabitha, from CARE International India Headquarters in Delhi to Hyderabad as the 'State Director' of CARE (International) Andhra Pradesh, another important milestone, as it brought me back to my home State!! CARE implemented a large-scale Savings & Credit programme funded by the Department for International Development (DFID), UK in the States of Andhra Pradesh, Orissa & West Bengal.

As a part of that programme, establishing a State Level institution to support the women's Self Help Group (SHG) Movement in Andhra Pradesh, was seriously considered in the year 1998. Vijay Mahajan, Founder of BASIX, Sukhwinder Singh of DFID UK, SP Tucker (IAS) of Government of Andhra Pradesh & I as the State Director of CARE Andhra Pradesh, were engaged in a series of conversations on the idea of Andhra Pradesh Women's Fund (APWF) to accelerate SHG-Bank linkage. However, field studies & stakeholder consultations brought forth the need for a Capacity Building Organisation that works closely with the then newly promoted Society for Elimination of Rural Poverty (SERP), Andhra Pradesh of the State Government.

Dr. Pamidi Kotaiah, who just then retired as the Chairman of NABARD, was chairing an informal advisory group that consisted of Late BN Yugandhar IAS (Retd), SP Tucker IAS (Retd), Dr Nandita Ray and many others as members to conceptualise and design APMAS (Mahila Abhivruddhi Society, Andhra Pradesh). DFID UK commissioned Mr Vijay Mahajan of BASIX to undertake study and develop the concept paper & proposal of APMAS. Field studies were undertaken and stakeholders' consultations were held in Tirupathi, Hyderabad & Visakhapatnam to seek inputs for APMAS. While I was deeply involved in the entire process for over two years, never I realised that I would be the first CEO of such an entity. An intensive process resulted in developing a detailed proposal for APMAS and DFID UK agreed to fund APMAS through CARE's Credit & Saving for Household Enterprise (CASHE) project. In the overall budget of CASHE project, APMAS was included as a line item with an allocation of 1.6-million-pound sterling for a period of five years!

Out of the blue, Vijay Mahajan proposed to me to consider the idea of being the founding CEO of APMAS!! During that period, I was exploring other career options as I decided to leave CARE. Around the same time, Andhra Pradesh Government initiated a major campaign called Janmabhoomi (serving the motherland!). Many prevailed on me to think about it as a golden opportunity to serve Janmabhoomi. It took some time for me and my family to think through this and finally, say yes!! As they say the rest is history!!

How did I continue as APMAS CEO for 25 long years?

My initial commitment for APMAS was for a period of five years!! And I am still there as the CEO of APMAS as we celebrate 'Silver Jubilee'! I constantly reflect on my continued passionate engagement with APMAS for 25 years!! There are three reasons that I can think of for my staying on with APMAS, which are 1) The vision and mission has been both exciting and challenging remaining relevant to the evolving context; 2) The Board of APMAS providing visionary leadership with autonomy and independence for me to evolve APMAS into a worthwhile

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years

organisation to develop self-reliant cooperative institutions and Mr Madhava Rao, Chairperson of the Board always tells me to come to the Board for change of leadership, if and when I am bored of being the CEO!! Finally 3) There has been growing support of diverse donors funding APMAS to realise its vision and mission, expanding its operations from Andhra Pradesh to Pan-India and to some of the developing countries.

On June 14, 2001, APMAS was formally registered as a non-profit society. Leaving the security of CARE India, to take up the role of Founding CEO was a major transition for me, but it was driven by a deep personal conviction - that SHG women are capable of becoming the leaders of their own economic transformation.

Significant milestones of APMAS:

In the evolution of APMAS over the 25 years, I consider the following as the important milestones that made APMAS, what it is today:

1. Though initial focus was on rating, capacity building and policy advocacy to develop the women SHG movement into a sustainable system, the Board of APMAS decided to take up field implementation for the training and capacity building to be impactful. Today, our field implementation is more than 60% of our work, while the capacity building and policy advocacy are still important.
2. While APMAS has core funding from DFID UK through CARE, the Ford Foundation became its first donor to augment the funding with the first 2-3 years of birth and many more donors came on board after that.
3. From the savings and credit based SHG movement, it was decided that APMAS would engage in livelihood promotion, including taking up Natural Resources Management (NRM) based livelihoods for the marginalised communities. Partnership with Aga Khan Foundation kick started this process under a programme called Sustainable Community based Approaches to Livelihoods Enhancement (SCALE) funded by the European Commission.
4. APMAS constructed its own building (office cum training center in Hyderabad) which gave a strong founding for APMAS to take up programme expansion and continuous training programmes.
5. For a holistic development of villages with a focus on the marginalised communities, APMAS undertook the development of model villages with funding support from Aurobindo Pharma Foundation and other donors.
6. In partnership with Coady International Institute of Canada (which is a part of the St. Francis Xavier University, Nova Scotia), APMAS conducted a number of International Certificate Courses on Community Based Microfinance (CBMF) in Canada, India and Ethiopia for almost 10 years during 2011 – 2020!
7. Long-term Strategic Partnership with DGRV Germany enabled APMAS to conceptualise, design, pilot and scale up of an innovative initiative called 'Sector Own Control (SOC) or Self-Regulation' enabling the SHGs and SHG federations and more recently the FPOs to have their own systems of internal audit, ratings and elections for good governance and management.
8. Implementing Central Government funded six (6) Mega Watersheds under the Integrated Watershed Management Programme (IWMP) in the erstwhile State of Andhra Pradesh, gave us an entry into the promotion of farmer producer organisations (FPOs) as sustainable business organisations engaged in agri-value chain development organisations.

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years

9. Building on the experience and learning, APMAS is now engaged in promoting more than 80 FPOs and their federations in the States of Andhra Pradesh, Bihar and Telangana and providing training and capacity building support to many of the FPO promoters, now called as Cluster Based Business Organisations (CBBOs) across India. Developed several training modules, posters, manuals and videos for conducting training of trainers' programmes in various languages.

10. Based on our nearly 10 years' experience of working on natural farming and climate smart agriculture, we have come to realise that the future of agriculture is dependent on farmers embracing natural farming in a big way. We plan to promote natural farming through the FPOs and ensure that the FPOs take up marketing of natural farming produce at a premium.

11. To widely disseminate the experience and learning from Natural Farming and FPO promotion, APMAS conceptualised, designed and organised several programmes called 'South-South Cooperation on SHG federations and FPOs' in partnership with GIZ, DGRV and many other organisations for participants from developing countries in Africa and Asia.

12. Through a collaborative process, evolved an innovative methodology for accelerating FPOs into thriving business organisations. Based on this concept, Bharat Alliance for FPO Acceleration (BAFA) has been promoted with around 25 FPO promoting / supporting agencies from across India.

13. Over 25 years, APMAS continuously engaged with State and Central Governments to work towards an enabling ecosystem for the people's institutions (SHGs, SHG federations, FPOs, FPO federations, etc) to develop into autonomous and independent self-reliant organisations.

14. Documentation of our experience, learning and impact for evidence-based advocacy has been an important priority for APMAS! We have a number of research publications and policy papers. We have also contributed to the development of the National policies related to the cooperatives and FPOs.

For me, the 25 years at APMAS have been filled with excitement, inspiration, motivation, team-work, partnerships, alliances, evidence-based advocacy, innovation, frustration, challenging times with changing operating environment and donors' priorities! It has not been easy nor has it been a cake walk!! In these 25 years, I never regretted the decision of being the founding CEO of APMAS! God has given me a wonderful opportunity to work with the marginalised communities with a professional team of dedicated and hardworking APMAS staff.

A Momentous milestone:

As the Mahila Abhivruddhi Society, Andhra Pradesh (APMAS) celebrates its Silver Jubilee, I find myself looking back not just at the timeline of an organisation, but at the unfolding story of a transformative movement. The year 2026 marks a quarter-century dedicated to creating resilient, self-reliant, and member-owned community institutions across the country. What began as a bold and specific mandate to support the evolving Self-Help Group (SHG) ecosystem in Andhra Pradesh, has grown over the decades into a multi-state, multi-dimensional mission. Today, our work stands at the intersection of grassroots implementation, large-scale capacity building, and practice-based policy advocacy.

This Silver Jubilee is not just a celebration of APMAS's longevity; it is an opportunity to honor the lasting partnerships and the collective spirit that have brought us this far. From our earliest

days in 2001, to our current national footprint, our work has stayed firmly committed to a singular vision - to empower the marginalised—particularly, women — through institutional strength and sustainable livelihoods.

Thematic evolution: from SHGs to a broad livelihoods strategy

Since its inception, the primary focus of APMAS was to work for the advancement of self-help institutions built on strong cooperative values and principles. Our goal was clear - to transform informal groups into member-owned, member-managed, and member-controlled institutions.

Our first decade was heavily dedicated to laying this foundation. We developed a comprehensive system of quality grading and self-regulation for the SHG movement, which helped to establish standard operating systems and procedures across thousands of community groups. We prioritised training and cadre development, realising that the long-term viability of community organisations depends entirely on having a skilled cadre of local professionals and para-professionals.

As the microfinance landscape evolved, Andhra Pradesh became the epicenter of both the community-driven SHG-Bank Linkage Programme and rapid commercial microfinance operations. Tensions between these parallel models were inevitable. During this period, APMAS played a vital role as a neutral, credible capacity-building and research institution. We worked consistently across both sides of the sector, ensuring that the foundational systems of self-regulation and community ownership were not lost in the push for scale.

When the 2010 microfinance crisis disrupted the sector, our role was tested once again. APMAS remained a steady voice for the community, facilitating dialogue among MFIs, government stakeholders, and community leaders to encourage the adoption of responsible lending practices and voluntary codes of conduct.

As the organisation matured, we recognised that financial inclusion was only the first step toward true empowerment. To build resilient communities, we needed to expand our thematic scope. We began our expansion into the Farmer Producer Organisations (FPOs) space, applying our experience in institutional building to help small and marginalised farmers aggregate, build sustainable value chains, and achieve long-term autonomy.

A strategy grounded in National and International partnerships

The impact of APMAS would not have been possible without our deep, collaborative ties with diverse stakeholders. We have always believed that institutional sustainability requires open, consultative relationships across government agencies, civil society organisations, and international partners.

Over the past 25 years, our partnerships have taken many forms:

Government collaboration: Working hand-in-hand with state governments, we have supported rural and urban poverty alleviation initiatives (such as SERP and MEPMA) and conducted wide-scale assessments to enhance ground-level implementation.

National ecosystem building: To build a collective voice for community institutions, we established networks like the ENABLE Network for SHG promotional organisations and later, the Bharat Alliance for FPO Acceleration (BAFA). Through these platforms, we have worked to bring together over 100 Community-Based Business Organisations (CBBOs) to strengthen FPOs as sustainable enterprises.

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years**

International alliances: We have collaborated with international organisations such as GIZ, DGRV, and Bread for the World (BftW) of Germany, as well as the Bill and Melinda Gates Foundation.

By balancing macro-level training with direct, ground-level implementation, APMAS has established itself as a leading resource support agency in the country.

Navigating the future: Vision 2030

While we take great pride in looking back at our 25-year history, our strategic focus remains fixed on the horizon. The development sector is evolving rapidly. To sustain our impact and remain mission-driven, APMAS must continue to adapt, innovate, and lead. For that to happen, we need to engage in strategic partnerships, collaboration and alliances at various levels to achieve the desired impact.

Conclusion: A voice of gratitude

As APMAS stands at this twenty-five-year summit, we recognise that the path ahead is clear. We are building upon a highly resilient foundation. The journey has not always been easy — it has been filled with both systemic challenges and notable triumphs — but it has always been purposeful.

I wish to extend my deepest, most heartfelt gratitude to the millions of women and marginalised farmers who have placed their trust in APMAS. Your courage, your dedication to your communities, and your unyielding spirit of self-reliance are the true driving forces behind our shared success.

To our founders, donors, past and present staff, and institutional partners - thank you for 25 years of walking alongside us. Together, we look forward to the next chapter of this remarkable journey, committed to the empowerment of the marginalised.

Over the 25 years, APMAS gained the reputation of being a unique organisation that has the ability to strongly collaborate with the State and Central Governments, yet engage in policy dialogues that are at times difficult as APMAS brings out the facts and figures from the field for the consideration of the policy makers. A BIG THANK YOU to all the Government Officials for their faith in APMAS and for tolerating us and allowing us to be at the policy table to make our contributions based on experience and learning, enabling you Governments, to make informed decisions.

Gratitude to my family - wife Sabitha, children Sharmi and Gautam for letting me travel extensively and for supporting me in doing what I believe in. Their constant support and encouragement ensured my single-minded engagement in APMAS for 25 years!



5. APMAS @ 25:

Orchestrating collective action for Empowering communities

“The true success of APMAS cannot be measured through numbers alone - Its real achievement is reflected in the confidence of a woman who speaks fearlessly in a Gram Sabha, engages with government officials and political leaders, the determination of a farmer who collectively markets her or his produce through a Farmer Producer Organisation, and the resilience of communities that have learned to address their own challenges through their collective action”.

- A Kalamani
Lead Consultant, APMAS

A Kalamani is a senior development professional with over 30 years of experience in gender equality, women's empowerment, rural livelihoods, social inclusion, and monitoring and evaluation. She has held leadership positions in national and international development organizations and has been associated with APMAS for the past 15 years, first as Executive Director and currently as Lead Consultant. She has been instrumental in pioneering APMAS's work with farmers on climate-resilient agriculture and in promoting Farmer Producer Organizations (FPOs), with a particular focus on women-led FPOs. Holding a Postgraduate Degree in Economics and an M.Phil. in Micro-Level Planning, she provides strategic leadership in programme design, institutional development, capacity building, and gender mainstreaming. She is also an empanelled National Resource Person on Gender under DAY-NRLM, contributing to initiatives that advance the social, economic, and political empowerment of women and marginalised communities.

25
years

Twenty-five years in the life of an institution is more than a measure of time. It is a story of people, partnerships, learning, challenges, resilience, and transformation. As APMAS celebrates its Silver Jubilee, it is an occasion not merely to look back at achievements, but to reflect on the countless lives touched, institutions nurtured, challenges overcome, and dreams realised through the power of collective action.

The story of APMAS began long before its formal registration in June 2001. It emerged from a shared concern among the erstwhile Government of Andhra Pradesh, NABARD, development practitioners, and civil society organisations that the rapidly growing Self-Help Group movement required more than access to credit. It needed strong institutions, capable leadership, sound systems, and continuous learning to ensure that the movement remained sustainable and truly empowering for women and marginalised communities. This vision ultimately led to the establishment of Mahila Abhivruddhi Society, Andhra Pradesh (APMAS), as an autonomous resource organisation dedicated to strengthening people's institutions and promoting self-reliant communities.

'Development is not about delivering services to people; it is about enabling people to discover their own strength.'

What began as a modest initiative to strengthen women's Self-Help Groups gradually evolved into a movement that has influenced community institutions, livelihoods, and development practice across India. Throughout these twenty-five years, APMAS has remained steadfast in its belief that poor and marginalised communities are not passive beneficiaries but active agents of change. Given the right opportunities, knowledge, and institutional support, they can transform their own lives and communities.

Over the years, APMAS has made significant contributions to strengthening the Self-Help Group movement by promoting quality systems, transparency, accountability, governance, and leadership within community institutions. Through its capacity-building initiatives, mentoring support, research, policy engagement, and SHGs & their federations evolved into vibrant platforms for financial inclusion, social empowerment, and community development.

Yet, the true success of APMAS cannot be measured through numbers alone.

Its real achievement is reflected in the confidence of a woman who speaks fearlessly in a Gram Sabha, engages with government officials and political leaders, the determination of a farmer who collectively markets her or his produce through a Farmer Producer Organisation, and the resilience of communities that have learned to address their own challenges through their collective action.

Across villages and towns, thousands of women who once remained on the margins of decision-making, emerged as leaders, entrepreneurs, community mobilisers, and role models. For many, joining a Self-Help Group began with saving a few rupees every month. What followed was a journey of self-discovery, confidence, leadership, and empowerment.

'When a woman gains confidence, an entire family changes. When women organize collectively, communities change.'

As rural livelihoods encountered new challenges, APMAS recognised that financial inclusion alone would not be sufficient. Communities needed sustainable livelihoods, stronger market linkages, improved agricultural practices, natural resource management, and resilience against climate and economic shocks. This understanding led the organisation to expand its work into livelihoods promotion, integrated farming systems, climate-resilient agriculture, Farmer Producer Organisations, model villages, and inclusive rural development initiatives. Today, thousands of small and marginal farmers benefit from collective enterprises, sustainable farming practices, and improved market opportunities facilitated through institutions strengthened by APMAS.

A defining characteristic of APMAS has been its commitment to learning, innovation, and knowledge sharing. From its earliest years, the organisation understood that sustainable development requires evidence, reflection, and continuous adaptation. Through research studies, policy dialogues, documentation of best practices, exposure visits, and training programmes, APMAS has contributed significantly to strengthening development practices and influencing policy discussions related to community institutions, microfinance, livelihoods, farmer collectives, rural development, water and sanitation including nutrition. Its work has consistently bridged the gap between grassroots realities and policy-making processes.

However, the APMAS journey was never smooth.

Like every institution committed to social transformation, APMAS encountered numerous challenges and uncertainties. There were periods when funding sources declined, fund releases were delayed, development priorities shifted, and new social, economic, and environmental realities emerged. Yet every challenge became an opportunity for reflection and reinvention. Instead of remaining confined to established approaches, APMAS continuously refined its strategies, expanded its areas of engagement, and responded to the evolving aspirations and needs of communities.

This ability to adapt while remaining rooted in its core values, became one of its greatest strengths. Throughout this journey, APMAS never walked alone. Governments, banks, civil society

organisations, international development agencies, academic institutions, and community leaders have all been a part of this shared mission. These partnerships enabled innovations to scale, ideas to travel, and successful models to influence programmes far beyond the villages where they first took root.

The growth of APMAS is therefore not the achievement of a single institution. It is the collective accomplishment of thousands of individuals and organisations who believed in the power of community-led development.

Behind every milestone stands the dedication of staff members, board members, community resource persons, trainers, consultants, and grassroots leaders who invested their energy, commitment, and passion in building an institution known for professionalism, credibility, and integrity. The visionary leadership of Shri CS Reddy, the strategic guidance of the Board, and the contributions of numerous colleagues and partners helped shape APMAS into a nationally respected resource organisation committed to strengthening people's institutions and promoting sustainable livelihoods.

'Strong institutions are not built through projects and funding alone; they are built through trust, values, and people's participation.'

Perhaps one of the most remarkable aspects of APMAS is the culture it nurtured within the organisation itself.

For many staff members, APMAS is never merely a workplace. It became a learning institution, a mentoring space, and often a family which is not patriarchal. The organisation created opportunities for people to grow professionally, while encouraging them to discover their own strengths and potential. Staff members were entrusted with responsibilities, encouraged to innovate, supported during failures, and guided through challenges. Many who began their careers at APMAS went on to become respected development professionals, researchers, consultants, institution builders, and leaders across the country.

What made this journey even more special was that APMAS invested not only in professional development but also personal journeys. During periods of personal struggles, family crises, and health challenges, the organisation stood behind with empathy and solidarity. The support extended beyond official responsibilities and reflected a culture rooted in trust, care, and human values.

The bonds created within APMAS often transcended projects, positions, and organisational boundaries. Even those who moved on to other institutions continue to remain emotionally connected to APMAS. The alumni network of APMAS is perhaps one of its most enduring strengths. Across different states, organisations, and sectors, former colleagues continue to share a common identity, a shared value system, and a deep sense of belonging.

Personally, I feel immensely proud and deeply grateful to have been associated with APMAS for the past fifteen years. The organisation has shaped not only my professional journey but also my understanding of people, development, leadership, relationships, and collective action. It provided me with opportunities to learn, experiment, contribute, and grow in ways I could never have imagined.

What I value most is that APMAS always created space for individuals to grow — not only as professionals but also as human beings. It encouraged people to take ownership, pursue their aspirations, and constantly push their boundaries. There was always room to learn, question, innovate, and evolve.

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years

Even today, though my role has changed and I work as a consultant, I continue to feel that I am an integral part of the APMAS family. The organisation, too, has always treated me with the same warmth, trust, affection, and respect. Designations may change. Responsibilities may evolve. But relationships built on shared values, mutual respect, and collective experiences remain unchanged.

That is perhaps the true strength of APMAS!

For many of us, APMAS is not simply an organisation where we worked, but it is a lifelong relationship, a shared journey, and a community that continues to inspire us long after we move into different roles and institutions.

I often say that for those who have worked in APMAS, *'the Sky is not the limit.'* APMAS teaches us to go beyond limits, to continuously learn, adapt, and grow. It instils the confidence to dream bigger, think deeper, and contribute more meaningfully to society.

Today, as APMAS celebrates its Silver Jubilee, the world presents new opportunities and challenges. Climate change, migration, market volatility, digital transformation, and growing inequalities are reshaping realities on the ground. Yet the fundamental belief that inspired the founding of APMAS remains as relevant as ever - when communities organise, they create lasting change.

The next chapter of the APMAS journey will undoubtedly focus on strengthening climate-resilient livelihoods, empowering women and youth, promoting sustainable agriculture, nurturing producer organisations, leveraging technology for inclusion, and supporting development models that leave no one behind.

'Twenty-five years ago, APMAS began as an idea rooted in the belief that communities possess the strength to transform their own destinies. Today, that belief stands validated in thousands of stories of courage, leadership, resilience, and hope. As we celebrate this milestone, we do not merely honour the past — we renew our commitment to the future. The journey continues through every woman who finds her voice, every farmer who embraces collective action, every young person who chooses to lead, and every community that believes that change is possible. The story of APMAS is still being written, and its most inspiring chapters may yet lie ahead.'

Twenty-five years ago, a seed was planted. Today, it stands as a flourishing tree whose roots are deeply embedded in communities and whose branches continue to spread hope, opportunity, dignity, resilience, and empowerment.

The Silver Jubilee of APMAS is therefore, not merely a celebration of an organisation. It is a celebration of collective dreams, shared purpose, enduring relationships, and the extraordinary power of ordinary people coming together to create change.

And perhaps that is the most enduring lesson of the APMAS journey:

'When communities believe in themselves, transformation becomes inevitable.'

'APMAS @ 25 is not the celebration of a destination reached, but the reaffirmation of a journey that continues to empower communities, nurture leadership, and transform lives through the enduring power of collective action.'



6. From Concept to Catalyst:

The inception of APMAS (1997–2003)

“Building organisations which outlast initial enthusiasm or funding and add value after 25 years is hard. Looking back, it is clear that the initial dialogue and analysis was worth the effort to provide APMAS with good foundations”.

**- Sukhwinder Singh Arora,
Enterprise Development Adviser, DFID India (1996-2003)**

Sukhwinder Arora has four decades of experience in financial inclusion and market systems development. Educated at Delhi University and IRMA, Anand, he worked with National Dairy Development Board, ActionAid, and DFID in India. He later worked with DFID and OPM in UK before founding ‘Arora Associates Limited’ in 2015. He has published widely on microfinance and financial inclusion, and contributed to two books: ‘Small Customers, Big Market (2005)’ and ‘The Poor and their Money (2000)’

I am delighted to be invited to contribute to APMAS’s 25th anniversary celebrations. I would like to congratulate the APMAS founders, promoters, and funders — especially Dr. P Kotaiah, Vijay Mahajan, Nandita Ray, SP Tucker, K Raju, and CS Reddy — as well as, the DFID, CARE, and APMAS teams and partners on this momentous occasion.

As a DFID India team member, I was privileged to have a close view of the debates and concerns during APMAS’s evolution. In this note, I focus on my close engagement with APMAS as an idea and a social enterprise startup during the period of 1997 to 2003. Other observers are much better placed to celebrate APMAS’s transformational achievements since then.

Context

Looking back, it is not easy to summarise the context in which APMAS was conceptualised. It may be akin to explaining to an active mobile phone user in India today, what it meant to live in an era when it took eight years to get a landline connection under ‘own your telephone’ scheme, or sometimes waiting hours at a post office to talk to someone in another Indian city even after booking an ‘urgent’ or ‘lightning’ call.

During the mid-1990s, the SHG–Bank Linkage Programme in India was the preferred model to deliver financial services to the poor, especially women. Earlier efforts in India included policy choices around - bank nationalisation; rural bank branch expansion; emphasis on priority sector lending; and large government funds for subsidised credit programmes. Piloted from 1992, Bank Linkage was still in an early, experimental phase, growing steadily, but yet to experience the rapid expansion seen after 1998–99. Most SHG–bank linkages were still concentrated in a few southern states. The DFID internal APMAS appraisal report (May 2001) noted that during 1997–98 to 2000–2001, India experienced over 50 times growth in number of SHGs and nearly 40 times growth in the value of bank loans provided to the SHGs in the country (from ₹56 million to ₹2,163 million). During the same period, the share of undivided Andhra Pradesh (AP) in number of SHGs grew from 15% in 1997–98 to 47% in 2000–2001 and the value of bank loans provided to SHGs grew from 24% to 45%.

DFID India microfinance strategy 1997–2000

Building on its analysis, programmes and partnership to work with urban and rural poor, the strategy clearly recognised the need for expanding its portfolio to improve quality and outreach

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years

of financial services to enhance choices for the poor (See DFID supported publications: 'The Poor and Their Money - published 2000' and 'City Savers 1997') to deal with variable cash flows (around income, expenses and investments); shocks/ emergencies; and opportunities to improve livelihoods and other investments (eg. children's education). The strategy recognised that:

- When financial services were designed and delivered by neighbourhood based groups, this created opportunities for enhanced local capacity, confidence, resources, leadership, empowerment and poverty reduction. Village based groups could also serve as training grounds/ nurseries for training leadership for democratic institutions at the village level and beyond
- Most financial services providers effectively reaching the poor were tiny, especially, considering the scale of the national challenges and opportunities – categorised as seeds and saplings rather than trees (with enough capacity and resources to stand on their own)
- While community-based finance was very important, this had to be supplemented by commercial finance to increase choices for customers and offer legitimacy to the providers to access mainstream human and financial capital (risk capital, deposits and loan funds) and business development services for scaling up coverage and diversifying financial solutions offered
- To 'kick-start' microfinance in India – (Vijay Mahajan called it 'Dhukka Starting Microfinance' and suggested that MFIs should be as labelled mFIs as Microfinance was yet to be capitalised!) work was needed at the level of enabling and regulatory environment; capacity and capital for providers (at wholesale eg. FWWB and retail level); and sector level services such as rating, research, training and stakeholders' dialogue

To implement its ambitious strategy, DFID approved two large national programmes:

Partner	Programme	Purpose
CARE India 1998 – 2006 £9.85m grant	Credit and Savings for Household Enterprise (CASHE)	To increase the availability of a wider range of microfinance services to poor rural women and their use of those services
Small Industries Development Bank of India 2000-2007 DFID £16.59m grant; IFAD £13.2m loan fund; SIDBI £88 m loan fund	The India National Micro-Finance Support Project (MFSP)	To develop a more formal, extensive and effective microfinance sector on a national scale serving the poor, especially women

CASHE

Both APMAS and ACCESS Development Services emerged from CASHE Programme. The CASHE Programme's three-tier structure simultaneously addressed major constraints in the rural microfinance sector.

- Tier 1 - the main Programme component – focus was on loan finance and technical assistance to NGO partners to help them establish SHGs and to build federations and/or become sustainable providers

- Tier 2 - provided technical assistance to existing microfinance providers to help them develop sound practices, build capacity and foster innovation
- Tier 3 - helped to improve the operating environment for microfinance at national and state levels by addressing regulatory, policy and procedural constraints

Evolution of APMAS

Andhra Pradesh was one of the four Indian states with which DFID India developed a deep, broad-based strategic partnership and budgetary support around education, health, livelihoods etc. The idea of an AP Women's Fund, was conceived in 1997-98 by Government of Andhra Pradesh and NABARD as an independent state level apex financial institution to lend money to Community Development Financial Institutions (CDFIs such as Cooperatives, SHGs and their federations). The emergence of this concept coincided with the timings and objectives of CASHE programme. However, the concept was contested and under-developed. Hence, APMAS was parked as a possible component of CASHE with an allocation of £1.5m.

As a part of seeking approval for APMAS, there were intense internal discussions in DFID (India and UK), CARE and amongst DFID, CARE, Government of AP and other stakeholders. I focus on a few which were critical and also hold useful lessons, even though the context of India and funding for development programmes has substantially changed over the last 25 years:

i. Funding a development start up: It was difficult to seek approval for funding just a concept. When the allocation was made as part of the CASHE budget in 1998, APMAS did not even exist on paper. While a strong need was widely felt, stakeholders had sharply divergent views on what the binding constraints were and where the DFID CASHE funding could make a difference. Finally, it was agreed that support to this component will start only after a detailed design, appraisal and subsequent specific approval by the Head, DFID India.

ii. Building a shared vision: DFID and CARE created space for stakeholders (State Government, bankers, Micro Finance Institutions, Non-Government Organisations (NGOs) and CDFIs and their promoters) to debate and prioritise core focus areas which were identified as - Capacity Assessment (Ratings), Capacity Enhancement (Capacity building) and Informed Policy Advocacy – a significant pivot from the initial idea of a state level women's fund. APMAS funding allocation helped stakeholders to galvanise and crystalise the contours of the public-private partnership for public goods at the state level. An independent professional (Prof Sanjiv Phansalkar) was hired by DFID to work with APMAS promoters and CARE AP team to develop a business plan as to how that vision could be clearly articulated and implemented.

iii. Key risks: Despite goodwill and support for the agenda and growing impatience to get started, it was important to identify and prioritise keys risks and how these could be managed. Even after obtaining clarity through a detailed business plan, further work was needed to confirm:

- To what extent the founding board of directors represented key stakeholders
- Possible conflicts of interest amongst key promoters/directors
- How users of APMAS services could contribute to the decision-making
- Status and role of ex-officio members from Government of Andhra Pradesh
- Balancing oversight, direction and control for a public-private partnership to avoid possible capture by any particular interest group or large programme(s)

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years

- Capacity building services offered response to genuine demand and emerging context
- Arrangements to hire CEO and other senior staff

iv. Risk Management: Based on discussions with diverse stakeholders, key mitigation strategies were developed to manage potential risks at inception around vision/ mission, governance, management and business model:

- Sustained interest during 1998-2001 and emergence of Founding Board of Directors who brought - deep domain knowledge, sector level credibility and network of relationships across state government, financing institutions and the non-profit sector
- Comprehensive business plan
- Capacity Assessment/Ratings as an important input/pre-requisite into designing and delivering capacity building programmes
- Advocacy rooted in analysis, programme delivery and active engagement with diverse stakeholders
- A clear Memorandum of Understanding between CARE and APMAS with periodic reviews and stock-take in which DFID team also actively participated
- Funding disbursements linked to performance reviews and programme delivery
- Encouraging APMAS to mobilise funding from other sources (During 2001 to 2007, while DFID/CASHE contributed ₹82.6 million (62%), APMAS mobilised ₹51.6 million (38%) from other sources. The additional funding mobilised was only 6% during the first year annual budget (2001-2002) which grew to over 40% during 2003-2007 budgets)
- As CARE AP team leader, CS Reddy was closely involved with various discussions leading up to the setting up of APMAS and was persuaded by the Board to join as the founding CEO

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years

As a grand-parent, I see even more clearly that it takes a village to raise a child! Building organisations which outlast initial enthusiasm/funding and add value after 25 years is even harder. Looking back, it is clear that the initial dialogue and analysis was worth the effort to provide APMAS with good foundations, even though there were periods of self-doubt during 1998-2001 when progress seemed slow and dialogues and analysis did not necessarily offer a clear way forward.

Hearty congratulations to the Board, APMAS team and other stakeholders on the 25th Anniversary. As the various APMAS reports illustrate, APMAS succeeded in becoming a successfully contributing organisation, earned the trust of diverse funders and other stakeholders and responded to rapidly changing context; and has delivered public goods at scale in Andhra Pradesh and far beyond.



7. APMAS - A SOURCE OF SYNERGY

“APMAS with its stated approach to promote collaboration between Government and NGOs was a breakthrough, which was sorely needed in order to harness the strengths of both”.

- Aloysius Prakash Fernandez
Member Secretary-MYRADA,
Chairperson-Sangamithra

Padmashree awardee(2000) **Al Fernandez** has over 50 years of experience in development and financial inclusion. As the inaugural Chairman of NABFINS and a member of the Rangarajan Committee, he was instrumental in shaping national microfinance policy. Currently, the Member Secretary of MYRADA and Chairperson of Sangamithra, he also serves on the board of MASS. A globally respected consultant, he has received multiple lifetime achievement awards for his distinguished leadership in grassroots implementation.

The Visionary Foundations

From the mid-1980s and throughout the 1990s Andhra Pradesh was noted for IAS officers who were committed to innovative approaches in community development. There were many, but I remember a few because I was privileged to work with them: BN Yugandhar (who brought people into watershed management strategies), SR Sankaran (the 'People's IAS officer' who reached out to Adivasis, Naxalites and promoted land reforms), K Raju and SP Tucker. All of them were directly or indirectly involved with the formation of APMAS. The person who came up with the concept paper for APMAS, however, was Vijay Mahajan who founded many second and third-level institutions in the development and finance sectors.

The Government of Andhra Pradesh initiated the process to set up a Women's Bank in 1998 and to promote an autonomous state-level institution to strengthen the SHGs and to provide technical guidance. Overall, there was a churning of ideas and shared experiences from which emerged APMAS, registered in 2001, with Dr P Kotaiah of NABARD as the founding Chairperson and Tupalle Chandra Sekhar Reddy (affectionately called CS) as the CEO. Shri Kaki Madhava Rao (IAS Retd) took over as Chairperson shortly after inception. These individuals gave APMAS a sound foundation. There were other prominent Chairpersons of APMAS, notably Smarajit Ray, in whose memory APMAS organises an annual event. CS carried APMAS during the last 25 years overcoming many challenges along the way, ranging from securing funds to coping with the impact of COVID-19 on SHG members. I salute him.

The Breakthrough of Collaboration

Many others are more qualified than I am to write about APMAS's work. But there is one core feature of its approach which stands out and on which I would like to reflect within the limitations of this article. That is the core belief to promote collaboration between Government and civil society institutions like NGOs, SHGs, FPOs etc., and to use their respective strengths and synergy to promote civil society's initiatives.

Why do I claim that this is important? My own experience proves this.

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years

Way back in 1982, when I worked with the Canadian International Development Agency (CIDA), we considered a Bilateral Social and Agro-Forestry Project with the Andhra Pradesh Forest Department. Negotiations went well until CIDA requested the Forest Officers to include NGOs and civil society groups in the programme, especially those already working with forest-based communities; conflicts between Forest officials and the local communities were mounting. CIDA tried hard, but the officials and the NGOs just could not work together. Finally, CIDA decided to have two separate projects - one bilateral with the Forest Department and the other with the NGOs through the country focus programme which Myrada coordinated.

Harnessing Strengths for Sustainable Impact

This lack of cooperation was a prominent feature in the 1990s. Hence, APMAS with its stated approach to promote collaboration between Government and NGOs was a breakthrough, which was sorely needed in order to harness the strengths of both. APMAS succeeded in doing this, thanks to the vision and leadership of the founder CEO, CS Reddy. APMAS has forged several fruitful relationships with Government over the past 25 years; it has facilitated the Govt-NGO-Civil society working relationships to achieve a synergy that provided capacity building, incubation and development support to SHGs, FPOs etc., supported by communication and assessment tools.

To recall a few collaborations with the Government which resulted in sustainable impacts as a result of this synergy, APMAS entered into agreements:

1. With SERP (Society for the elimination of Rural Poverty) in 2005-2006, to establish and nurture District-level resource persons to support capacity building of Velugu/SERP project staff.
2. With MANAGE and the Department of Agriculture to develop guidelines for formation of Rythu Mitra groups.
3. With MEPMA (Mission for Elimination of Poverty in Municipal Areas) for promotion of SHGs and federations in urban areas.
4. With NRLM (National Rural Livelihood Mission) - at the national level, APMAS is recognised as a National Resource Organisation (NRO) for providing support to State Rural Livelihood Missions (SRLMs) and state governments. APMAS has specifically supported West Bengal and Bihar in implementing intensive block strategies. It also piloted and up-scaled the concept of Sector-Own-Control (SOC) for SHGs, SHG federations, and Farmer Producer Organisations (FPOs).

A Rich Legacy of Inspiration

And finally, I must say that the innovative development initiatives which emerged in Andhra Pradesh, sowed the seeds of the programmes I implemented in Myrada as well as those which nurtured APMAS. For example, during the rehabilitation work after the 1977 cyclone and tidal wave, it was fortunate that a Member of Parliament, Shri MV Krishna Rao approached CIDA (where I worked). He was the most respected and humble politician I have met. He took me by boat to Edurumondi and the island Elachitladibba where thousands had perished in the cyclone. All he wanted was to bring the inhabitants a regular supply of fresh water. CIDA supported a project that laid a pipe under the Krishna River. It was a complex undertaking which Sri Hanumantha Rao, Chief Engineer, implemented. My contact with Arthik Samatha Mandal, founded by Gora, which fought the Emergency as well as all caste and religious taboos, was an eyeopener. I still remember his sons Lavanam and Veeraiah.

In the development sector, the social forestry project with the AP Forest Department which I helped put together, was supported by CIDA; it taught me a lot about an integrated approach to forestry in which people are stakeholders. CIDA's project in dry-land areas in Andhra Pradesh, taught me the basics of dry-land farming and the need to adopt a watershed management approach. There was also the CSR initiative of IDL Chemicals, a factory near ICRISAT which sought to protect traditional breeds of Indian livestock. CIDA supported it. For me, it was a lesson in the richness of Indian stock to balance the craze for Holstein-Freisian.

One of the group, Sri K S Gopal, went on to start Deccan Development Society; its first project in Zaheerabad was supported by CIDA. These initiatives in Andhra Pradesh created a rich legacy from which people like me and others, involved with APMAS drew inspiration.



25
years

8. Scaling the Heights:

Resilience, Vision and the 25-year journey of APMAS

“Over time, APMAS established itself as a leading institution for strengthening the SHG ecosystem. Its work in capacity building, research, and advocacy contributed significantly to shaping discourse and practice”.

- Vipin Sharma

Founding CEO, ACCESS Development Services

Vipin Sharma, the founding CEO of ACCESS Development Services, is a distinguished sector leader who has institutionalised ACCESS into a pan-India resource organisation for financial inclusion and vulnerable communities. He began his career with the Reserve Bank of India in 1980, later moving to NABARD to establish its flagship farmer outreach programme. He subsequently served as Executive Director of the Rural Non-Farm Development Agency for the Government of Rajasthan and as Programme Director for Microfinance at CARE India. Internationally, he serves on the Global Smart Campaign Steering Committee and represents India in IFAD’s SAFIN network. A St. Stephen’s College alumnus, he has completed advanced programmes at Cranfield, Boulder, and Yale School of Management.

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years**

In October 2025, CS Reddy set out on an ambitious trek to the formidable Nanda Devi Base Camp. The weather was unpredictable and uncooperative, yet he pushed on, coming remarkably close to his goal. That moment - marked by resilience, determination, and an unyielding spirit - serves as a powerful metaphor for the journey he has undertaken over the past 25 years. It is a journey that has shaped APMAS into one of India’s most respected institutions in livelihoods promotion.

The Beginning of a lasting friendship

My own journey with CS began in the summer of 2000, when I joined CARE India as Programme Director for SEAD (Small Economic Activities Development). Coming from a largely government background, with prior experience in the RBI, NABARD, and State governments, I was stepping into a new and unfamiliar ecosystem. Among my other portfolio responsibilities was the CASHE programme (Credit and Savings for Household Enterprises), a £10 million DFID-supported initiative aimed at advancing the microfinance sector in the country, more specifically in the three states of Andhra Pradesh, Odisha, and West Bengal. At that time, the microfinance sector in the country was still in its infancy, and the programme was both ambitious and demanding.

It was during my first Senior Management Team meeting in Delhi that I met CS Reddy. He stood out immediately - tall, articulate, outspoken, and refreshingly contrarian. There was an ease and warmth in the way he reached out, almost instinctively, offering support as I found my footing in CARE. A relaxed conversation on the office terrace that day marked the beginning of a professional relationship that would evolve into a lasting friendship.

Observing CS Reddy’s leadership in action

Given that Andhra Pradesh was among the three focus states in the CASHE programme, I had to visit the state frequently. These visits offered a closer view of CS’s leadership. His organisational acumen was evident in the precision with which every engagement was planned. From the

moment I landed, a detailed itinerary would guide my engagements for the few days of my visit - engagements that were efficient, purposeful, and seamlessly executed. More importantly, his deep relationships across government and sector stakeholders gave him an unmatched ability to walk into any office, mobilise support and drive outcomes. Unsurprisingly, Andhra Pradesh consistently emerged as the strongest performing state under the CASHE programme.

The Birth of APMAS

One of the deliverables under the CASHE programme was to incubate Capacity Building agencies across the three states to train and build cadres for the microfinance sector. It was in this context that CS proposed an idea that, at the time, seemed both bold and risky. While existing capacity-building agencies were considered for onboarding in Odisha and West Bengal, he suggested that Andhra Pradesh should incubate one from scratch. Not only that, he volunteered to leave CARE and build it himself. This was no small decision. It meant giving up professional security, institutional backing, and personal comforts to start anew. There was initial resistance within the leadership, understandably so. But CS was resolute. His conviction prevailed, and with that, APMAS was born.

Early years and setting a course

The early years were far from easy. Despite earmarked resources under CASHE for incubating APMAS, delays in fund flows created significant challenges. There were times when CS had to borrow funds to keep the organisation running. Those were testing times, requiring both perseverance and belief. At some stage, I had to personally fix the issue within CARE to enable steady fund flow. I was also co-opted on the Board of Directors of APMAS during the initial phase. Gradually, however, APMAS found its footing, and opportunities began to emerge.

This period also coincided with Andhra Pradesh's rise as the Mecca of microfinance in India. The state was simultaneously witnessing the expansion of the SHG-Bank Linkage Programme, led by SERP, and the rapid growth of microfinance institutions, with pioneers like BASIX leading the way. With two parallel systems evolving at scale - one community-driven and the other commercially oriented - tensions were inevitable. CS navigated this complex landscape with remarkable balance, maintaining relationships across both sides and often playing a mediating role. His 'Vijay (T Vijaykumar) vs. Vijay (Mahajan)' balancing act highlighted his diplomatic skills. His ability to engage constructively during the 2010 microfinance crisis, when regulatory actions severely disrupted the sector, reflected both his credibility and his commitment to the larger ecosystem.

Maturation and National expansion

Over time, APMAS established itself as a leading institution for strengthening the SHG ecosystem. Its work in capacity building, research, and advocacy contributed significantly to shaping discourse and practice. It developed robust training modules, supported cadre development, and created platforms for dialogue and policy engagement.

As the organisation matured, it expanded beyond Andhra Pradesh. In Bihar, APMAS played a critical role in strengthening SHG institutions, while at the national level, it contributed to thought leadership and advocacy. The creation of the ENABLE Network further reflected CS's vision of building collective voice and influence for SHG federations across the country.

25
years

Branching out into FPO promotion

Around 2011, a new opportunity emerged in the sector with the renewed focus on Farmer Producer Organisations (FPOs), following the revitalisation of SFAC (Small Farmers Agribusiness Consortium). Recognising the potential of this space, APMAS began to extend its work into FPO promotion. Over the years, it has supported and strengthened more than 240 FPOs across Andhra Pradesh, Telangana, and Bihar, with a notable emphasis on women-led FPOs. This focus by APMAS on women's collectives has been both distinctive and impactful.

APMAS has also contributed to strengthening the broader FPO ecosystem by developing training modules, tools, and learning resources for Community-Based Business Organisations (CBBOs) and other stakeholders. Its collaboration with ACCESS Development Services in Madhya Pradesh, particularly in building capacities of women FPO leaders under the MANDI programme, is one such example of its continued relevance and effectiveness.

Catalysing the Sector and Looking ahead

At the national level, CS has played a catalytic role in bringing together stakeholders through the Bharat Alliance for FPO Acceleration (BAFA), a network of over 100 CBBOs committed to strengthening 1,000 FPOs as sustainable and thriving enterprises. His sustained engagement with policymakers and practitioners alike reflects an enduring commitment to improving both policy frameworks and ground-level implementation.

Today, as APMAS completes 25 years, it stands as a multi-dimensional institution -working at the intersection of implementation, capacity building, and policy engagement. Its journey is one of steady growth, thoughtful evolution, and meaningful impact.

At the heart of this journey lies the unwavering resolve of CS Reddy. His ability to take risks, build institutions, navigate complexity, and inspire others has been central to APMAS's success. Much like his trek to Nanda Devi Base Camp, the journey has not always been easy - but it has always been purposeful.

And knowing CS, one can be certain of this that the summit is never too far.



9. APMAS at twenty-five: Building Institutions, Nurturing Networks, Deepening Impact

“APMAS consistently played the role of a backbone-institution, strengthening others rather than replacing them”.

- Dr. Sudha Kothari
Co-founder & Managing Trustee, Chaitanya

Dr. Sudha Kothari is a distinguished sociologist and pioneer of India's Self-Help Group (SHG) movement. Since founding Chaitanya in 1993, her visionary leadership in establishing self-reliant federations has earned national acclaim from NABARD and NRLM. An influential researcher, she has developed academic curricula for TISS and advises premier institutions like LBSNAA and NIRD. A transformative leader and board member for organisations including APMAS and AFARM, Dr. Kothari remains a dedicated advocate for the dignity and empowerment of marginalised women.

Completing twenty-five years is a significant milestone for any institution, and even more so for an organisation like **APMAS**, which has quietly but consistently shaped the self-help group (SHG) movement and community-based institutions across the country. As APMAS celebrates this journey, it is a moment of pride and reflection for all those who have been associated with it in different capacities.

My own association with APMAS spans nearly a decade, during which I had the privilege of serving on its Board from **19 July 2007 to 27 August 2016**. These were formative years—not only for APMAS, but also for the broader ecosystem of SHGs, federations, and livelihood institutions that were evolving rapidly across states.

APMAS as an Institution builder

What has always distinguished APMAS is its **clear institutional vision**. Rather than focusing only on project implementation, APMAS invested deeply in systems, standards, learning processes, and accountability frameworks. Whether it was quality assessment of SHGs, capacity building of federations, or thought leadership in financial inclusion and livelihoods; APMAS consistently played the role of a backbone-institution, strengthening others rather than replacing them.

Board discussions during my tenure were marked by seriousness of purpose, respect for diverse perspectives, and a shared commitment to safeguarding the credibility of the SHG movement. It was particularly enriching to participate in board meetings chaired by Shri Kaki Madhava Rao Garu, who ensured that every board member had the space to articulate their views and contribute meaningfully to important decisions. This inclusive and thoughtful governance culture, was one of APMAS's core strengths.

Knowledge Creation and Localisation: A lasting memory

One memory that remains especially close to my heart is the collective effort around the Marathi translation of the **'Sector-Own-Control' series of books**. These publications reflected APMAS's strong belief that the sector must develop its **own tools, benchmarks, and language for self-regulation and institutional strength**.

25
years

The translation process itself became a learning journey — about concepts, context, and the importance of making sectoral knowledge accessible to grassroots practitioners. Shashi Rajagopalan played an important role in this effort, bringing intellectual clarity and patience to ensure that the rigour and spirit of the original work were retained while being meaningfully adapted for a Marathi-speaking audience.

ENABLE: Strengthening capacities through networks

The year 2007 was also significant as it marked the beginning of **ENABLE**, a network initiative of which **Chaitanya** was a part. ENABLE provided a powerful platform for collective learning and institutional strengthening. Through this association, Chaitanya developed the capacity to **design and conduct state-level SHG studies, conceptualise and organise national conferences, and create platforms for exchange and dialogue** among practitioners.

ENABLE also opened up opportunities for innovation in knowledge dissemination, including the **creation of e-learning and academic courses on SHG federations**, developed in collaboration with **TISS**. These initiatives helped bridge practice and academia and contributed to building a stronger knowledge base for the sector.

An important exposure during this period was the **study visit to DGRV, Germany**, which offered deeper **insights into cooperative support structures** and enabled interactions with diverse organisations working across different states. This experience enriched our understanding of institutional sustainability and member-owned systems.

Learning engagement with Government and Infrastructure building

It was also a period during which the **APMAS training centre was established**, reflecting the organisation's long-term commitment to capacity building and sectoral leadership. Equally insightful was observing how APMAS engaged with government institutions — balancing technical rigour, credibility, and constructive partnership. These interactions demonstrated how a civil society organisation can influence policy and programmes while remaining rooted in field realities.

Looking ahead

As APMAS steps into its next phase, the challenges before the SHG movement are more complex -- market uncertainties, climate stress, digital transitions, and questions of institutional sustainability. The need for existence of the organisation like APMAS, which combines **technical depth, ethical clarity, and collaborative leadership**, is therefore greater than ever.

On the occasion of its silver jubilee, I extend my warm congratulations to the APMAS team, board members past and present, partners, and the countless community institutions whose journeys have been strengthened through this association. It has been an honour to be part of this collective journey, and I look forward to APMAS continuing to inspire, question, and lead in the years ahead.



10. From SHGs to Sustainable FPOs:

Innovation, Integrity and Compassion

“APMAS’s integrated approach has consistently placed people at the center, ensuring that empowerment is not limited to economic gains but extends to dignity, well-being, and community resilience”

- NV Ramana

Senior Advisor in Agribusiness & Finance

NV Ramana is a seasoned advisor with 30+ years of leadership in agribusiness, financial inclusion, and strategic management. Former Group CEO of BASIX, consultant to World Bank, GIZ, USAID, UNCDF, and advisor to leading value chain finance institutions. Expert in agri-value chains, microfinance, sustainable business models, and climate adaptation. Holds a B.Sc. in Dairy Technology and an MBA from IIM Ahmedabad. Currently focused on advisory, board, and mentoring roles.

My association with APMAS began in 2001, soon after I left ITC. Around that same time, APMAS was founded with a clear mission - to support self-help groups (SHGs), strengthen governance of collectives, and build capacities through training and documentation. From the outset, APMAS distinguished itself as a learning organisation, deeply committed to empowering women and improving livelihoods across rural communities.

One of APMAS’s greatest strengths has been its ability to document processes and create training modules that have guided SHG groups and their leadership. By working closely with government agencies and donor networks, APMAS has facilitated women’s empowerment in ways that directly impact livelihoods, financial inclusion, and access to essential support services. Its humane and ethical approach, backed by a strong board that includes representatives from women’s groups, has ensured that its strategies remain both practical and visionary.

Over the years, APMAS has smoothly expanded its scope from SHGs to farmer collectives, promoting, training, and strengthening them to become sustainable institutions. It has developed sector-wide training material, encouraged the formation of apex bodies to represent Farmer Producer Organisations (FPOs), and promoted all-women FPOs — an innovative step that drew upon its rich experience in women-led development projects. This transition reflects APMAS’s adaptability and foresight in addressing evolving challenges in rural development.

Beyond livelihoods, APMAS has extended its work into areas such as health, water and sanitation, and model village initiatives, thereby contributing to holistic rural and urban development. Its integrated approach has consistently placed people at the center, ensuring that empowerment is not limited to economic gains but extends to dignity, well-being, and community resilience.

I have had the privilege of being actively involved with APMAS during critical junctures. During the microfinance crisis, APMAS played a pivotal role as a platform for microfinance institutions (MFIs) to represent themselves to governments and regulators, ensuring that the sector’s voice was heard. I also contributed to the initial efforts in marketing farmer collectives, supporting their input and output businesses, which laid the foundation for sustainable market linkages.

As APMAS celebrates 25 years of service, I reflect with pride on its journey and the impact it has created. From empowering women through SHGs to strengthening farmer collectives and addressing broader issues of health and sanitation, APMAS has consistently demonstrated innovation, integrity, and compassion. Looking ahead, I am confident that APMAS will continue to touch millions of livelihoods, advancing women’s empowerment and prosperity across India and beyond.

As a board member, I will continue to support APMAS in its mission and extend my best wishes for its future. May the next chapter of its journey be even more impactful, carrying forward the vision of inclusive development and sustainable empowerment.

25
years



11. Purpose, Promise and Possibility: 25 years of APMAS

“By remaining rooted in people’s priorities rather than project boundaries, APMAS has demonstrated an ability to adapt while staying true to its core philosophy of building sustainable institutions”.

**- KV Gouri,
Board of Director, APMAS**

KV Gouri, Director of FABS, Hyderabad, is a seasoned professional with over four decades of experience in institutional leadership. Formerly the CEO and Managing Director of Basix Consulting, she spearheaded cross-country initiatives in financial inclusion and livelihood promotion. Her distinguished academic career includes senior roles as Deputy Dean at ILRT and Associate Dean at ICFAI. A leading authority on Farmer Producer Organisations (FPOs), she authored the NAFPO State of the Sector Report for two consecutive years and remains a prolific contributor to research that bridges development theory with grassroots practice.

**25
years**

As APMAS completes 25 years, I see its story not merely as the journey of an organisation, but as a quiet yet powerful movement that has transformed the lives of thousands of rural women. Over the years, APMAS has helped nurture strength, resilience, and collective determination among women who, together, have redefined the very meaning of empowerment- not as something bestowed, but as something claimed.

True to its mandate, APMAS has supported SHGs and SHG federations that demonstrate a strong sense of institutional ownership. The women manage their accounts independently, engage confidently with banks, and uphold accountability within their organisations. Listening to them speak, with assurance and ownership, indicates that this was no longer a story of micro-credit or financial inclusion alone. It was a story of agency – of women discovering and exercising their collective voice.

This, I believe, is where APMAS has made its most enduring contribution- nurturing institutional confidence. By enabling women to trust their own capacities and governance structures, APMAS has helped build institutions that are not dependent, but self-assured; not tentative, but assertive. That spirit of confidence, quiet, grounded, and deeply rooted, has been the hallmark of APMAS’s work over the last 25 years.

The APMAS Way: Building institutions for sustainability

Over the years, APMAS has consistently chosen the harder path of institution-building. In a sector often driven by the pressure to demonstrate quick and visible results, APMAS has believed in the slower, patient work of strengthening people’s institutions. Training local women leaders, nurturing strong federations, and enabling communities to design and govern their own systems is a time-consuming process and one that rarely produces instant success stories. Yet, it is precisely this kind of work that creates foundations capable of enduring change. Today, women leaders who began their journey 15 or 20 years ago as hesitant SHG members, now run enterprises, manage substantial financial resources, and engage confidently with banks and government officials. The journey from dependency to leadership did not happen overnight. It was shaped through years of handholding, learning, and collective practice. This transformation, from recipients to decision-makers, is the true legacy of APMAS.

APMAS, too, has evolved with time. While its early work focused on strengthening Self Help Groups, its engagement gradually expanded into livelihoods, water and sanitation, health, natural resource management, and climate resilience. It also promotes and nurtures Farmer Producer Organisations (FPOs) again with focus on women farmers. This evolution was neither abrupt nor externally driven. It emerged organically from APMAS's sustained presence in the field and its close listening to community realities. By remaining rooted in people's priorities rather than project boundaries, APMAS has demonstrated an ability to adapt while staying true to its core philosophy of building sustainable institutions of women.

Moments of Insight

Over the years, APMAS has generated insights that extend far beyond the organisation itself and offer valuable lessons for the wider development sector.

- Institutional change does not unfold within the neat timelines of project cycles. It requires time, trust, and consistent engagement. APMAS's experience demonstrates that staying the course often quietly and without immediate recognition leads to deep and enduring outcomes.
- Empowerment is inherently multi-dimensional. It cannot be reduced to income enhancement or access to credit alone. True empowerment encompasses voice, participation in decision-making, self-confidence, and dignity, elements that APMAS has consciously nurtured alongside economic gains.
- Partnerships matter. APMAS's collaborative approach with government programmes, civil society organisations, and private partners have enabled it to scale impact without losing sight of community ownership. By positioning women's institutions at the centre of these partnerships, APMAS has ensured that collaboration strengthens, rather than substitutes, local capacity.
- APMAS has consistently affirmed a truth that is still too often underestimated, which is women are fully capable of managing complex systems and frequently do so with greater discipline, transparency, and collective accountability.

25
years

Leadership rooted in purpose

No reflection on APMAS is complete without acknowledging the role of its founder and CEO, CS Reddy. It is the rare combination of vision, strong values, and an unwavering, yet deeply humane, passion for social change that gives APMAS its distinctive character. CS Reddy's leadership has never been about personal prominence; it has been about building institutions that outlast individuals. He is a rare leader who demonstrates commitment with ease. You will rarely hear him speak in the language of buzzwords or abstract theories of 'empowerment.' Instead, his stories are grounded in people and practice, for example - a woman from a small village who began as an SHG treasurer and now runs a successful dairy enterprise; a federation leader who has learned to resolve internal conflict with fairness and confidence; the quiet discipline of transparent bookkeeping that builds trust within institutions. For CS Reddy, empowerment is not a slogan, it is visible in everyday decisions, systems, and behaviour.

At the heart of his leadership lies a belief that change must be both structural and personal. Institutions matter, but so do individual journeys of confidence and agency. He has consistently trusted women to lead both processes, even when that path was slower or less predictable. This conviction has shaped APMAS's approach across programmes and geographies.

CS Reddy navigates challenges with a calm persistence that has become a defining strength of APMAS. Whether responding to policy shifts, funding uncertainties, or field-level complexities, his guiding question remains constant - Does this strengthen women's institutions? That clarity of purpose has helped APMAS remain grounded and credible through more than two decades of shifts in India's development landscape.

Perhaps what is most inspiring about CS Reddy is his unwavering faith in people. "We are only facilitators; the real change-makers are the women themselves," he often says and, more importantly, lives by. In doing so, he has ensured that APMAS's greatest strength does not rest in programmes or projects, but in the confidence and capability of the women it has helped nurture. As a result, APMAS has emerged as a trusted resource organisation for peer institutions, while CS Reddy's experience and perspective are increasingly sought by policymakers in the formulation of public policy.

Looking ahead — the road to the future

As APMAS marks 25 years of its journey, it is natural to turn our gaze to what lies ahead. The development landscape is evolving rapidly, shaped by digital technologies, climate change, new financial instruments, and shifting donor priorities. For an organisation like APMAS, these shifts present not just challenges, but also powerful opportunities to deepen and expand its impact. Based on its experience and values, there are several pathways through which APMAS can navigate the coming decade.

**25
years**

Go Digital, stay human

Technology holds immense potential to improve transparency, strengthen record-keeping, expand market access, and enhance communication. Yet empowerment does not flow from technology alone; it begins with trust, relationships, and collective learning. APMAS is uniquely positioned to blend digital innovation with the warmth and depth of community engagement, an approach that is both rare and deeply effective.

Enterprise promotion

The next frontier is the promotion of sustainable enterprises. Federations can evolve into hubs for producer collectives, processing units, and strong value-chain linkages. The goal should be clear - women should not only borrow capital, but also own assets, lead businesses, and shape markets.

Make climate resilience core to the mission

Climate change is no longer a peripheral concern; it sits at the heart of rural livelihoods. APMAS has already taken important steps in sustainable agriculture and natural resource management. Scaling and deepening this work can position rural women not just as beneficiaries of climate action but as leaders shaping local responses to environmental challenges.

Invest in the next generation of leadership

Strong institutions endure when leadership is renewed. Encouraging young women in rural areas to step into leadership roles can bring fresh perspectives, digital fluency, and new aspirations. Deliberate investment in leadership transitions will ensure that federations remain dynamic and relevant.

Diversify partnerships and resources

As traditional donor funding continues to evolve, APMAS can explore impact investments, CSR partnerships, and collaborations with social enterprises. The challenge will be to innovate

in financing while remaining anchored in its core values and accountability to women's institutions.

Keep Women at the centre always

Amid changing technologies, markets, and policies, APMAS's compass must remain steady. Women's leadership, collective strength, and institutional voice are not only its moral foundation, but also its greatest strategic advantage. If this principle remains intact, APMAS will continue to be relevant, resilient, and transformative in the years ahead.

Why APMAS still feels special

Over the years, APMAS continues to stand apart for one simple yet powerful reason - its authenticity. There is a groundedness in the organisation's culture that is immediately evident. It is reflected in the way staff engage with communities, and in how community members speak about their own institutions with confidence, clarity, and self-respect. At APMAS, staff and community members share a common language, not just of programmes and outcomes, but of mutual respect and shared purpose. There is pride in what has been built, but without pretense or self-congratulation. The work is carried out with quiet assurance rather than display.

Most importantly, APMAS has never treated development as an act of 'delivery.' Instead, it has consistently approached it as a process rooted in dignity of listening, of enabling choice, and of trusting people to shape their own futures. That ethos, more than any single programme or achievement, is what continues to make APMAS feel distinctive and deeply relevant even after 25 years.

25
years

The next 25 years

As APMAS steps into its next quarter century, my hope is that it continues to be both a beacon and a bridge. A beacon of possibility for women who are still discovering their voice and confidence, and a bridge that connects grassroots strength with policy frameworks, financial systems, and markets. I hope APMAS continues to nurture the delicate balance that has always defined its work: strong systems guided by humane values; professionalism without impersonality; and growth that scales impact without losing its grounding in lived realities. These balances are not easy to sustain, yet they are precisely what give APMAS its credibility and character.

Most of all, as new challenges and uncertainties inevitably emerge, I hope APMAS continues to do what it has always done best which is to listen deeply to women, to trust their leadership, and to build change from within communities rather than impose it from outside. If this spirit endures, the next 25 years will not simply extend APMAS's legacy; they will deepen it.

My deepest appreciation goes to the thousands of women whose courage and collective strength have powered this journey; to the teams who have worked quietly and steadfastly behind the scenes; and to CS Reddy, whose integrity, clarity of vision, and unwavering commitment have guided APMAS every step of the way.

Being associated with APMAS has been among the most enriching experiences. It has reaffirmed a simple yet profound truth that lasting change is not created by projects, policies, or even the best of intentions alone, but by people who stand together, trust one another, and believe in their ability to shape their own destinies.

Here's to APMAS—25 years young, and still driven by purpose, sustained by promise, and alive with possibility.



12. Strengthening Self-Help & Cooperatives in India

Twenty-five years of APMAS

“We are proud that the APMAS-DGRV cooperation extended beyond pure technical assistance. Joint studies, policy papers and evaluations helped in documenting evidence and shaping the national discourse”.

- DGRV – Deutscher Genossenschafts- und Raiffeisenverband e.V.

Authors:

Andreas Kappes, Director International Cooperation, DGRV

Korbinian März, Project Coordinator, DGRV

25
years

Andreas Kappes is engaged in development cooperation for 30 years. As Director International Cooperation of DGRV, the apex organisation of German cooperatives he is responsible for the worldwide activities of DGRV, cooperating in approx. 25 partner countries in Africa, Asia, and Latin America.

Within the IRU - Internationale Raiffeisen Union, Andreas serves as Secretary General. He is a member of the Board of Cooperatives Europe, the European region of the ICA.

Korbinian März works at the level of international cooperation and cooperative network development. As Coordinator at the IRU – International Raiffeisen Union in Bonn, Germany, he is responsible in particular for the organisation’s member relations and strategic orientation. Within the German cooperative movement, Korbinian serves as project coordinator in the Asia team of DGRV and is in charge of project activities in India. He is also active within the Cooperatives Europe Development Platform.

A milestone of Institutional maturity

In July 2026, APMAS (Mahila Abhivruddhi Society, Andhra Pradesh) celebrates 25 years of dedicated work in strengthening India’s self-help group (SHG) movement and its cooperative federation structures. Over a quarter of a century, APMAS has evolved from a pioneering civil society organisation into a nationally and internationally recognised competence centre for Self-Help Groups (SHGs), Farmer Producer Organisations (FPOs), their federations and cooperative self-regulation in general.

The 25th anniversary is an occasion not only to look back at achievements, but also to recognise the institutional maturity APMAS has reached. What began as a focused initiative to strengthen women’s self-help groups has grown into a nationally acknowledged organisation shaping discourse, practice and policy around self-help, cooperation and member-owned institutions in India and beyond. The jubilee therefore, marks a moment of consolidation of ideas tested in practice, of institutions strengthened over time, and of approaches that have proven their relevance well beyond individual projects.

DGRV, the apex organisation of cooperatives in Germany, has been in partnership with APMAS for almost 20 years. For us, this anniversary offers an opportunity to reflect on what has made APMAS’s work distinctive - its long-term commitment to member ownership, its insistence on internal accountability and governance, and its ability to combine grassroots realities with systemic and policy-level engagement. These elements have been central to APMAS’s contribution to the sustainability of the SHG and FPO movement over the past 25 years.

The SHG movement in India – Scale, Relevance and Challenges

India's self-help group movement is widely recognised as one of the largest women-led, community-based socio-economic movements in the world. Emerging in the late 1980s and 1990s through civil society initiatives, it gained national momentum with the SHG Bank-Linkage Programme promoted by NABARD. Over time, SHGs evolved from informal savings groups into important grassroots institutions facilitating financial inclusion, livelihood promotion, social empowerment and collective voice for women.

When the formal cooperation between APMAS and DGRV began in the year 2007, approximately 1.4 crore (14 million) women were organised in close to ten lakh (one million) self-help groups across India. By mid-2025, the SHG movement had expanded substantially to around 1.4 crore (14 million) SHGs, encompassing more than 17.1 crore (171 million) women members nationwide.

Through regular savings mobilisation, internal lending and access to bank finance, SHGs today manage substantial financial resources and have become a cornerstone of India's rural development strategies. In 2025, SHGs held savings amounting to INR 71,433 crore (approx. EUR 6,488 million), while outstanding loans totalled INR 3,04,259 crore (approx. EUR 27,642 million).

Given this scale and financial depth, SHGs now influence the livelihoods and well-being of crores of people across the country, extending their impact far beyond their immediate membership base.

From a cooperative development perspective, SHGs embody many core principles of member-owned organisations - voluntary association, mutual support, democratic decision-making and collective responsibility. However, unlike formally registered cooperatives, SHGs and their federations often operate in hybrid institutional environments. They are shaped simultaneously by member interests, government programmes, financial institutions and promoting agencies. This complexity creates both, opportunities and structural risks.

One of the key challenges the early SHG sector faced was and still is the tension between rapid expansion and institutional sustainability. As SHGs and their federations scaled up quickly, external funding, project-driven incentives and top-down targets sometimes weakened member-ownership and internal accountability. In many cases, promoting institutions substituted operational roles, a function that should ideally lie with elected member representatives of an SHG/federation. This led to limited managerial autonomy, insufficient financial discipline and weak governance practices at federation level.

From DGRV's perspective and experience, such patterns are common when self-help and cooperative systems grow faster than their internal governance capacities. Without effective systems of internal control, audit and member-based supervision, even large and socially successful movements risk losing their cooperative character over time. It was against this background that APMAS began to systematically develop and promote the concept of Sector Own Control (SOC) as a corrective and forward-looking approach.

Sector Own Control approach: APMAS's pioneering contribution

The SOC approach, also referred to as self-regulation, represents one of APMAS's most influential and enduring contributions to the sustainability of the SHG movement. SOC was developed as a response to observed governance gaps, declining ownership and growing dependency on external actors within SHGs and their federations.

25
years

At its core, SOC is based on the idea that member-owned institutions must also be member-controlled and member-supervised. Instead of relying primarily on external audits, project monitoring or government oversight, SHG and their federations establish their own systems of internal control, audit, performance monitoring and democratic accountability. These systems are embedded within federation structures and operated by trained members and community-based professionals.

From the perspective of German cooperators, the SOC approach mirrors long-established cooperative practices in Europe and other countries, where audit federations from the cooperative sector play a central role in ensuring transparency, financial discipline and good governance. The adaptation of this principle to India's SHG context required significant innovation, given the informal nature, scale and diversity of SHGs.

A landmark in this process was the Kamareddy Cluster Pilot in Telangana. Supported jointly by APMAS, DGRV and SERP, the pilot established the Kamareddy Cluster Paryavekshana Samakhya (KCPS) as a member-owned supervision federation. KCPS was mandated to conduct audits, provide technical assistance, train bookkeepers and auditors, and support governance processes across SHGs, village organisations and cluster-level federations.

The results documented in the study 'Sustainability of Self-Help Groups (SHGs) and SHG Federations in India: Would Sector-own Control (SOC) Help?' (authored by CS Reddy, Dr. Wolfgang Salomo and Sunkaranam Ramalakshmi, 2023) demonstrate that SOC can substantially improve institutional performance. Bookkeeping regularity increased significantly, internal and external audits became routine, loan recovery rates improved, and leadership rotation gained credibility. Perhaps most importantly, members increasingly perceived federations as 'their own institutions', strengthening ownership, responsibility and trust.

Building on these experiences, SOC was gradually disseminated and adapted across multiple states and institutional contexts. SHG federations promoted by NGOs, State livelihood missions and CSR initiatives adopted SOC components in rural and urban areas. By December 2025, SOC elements had been adopted by around five lakh (half a million) SHGs and 665,000 SHG federations. Over time, SOC also informed the development of governance frameworks for FPOs, further extending its relevance.

The DGRV-APMAS Partnership: a Cooperative learning journey

The partnership between APMAS and DGRV, has evolved into one of DGRV's longest cooperations with its portfolio. From the outset, this cooperation was shaped less as a conventional project relationship and more as a joint learning process rooted in shared cooperative principles and values.

DGRV focused on contributing international cooperative expertise, particularly in the areas of governance, auditing, federation support and member-based supervision. APMAS provided a powerful team for the cooperation activities with deep contextual knowledge, strong links to SHG networks, development organisations and government programmes, and a remarkable capacity for institutional development. Our partnership enabled both organisations to co-develop approaches that were technically sound and locally grounded.

We are proud that the APMAS-DGRV cooperation extended beyond pure technical assistance. Joint studies, policy papers and evaluations helped in documenting evidence and shaping the national discourse. Exposure visits and exchanges with German cooperatives, as well as inputs from German cooperative experts allowed Indian practitioners and policymakers to experience cooperative self-regulation in practice.

Importantly, the partnership evolved alongside India's changing development landscape. From an initial focus on SHGs and their federations, cooperation expanded to include FPOs, cooperative marketing initiatives, such as the first Raiffeisen Market in India, and the cooperative Climate-Smart Village model. This evolution reflects a shared understanding that cooperative principles remain relevant across sectors, provided they are adapted to local realities.

For us at DGRV, APMAS represents a perfect example of an organisation that successfully bridges grassroots practice, institutional development and policy engagement. This capacity has been critical in ensuring that SOC did not remain a pilot concept, but became a scalable and policy-relevant approach.

Self-Regulation: Impact and Evidence

The empirical evidence presented in the aforementioned joint study (2023) provides a strong foundation for assessing the impact of SOC on SHGs and their federations. Evaluations conducted in Telangana, Rajasthan, Bihar and Maharashtra consistently point to improvements in governance quality, financial management and institutional autonomy.

Key achievements include substantial increase in regular bookkeeping, systematic internal and external audits, improved loan recovery rates and growing profitability at SHG and federation level. These improvements are reflected not only qualitatively, but also in the scale of implementation. At national level, SOC-related capacity building has contributed to the development of almost 125,000 community auditors, covering audits at SHG and federation level across 28,300 federations and 43.5 lakh (4.35 million) SHGs (figures including NRLM-supported community-based institutions).

In parallel, around 86,900 trained bookkeepers have strengthened SHG-level bookkeeping practices, while more than 57,000 master trainers have been developed to deliver training programmes for SHGs and their federations.

Leadership rotation and democratic processes became more predictable and transparent, reducing concentration of power and enhancing accountability.

In terms of quality, we believe that one of the most significant outcomes has been the strengthening of women's leadership. Through SOC, women members not only gained technical skills in accounting and audit, but also confidence in overseeing and questioning their own institutions. This shift from passive participation to active governance represents a profound transformation in the social and economic role of SHG members.

By internalising control and supervision functions, SHG and federations move away from dependency on external actors. Transparency becomes a shared responsibility, and problems are identified and addressed earlier. This internalisation of accountability is the cornerstone of long-term sustainability in any member-owned organisation.

The study also highlights that SOC does not eliminate the need for external support. Rather, it redefines the role of promoting institutions and government agencies - from direct managers to facilitators, coaches and enablers. Where this role shift has been respected, SOC has proven particularly effective.

Policy Relevance and the way forward

The relevance of the SOC approach has increased further in recent years due to important institutional and policy developments in India. The Supreme Court judgment on the 97th Constitutional Amendment in 2021 reaffirmed the right to form cooperatives as a fundamental right and emphasised autonomy, democratic governance, and self-regulation as core principles

25
years

of cooperative legislation. At the same time, the newly formed Ministry of Cooperation signalled renewed political attention to cooperative institutions as vehicles for inclusive and sustainable development.

In this evolving policy environment, the experience generated by APMAS through self-regulation offers a concrete, evidence-based guidance. The study (2023) underlines that self-regulation is not an abstract ideal but a practical governance mechanism that can be institutionalised even in large, complex and diverse systems such as, India's SHG movement. SOC demonstrates how internal audit, performance monitoring, transparent accounting and democratic control can be embedded within federation structures without undermining scale or outreach.

Exactly this is the crucial insight to us at DGRV. Internationally, many cooperative and self-help systems struggle with the same dilemma - how to combine growth with accountability, and expansion with member ownership. The APMAS experience shows that sustainability does not depend primarily on legal form or external supervision, but on whether members have the skills, incentives and institutional space to govern their own organisations.

Looking ahead, several strategic directions emerge for consolidating and expanding the achievements of the past 25 years of dedicated work by the APMAS team:

25
years

- First, SOC needs to be mainstreamed more systematically within national and state livelihood programmes. This requires explicit recognition of self-regulation as a core pillar of institutional development, accompanied by adequate financing for member-based audit and capacity-building services.
- Second, the long-term sustainability of SOC depends on strong, self-financing service federations. Experience from both India and Germany suggests that audit, advisory and training services must increasingly be financed by the member institutions themselves. While external funding can support start-up and scaling phases, ownership and accountability are strongest when services are paid for and demanded by members.
- Third, cooperative education remains a decisive factor. Institutionalising SOC-related curricula within universities, training centres and practitioner networks is essential to ensure continuity beyond individual projects. APMAS's cooperation with academic institutions such as the Institute of Rural Management, Anand (IRMA) and the Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) represents an important step in this direction, anchoring cooperative knowledge within India's educational ecosystem.
- Finally, the application of cooperative and SOC principles to emerging sectors offers significant potential. Areas such as renewable energy, platform cooperatives or joint initiatives for climate adaptation such as the Climate Smart Villages increasingly require collective solutions and local ownership. The experience gained through SHGs, SHG federations and FPOs provides a strong foundation for such innovation.

Twenty Five years: an important milestone on the way ahead

The celebration of 25 years of APMAS is both a moment of recognition and a moment of transition. It recognises a quarter century of persistent work in strengthening self-help institutions, empowering women and shaping cooperative discourse in India. At the same time, it marks a transition from pioneering innovation towards consolidation, scaling and institutional anchoring.

As DGRV, we strongly applaud APMAS for managing such a demanding journey so successfully. To us, the work implemented by APMAS team illustrates a central lesson of development - sustainable cooperative institutions cannot be built through short-term interventions only, or by external implementers. They emerge when members are enabled to understand the nature of cooperation and to take responsibility for their own organisations – economically, institutionally and socially. SOC is a practical expression of this principle, translating cooperative values into operational systems.

The long-standing partnership between APMAS and DGRV demonstrates the added value of long-term, trust-based international cooperation. Rather than transferring ready-made models or even budgets only, our cooperation focused on joint problem-solving, adaptation and learning. This approach allowed SOC to evolve from a pilot concept into a nationally recognised governance framework.

As APMAS marks this important milestone, we as DGRV would like to express our sincere appreciation and gratitude to APMAS Founder and CEO Mr CS Reddy, Chief Executive Officer, Ms Rama Lakshmi, as well as to all the many dedicated colleagues with whom we have had the privilege to work closely together during more than 18 years of close partnership. This long-standing cooperation has been characterised by the trust, openness, strong professionalism, deep mutual respect, and a mutual passionate commitment to strengthening Self-Help Institutions and member-owned organisations. The depth and continuity of this collaboration stand as a testament to what can be achieved through trust-based, long-term cooperation.

25
years

We are proud that we as German cooperative movement have been a part of this extremely successful and inspiring journey. To us, the APMAS experience confirms a central cooperative lesson - cooperative self-help fully thrives when members truly own, control, and understand their organisations.

SOC is not merely a technical tool – it is an expression of cooperative identity. We are deeply convinced SOC will remain far more than a best practice case for the next 25 years of APMAS's work.



13. Twenty years of APMAS-DGRV collaboration

“Looking back, the DGRV–APMAS cooperation stands as a remarkable example of how long-term, trust-based partnerships can generate sustainable institutional change.”

- Dr Wolfgang Salomo
Senior Cooperative Expert, Germany

Dr. Wolfgang Salomo is a Senior Cooperative Expert who has accompanied the collaboration between APMAS and DGRV (German Cooperative and Raiffeisen Confederation) for over two decades. A specialist in institutional development, Dr Salomo played a pivotal role in adapting the German Sector-Own-Control (SOC) model to the Indian self-help movement. His strategic advisory has been instrumental in shaping sustainable governance and audit frameworks for community-based institutions across India.

A Shared History in the Indian Cooperative Movement

25
years

India's cooperative sector has long played a central role in addressing rural development challenges, particularly, in the fields of agricultural finance, self-help, and collective economic organisation. My professional engagement with the Indian cooperative movement began in 1998 as a member of a World Bank mission exploring options to support reforms of India's traditional rural cooperative financial system. This early engagement marked the beginning of my long-term professional involvement with the cooperative sector in India, which I then continued as Cooperative Advisor for DGRV – Deutscher Genossenschafts- und Raiffeisenverband for the next 25 years on a short-term basis. The original World Bank mission aimed to explore ways to support India in reforming its traditional rural cooperative financial system. Although the primary focus was not on the self-help movement, I gained valuable insights into its key aspects by meeting late Mr. Rama Reddy, head of the Cooperative Development Foundation (CDF). In the years that followed, I continued to work extensively in India as a Senior Cooperative Advisor for DGRV, participating in GIZ/DGRV projects in partnership with the National Bank for Agriculture and Rural Development (NABARD). These projects concentrated on reforming the traditional rural cooperative financial sector and its apex institutions. Through these activities, I had the chance to acquire in-depth knowledge of the evolution of the Indian cooperative financial system over an extended period.

Initiating Collaboration: The 2006 Delegation visit

My direct involvement in contributing to DGRV's cooperation with the Indian self-help movement began in November 2006. During this period, as part of an InWEnt/APMAS PPP-cooperation, an Indian policy delegation visited DGRV, specifically, its Department for International Relations. The delegation was accompanied by Mr CS Reddy, the founder and CEO of APMAS, a non-governmental organisation dedicated to providing technical assistance and capacity building to the Indian self-help movement. The delegates presented their intention to develop bottom-up, multi-tiered Self-Help Group (SHG) organisations — comprising local SHGs and their federations — to be self-reliant and sustainable by introducing a member-based governance and control system. The visit aimed to gain insights into the German cooperative model, which has over 150 years of experience in addressing issues of self-regulation and Sector-own-Control (SOC). During the discussions, DGRV was invited to share its expertise in

partnership with APMAS for developing and implementing a SHG-SOC pilot project in Andhra Pradesh (AP). Both parties agreed to assess the project's feasibility in the coming months and to collaborate on the project's design and organisation. From the beginning, the cooperation between DGRV and APMAS was conceived as a long-term strategic partnership rather than a conventional project arrangement.

Establishing the SOC Pilot Project

The following months were devoted to thorough project preparation. In January 2007, I visited APMAS in Hyderabad as a DGRV Senior Cooperative Expert to coordinate the project's progress and initiate any necessary pre-implementation steps. The mission, organised by APMAS, included meetings with the organisation's board, management, and experts, as well as stakeholders such as the Society for Elimination of Rural Poverty (SERP), NABARD, and field visits to SHGs and their federations. These visits provided opportunities to discuss the tentative promotion programme and organisation with SHG members and representatives. Significant support for these activities came from Mr CS Reddy and APMAS Executive Director - Mrs Rama Lakshmi. By April 2007, preparations were complete, and the 'Sector own-Control(SOC)' project was officially contracted between APMAS and DGRV, with funding from the German Federal Ministry of Economic Cooperation and Development (BMZ). The pilot was launched in the Kamareddy cluster of Nizamabad District (now Kamareddy District, Telangana State), covering five sub-district SHG federations, 193 village organisations, and 5,000 SHGs. The project aimed to implement SOC in the cluster, use the pilot's experiences for learning, and share results for scaling up to other SHG structures across India.

Within this cooperation, DGRV primarily contributed international cooperative expertise, particularly, regarding governance, audit and self-regulation systems, while APMAS provided its extensive experience with SHGs, federations and state-level implementation realities. The combination of these complementary strengths proved to be a key success factor throughout the cooperation.

Institutionalising SOC for SHGs: A partnership-based approach

The joint development and implementation of SOC in a decentralised, bottom-up, multi-level SHG system required strong cooperation between external and local partners. This collaboration was key to the project's success. The partnership between APMAS, DGRV and myself was characterised by a foundation of trust and thorough preparation, including intensive information exchange, joint design of the pilot concept, and coordination with all the stakeholders. Kamareddy cluster was selected due to its readiness and capability to actively participate in piloting the SOC concept. The pilot addressed several specific challenges, and the overall implementation can be broken down in three phases:

Phase 1: Conceptualisation and assessment (2006 - 2008)

First, it was necessary to determine whether the German cooperative SOC model would be suitable for the Indian self-help movement. DGRV's positive experiences in Germany and other countries supported its relevance. APMAS, with its deep understanding of the Indian context and experience from the Self-Help Promoting Institutions (SHPIs) network, as well as exposure visits to Germany, confirmed the model's adaptability. Both partners concluded that the SOC concept, suitably modified, could serve as a model for SHG self-regulation not only for a pilot but also for broader scaling-up across India.

Phase 2: Pilot implementation and joint learning (2008 - 2012)

The SOC pilot involved three key partners: DGRV, APMAS, and the SHG group of the Kamareddy cluster. Sustainable project outcomes required acceptance by those receiving the services, in line with self-help principles such as self-initiative and responsibility. Thus, APMAS and DGRV acted as facilitators, providing expertise and oversight, while the SHG pilot group led the project and decided on implementation steps through a coordinating committee made up of elected SHG and federation representatives. This structure allowed the adaptation of the SOC model to the group's needs and promoted ownership and acceptance through regular internal coordination.

Phase 3: Institutionalisation and scaling-up (2012 onwards)

From 2012 onwards, the focus of the cooperation gradually shifted from piloting towards the institutionalisation, systematisation and scaling-up of the SHG-SOC approach. This phase built on the experiences of the pilot and required sustained high-level technical and advisory expertise from both DGRV and APMAS.

In this phase, DGRV's International Department, under the leadership of Mr Andreas Kappes, increasingly mobilised internal and external cooperative expertise, including selected inputs related to cooperative auditing practices and financial supervision from German cooperative experts, as well as exchanges with institutions such as the German Bundesbank and the Federal Financial Supervisory Authority (BaFin). At the same time, Indian participants in exposure visits to Germany gained comprehensive insights into the cooperative SOC system and its relationship with state regulation. Here, APMAS, under the leadership of Mr CS Reddy, played an important role in contextualising, institutionalising and advocating the SOC approach within the Indian SHG ecosystem including the learnings collected from the exchanges to Germany. In doing so, the organisation provided the necessary expertise and took on advocacy roles, participating in state and national events, and producing newsletters and policy papers.

The main responsibility, in partnership with the SHG structure, was to develop, test, and transfer SOC systems and processes. Capacity building focused on training SHG members as bookkeepers, auditors, and facilitators, empowering women to manage, govern, and control their SHGs and federations. Training materials, translated into several languages, became practical tools for daily self-management and control. The SOC implementation in Kamareddy continued to function as a mutual learning process for both facilitators and SHGs.

A key milestone was the founding of the Cluster Association Paryavekshana Samakhya (PS), which institutionalised the SOC function as a cluster resource center. It is equipped with trained management and staff, recruited among the SHG membership, comprising auditors, accountants, trainers, resource persons etc. PS was tasked with managing audits, analysing reports, providing technical and financial advice, and building SHG capacities. It also supports APMAS in up-scaling and sharing the SOC approach. Importantly, the cooperation evolved as a joint learning process. Concepts and tools were not transferred one-directionally, but were continuously adapted through dialogue, pilot experience, and mutual feedback between DGRV and APMAS, and the pilot SHG group.

Summary and Congratulation to 25th anniversary

The establishment of Cluster PS marked the successful completion of the pilot project. By combining German and international cooperative expertise with Indian SHG knowledge,

adapting methods to local conditions, and involving local experts in field activities, the project achieved solid and meaningful outcomes. The effective partnership between DGRV and APMAS during the pilot project led to their decision in 2012 to continue the collaboration, further consolidating the SHG pilot cluster and scaling up the SOC concept in Andhra Pradesh and beyond. APMAS has started mainstreaming SOC, using platforms such as the National Rural Livelihood Mission (NRLM) and NABARD to advocate and scale the SOC model across India. Currently, both partners are also cooperating as facilitators in the establishment and development of self-help structures for Indian small farmers in promotion of Farmer Producer Organisations.

The 25th anniversary of APMAS provides an excellent opportunity to acknowledge nearly two decades of successful collaboration between APMAS and DGRV in supporting the Indian self-help and cooperative movement. In this context, a discussion of the conditions and challenges faced by an international project partnership – conditions that must be recognised and addressed to ensure project success – seems particularly relevant.

A prime example is the joint Kamareddy SHG-SOC pilot cluster project, which was at the heart of this longstanding partnership. The uniqueness of this project lay, among other things, in the complexity of its objectives:

- (i) the transfer of a proven, highly developed SOC concept and its adaptation to the needs of a largely still rudimentary SHG structure under varying local conditions;
- (ii) the imparting of knowledge to SHG members and office-bearers regarding the institutional and procedural requirements for managing and controlling SHG structures, often with an inexperienced and partly illiterate client base;
- (iii) achieving a sense of ownership and personal responsibility for control among SHG members and office-bearers; and
- (iv) active advocacy to achieve appropriate framework conditions and wider social acceptance.

Over the past twenty years of the project partnership, I have personally had the opportunity and honour – on behalf of DGRV – to witness and support the impressive development of APMAS. Looking back, the DGRV-APMAS cooperation stands as a remarkable example of how long-term, trust-based partnerships can generate sustainable institutional change. Its strength lay not in individual interventions, but in the consistency of collaboration, shared values, and the willingness to jointly reflect and adapt. Through dynamic leadership, extensive expertise, far-sighted innovation, and committed advocacy and networking both nationally and internationally, APMAS has, in the 25 years since its foundation, developed itself as a nationally and internationally competent, and reliable partner organisation in the development of self-help and cooperative structures.

For me, being involved in the cooperative movement since my 15th birthday, I would like to express my deepest respect to the APMAS team and our partners in Kamareddy Cluster. With a truly cooperative spirit they carried out their tasks. I always felt very much accepted and supported during my missions.

As DGRV Team, we would like to express our gratitude to APMAS, its management, and its staff for their trust and partnership, and we wish them continued success in the future.

Congratulations on your 25th anniversary and all the best for the next 25 years!



25
years

14. A New Age NPO: Empowering People and their Institutions

“APMAS is placed in a highly advantageous position to flourish and make a difference. Its experience, leadership, international connections, standing with the government, and positioning with the corporate sector position APMAS to emerge as a model for the NPO sector of these times.”

- Dr YV Malla Reddy
Director, Accion Fraterna Ecology Centre

Dr YV Malla Reddy, Director of Accion Fraterna Ecology Centre, has dedicated over 50 years to rural development through his leadership at the Rural Development Trust (RDT) and Accion Fraterna. A Fulbright Fellow and PhD in Management, he has shaped state policy through the AP Water Conservation and Agriculture Missions and as Chairperson of the Smart AP Foundation. Recipient of the YSR Lifetime Achievement Award, he is a leading authority on climate-resilient agriculture and drought mitigation.

25
years

I heartily congratulate APMAS on its completion of 25 fruitful years!

I am fortunate to have known APMAS and CS Reddy since the inception of the organisation. It came into existence at a historical juncture in 2001, when the women's self-help movement was just emerging as a social movement in the undivided Andhra Pradesh. The Government of Andhra Pradesh had initiated the Andhra Pradesh District Poverty Reduction Project (APDPRP) in order to alleviate socio-economic poverty through a bottom-up, women-community-based, participatory, self-help, and empowerment approach. It was aimed to replace the conventional top-down, bureaucratic, paternalistic development approach of the Government. The government adapted this kind of participatory approach from NPOs like MYRADA, RDT, and Anna Hazare, and wanted to adopt it for poverty alleviation by working with the rural poor, particularly, the SC, ST, and other backward communities. Some of the top pro-poor and pro-people bureaucrats, like KR Venugopal, B N Yugandhar, Samrajit Ray, T Vijayakumar, and SP Tucker, K Raju, together with pioneering NPO leaders like Vijay Mahajan, Aloysius Fernandez, and Amitava Mukherji, were part of brewing this participatory and women-empowerment approach to be adopted by the government. Since this kind of approach was alien, the government system was not yet prepared for it.

In this context, an NPO was needed to work together with the government and facilitate the SHGs in the participatory women's empowerment process. Thus, APMAS came into existence with CS Reddy as the founding CEO. Its *raison d'être* was to capacitate the government system at the grassroots and strengthen the SHGs of women towards their empowerment.

As an observer of such developments in the government's community development sector, I thought CS Reddy was the best made to meet the challenge and ground this historical and game-changing transformation in the government's approach. His education, attitude, and experience in CARE International, together with his national and international exposure to this kind of progressive approach, were very appropriate for the job. And further, his personal contacts with

senior government officers while in CARE International and the respect he commanded were a great strength and opportunity for APMAS.

An outstanding model of collaboration

In those years, very few NPOs were capable of collaborating and working with the government agencies, particularly, in transforming the deep-rooted paternalistic development approach. Thus, APMAS set an exemplary example for meaningful and effective cooperation and collaboration between government and NPOs, particularly, based on the principle of 'partnership' between equals and enabling the convergence of the respective strengths of both partners for achieving a cherished objective of both. Thus, even today, APMAS stands as an outstanding example of a very successful and meaningful collaboration and cooperation between the government and the NPOs.

Moving on further, under the dynamic and visionary leadership of CS Reddy, APMAS gradually widened and expanded its vision and mission and entered to work in different sectors. Today it is a well-known Pan-India NPO that works in different states in multiple sectors, such as promoting Farmer Producer Organisations (FPOs), rural livelihoods, natural resource development, climate-smart agriculture, water and sanitation, urban livelihoods, gender & nutrition, etc.

The professional NPO: Beyond ideological baggage

Given its background, and the background of CS Reddy, APMAS as an NPO stands out from many 'conventional NPOs.' The conventional NPOs, particularly those that came into existence in the 1980s and 1990s, came with some 'ideological baggage.' The founders of those NPOs were inspired and motivated by ideologies such as Marxism, Gandhism, Sarvodaya, liberation theology, Ambedkar, etc. Based on their ideological background and their personal inclination, they worked with the poor through their preferred development approaches such as immediate relief to the poor and needy, creating employment, promoting appropriate technology, participatory development, people's empowerment, promoting human rights, etc. Further, they also gradually began to specialise in some sectors like livelihoods, NRM, gender, health, education, sanitation, agriculture, or a combination of these.

Fortunately, APMAS does not carry the ideological baggage of a 'conventional NPO' thanks to CS Reddy. Thus, I see APMAS as a 'no-nonsense' and 'here and now' NPO dedicated to addressing the problems of the poor and farmers. That way it may be termed as a kind of 'professional NPO' beyond one or the other ideologies. This approach essentially comes predominantly from CS Reddy. Father Ferrer in RDT also believed and pursued this kind of approach. He used to say that NPOs must serve the poor and the needy and should not become servants of an ideology.

APMAS, particularly CS Reddy, has grown to be a well-known brand, not only in the NPO sector but also in the Union Government and in several states. CS Reddy personally, is well known and highly valued and respected in both NPOs and the government. He has extensive contacts and personal relations, particularly, in the government, which is exceptional for an NPO leader. His proactive and dashing nature, coupled with pleasing manners, ever willing to help, and ready to walk an extra mile to help others, make him stand out as an extraordinary leader in the NPO sector. He is easily approachable for any problem, either big or small, personal or organisational. Another important and unique strength of APMAS, which is owed

25
years

to CS Reddy, is his wide contacts with corporates and international development agencies. It positions APMAS in a strategic and sustainable position, which is not the case with many contemporary NPOs.

AF Ecology Centre and APMAS worked together on some projects like APDMP and AGEEWA. In 2021, CS Reddy and I jointly facilitated the AP State Government–NPO coordination committee to tackle Covid-19 pandemic. Both our organisations continue to organise several events jointly and with other NPOs as well as with government agencies. NPOs in both Telugu states can always count on APMAS's support for an event or problem. I have learned and benefitted a lot from working with APMAS and with CS Reddy.

Navigating a changing landscape

Now, the NPO sector is in severe crisis. It is going through a metamorphosis. There are many reasons for this situation. The socio-economic, cultural, and living conditions of people that existed 25 years ago have changed drastically. Abject poverty, untouchability, oppression, exploitation, etc., are no longer the relevant issues for NPOs. The freedom and the space that the NPO sector enjoyed earlier have drastically shrunk. The regulatory conditions have overtaken the 'purpose' and 'functioning' of NPOs! The values, ethics, and work culture at large in the society that existed in the 1980s and 1990s, have changed drastically, and it has a strong impact on the values, ethics, and work culture of NPOs too. The motivation and the leadership ethos of NPOs have changed drastically. Many founding leaders of NPOs are no more, and the successors are struggling to survive. Some well-known old NPOs have either disappeared or been rendered insignificant.

Further, the international funding has dwindled drastically and is likely to disappear! The government funding to NPOs has practically disappeared. Corporate funding is emerging, but the NPO sector is largely unprepared to access corporate grants. Some new-age NPOs founded by persons with corporate backgrounds are emerging. They know how to access corporate funds, but they lack experience and rootedness to work with the poor and disadvantaged communities. The new-age NPOs prefer to work on short-term project mode matching the CSR priorities rather than working on urgent and needy sectors or communities requiring long-term interventions. The short-term approach may provide some short-lived immediate results, but it often neglects the deeper, systemic issues that perpetuate inequality, distress, environmental degradation, climate emergency, etc.

The NPOs, in order to survive the present churning, have to transform themselves drastically. They need to redraw their vision, mission, objectives, and values to match the present conditions and the context. They need to change their leadership styles, work culture, and functioning modes to match the present context. They have to align abreast with the present funding conditions and at the same time ensure that their strategies are sustainable in the long run.

Issues like environmental degradation, ecological degradation, climate emergency, chemical-intensive agriculture, poisonous and unsustainable food systems, malnutrition, consumerism, fast-eroding human values, etc., are seriously threatening the human future, requiring urgent attention of the government and the NPOs. Affordable quality education, affordable public health, sustainable livelihoods, reviving human values, etc., call for immediate attention.

Further, the NPOs need to learn to work with the government without compromising on their integrity and values. They have to attract the corporate funding and also orient the corporate CSR sector to tune their funding and strategies to the larger issues affecting the people and

requiring longer funding. The NPOs need to realign the internal management processes and systems to cope with the present potentially crippling regulatory framework and still function effectively. They must be able to change and adapt quickly to the fast-changing external environment and the needs and aspirations of the people.

A Model for the Future

In this context, APMAS is placed in a highly advantageous position to flourish and make a difference. Its experience, leadership, international connections, standing with the government, and positioning with the corporate sector position APMAS to emerge as a model for the NPO sector of these times.

One thing I may suggest to CS Reddy and APMAS is to have a 'specific project area' for a long-term and holistic engagement with people. And adopt an integrated approach in order to make its signature impact on the poor people, livelihoods, agriculture, and the natural resources. Thus, it may develop and showcase a no-nonsense, holistic development model, which the government and NPOs might follow and scale up. By the time it reaches 40 years, this model might speak loudly for APMAS.

Wishing APMAS not only success in all its pursuits, but also that it emerges as a model NPO, relevant, dynamic, proactive, and sustainable.



25
years



15. 25 years of an accomplished journey in Women's Development

“APMAS and its leadership played a key role in shaping the SHG movement in the country and in giving a proper direction to the microfinance movement”.

- Jiji Mammen
Executive Director & CEO, Sa-Dhan

Jiji Mammen, the Executive Director and CEO of Sa-Dhan since June 2022, is an industry veteran with over 36 years of experience in microfinance, agriculture, and rural development. He was previously the Managing Director of NABFINS and served as the founder MD and CEO of MUDRA, supporting the Pradhan Mantri Mudra Yojana. His extensive tenure at NABARD includes roles as Chief General Manager heading the regional offices in Rajasthan, Andhra Pradesh, and Telangana, and Country Head of the Department of Refinance. A post-graduate from IARI, New Delhi, he also holds a law degree and is a Certified Associate of IIBF, and has served as a faculty member at the Bankers Institute of Rural Development, Mangaluru.

25
years

Natural Allies in Financial Inclusion

On the occasion of the 25th anniversary of Mahila Abhivruddhi Society, Andhra Pradesh (APMAS), Sa-Dhan extends its greetings to APMAS and its team. APMAS has been a major player in building social capital through the strengthening of rural and urban Self-Help Groups (SHGs), providing the impetus to empower the poor and marginalised communities.

Sa-Dhan was formed in 1999 with the objective of giving leadership to community-based development finance in the country. This was in the backdrop of the fastgrowing SHG Bank Linkage programme, which was piloted by NABARD in 1992 and made a mainstream banking product in 1998. Also, it was a time when the Microfinance institutions (MFI) movement was beginning. However, the initial focus of Sa-Dhan was always to give a proper direction and leadership for the SHG movement. APMAS, which came into being around the same time, had the objective of strengthening and promoting SHGs. This made Sa-Dhan and APMAS natural allies, joining hands to work together for the benefit of the SHG movement in the country. APMAS and Sa-Dhan have shared a strong relationship over the last 25 years.

APMAS has been a member of Sa-Dhan almost since its inception and continued to be for a long time. Although, APMAS is not currently a member of Sa-Dhan, both the institutions remain deeply associated in advancing financial inclusion in India, with the objective of promoting Community Based Financial Institutions. While structuring the sector, APMAS, along with some other community-based MFIs led the initiatives of policy advocacy, capacity building, representations to the authorities and others. Senior members of APMAS were part of the trainings and policy advocacy in the initial period of Sa-Dhan.

Foundations of the NRLM model

When the SHG movement was picking up across the country, attention turned to the long-term sustainability of these groups. This is when the idea of SHG Federation came into being. Sa-Dhan was the first institution to study SHG Federations and their efficiency and APMAS was

part of the study group and provided technical inputs. The study gave a better understanding and functional structure to SHG Federations, which became the foundation for the present SHG Federation structure we have under National Rural Livelihood Mission (NRLM), namely Village Organisations (VO) and Cluster Level Federations (CLF). Since NRLM itself was an adoption of the Andhra Pradesh model of SHG Bank Linkage programme, APMAS's influence effectively shaped the national level programme.

Understanding the need to have a standardised format for SHGs, so as to have more structured action on SHG promotion across the country, Sa-Dhan, with the expertise of APMAS came out with a series of SHG handbooks, covering formation, promotion, trainings and assessment of SHGs. The expertise of the APMAS was clearly evident in the collaboration.

Guardians of the Sector

In the wake of growing microfinance activities in Andhra Pradesh in the early 2000s, APMAS, led by its founder CEO, Shri CS Reddy, sensed the troubles of over leverage and over indebtedness happening in the State and suggested the need for a code of conduct. Accordingly, much before the SRO (Self-Regulatory Organisation) concept was introduced, a Code of Conduct for the microfinance sector was framed in 2007, by Sa-Dhan. CS Reddy was part of the team and contributed significantly in developing and finalising the Code of Conduct. The Code of Conduct was developed jointly by policy and standards team of Sa-Dhan and at that time APMAS was a member on the standard sub-committee of Sa-Dhan. Thus, the concerns of APMAS in providing better client protection was witnessed in this action.

Post Andhra Pradesh microfinance crisis, some apparent challenges were observed in Tamil Nadu and the state government was worried and approached Sa-Dhan for a consultation. A high-level meeting was held with a Minister of Tamil Nadu. CS Reddy and some other senior representatives of the sector represented Sa-Dhan in the meeting. The team was able to convince the State Government about the microfinance activities and assure them about the proper conduct of sector in the State and thereby deterring the State Government from adverse regulatory measures. This meeting was a pivotal moment that prevented further contagion of the crisis.

A National Resource Organisation for the future

APMAS and its leadership played a key role in shaping the SHG movement in the country by being a part of Sa-Dhan and its committees. The relation between the two still continues. Sa-Dhan is a member in the Award Jury presenting annual awards for SHG federations organised by APMAS. CS Reddy is a key speaker at Sa-Dhan conferences, and the CEO of Sa-Dhan takes part in APMAS conferences. This symbiotic relationship of the two organisations is a great catalyst to the social development of our society especially in empowering and developing the poor, mostly women.

APMAS has further expanded its role as a national resource organisation for the SHG programme, especially under NRLM. Its direct presence in Andhra Pradesh, Telangana, and Bihar and through partners in Rajasthan, Uttar Pradesh, Madhya Pradesh and Maharashtra is helping in SHG movement across the country. This is more so by facilitating SHG Federations. Their capacity building initiatives, research and consultancy work encompass across several states in India as well as in few developing countries of South Asia and Africa.

Presently APMAS has moved into promotion of Farmer Producer Organisations (FPOs). Its aim to reach one lakh farmers through 100 FPOs is a realistic goal. Their involvement with

25
years

business enterprises for undertaking value-chain interventions in Chittoor, Ananthapur and Kurnool districts of Andhra Pradesh and in Kamareddy, Sangareddy and Yadadri districts of Telangana are some of the newer vistas APMAS is opening.

On the whole, the last 25 years of APMAS has been an exciting period for social developmental programmes in the country, involving SHGs - mostly of the women - and APMAS played a role of which it can be justly proud. I am sure the next 25 years will be more exciting with interventions on SHGs, SHG Federations, women enterprise promotion, farmer producer organisations and farm business enterprises. As a close ally of Sa-Dhan, we feel proud of the achievements made by APMAS and we are sure it has a long way to go. Our best wishes to C S Reddy and his entire team.



25
years



APMAS was honoured for shaping India's SHG movement : Ms S Rama Lakshmi, Executive Director, APMAS received it at the 2017 Inclusive Finance Summit

16. Celebrating 25 years of APMAS

“APMAS has made significant contributions toward capacity building, enabling individuals to become skilled professionals and paraprofessionals who advance livelihoods, FPOs, and SHG Federations. Their initiatives have also led to the development of a robust pool of master trainers in these areas”.

**- Harshvrat Jaitli,
CEO, VANI**

Harshvrat Jaitli, CEO of VANI (India's national platform of 650 member organisations), brings nearly 40 years of civil society expertise. A JNU's School of International Studies alumnus and former PRIA Director — focused on occupational safety, environmental health, and local governance — he drives sector capacity, accountability, and advocacy. His key roles include Vice Chair and founding member of Asian Development Alliance (linked to Forus since 2009), Board member of FIDC (Ministry of External Affairs), European Commission's Policy Development Forum representative, and member of GOI's EG6 COVID mitigation and 2010 CSR review committees.

**25
years**

On behalf of the Secretariat, Governing Board, and members of VANI, I extend my sincere congratulations to APMAS and its team for completing 25 successful years. VANI is honoured to count APMAS as an esteemed member, consistently providing constructive guidance in shaping VANI's strategic direction. Established in 2001, APMAS has emerged as a social movement dedicated to economic empowerment, positively impacting the lives of more than 4.7 million families through Self Help Groups, Farmer Producer Organizations (FPOs), and federations across Andhra Pradesh, Telangana, and Bihar.

APMAS has made significant contributions toward capacity building, enabling individuals to become skilled professionals and paraprofessionals who advance livelihoods, FPOs, and SHG Federations. Their initiatives have also led to the development of a robust pool of master trainers in these areas.

Moreover, APMAS has contributed substantially to knowledge generation, producing 88 research studies and 75 thematic publications. Insights from their work with SHGs and SHG federations have culminated in three books, all of which have informed policy formulation in the sector. In recognition of its long-term impact on livelihood enhancement, APMAS was awarded the Development Catalysts 2.0 Award (Silver Plaque) in the '20 years or more' category.

Under the leadership of Mr CS Reddy, APMAS has consistently championed independence and autonomy in the voluntary sector through capacity building and empowerment. VANI extends best wishes for the continued success of APMAS and its team and acknowledges their valuable support in increasing outreach by co-hosting events.



17. Empowering the Marginalised for 25 years: A Tribute to APMAS

“Shri CS Reddy and his team deserve recognition for their pioneering research into microfinance, FPO strengthening, and other development sectors that have directly informed policy changes”.

- Dr V Rukmini Rao

Secretary, Gramya Resource Centre for Women

Dr V Rukmini Rao, feminist activist has promoted women and child rights for the last 48 years, creating change in policy and the lives of communities. Winner of the ‘Woman of the Year’ award, in 2014, she continues her work to strengthen Mahila Kisan Adhikar Manch - a national women farmer rights platform and numerous distinguished organisations including Centre for World Solidarity, Centre for Sustainable Agriculture, Deccan Development Society and Vasundhara in Odisha.

**25
years**

Congratulations, APMAS: What an eventful journey!

2001 seems like yesterday, when I joined the GO-NGO meeting in Hyderabad to discuss the future of the SHG movement and the role NGOs could play in supporting women’s SHGs to develop into sustainable entities. I mark that occasion as the beginning of the journey, APMAS embarked upon to help women become self-reliant.

The roots of this movement go back to the 1980s, when feminist researchers questioned why male farmers received loans while women did not — or were given paltry amounts inadequate for their needs. More recently, the anti-arrack movement in the then unified Andhra Pradesh led to the large-scale mobilisation of women. Initially, supported by several international donors and later the World Bank, the SHG movement consolidated the inclusive development of women. While sound critiques exist regarding policy implications and an over-emphasis on revolving funds, APMAS has utilised every opportunity to ensure that women access maximum benefits from these platforms.

Scaling Impact and democratising institutions

To note the journey of APMAS over the last twenty-five years - they have reached out to 35,000 SHGs across more than five states, mapping skills and assessing the capacity for self-reliance. They have introduced internationally tested concepts, such as Sector-Own-Control, to democratise the functioning of SHGs and cooperatives. Additionally, the organisation has undertaken programmes to ‘engender’ FPOs in Andhra Pradesh and Telangana; today, around 20,000 women farmers work within FPOs strengthened by APMAS.

The efforts by APMAS to skill rural and para-professionals are equally commendable. They have systematically trained more than 600,000 professionals — not only to rate and grade SHGs but to support small and marginal women farmers in adopting best agricultural practices.

Holistic Rural Development

Rural livelihood support has been another core area of intervention, enabling farmers and rural communities to lift themselves out of poverty. From watershed projects designed to improve soil

health and water availability to the establishment of Rural Livelihood Centers, the organisation has helped youth access employment.

Shri CS Reddy and his team deserve recognition for their pioneering research into microfinance, FPO strengthening, and other development sectors that have directly informed policy changes. By continuously experimenting and grappling with emerging crises like climate change, the team has embarked on a new mission to create climate-resilient communities. Their efforts to remain relevant, support democratic practices, and improve the lives of the marginalised are commendable.

A Space for learning

An annual event I personally cherish is the Smarajit Ray Memorial Lecture. It is a unique occasion where well-known development practitioners share their life's work, providing a space for learning and exchanging new ideas with fellow travelers in the field.

I wish the team at APMAS many more years of innovation as they support women and the most marginalised in shedding the bonds of poverty to live with dignity.



25
years



18. The Evolution of a movement:

A partnership for Empowerment

“APMAS supported us in analysing these experiences—the concept of saturation and federation—by conducting in-depth, objective studies of federations and offering thoughtful guidance on the way forward.”

- T Vijay Kumar, IAS Retd

Former CEO of SERP and Executive Vice Chairman, APCNF

Vijay Kumar Thallam, IAS Retd, is the Executive Vice Chairman of RySS and chief architect of the APCNF programme. A veteran civil servant, he formerly served as CEO of Society for Elimination of Rural Poverty (SERP) and was the inaugural Mission Director of India's National Rural Livelihoods Mission (NRLM). He is a global authority on institution building, having successfully organised millions of rural women into powerful collectives to drive national-scale poverty alleviation and climate resilience.

**25
years**

A Remarkable Trajectory

Congratulations to APMAS for completing 25 years of dedicated work for women's empowerment through organising women, building their capacities, and enabling them to access financial and livelihood resources, in partnership with governments and civil society organisations.

I have known Mr CS Reddy (or CS) for more than 30 years. The way he steered APMAS from an organisation that was initially focused on women's self-help groups and federations, to one that has expanded its scope to many other dimensions, especially, Farmer Producer Organisations (FPOs) and agriculture value chains is truly remarkable.

Navigating Uncharted Waters at SERP

I was the CEO of SERP from 2000 to 2010. During that formative period, APMAS was involved in multiple ways, particularly, in strategic discussions. This was a very important contribution as SERP was a new organisation and it itself was evolving in its mission of organising all women in Andhra Pradesh, the erstwhile undivided state of Andhra Pradesh. There were many uncharted areas, especially around Institution building, Financial inclusion, the Role of women's federations in financial intermediation, Governance of these emerging institutions, etc.

Prior to formation of SERP, NGOs had promoted SHGs all over the country. However, the concept of 'saturation' and federations — organising all women in a village, and federating them at the Village level, then at the Mandal level, and further at the District level — was very new. There was considerable experimentation and learning involved. APMAS was closely involved in many of these discussions. APMAS supported us in analysing these experiences, as they were happening, by conducting in-depth, objective studies of federations and offering thoughtful guidance on the way forward. Their research also provided valuable examples and insights from other states. I, particularly, recall the project on building self-reliant Mandal Samakhya in Nizamabad. It was executed with excellence by APMAS.

Scaling to a National Vision

From 2010 to 2015, when I was with NRLM in the Ministry of Rural Development, working to scale the SHG programme across the country, I continued to engage with APMAS. I remember several discussions and consultations in which APMAS participated along with other expert organisations in the Country and State representatives. APMAS remained an invaluable partner and provided objective and nuanced insights into how the self-help group movement was evolving in Andhra Pradesh.

APMAS has a strong professional team that is deeply field-oriented, while also academically proficient. I have very fond memories of the APMAS team and of CS.

Meeting the Climate Emergency

There are however, new challenges emerging and new directions that APMAS needs to take. The most important one being the climate emergency, which threatens rural farm livelihoods and human health. It is the most serious existential crisis for the whole of humanity.

From my experience of implementing the AP Community Managed Natural Farming for the last 10 years, I also see it as an opportunity for our women, since women SHGs are best suited to tackle this emergency.

I wish APMAS all the very best in its journey and its innovation in tackling future challenges.



25
years



19. Staying close to the ground

Twenty-Five years of APMAS

“After twenty-five years, APMAS’s work remains close to the ground. Its strength lies in staying with communities, improving the systems that surround them, and building leadership that can think beyond immediate projects”

Paparao Chintalapudi
Partner, Social Venture Partners

Paparao Chintalapudi is an independent leadership educator, author, and speaker with over four decades of corporate leadership experience, including as Senior Executive Vice President at Reliance Industries. He is the author of *The Unscripted Leader* and *The Ignored Mirror*, and founder of UPot (Unleash Potential). A Partner at Social Venture Partners for eight years, he has guided APMAS and FPO leadership pro bono since 2021, bringing a business perspective to grassroots capability-building.

25
years

APMAS completes twenty-five years, having built something rare in the development sector — sustained institutional capability that stays focused on communities rather than chasing trends. Kudos to APMAS!

For two decades, APMAS built deep experience in Self-Help Groups (SHGs). That work could have continued indefinitely — familiar, fundable, and well understood. Instead, after twenty years, they chose to repurpose, revisiting their vision in light of the shifting SHG landscape. That is how my association with them began, through Social Venture Partners (where I am a partner) in 2021. APMAS now envisions the social and economic transformation of a million lives in their third decade. That’s not an incremental change; that is an institutional reinvention.

The shift to Farmer Producer Organizations

The critical decision was to focus on strengthening small and marginal farmers through Farmer Producer Organizations (FPOs) and producer companies. It was a strategic shift from community mobilisation to building value-addition systems that create wealth directly in the hands of producers.

My association began with guiding and mentoring APMAS and FPO leadership. Coming from large corporations into grassroots work, I have learned that real capability-building looks nothing like corporate training programmes. It is slower, messier, and requires staying with problems long after the mentoring ends.

APMAS understands this!

What truly stands out is the effort to build practical capability—helping farmer collectives move from simple aggregation to processing, marketing, and business management. The conversations in these groups are changing - less about compliance, more about product quality, market access, and profitability.

Grounded strategy and Future scale

APMAS's approach is methodical. It invests in field teams who work directly with farmers, local leaders, and the boards of producer companies. The emphasis is on learning by doing — understanding costs, finding small efficiencies, linking to input suppliers and buyers, and building the confidence to negotiate.

The shift has not been easy. FPOs face the usual hurdles — thin margins, limited infrastructure, and uncertain markets. Yet, there is steady movement from grant dependence to business thinking. The organisation's earlier experience with Self-Help Groups shines through, in the way it nurtures governance and collective decision-making inside these farmer institutions.

The next few years will test how far this model can scale without losing depth. One hundred plus FPOs is a significant base; reaching one million people will require partnerships, market linkages, and consistent hand-holding.

After twenty-five years, APMAS's work remains close to the ground. Its strength lies in staying with communities, improving the systems that surround them, and building leadership that can think beyond immediate projects. The vision of transforming one million lives is ambitious — but it is grounded in the patient, field-based work that has defined APMAS for a quarter century.

The goal is achievable precisely, because it rests on twenty-five years of staying close to the ground. My best wishes as APMAS works toward making this vision real.

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20. A landmark journey of Empowering communities

“At a time when development models continue to evolve, APMAS has distinguished itself by remaining anchored in people-centered processes. Its consistent focus on strengthening governance, promoting accountability, and enhancing the capacities of grassroots institutions has made it a highly respected organisation not only within Andhra Pradesh and Telangana, but across India and beyond.”

- Balu Iyer

**Regional Director, International Cooperative Alliance
Asia-Pacific (ICA-AP)**

Balasubramanian (Balu) Iyer, Regional Director of the International Cooperative Alliance Asia-Pacific (ICA-AP) since 2014, is a distinguished development leader. He operates across the region to strengthen cooperative institutions, drive sustainable economic growth, and advance high-level policy dialogue. A UC Berkeley, IRMA and NIT Durgapur alumnus, his extensive career includes key leadership roles with the Asia Foundation, the International Development Exchange, ActionAid India, and the Aga Khan Rural Support Programme.

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It is with great pleasure, both personally and on behalf of the International Cooperative Alliance Asia and Pacific (ICA-AP), that I extend heartfelt congratulations to the Mahila Abhivruddhi Society, Andhra Pradesh (APMAS) on completing twenty-five years of outstanding service to communities. The celebration of '25 Years of Empowering Communities' marks not only a significant institutional milestone but also a journey of transformation, resilience, and principled development.

Championing Autonomy and Governance

Over the last twenty-five years, APMAS's work stands as a testament to its unwavering commitment to building democratic and autonomous community institutions. At a time when development models continue to evolve, APMAS has distinguished itself by remaining anchored in people-centered processes. Its consistent focus on strengthening governance, promoting accountability, and enhancing the capacities of grassroots institutions has made it a highly respected organisation not only within Andhra Pradesh and Telangana, but across India and beyond.

From ICA-AP perspective, one of APMAS's defining contributions has been its steadfast advocacy for autonomy and good governance principles that lie at the heart of the cooperative identity. The statement on the Cooperative Identity, for which ICA serves as custodian, recognises autonomy and independence as fundamental principles that safeguard member ownership and democratic decision-making. APMAS brought these principles to life through its work with self-help groups, federations, and cooperatives, demonstrating how institutions can thrive when their members have both the authority and the skills to govern their own development pathways.

A Legacy of Leadership

My association with APMAS over the years has allowed me to witness firsthand the clarity of intention and depth of commitment that guide the organisation. Much of this is owed to the leadership of Mr. CS Reddy and his contributions to the cooperative and community development sectors. He has consistently championed the voices of the communities he works with, advocating for supportive policy environments at both state and national levels. His efforts to elevate cooperatives and community institutions within the national development agenda have ensured that grassroots perspectives are represented in policy dialogue. At ICA-AP, we have valued his thoughts, leadership, advocacy, and unwavering dedication to people-centered development.

Navigating a changing landscape

Over these twenty-five years, APMAS created a lasting impact across multiple dimensions of community development - strengthened self-help groups and federations; built robust systems of accountability and transparency; fostered leadership among women; contributed significantly to research and evidence-based policy advocacy. As APMAS enters its next phase, it does so at a moment of profound change. New technologies, evolving policy landscapes, the urgency of climate adaptation, and shifting community aspirations - all present both opportunities and challenges. The future will require organisations to remain agile, value-driven, and innovative, - qualities that APMAS has already demonstrated in abundance.

Digital transformation while it has the potential to enhance governance systems and improve financial inclusion also carries the risk of deepening social divides if not approached thoughtfully. APMAS's commitment to capacity building, positions it well to guide communities through this transition, ensuring that technology becomes an enabler of autonomy rather than a barrier. Similarly, climate change poses pressing challenges to rural livelihoods. Building climate-resilient communities will demand integrated approaches in natural resources management and livelihood diversification. APMAS's strengths in participatory processes and community empowerment provide a strong foundation in advancing strategies that are people-led.

A Future filled with promise

In the cooperative sector, APMAS has much to offer as India renews its focus on cooperatives and Farmer Producer Organisations. Its experience in strengthening governance and accountability can play a vital role in shaping institutions that are democratic, transparent, and responsive to member needs. ICA-AP looks forward to deepening collaboration with APMAS as we work together to advance cooperative development in the region.

As APMAS celebrates twenty-five years of empowering communities, it also stands poised for a future filled with promise. The values that have guided its journey - integrity, inclusion, autonomy, transparency, and collective action - will remain vital as it navigates emerging challenges and opportunities. I am confident that APMAS will continue to uphold its legacy while innovating for a more just, resilient, and people-centered development ecosystem.

On behalf of ICA-AP, I offer my warmest congratulations to APMAS, its leadership, its team, and the communities it serves. It is an honor to celebrate this milestone with you, and I look forward to continued partnership in the years ahead.



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21. APMAS - a Vanguard of Institutional Innovation

“The development of the GRADES evaluation methodology for federations and the self-regulating organisation framework stands as a strong example of the kind of institutional innovation that APMAS has consistently undertaken.”

**- Ajay Tankha,
Development Consultant**

Ajay Tankha is a development economist specialising in rural finance and microfinance. He has worked as an Economist at the National Bank for Agriculture and Rural Development (NABARD) and as the International Head of Microfinance with ActionAid UK. He has lectured at leading Universities in India, The Netherlands and Vietnam and is the author of several books and publications on microfinance and rural livelihoods, including 'Banking on Self-help Groups - Twenty Years On' (Sage, 2012). He also co-authored the Microfinance India State of the Sector Report (2013) and the Inclusive Finance India Report (2014, 2018 and 2019).

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On the occasion of the 25th anniversary celebrations of APMAS, it is a privilege to contribute my own experience and fruitful association with this unique organisation. The sustained performance and growth of APMAS over this period have been made possible by the dynamic leadership and dedicated efforts of Shri CS Reddy and his team, who are deserving of unreserved praise. As early as the first decade of this century, APMAS had established itself as a resource organisation at the vanguard of institutional development of women's collectives throughout the country - which has since extended to livelihoods development for an even wider range of farmers and unorganised economic stakeholders through producer groups.

From CASHE to SERP: The early Foundations

My thoughts go back to the 1990s when SHG development and bank linkage was still to take hold even in the undivided Andhra Pradesh, where it had been first operationalised by a number of NGO practitioners. An early effort at promotion and capacity building of SHGs and their associations for financial intermediation had been undertaken by the CASHE project where CS Reddy had taken the lead. With the subsequent involvement of the state government in SHG promotion through its own agency - Society for the Elimination of Rural Poverty (SERP) - it found an ideal partner in APMAS, which had been launched following the CASHE experience.

Pioneering Institutional Innovation

The development of the GRADES (Governance, Results, Accountability, Development, Empowerment, and Sustainability) evaluation methodology for federations and the self-regulating organisation framework are fine examples of institutional innovation undertaken by APMAS apart from promotion, training and extension work. Indeed, the credit for training and facilitating the core group of Community Resource Persons from Andhra Pradesh and Telangana - who have been pillars of social capital in the promotion of SHGs in states like Bihar and Rajasthan as well - should go to APMAS along with the SRLMs. APMAS also contributed to the promotion and strengthening of urban SHGs under MEPMA project.

A Collaborative Partnership

My own association with CS Reddy extends from the days of the CASHE Project to the present day. Through him, APMAS was kind enough to involve me in their research and training activities and has also regularly contributed to my own research and reports on SHGs, microfinance and financial inclusion. I have had the pleasure of working with APMAS associates such as LB Prakash, Dr K Raja Reddy, G Bhaskara Rao and S Ramalakshmi on various assignments.

The New Frontier: Livelihoods and FPOs

Under the umbrella of the DAY-NRLM livelihoods strengthening of SHGs has resulted in a countrywide breakthrough. On one hand, the 'graduation' aspirations of SHG women entrepreneurs are being addressed and on the other hand, producer groups are being promoted on a large scale, supported by NABARD and other agencies. Once again, APMAS had taken the lead in the promotion of Farmer Producer Organisations (FPOs) and has been an unparalleled source of knowledge, training material and demonstrated practice.

Looking Ahead

As part of the renewed thrust on cooperatives, cross-cutting thematic and occupation-based interventions in both farm and non-farm sectors, across existing groups and clusters, would have to continue to be undertaken in an innovative manner in the future. APMAS is well placed to be the wide-ranging, cooperative-based resource organisation with a national remit that can deliver on this challenging agenda. My best wishes to the APMAS team for an exciting and successful journey ahead.

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22. Empowering women-led collectives

APMAS as a Catalyst of Change

“...the co-optation of similar activities by state and other CSOs in their work is a manifest recognition of the relevance of APMAS’ role”.

**-Dr HS Shylendra
Professor, IRMA**

Dr HS Shylendra, associated with the Institute of Rural Management Anand (IRMA) of Tribhuvan Cooperative University, is an eminent academic with 34 years of experience in research, teaching, and training. He is a prolific author and a recipient of the prestigious Dr SR Sen Prize by Indian Society of Agricultural Economics for his book ‘Diversification and Sustainable Rural Livelihood’ in 2012. His latest acclaimed scholarship includes ‘Emerging Women’s Livelihood Collectives in India’ (2025) and a forthcoming volume ‘Rural Management: Kurien’s Mantra for Economic Democracy’ (2026).

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Introduction

Along with the effort to deepen economic reforms in the country over the last three decades or so, there has been a parallel widespread emergence and growth of women-led collectives. Self-help groups (SHGs) and their federations, being the prominent ones, have become ubiquitous in most villages formed as part of several rural development schemes, creating a platform for women to address their various social and economic needs. Despite facing several constraints and weaknesses, most SHG-based collectives have managed to sustain themselves as viable entities, enabling exercise of agency by women for socio-economic emancipation. In 2025, there were nearly 1.44 crore SHGs and over 5.2 lakh primary or secondary federations promoted by various government and Civil Society Organisations (CSOs), not to mention the emergence of other forms of collectives involving women, such as Farmer Producer Organisations (FPOs) and cooperatives. The available evidence suggests that these SHG-based collectives have been playing a relatively significant role in empowering women, especially those from deprived sections, by facilitating access to the much-needed credit, inputs, training, market linkages, technologies, and social and legal support. In the process, these collectives have enabled women to build their own identities and capacities, both at the individual and collective levels, crucial for their struggles in a patriarchal society. These are indeed significant achievements, given that SHGs are informal organisations composed of women who face several disadvantages.

These achievements of the SHG movement are the result of several factors. While no doubt the state has played a major role in the movement by co-opting and scaling up the SHG concept, the role of CSOs is no less significant. The latter through multiple roles such as innovating and experimenting with the concept of SHG, building internal capacities of SHGs, and coordinating with state and banks have facilitated the formal linkage of SHGs to scale up outreach. It is this catalytic role of CSOs that has enabled the SHG concept to take roots, gain credibility, and grow enormously. In the initial phases, even as it was trying to gain ground, the SHG movement was faced with several challenges to its sustainability. Many CSOs emerged in this context to address the capacity-building needs of SHG collectives. This is the crucial context which we

need to recognise for assessing the role of organisations like the Mahila Abhivruddhi Society, Andhra Pradesh (APMAS).

On the occasion of completing its acclaimed journey of twenty-five years, it is worth highlighting, along with its unique rationale, some of the prominent achievements of APMAS, and also identify the possible role it can play in the coming years given its rich experience. For this, I have relied basically on my own critical understanding and insights about the role and working of APMAS gained from my prolonged interactions with APMAS and its professionals, guiding several student intern projects hosted by APMAS, and a peruse of available literature. The latter includes a chapter I happen to recently edit on APMAS for a forthcoming book.

APMAS: Rationale and Role

APMAS was founded in 2001 by a few leading civil society activists like Vijay Mahajan and CS Reddy, with timely support from donor and government agencies. What is crucial to note here is that APMAS emerged at a time when the SHG movement was aiming for further growth to realise its full potential. Undivided Andhra Pradesh (AP) was one state where SHGs had taken fairly strong roots and were keen to go further, with the state launching several initiatives for their scale up, including the Indian version of microfinance, called the SHG-bank Linkage Programme (SBLP). Despite the state mandate, the SBLP faced several challenges, including continued reluctance among bankers owing to concerns over the quality and sustainability of SHGs. Effective interventions were needed to strengthen the capacities of SHGs and SHG Promoting Institutions (SHPIs) to ensure SHGs' sustainability including by forming SHG federations. APMAS emerged exactly to meet such a need given the understanding of its founders arrived based on a careful assessment of the sectoral needs. Thus, we can identify that the founding of APMAS was based on sound rationale which enabled it to align its activities with the emerging needs of the sector.

Building the capacity of the sector, as identified by APMAS, involved multiple aspects, such as improving SHG bookkeeping, leadership development, promoting savings mobilisation, and strengthening the governance and management of SHG federations. Given the diverse needs, APMAS resolved to adopt both direct and indirect methods to accomplish its goals. Initially, it started working directly in Andhra Pradesh with SHGs and SHPIs to build their capacities with subsequent expansion of its reach in the other states like Bihar. But having realised its limitations to reach out to the rapidly expanding SHG base, APMAS decided to adopt indirect methods of capacity building such as Training of Trainers (ToT) and collaborating with similar organisations via networking. ToT emerged as one of its major activities to reach out to the SHG collectives. District or local resource persons were trained in various themes, who in turn would directly train large number of SHG members, leaders, and community resource persons (CRPs). The ToTs helped APMAS expand its reach very significantly.

For better impact, APMAS had to develop suitable methods and tools of training and capacity-building. APMAS proactively developed pertinent teaching and training materials that were the dire need of the sector. Moreover, APMAS, using its network, had these training materials translated into many vernacular languages so that they could be used extensively by women across the country, even serving as self-learning tools at the grassroots. APMAS also developed grading tools for federations to help them clearly understand the soundness of their financial and operational position which would facilitate accessing external funding besides ensuring regulatory compliance. For a more effective training, APMAS espoused participatory

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approaches actively involving the trainees who would also bring their own experiences and insights enriching the learning process.

Similar other initiatives of APMAS in this regard are worth mentioning. To scale-up its efforts across the country, APMAS catalysed emergence of a few networks, ENABLE being the prominent one as a networked resource organisation with partner institutions hailing from several states. To gain a deeper understanding of the emerging issues of SHG movement, APMAS conducted its own studies besides commissioning evaluation of its interventions by external experts. These studies raised several pertinent issues covering both the positive and negative sides of the SHG movement enabling adoption of a more balanced approach for their redressal. At the same time, given the emerging needs and challenges of the SHGs in particular and the microfinance sector in general, APMAS took up policy advocacy, either on its own volition or in collaboration with other civil society agencies, to bring about necessary changes in policies pertaining to microfinance and SHGs. Thus, a multi-pronged approach has characterised the working of APMAS towards achieving more balanced outcomes from its interventions.

Even as APMAS continued with its core mission of building the capacities of community-based organisations, the emerging challenges and opportunities have compelled it to pursue newer themes of intervention. Two such areas include supporting sector-own-control (SOC) by SHG-based collectives and promoting and strengthening of FPOs. Even though fostering SHGs' self-reliance has been a key goal since the beginning, APMAS, with support of a German cooperative federation, has launched a more focused initiative to encourage self-regulation and sector-own-control among SHGs and their federations. Emphasis on SOC has become necessary with the greater involvement of the state in the SHG movement, resulting in interferences that compromise the autonomy of SHGs and their federations as member-owned collectives. SOC for APMAS has come to mean self-regulation and self-supervision by SHG collectives through a range of specific steps and strategies. Here again, APMAS has largely adopted a ToT model involving SHPIs and their resource persons to advance self-reliance and SOC.

Given the current policy focus on FPOs and to expand its role going beyond SHG, APMAS has begun promoting FPOs in its work area. The idea is to tap into its own strengths in working with collectives for a sound promotion and governance of FPOs. The specific approach is to develop self-learning training modules replicable on a large scale. In the case of both SOC and FPOs, the training modules and SoPs developed by APMAS have rightly found their ways into grassroots initiatives of several State Rural Livelihood Missions (SRLMs).

Some outcomes and contributing factors

Though it may be difficult to specifically identify the overall impact of APMAS on the sector, the following outcomes may serve as possible indicators of its underlying impact. Several evaluations and impact studies of APMAS's work have highlighted the specific contributions of various interventions across diverse regions in strengthening SHG-based collectives and empowering women. Several factors seem to have played a role in this regard. A major factor no doubt is the significant alignment found between APMAS's work and the needs of the SHG sector. APMAS' various initiatives towards capacity building and self-reliance have been broadly in the right direction, given the sector's acute needs. The founders of APMAS need to be credited for timely identifying the sector's needs and effectively designing APMAS and its activities to address those needs. The participatory and bottom-up learning approach and the

relevant training methods adopted by APMAS have also complemented its activities well. In a way, the co-optation of similar activities by state and other CSOs in their work is a manifest recognition of the relevance of APMAS' role. This is how CSOs, given their own limitations, can possibly play an effective role by identifying the rightful needs of the community and designing suitable interventions that can help overcome the lacunae of state or market-based interventions. Some of the other factors in the success of APMAS include its well-crafted design as an autonomous organisation which has been able to bring balance in its work, given the top-down and adverse influences of donors, state-led bureaucracy, and profit-driven market agencies. The work of CSOs like APMAS has potential to moderate the overarching consequences of neoliberalism, which underpins economic reforms and microfinance, on the community. No less critical in this regard is the role played by APMAS' leadership, which has sustained its commitment and zeal for progressive and catalytic work through relevant strategies during the past quarter-century.

Way forward

No doubt APMAS has traversed its journey fairly effectively so far, it needs to move forward in an even more strategic way to create a greater impact. While self-help and self-reliance are important as basic values, they cannot by themselves substitute for emancipatory development. Neoliberalism excessively drives such values solely for the benefit of market and capital. There is a dire need to augment resources and capacities for livelihood enhancement. The women-led collectives need further strengths to take their activities to the next stage to deepen the socio-economic impact. They require various linkages to engage effectively with both state and market agencies. APMAS needs to identify ways to create these kinds of linkages and design interventions to strengthen the linkages. At the same time, there is a need to focus on building next-generation leadership in SHG collectives including further improving their governance. Working with women-based collectives would need strengthening women's own rights and bargaining abilities to complement the economic activities of the SHG collectives. APMAS' leadership, given its rich experience, is well-positioned to move in these new directions. For this, APMAS has to focus on building its own next-generation leadership, which is developmentally rooted yet forward-looking.

My heartfelt compliments to the APMAS' team on its quarter-century of accomplishments and best wishes for even more impactful journey in the years ahead.



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23. The catalyst of a Movement: A journey with the Legacy of APMAS

“One of APMAS’s most distinctive and enduring contributions lies in promoting sector-owned self-regulation. At a time when external regulation dominated discussions on microfinance, APMAS advanced a radically empowering idea: The SHG is ours. The federation is ours. Management and control must be ours.”

**- Tarun Debnath,
Development Practitioner**

Tarun Debnath is a seasoned development specialist dedicated to sustainable livelihoods and community-based microfinance institutions. Reflecting a deeply versatile career, his expertise spans the entire spectrum of the sector - ranging from direct grassroots implementation to strategic collaborations with national and international non-governmental organisations, as well as key government departments.

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The Beginning

My journey with the Andhra Pradesh Mahila Abhivruddhi Society (APMAS) began around the turn of the millennium at the CARE India Headquarters in Delhi. It was during a quarterly review of the ‘Credit and Savings for Household Enterprise’ (CASHE) project—an ambitious initiative supported by the UK’s then Department for International Development (DFID) and implemented by CARE India.

The programme, rather than focusing narrowly on credit disbursement, sought to establish financially viable and sustainable delivery mechanisms through the creation of community-owned and community-managed institutions. Central to this approach was the belief that poor women were not merely beneficiaries of development but capable architects of their own institutions—Self-Help Groups (SHGs) and their federations. It was not just about the money; it was about the fundamental belief in the capacity of women to build and govern their own institutions. In hindsight, the goal was ambitious. Even if the financial investment appeared modest, the strategy itself was wide-ranging and demanding. It offered the institutional, financial, social, and policy inputs necessary for implementing a women-led, community-based microfinance programme at scale. It connected the grassroots—village women—with civil society organisations, financial institutions, and policymakers. It was one of the seedlings that contributed to the learning base for the massive, women-led SHG programmes that dominate the development landscape today.

CASHE was never intended to be just another time-bound development project. While it provided resources for setting up Community-Based Microfinance Organisations (CBMFOs), capacity building, and policy engagement, its deeper contribution lay in institutionalising processes that could outlive the project cycle. There are instances in different states where the programmes CASHE initiated continue to thrive. To me, APMAS played a central role in this transformation. Supported by committed funding from DFID and CARE over five years, APMAS embedded itself in the ecosystem of stakeholders—women’s groups, civil society organisations, financial institutions, bankers, policymakers, and researchers. Over the time, APMAS became more than an implementing agency; it grew into a space for learning, reflection, and coordination, playing a major role in the Self-Help movement.

Learning from Andhra Pradesh

During those early years, CASHE was active in West Bengal, Odisha, and Andhra Pradesh. However, Andhra Pradesh was the leader, standing far ahead of the rest of India in microfinance initiatives operational through different models: SHG-bank linkage (Velugu/Indira Kranthi Patham (IKP), a massive poverty alleviation initiative using Self-Help Groups (SHGs) for the empowerment of rural poor, especially women, by building strong community institutions, providing financial support and improving livelihoods; cooperative models promoting democratic, self-help cooperatives based on Thrift (e.g, CDF); and, of course, microfinance through groups.

For anyone working in the sector at the time, Andhra Pradesh was where multiple models were unfolding side by side, making it possible to observe what worked, what struggled, and why. In 2000, the sector was a very different place for rural women. Credit did not flow as easily to SHGs as it does today. The seamless financial integration we now see is the result of decades of sustained effort from government leaders, promoting agencies, bankers, and the performance of SHGs themselves. It was within this fertile ecosystem that APMAS emerged — not as a conventional project unit to provide credit, but as a catalyst for learning, reflection, and institution-building. Very quickly, APMAS became more than just an organisation; it became a centre of strength and inspiration for the entire movement. Its influence in the sector was visible. The journey of SHGs since 2000 has been a continuum — still evolving and still facing many challenges — but consistently anchored in the twin goals of poverty reduction and women's empowerment based on the self-help paradigm. APMAS is a pioneer in keeping that anchor steady.

One of my most vivid memories is a workshop held in Visakhapatnam. We were contextualising the CASHE log frame and developing a Monitoring and Evaluation (M&E) framework—the 'compass' of the programme. I still remember the words of CS Reddy, who spoke of 'unbundling the objectives' to find the right indicators for success. This idea, once clearly articulated, helped many of us see development programmes not as monoliths but as interlinked components requiring clarity, sequencing, and accountability.

ENABLE: Weaving a National Learning Network

With a long-term vision of enhancing the capacities and resources of SHGs, federations, and livelihood collectives — especially among marginalised and vulnerable communities — APMAS took a bold step by initiating the National Network of Resource Organisations (NNRO), later rechristened as ENABLE (Enabling SHG Movement through Knowledge and Learning). ENABLE brought together organisations from across different states, forming them into a vibrant national learning community. It soon gained recognition from major national and international institutions, including NABARD, the Ministry of Rural Development (MoRD), UNDP, the Ford Foundation, Sir Dorabji Tata Trust, and DGRV, Germany. This recognition was not incidental; it reflected the credibility APMAS had built as a facilitator rather than a manager, making the network organic and a place for progress through mutual respect, bringing together the strengths of its members.

ENABLE created a shared intellectual common for the SHG sector: training manuals, Training of Trainers (ToT) modules, self-learning materials, a national directory of SHG resource organisations, research studies on SHG quality and federation structures, capacity-building programmes for SHG and FPO facilitators, and the institution of national awards recognising high-performing SHG federations. From West Bengal, we benefited directly and immensely from ENABLE's guidance.

ENABLE also emerged as a strong platform for policy advocacy. During the formative phase of the National Rural Livelihood Mission (NRLM), ENABLE organised seminars, consultations,

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and dialogues across the country. Delegations met MoRD officials to share field-based insights and express a willingness to collaborate. I fondly remember seeing the Joint Secretary of MoRD in Kolkata carrying the West Bengal SHG Status Report — a comprehensive sectoral document produced with ENABLE's support — to orient stakeholders ahead of NRLM's launch in the state. It symbolised the translation of grassroots learning into national policy discourse.

Sector-Own-Control (SOC): Power of the women

One of APMAS's most distinctive and enduring contributions lies in promoting sector-owned self-regulation. At a time when external regulation dominated discussions on microfinance, APMAS advanced a radically empowering idea - "The SHG is ours. The Federation is ours. Management and control must be ours."

This approach focused on building women's social capital and institutional capacities to govern their own organisations. It emphasised quality bookkeeping, robust Management Information Systems (MIS), financial literacy, regular board meetings, performance monitoring, internal audits, grading, statutory audits, and timely compliance. Rather than imposing control, APMAS nurtured accountability from within. This model not only strengthened SHGs and federations in India but also influenced practices in other countries. With the support of APMAS, workshops and training sessions were conducted in Kolkata to promote the ideas and practices of Sector-Own-Control among various stakeholders, including promoting institutions, policymakers, and, of course, the women of the SHGs.

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Standing firm in the 2010 Microfinance crisis

The year 2010 marked a disruptive chapter in India's microfinance history — the Andhra Pradesh microfinance crisis. Driven by profit-maximising models that compromised social objectives, the crisis shook public trust and policy confidence. In that turbulent period, APMAS stood firm in defense of SHG-based, women-centred savings and credit. It refused to dilute its commitment to collective institutions and social good. This steadfastness reinforced faith in APMAS — not just as a technical organisation, but as a values-driven institution.

Beyond Credit

The journey with APMAS has been punctuated by moments of profound realisation. In 2013, at a National Conference in Hyderabad, I watched then Union Minister, Shri Jairam Ramesh and then Deputy Governor of the RBI, Shri KC Chakrabarty, speak with the women. They were visibly moved. They confessed that it was rare to see a conference where women didn't just talk about credit; but confidently shared their successes in sanitation, children's education, participation in Gram Sabhas, and so on.

This, more than anything else, reflects the spirit of APMAS. It is an organisation led by indefatigable, knowledgeable leaders and backed by a dedicated staff. They have shown that openness — with people, with partners, and to new ideas — creates value for everyone involved.

As I look back on this continuum that began in 2000, the SHG movement is still evolving in the pursuit of its cherished goal to alleviate poverty and empower women. The journey has not been uniformly smooth. Alongside achievements, there have been disruptions — often driven by power, politics, or misplaced incentives. Questions of ownership, responsibility, and accountability within SHGs and federations remain critical challenges. These questions call for continuous attention and collective care. Through its journey, APMAS has remained, for me, a consistent source of strength and reassurance. May this journey continue in full glory, lighting the way in the self-help movement.



24. Strengthening the next generation of Community Institutions

“APMAS’s long engagement with federations and producer institutions has helped sustain attention on the ‘how’ of institutions, not merely the ‘how many’.

- Krishnagopal GV

Co-founder and CEO, ACCESS Livelihoods Group

GV Krishnagopal, Co-founder and Chief Executive Officer of the Access Livelihoods Group, is an acclaimed social entrepreneur and an alumnus of the Institute of Rural Management, Anand (IRMA). Since co-founding the group, he has pioneered sustainable ecosystem frameworks that mainstream marginalised unorganised workforce communities and smallholder collectives nationwide. Under his strategic leadership, Access Livelihoods has transformed into a premier livelihood incubator operating across multiple Indian states, directly expanding economic agency, establishing producer companies, and enabling sustainable livelihood pathways for rural women and youth.

25
years

Completing twenty-five years is a significant institutional moment, not only for APMAS but for the larger ecosystem of self-help group federations, producer organisations, and community-owned institutions in India. Such milestones invite reflection, but more importantly, they create space to examine the future role that institutions like APMAS can play in a changing development landscape — one that is simultaneously witnessing renewed interest in collectives and increasing pressures of scale, compliance, and market integration.

Over the years, APMAS has contributed meaningfully to the strengthening of SHG Federations and Farmer Producer Organisations (FPOs) as democratic, member-owned institutions. Its consistent emphasis on governance, systems, leadership, and sector ownership has reinforced the idea that institutions of the poor must be treated not as delivery channels but as entities with agency. This positioning is particularly relevant in a sector where institutional form is often created faster than institutional capability.

APMAS’s work has also demonstrated that institution-building is neither linear nor quick. It requires patience, professional support, and a willingness to engage with complexity — especially when women’s collectives, small producers, and marginalised communities are navigating economic risks, social constraints, and evolving policy frameworks. In this context, APMAS’s long engagement with federations and producer institutions has helped sustain attention on the ‘how’ of institutions, not merely the ‘how many’.

Visibility, Recognition, and Sector Presence

An important aspect of APMAS’s journey has been its ability to remain visible and relevant within the sector without excessive self-promotion. The annual recognition of SHG Federations through national-level awards, along with periodic sector events and learning forums, has created platforms where community institutions are acknowledged as serious organisational forms. These moments of recognition serve a larger purpose - they reinforce norms of good governance, encourage peer learning, and signal that institutional quality matters as much as outreach.

Such platforms have also allowed APMAS to act as a convenor — bringing together practitioners, policymakers, funders, and community leaders. In a fragmented development landscape, this convening role is often underestimated, yet it plays a critical function in sustaining dialogue, shaping discourse, and preventing institutional isolation.

Diversification with a Core Anchor

In recent years, APMAS has diversified its work beyond its original focus areas, engaging with a broader set of social and economic interventions. This reflects a recognition that SHG federations and FPOs do not operate in isolation from issues of health, nutrition, water, livelihoods, risk, and resilience. An integrated development approach, when anchored in strong community institutions, can generate outcomes that are both sustainable and locally owned.

At the same time, this phase raises an important strategic question for the future: how does APMAS balance breadth with depth? As the organisation enters its next phase, the challenge may not be expansion per se, but prioritisation—deciding where APMAS’s comparative advantage lies and where it can offer distinctive value that others cannot easily replicate.

The Next Phase: from Generalist Support to Centres of Excellence

Looking ahead, the development ecosystem increasingly requires institutions that move beyond generalist support functions and instead cultivate deep expertise in selected domains. For APMAS, this could mean consolidating its leadership in:

- Governance and accountability systems for federations and producer organisations
- Cooperative law, policy interpretation, and institutional compliance
- Financial architecture for member-owned institutions, including capitalisation and risk management
- Women’s leadership transitions within mature federations and producer companies
- Institutional responses to scale, digitisation, and regulatory complexity

Developing such depth would allow APMAS to position itself not only as a support organisation but as a reference institution—one that shapes standards, informs policy, and mentors the next generation of practitioners.

Professional Capacity and Organisational Maturity

As community institutions grow in scale and complexity, so must the organisations that support them. A key opportunity for APMAS lies in strengthening professional teams, investing in second-line leadership, and creating internal knowledge systems that capture field experience systematically. Institutional memory, research, and reflective practice will be critical assets in this phase.

Equally important is the ability to engage with emerging challenges—digital systems, climate risk, market volatility, and changing gender dynamics—without losing sight of foundational principles. Professionalisation should enhance, not dilute, APMAS’s original commitment to member control and democratic functioning.

Geographic Focus and Strategic Reach

APMAS’s primary grounding in Andhra Pradesh and Telangana provides credibility, and long-term relationships. Experiences from other geographies have added perspective, even where the organisation has chosen to recalibrate its presence. Going forward, strategic engagement

beyond core states—whether through partnerships, advisory roles, or knowledge platforms—can extend APMAS’s influence without over-stretching institutional capacity.

Such an approach allows APMAS to contribute nationally while remaining rooted locally — a balance that many organisations struggle to achieve.

Role in a Changing Policy Environment

India’s policy environment is once again paying attention to cooperatives, producer organisations, and federated structures. This presents both opportunity and risk. Institutions may be scaled rapidly, but not necessarily strengthened. In this context, APMAS can play a critical role as a guardian of institutional integrity—helping policymakers, funders, and implementing agencies distinguish between form and function.

By articulating what makes community institutions resilient, accountable, and genuinely member-owned, APMAS can influence how the next wave of collective institutions is designed and supported.

Spaces for Collaboration and Mutual Learning

From Access Livelihoods, we have valued the spaces — limited but meaningful — where dialogue, collaboration, and exchange with APMAS have been possible. Engagements around cooperative law, staff capacity development, and participation in sector forums have reinforced the importance of practitioner-to-practitioner learning. As the ecosystem becomes more crowded, such spaces for thoughtful exchange will become even more valuable.

Personal Reflection

On a personal note, I recall my early professional association with Mr CS Reddy, who was my first reporting officer at CARE Andhra Pradesh and had personally travelled for campus placements through which I was selected — an association that continues to inform mutual collaboration and dialogue. His long-standing commitment to the SHG movement and his ability to build networks, institutions, and platforms are integral to APMAS’s journey.

Looking Forward

As APMAS enters its next quarter century, the opportunity before it is not merely to do more, but to **do differently where needed** — to consolidate strengths, sharpen focus, and deepen institutional impact. The sector will increasingly need organisations that can combine field realism with strategic clarity, and technical rigour with values-based practice.

APMAS is well placed to play such a role — strengthening not only community institutions, but the very frameworks through which collective self-reliance is understood and practised in India.



25
years

25. APMAS - a Quarter-Century of Impact: A Journey of Empowerment and Ecosystem Building

“The partnership between APMAS and FWWB is an example of how collaboration within the development sector can amplify impact and create lasting change”.

- SS Bhat, Chief Executive Officer, FWWB

- Himanshu Vaghela, Senior Manager, Agriculture and Climate Finance, FWWB

25
years

Mr SS Bhat, a veteran banker with over 37 years of experience, is the former Chief General Manager of Canara Bank. A distinguished leader in financial inclusion, he spearheaded strategic initiatives across priority sector lending and financial inclusion to strengthen agriculture, and MSME portfolios while driving CSR and skill development efforts. Academically accomplished and trained at globally reputed institutions, he held key regional leadership roles and chaired important industry committees throughout his career. Recipient of the prestigious Aryabhata International Award, he currently serves on several boards and advisory bodies supporting rural finance and education.

Mr Himanshu Vaghela is a development finance professional with over 15 years of experience in agriculture, climate finance, livelihoods, and microfinance. He has assessed more than 200 organisations across India, including FPOs, cooperatives, and social enterprises. Skilled in credit appraisal, risk analysis, compliance, and MIS reporting, he develops innovative financial products and manages grant and loan portfolios for leading global and national institutions. He also leads financial literacy initiatives and regularly contributes to industry forums as a panelist on inclusive finance, sustainable development, and rural growth.

The completion of twenty-five years of APMAS marks an important milestone in the journey of strengthening community institutions, promoting inclusive finance, and supporting grassroots development in India. Over the years, APMAS has emerged as a key institution in the development sector, particularly in strengthening Self-Help Groups (SHGs), Farmer Producer Organisations (FPOs), and other community-based institutions. Its work has been guided by a strong belief that sustainable development must be built on the foundation of strong local institutions and empowered communities.

A Shared Vision

The collaboration between APMAS and Friends of Women's World Banking (FWWB) has been both meaningful and impactful. The two organisations have shared a common vision of institution building and bringing women to the forefront of the economy. Over the years, this partnership has been shaped by a shared commitment to strengthening community-led institutions and ensuring that women, particularly those from low-income households, gain greater access to financial services, livelihood opportunities, and economic decision-making. Both organisations have played significant roles in the evolution of the Self-Help Group movement in India. The SHG movement has been one of the most transformative development initiatives in the country, enabling millions of women to organise themselves, build savings, access credit, and collectively pursue livelihood opportunities. APMAS and FWWB have contributed to this movement not only through direct interventions but also through capacity

building, research, training, and the development of institutional frameworks that support the sustainability of SHGs and their federations.

The leadership and vision of Mr CS Reddy, CEO of APMAS, and Late Ms Vijayalakshmi Das, former CEO of FWFB, played a pivotal role in advancing this agenda. Both leaders have been deeply committed to strengthening institutions led by women and have contributed significantly to shaping the broader microfinance and financial inclusion landscape in India. Their work has helped bridge the gap between grassroots organisations and the formal financial system, creating pathways for women's collectives to access finance and expand their economic opportunities.

Sector Building

One of the significant contributions of both APMAS and FWFB has been their role in sector building. Beyond their respective organisational initiatives, both institutions have been active in shaping the ecosystem that supports microfinance and community-based institutions in India. In this regard, both organisations played a key role in the foundation and strengthening of Sa-Dhan. Now a Self-Regulatory Organisation (SRO) for microfinance institutions, Sa-Dhan has been instrumental in promoting responsible finance, sectoral standards, and collaboration among microfinance institutions across the country. The involvement of APMAS and FWFB in this initiative reflects their long-standing commitment to strengthening institutional frameworks and ensuring responsible growth of the sector.

Evolution of Collaboration

Over the years, the collaboration between FWFB and APMAS has taken many forms—ranging from joint initiatives and capacity-building programmes to knowledge-sharing and institutional partnerships. One such example dates back to April 2007, when a three-day Strategic Business Planning Workshop was conducted by APMAS in Manipur. The workshop brought together three local organisations —VVD, Reach-M, and UTDP — with the objective of building their capacity to engage in structured strategic planning processes.

In the years that followed, the collaboration between the two organisations continued to evolve, particularly in areas related to livelihoods, agricultural value chains, and FPOs. As development practice increasingly recognised the importance of building strong producer collectives, both organisations began to engage more actively in strengthening FPOs and their federations.

In 2019, FWFB sanctioned support for the Madanapalle Tomato Value Chain Project, which aimed at strengthening Farmer Producer Organisations and the M-tomato FPO Federation associated with the tomato value chain in the region.

Recognising the potential for further collaboration, FWFB and APMAS formalised their partnership in 2021 through a non-financial Memorandum of Understanding (MoU). The MoU reflected a shared commitment to strengthening the ecosystem for producer organisations and community institutions by combining the strengths and expertise of both organisations.

The collaboration under the MoU focused on several key areas:

Credit Assessment: As FPOs increasingly seek access to formal finance, robust credit assessment mechanisms become critical to ensure responsible lending and institutional sustainability. Through this collaboration, APMAS and FWFB have worked together to strengthen the financial assessment and preparedness of FPOs seeking credit.

Capacity Building for FPOs: Building strong producer institutions requires continuous investment in training, governance strengthening, financial management, and business planning.

25
years

Through joint initiatives, the two organisations have supported the capacity development of FPOs, enabling them to function as sustainable and professionally managed institutions.

Knowledge Exchange: Jointly organising training programmes and workshops aimed at strengthening knowledge and skills within the sector. Such initiatives contribute to the broader development ecosystem by promoting learning, knowledge exchange, and the dissemination of best practices among development practitioners and grassroots institutions.

The Path Ahead

In recent years, the partnership between FWFB and APMAS has continued to expand through sectoral alliances and collaborative platforms like the BAFA Alliance, where both organisations have been working closely with other sector stakeholders to strengthen institutional ecosystems and support community-based organisations.

In addition to collaborative initiatives, FWFB has also been a regular supporter of APMAS's flagship sectoral events. These include the National Conferences on Farmer Producer Organisations and Self-Help Groups, which bring together practitioners, policymakers, researchers, and community leaders to discuss emerging issues, share experiences, and promote innovations within the sector. Such platforms play an important role in shaping sectoral dialogue and strengthening collaboration across institutions.

The long-standing association between APMAS and FWFB reflects the power of partnerships built on shared values and common purpose. Both organisations have consistently emphasised the importance of building strong, community-led institutions that can sustain development outcomes over the long term. Their collaborative work across SHGs, microfinance, livelihoods, and FPOs demonstrates how complementary institutional strengths can create meaningful impact on the ground.

As APMAS completes twenty-five years of its remarkable journey, it stands as a testament to the importance of institutional vision, dedicated leadership, and sustained engagement with grassroots communities. Over the years, APMAS has contributed significantly to strengthening the ecosystem of community-based organisations in India, while also shaping knowledge, policy discussions, and sectoral practices.

The partnership between APMAS and FWFB is an example of how collaboration within the development sector can amplify impact and create lasting change. As both organisations continue their journeys, their shared commitment to empowering women, strengthening institutions, and promoting inclusive economic development will remain central to their work.

The celebration of APMAS's 25-year milestone is therefore not only a moment to reflect on past achievements but also an opportunity to look forward to continued collaboration and collective action in building stronger institutions and more inclusive economies for the future.

On behalf of the entire team at FWFB, we extend our heartiest congratulations to Mr CS Reddy and the dedicated APMAS team on their 25th anniversary.

Reddy Garu, you have built something truly enduring that has brought smiles on the faces of women in rural areas, a truly remarkable accomplishment.

As you step into the next chapter, we expect to see an even more vibrant APMAS — one that continues to lead the way in enhancing women's participation in a highly professional manner across all collectives and federations. Here is to the next 25 years of empowering communities and building a more inclusive India!



25
years

26. APMAS work on Climate Change & Future challenges

“My experience of working with APMAS has been rewarding. The organisation assembled a strong team for the Climate Smart Village project, combining adequate technical knowledge with substantial field experience”.

- **Dr NH Ravindranath, Retd. Professor, IISc, Bengaluru**
- **BS Sushma, Project Consultant, IISc, Bengaluru**

Dr Ravindranath, a retired Professor from the Centre for Sustainable Technologies at the Indian Institute of Science (IISc), Bengaluru, has centered his research, advocacy, and publications on greenhouse gas inventories and climate change mitigation and adaptation. A globally distinguished scholar, he is an author for 12 IPCC and two IPBES reports. He also serves as a member of the Expert Committee of the UNCCD and has published 8 books alongside more than 170 peer-reviewed scientific papers.

Mrs. Sushma BS, a Project Consultant at the Centre for Atmospheric and Oceanic Sciences, Indian Institute of Science, Bengaluru, focuses her research on Climate Change Data Analysis, Mitigation and Adaptation projects. Having contributed to GHG Inventory for the LULUCF sector submitted to UNFCCC, she worked in developing vulnerability profiles and ranking at state and district level and contributed to the development of methodology and guidelines for vulnerability assessment.

25
years

A Personal and Professional connection

APMAS has been in existence for over two decades, though our direct association with the organisation began only in recent years. The first point of engagement was an invitation to deliver a lecture on ecological agriculture, followed by involvement as member of the Technical Advisory Committee for the Climate Resilience Project implemented by APMAS in Ananthapuramu district of Andhra Pradesh. While APMAS could have implemented the project without constituting such a committee, it consciously chose to bring together experts from the fields of agriculture, climate change, water management, and community organisation. This engagement went beyond meetings in committee rooms and included field visits.

Ananthapuramu has a special place in my heart, having been born in Nijavalli village in the district. The district has often been cited as one of the most drought-prone regions not only in Andhra Pradesh but in the country as a whole, and as one of the most vulnerable to climate variability and climate change. I was excited to contribute to climate resilience building in the area through the project.

My experience of working with APMAS has been rewarding. The organisation assembled a strong team for the Climate Smart Village project, combining adequate technical knowledge with substantial field experience. Along with other dedicated experts, I provided periodic advice for the project implementation. Despite inherent challenges in designing and implementing a climate change adaptation project, APMAS did their best in promoting resilience to climate change risks and vulnerabilities. Even though such initiatives take long period to have any impact, the effort towards addressing any current climate variabilities should be appreciated.

The Landscape of Climate Adaptation in India

I would like to focus more on the challenges faced by institutions such as APMAS in working with drought or flood prone communities and regions in the future. There are hardly any adaptation or resilience efforts or programmes which are designed and funded by government of India. The National Adaptation Fund for Climate Change (NAFCC) which was initiated a few years ago has been discontinued. Even that was a very small effort given the size and diversity of the country and challenges faced by different sectors and regions. There are only a few programmes such as MGNREGA, Integrated Watershed Management Programme, PMKSY, afforestation programmes, etc., where climate change adaptation is only a co-benefit and not the main focus or goal of the programme. State governments are even less enthusiastic about addressing climate change. In most states there are hardly any state funded adaptation projects or programmes. Andhra Pradesh may be no exception. Corporates or industry have no commitments to address climate change adaptation; they will be focused on mitigation of climate change aimed at reducing greenhouse gas emissions. NGOs or Civil Society Organisations are leading efforts in addressing climate change in many states apart from agencies such as the World Bank, Asian Development Bank, UN agencies, Bilateral agencies and Philanthropies. Given the challenges faced in designing, implementing and monitoring adaptation or resilience projects, there is a need for a lot of field experiments and learnings. Adaptation is context specific, but the principles and methods will be common for most adaptation projects and the actual adaptation measures or practices and implementation mechanisms may vary from region to region or sector to sector. Further, climate variability or climate change is not the only environmental stress on agriculture or water resources. Land degradation due to poor land management practices, ground water declines due to over exploitation, inefficient use of fertilizer and irrigation water, increased pest and diseases, water pollution, waste and post-harvest losses are only a few examples. We are not talking even about the economic distress faced by farming communities in different states. So, the challenges faced in Indian agriculture and water management are many and multi-dimensional, and climate change will only exacerbate other stressors in the coming decades. Let us focus on agriculture and water resources sector. In the coming years NGOs and Civil Society Organisations, philanthropies and external funding agencies will encounter many challenges. I will only list a few of them.

Defining the challenges for Civil Society

Firstly, one needs to distinguish between adaptation to current climate variabilities and extremes and long-term climate change. Since the adaptation strategies will be different, though there are some short-term measures, which may contribute to adaptation to long-term climate risks. Secondly, there is a need to distinguish between climate change mitigation and adaptation, since the focus will be different. In agriculture sector, there are synergistic measures such as agro-forestry and soil carbon enhancement, which provide both mitigation (carbon sequestration) and adaptation (alternate source of income from say, fruit trees). But mitigation projects especially those aimed at Carbon Credits, will require very rigorous monitoring systems, unlike adaptation projects funded by multi-lateral or bi-lateral agencies. Thirdly, the agency designing and implementing climate adaptation projects must have access to historical and projected long-term climate change trends, variability and extremes data and must have technical capacities utilise such data. Fourthly, there is a need for block or mandal level adaptation or resilience

packages, currently some reports are available at state or district level on climate resilient practices for dry land agriculture. Research on climate resilient agriculture is only beginning, except for NICRA programme and a few ICAR research institutes and agriculture universities. Climate change is not mainstreamed in agriculture research, teaching and extension. Finally, there is a need for dedicated funding for adaptation research and practical implementation. There is a challenge in monitoring and quantifying the impact of adaptation programmes or projects on the ground. So, funding agencies will be hesitant to fund adaptation projects unlike climate change mitigation projects, where it is relatively easy to estimate mitigation impact in terms of tonnes of Carbon or Carbon dioxide sequestered or emission avoided.

Scientific projections: What the models tell us

According to most climate change models, in the coming years and decades, monsoon season rainfall is projected to increase, even in drought prone regions and districts such as Ananthapuramu or Rayalaseema districts of Andhra Pradesh. However, this is not really good news, since the projected increase in rainfall may occur in a few high intensity rainfall events causing flooding and the distribution of rainfall within the cropping season may change, adversely impacting crop production. Projected warming will also increase the demand for water or irrigation, stressing depleting water resources, especially, ground water resources, on which there is growing dependence especially, in drought prone districts, such as Ananthapuramu. Cropping seasons may shift and some regions may not be suitable to the currently growing crops. Large scale shifts in cropping patterns may be required. It is already happening in Ananthapuramu district, where the dominant crop, Groundnut is being replaced by other crops.

25
years

The need for a Science-based approach

Given these projected shifts in rainfall during the cropping season and extreme events apart from market forces, farming will become very challenging. Thus, civil Society organisations working to help drought or flood prone regions and communities will face many technical and institutional challenges. National and state governments are yet to take climate change adaptation seriously, thinking it is a long-term problem and instead, are focusing on relief measures post-drought or post-flood events, rather than planning in advance and taking precautionary adaptation measures. Thus, for the long-term and large-scale climate change resilience building, there is a need for new science-based approach and involvement of all stakeholders to work jointly in the coming years, in the face of many uncertainties. Civil society organisations, philanthropies and international agencies can play a greater role in developing new approaches and tools to address the uncertainties arising from climate change.



27. From Watersheds to Climate Resilience: A two-decade partnership

“I have no hesitation in saying that our scientists at CRIDA have picked up many leads from APMAS to integrate livelihood components into watershed programmes.”

- Dr B. Venkateswarlu
Chairman, NICRA

Dr Venkateswarlu, former Vice Chancellor of Marathwada Agricultural University, Parbhani, and ex-Director of CRIDA, Hyderabad, has dedicated over 35 years to the Indian Council of Agricultural Research (ICAR) in key research and management positions. A Fellow of the National Academy of Agricultural Sciences, his core expertise lies in dryland agriculture and climate change. Currently, an adjunct professor with IARI, New Delhi, he serves as a chair and member of several apex expert committees for NITI Aayog, ICAR, and the Ministries of Agriculture and Rural Development.

25
years

On the occasion of Silver Jubilee (25 years) celebration of APMAS, it is a pleasure sharing a few memories of interacting and working with this uniquely successful organisation.

The CRIDA Connection

I came in contact with APMAS in mid 2000s when the watershed programme was being implemented with full swing in the country. Central Research Institute for Dryland Agriculture (CRIDA) used to organise training on watershed programmes and dry-land agriculture and I remember the active participation of APMAS project staff. Later, when I became Director of CRIDA in 2008, I had several opportunities to interact with Shri CS Reddy, CEO of APMAS.

Thereafter, the concept of '**watershed plus**' came to the centre stage, wherein livelihood activities - particularly involving women - were considered as a critical component in addition to soil and water conservation works. At that stage, APMAS's work on organising women SHGs and its pioneering work with SERP in creating livelihood opportunities for poverty elimination came to our notice at CRIDA.

At Indian Council of Agricultural Research (ICAR), though we had strong expertise on NRM (Natural Resource Management) interventions, we did not have much experience and expertise in organising women SHGs, their capacity building and mainstreaming livelihood component into watershed programmes. I have no hesitation in saying that our scientists at CRIDA picked up many leads from APMAS to integrate livelihood component in watershed programmes. Thereafter, our association continued for several years, where Shri CS Reddy or his representatives addressed participants of watershed development training programmes organised at CRIDA on social organisation and gender. Participants also had the opportunity to visit and interact with the women's groups in the watersheds being implemented by APMAS in erstwhile Andhra Pradesh. I can say with conviction that the examples of women-based livelihood activities pioneered by APMAS have spread across the country through our watershed training programmes organised at CRIDA and funded by the Ministry of Agriculture and Rural Development.

Climate Smart Agriculture

Fast forward to 2020s - I reconnected with APMAS as a member of the advisory committee for the implementation of the Climate Smart Agriculture (CSA) Project funded by AEIN, Luxembourg. I have been associated with this project since its planning stage through to evaluation. Because of its rich experience in implementing watershed programmes, APMAS was able to develop a comprehensive technical program involving water conservation, plantation, crop production, horticulture and off-farm livelihoods for Nallamada and Gudibanda mandals of Ananthapuramu district.

As a key component of any typical CSA project, a number of innovative mitigation activities were planned to reduce greenhouse gas emissions and carbon footprint in the selected villages. During my field visits to the project sites, I found excellent response from the farmers on the issue of adaptation to climate change and approach of the project staff in grounding the interventions with a participatory approach. When I visited the project area in November 2025, along with the AEIN team from Luxembourg, I witnessed significant impact of the project both in terms of climate resilience and capacity building of farmers to cope with adverse climate events in future. I am sure, this would serve as a model for many more climate-smart village projects likely to come in future. I found a great deal of commitment in the project staff at the ground level and the leadership of Shri CS Reddy in driving the programme.

25
years

Looking Ahead

Based on my involvement with the current CSA project and my earlier association as Director of CRIDA, I have observed APMAS to be a dynamic organisation, changing with time and responding to emerging challenges and opportunities. Today, it is positioned as a prominent and leading organisation in the area of training and capacity building of women self-help groups in the country.

Looking ahead, as the development space is likely to become more crowded and generating funding becomes more challenging, the only way to continue making impact would be to come up with innovative agenda focusing on youth, integration of technology and Artificial Intelligence and care for the environment. On the occasion of completing 25 years, I wish APMAS a bright and productive future.



28. APMAS: An Outlier in the Development Sector

“Most service-oriented development organisations give primacy to promoting the ‘institution.’ They compete with other agencies and chase glory, forgetting that the organisation is merely an instrument... Here, APMAS has been an outlier”.

**- KS Gopal,
Founder, Deccan Development Society**

KS Gopal was a pioneering practitioner in ecological agriculture, dryland resource management, and a founding member of the Deccan Development Society (DDS). Deeply influenced by international development frameworks like CIDA, he helped shape the formative grassroots vision for sustainable landscapes in Zaheerabad during the late 1980s. A vocal champion of decentralised, autonomous civil society platforms, his career focused on achieving measurable ground outcomes. He collaborated with APMAS on key field experiments, including testing the System of Water for Agriculture Rejuvenation (SWAR) irrigation technique in Ananthapuramu.

**25
years**

The Early years: A different kind of Executive

I met CS Reddy in the late 1980s. At that time, he was working with CARE International, a USA-administered global food aid organisation serving the needy. CARE imported and distributed food in the state, ensuring it reached the vulnerable. He worked closely and actively with multiple government officials. In this stressful task, he found little sympathy amidst the radical, anti-US development community of the Hyderabad civil society. He was seen as too suave — a successful corporate development executive in the development sector. In short, he was viewed as a bureaucrat with no interest in, or pretension toward, transformative change.

I was in my mid-thirties then, a champion of NGOs. In the late 1990s, CS Reddy was learning from and working closely with a few management-background professionals, namely Aloysius Fernandez and Vijay Mahajan. They were pioneers who saw the potential of the NGO as an instrument to serve at scale, backed by increasing global financial support and solidarity. CS knew what was required to work with the government, which was crucial for scaling up.

The Unique Origin of APMAS

No NGO was conceived and born in this manner and understanding the dynamics of the creation of APMAS is important. In 1998, the Government of Andhra Pradesh established Society for Elimination of Rural Poverty (SERP) as an autonomous agency to implement rural poverty reduction initiatives and promote Self-Help Groups (SHGs), with major programmes subsequently supported by World Bank funding. Various stakeholders like NGOs, banks, and Micro-finance Institutions (MFIs) were all interested in strengthening the SHGs and spreading the movement and they feared SERP would focus solely on being a lending agency, downgrading the priority of field-level empowerment for women, which they saw as the key to SHG quality.

The government conducted a series of consultation meetings with NABARD and state-level NGOs engaged in SHG promotion. After these discussions, a working group was constituted, headed by Vijay Mahajan, which submitted a concept paper in 1998. It indicated the need for

an autonomous state-level institution to strengthen SHGs and to provide technical guidance to the organisations involved in SHG promotion. It was to be an autonomous institution with public accountability.

Ownership: The Democratic route

After considering different options, it was decided that a ‘Society’ should be the legal form rather than a ‘Trust’. This distinction is vital to understanding the power politics of civil society.

- **In a Trust:** An individual Trustee is often the sole owner and final authority.
- **In a Society:** It is a registered public body where members elect the managing committee; it is democratic in management and control.

Many NGOs are Trusts — even if they have not contributed a penny of their own, unlike the Tata Trust — yet they own and control the organisation. In short, many Trusts do not accept the fundamental democratic values that are at the heart of development morality. This schism has led to significant power dynamics in the NGO world. CS took the democratic route for APMAS.

Dynamics and Delivery

NGOs had the opportunity to work with SERP, yet none could or chose to serve SERP’s endeavour of building the capacity of women. While progressive, radical NGOs called APMAS a ‘contractor to deliver,’ those same NGOs were often ‘feudal’ in dealing with women’s communities while being ‘comprador’ in their behaviour with donors. APMAS found a mission - to develop and deliver the SERP mandate to empower women. CS realised that volunteering services meant not being solely dependent on government financial support, so APMAS registered under the FCRA. APMAS became the anchor service provider to SERP with women’s empowerment as its key investment theme. APMAS raised resources from global donors, and with proven work and documentation, CS carved a niche and conquered spaces using CARE-style accountability and working methods.

25
years

Raising Benchmarks

Around 2010, APMAS supported the Centre for Environment Concerns (CEC) to explore the potential of making unused fallow lands (a third of arable land in AP) productive. CS visited the project and I went along with him. He inquired about specifics while I heard ‘storytelling’ by the field staff. I realised then the inadequacy of CEC and me in managing people and overseeing work — a key aspect of management. This helped me realise the value of knowing the processes required for measurable outcomes. One must deliver, not just theorise; conceptual paradigms are often just excuses.

This approach was reflected and reinforced at the team level for APMAS projects. While piloting SWAR (System of Water for Agriculture Rejuvenation) - irrigation technique in Anantapur district, I saw how APMAS builds teams that value their ‘means’ of engagement with farmers and the ‘measurement’ of deliverable outcomes. This demonstrated efficiency and optimised the effectiveness of interventions. APMAS even made a video on how to prepare and apply Living Compost (a technique CEC developed). To our surprise, APMAS took it up with various farmers and secured instruments to test the value of the produce. This showed that APMAS aims to deliver beyond donor requirements by raising its own benchmarks. Their report on tomato cultivation and FPO marketing in Madanapalle (with GIZ) produced a high-quality

technical book. Sharing this with scientists is worthwhile, and its educational value for students is transformational.

APMAS endeavours to enhance and raise benchmarks in all its activities and on scaling them. It is valuable in practice and enhances staff quality and performance. NGOs must imbibe this quality at organisational level to enrich, empower staff and to ensure sustainability rather than to meet donor requirements.

An Outlier Approach

Most service-oriented development organisations give primacy to promoting the 'institution.' They compete with other agencies and chase glory, forgetting that the organisation is merely an instrument while the mission is the purpose. This has diluted the ability of NGOs to inspire others and led to compromising its integrity. Here, APMAS has been an outlier. Their approach is that of an 'agency' working with organisations like SERP. In this way, APMAS delivers its ambition. We find women's SHGs taking center stage and receiving all the glory, while APMAS quietly assisted in their journey of empowerment. We often see big boards naming the organisation or the donor, rather than the people at the heart of the effort. We see the 'agency' approach of APMAS in its work with Farmer Producer Groups and Cooperatives. By delivering on the mission, development agencies must earn their stature.

We must watch APMAS's ability to practice this agency role in the future. This approach should be examined by NGOs and donors alike to truly serve the people they claim to represent.



25
years



29. Co-creating a learning culture with APMAS

“Our collaboration’s greatest achievement may be this: APMAS trainers increasingly see themselves not as implementers of training, but as co-creators of learning environments that spark change”.

**- David Fletcher and Debbie Castle,
People Development, Canada**

David is an educator, action researcher, and capacity-building consultant specialising in community-driven development, transformative education, and resilient communities. With more than 35 years of experience, he has worked across community and social movement settings in Africa, Asia, and Canada. His expertise includes facilitation, participatory action research, programme evaluation, strategic planning, and learning processes. David holds a PhD in community resilience from the University for Development Studies in Ghana and a Master’s in Adult Education.

Deborah (Debbie) Castle, Ed.D., M.Ad.Ed., BPE, is an educator and organisational development specialist. She works with groups to explore their strengths and capacity for increased effectiveness. In this consulting capacity, she emphasises approaches that respect the diversity within groups and she custom designs unique learning interventions for them. Her purpose is to inspire and reclaim the integrity, safety and equality of human relationships within groups and organisations around the world.

25
years

When APMAS first reached out to us in 2015, it was with a familiar challenge found across many development organisations, such as, ‘How do we deepen the quality of training when our trainers are already experienced, busy, and working within complex rural systems?’ What followed over the next several years was not a sequence of workshops, but the steady emergence of a learning partnership — one that supported APMAS as it transitioned from ‘conducting training’ to cultivating a learning ecosystem.

From 2015 - 2023, People Development partnered with APMAS on a small initiative to strengthen its training ecosystem, deepen participatory practices, and build a culture of reflective, learner-centred facilitation. In the context of all the other things, APMAS was involved in during this period, it demonstrated their firm commitment to quality, ongoing learning and self-reliance. What began as a single workshop, grew into a partnership that strengthened APMAS’s learning ecosystem, aligning it with its mission, values, and Vision 2030.

The engagement began by creating space for APMAS trainers and educators to reflect on their multiple roles — especially, where they were supporting others to learn, question, and move beyond the status quo. The emphasis was on facilitating collective analysis of community strengths and challenges, and on designing processes that drew out assets and opportunities from within rather than proposing ready-made solutions. Trainers reflected deeply on what had worked and what had not in their own contexts, learning from one another and re-energising their facilitation practices through experimentation with more participatory tools and methods.

As the collaboration evolved, learning spaces increasingly focused on a fundamental shift - from teaching to learning. Trainers from APMAS and partner organisations stepped away from routine demands to reflect on their identity as trainers. Instead of beginning with manuals

and messages, the work invited a different question — what if the primary role of a trainer is to create the conditions for learning? Experiential and movement-based approaches replaced lecture formats, enabling participants to map systems, share real cases from their work, and engage as co-learners. This marked an important shift, as trainers began to see themselves not as deliverers of content, but as designers of learning processes.

Participants consistently valued this emphasis on process over content, experiential learning, and the attitudinal shift toward co-learning. Reflections highlighted the need for stronger communities of practice, sustained mentoring and coaching, and longer-term facilitator development. There was also growing recognition of the importance of educational design capabilities that could support innovation across NGOs and government programmes.

As learning deepened, experienced trainers engaged more explicitly with questions of learning philosophy, contextual complexity, participatory methodologies, and adult learning principles. Practicum-based sessions — where participants facilitated short learning segments and received appreciative feedback — proved especially powerful. These experiences surfaced system-level insights, including the need for quality assurance in training design, better documentation of learning processes, and mechanisms to sustain learning communities beyond individual events.

25
years

In later stages, as APMAS clarified its long-term vision and expanded its partnerships, learning engagements placed greater emphasis on organisational systems and alignment. Reflection processes mapped APMAS's wider ecosystem and identified learning needs across communities, partners, and internal teams. Activities blended storytelling, facilitator competency mapping, and reflective tools that helped staff connect personal purpose, energy, and growth with their professional facilitation roles.

Learning was further deepened through structured reflection cycles and story-based design exercises that addressed mindset shifts, behaviour change, and problem-solving in grounded, creative ways. A significant outcome was the emergence of an evolving repository of facilitation methods and tools — supporting storytelling, energising learning spaces, monitoring learning, and strengthening self-directed learning. The collective message from participants was clear - a strong desire to maintain quality and learning excellence as APMAS continues to grow.

Reflecting on our multi-year collaboration, we considered how we introduced experiential, systems-based, co-creative learning approaches, as well as expanding the internal capacity for innovative training design, and developing organisational mechanisms for quality assurance, peer learning, in strategic alignment with APMAS's Vision 2030.

Our insights from the reflection on this multi-year collaboration are:

- **Participatory learning must be modelled, not lectured** - across years, the most transformative experiences came from doing — movement, storytelling, role play, systems games, and real-life practicum sessions. Staff consistently cited participatory modelling by facilitators as the key catalyst for mindset change.
- **Experienced trainers still need space to unlearn** - despite deep experience, APMAS trainers recognised the need to let go of habitual content-heavy methods. Unlearning emerged repeatedly as a prerequisite for innovation.
- **Process orientation changes everything** - the shift from delivering content to designing processes — matching methods to context, people, and purpose — appeared as one of the most lasting behavioural changes.

- **Organisational learning requires systems, not events** - the desire for communities of practice, quality assurance mechanisms, peer review, and documentation shows that APMAS sees learning as an ongoing system rather than a series of workshops.
- **Reflective practice builds facilitator identity** - tools like dashboards, self-assessment exercises, and appreciative feedback circles helped individuals see facilitation as a craft requiring intention, balance, personal energy management, and self-awareness.
- **Storytelling is central to rural development training** - across workshops, storytelling proved uniquely powerful for shifting mindsets, conveying values, and grounding abstract ideas in lived experience.
- **APMAS's growth depends on alignment** — internally and externally - our 2023 survey revealed that learning needs extend across stakeholders - communities, government, partners, donors, and competitors. Capacity building must therefore, be ecosystem-oriented, not trainer-oriented alone.
- **There is a clear readiness for a long-term facilitator development programme** - across all years, participants and leadership expressed appetite for sustained mentorship, cohort-based learning, and structured facilitator professionalisation.

Legacy of the Collaboration

The collaboration's greatest achievement may be this: **APMAS trainers increasingly see themselves, not as implementers of training, but as co-creators of learning environments that spark change.** This evolution — from content delivery to process design, from trainer identity to facilitator identity, from isolated events to systemic learning structures — is what defines the legacy of our work together.

In the words of an APMAS Board member, shared during the 2023 workshop:

“Treat every meeting as if it is your first and last — with an individual, a village, a community, or a government official. Let your learning create quality and meaning wherever you go.”

We are honoured that we were able to collaborate with APMAS in a small way over the years and help build this kind of capacity in an important organisation that does so much for rural people in India and beyond. Our practice certainly improved by these interactions and we have taken stories of APMAS and their work to other organisational settings in India, Egypt, Ghana and Canada. Thank you APMAS, may you live long and prosper! When you prosper, women, farmers, producers, community and partner organisations also will prosper.



25
years

30. APMAS - Quarter-century of Purpose, Partnership and Progress

“The journey of APMAS is a testament to the belief that the marginalised are not merely recipients of aid, but powerful agents of change. From a quiet SHG meeting in a remote village to the collective power of a Farmer Producer Organisation negotiating market prices, the impact of APMAS resonates across thousands of communities”.

- Bhima Subrahmanyam

President, International Cooperative Banking Association (ICBA) & MD/CEO, NAFSCOB

Bhima Subrahmanyam, President of the International Cooperative Banking Association (ICBA) and Managing Director of NAFSCOB, is a global authority on cooperative banking with over 45 years of experience. Since 1990, he has steered India's short-term credit architecture and remains a staunch advocate for the three-tier cooperative structure. A member of the ICA Board and prolific researcher, he has authored over 100 publications on financial inclusion, sustainability, and modernising institutional frameworks for rural finance.

25
years

Introduction: A shared journey

This article is a reflection on the 25-year historical journey of the Mahila Abhivruddhi Society, Andhra Pradesh (APMAS). It is an attempt to capture the collective wisdom of an institution that has navigated the complexities of the development sector with grace and grit. My own reflections are shaped by a long association with the founder-chairperson of APMAS - whom I knew well before the organisation's inception - and a series of intellectually stimulating interactions with the present CEO since 2019. Together, these perspectives reveal an organisation that is not just surviving, but leading.

The Genesis: From Registration to Self-reliance

Registered on June 14, 2001, APMAS began with a clear, singular focus - advancing self-help institutions built on the bedrock of cooperative values. The mission was to transform informal groups into member-owned, member-managed, and member-controlled entities.

Over the last 25 years, APMAS has evolved geographically and institutionally. From its roots in Andhra Pradesh to its current impact across Telangana and Bihar - and internationally in nations like Ethiopia, Germany, and Vietnam - the organisation has stayed true to its core. As the CEO recently noted, this milestone is a celebration, not just of longevity, but of the 'collective spirit and enduring partnerships' that have defined their story.

Vision 2030: The Roadmap for transformation

APMAS does not look back without looking forward. Its 'Vision 2030' is an ambitious blueprint for systemic change. By the end of this decade, APMAS aims to be a global resource organisation impacting one million households. This will be achieved through:

- Quality Standards: Co-creating benchmarks for community institutions
- Ecosystem Services: Bridging the gap in technology, finance, and market access

- Holistic Integration: Combining livelihoods with Health, Nutrition, and WASH services
- Empowerment: Ensuring gender mainstreaming so that at least one lakh women see direct asset creation and leadership roles

A Legacy of Capacity building and Collaboration

One of the most significant recent milestones is the August 2024 Memorandum of Understanding (MoU) between the National Cooperative Union of India (NCUI) and APMAS. This non-financial agreement signifies a deep commitment to shared research and capacity-building. By conducting Training of Trainers (ToTs) for cooperative institutions and FPO boards, we are creating a decentralised network of expertise.

APMAS's influence is also recognised by international partners like GIZ and DGRV, who applaud their adherence to the 'Raiffeisen principles' of self-help, self-administration, and self-responsibility. From the G4 Project (Go Green! Grow Green!) supported by 'Bread for the World', to its role as a Resource Support Agency for NABARD, APMAS has proven its ability to manage diverse, high-impact portfolios.

Navigating the future: Opportunities ahead

As APMAS enters its next chapter, the focus must shift toward scaling institutional viability in a digital-first world. I see five key opportunities for the organisation to navigate:

- Digital Integration: Bringing grassroots entities into the digital economy
- Climate Resilience: Helping FPOs mitigate climate risks through eco-friendly practices
- Autonomy: Transitioning successful SHGs and FPOs into profitable, independent business entities
- Reduced Dependency: Developing internal systems that reduce reliance on external aid
- Knowledge Hub: Solidifying its role as the 'partner of choice' for global academic and government institutions

25
years

The Promise of the next 25 years

The path ahead for APMAS is clear - building upon this resilient foundation, step by step, partnership by partnership, towards a future where every member-owned institution stands strong, self-reliant, and thriving. APMAS has every reason to celebrate their achievements of over a period of remarkable 25 years full of challenges and Triumphs.

As we celebrate this Silver Jubilee, we are not just acknowledging a quarter-century of history; we are reaffirming a promise. APMAS stands ready — strong, self-reliant, and thriving — to lead the way toward a future of true empowerment.



31. Making the Ordinary, the Extraordinary

“APMAS is an institution that has always taken the lead and stood at the forefront in representing the Sector, and not just working towards furthering their own interests.”

- Emmanuel V Murray
Investment Director,
Caspian Impact Investment Adviser Ltd

Emmanuel Murray, an IRMA Anand alumnus and IIBF Fellow, has over forty years of experience in development finance, regulation (RBI), and equity investing. He currently leads Caspian LeAF, an agri-focused equity fund, and serves on the investment committees of major incubators including MANAGE, AIP-ICRISAT, AgHub, and IIMA Ventures. Over the last eight years, he has actively mentored the agri-startup ecosystem, driving investments across agriculture, horticulture, livestock, and climate sectors. Additionally, he is an Independent Director for NABKISAN Finance Ltd and Caspian Foundation, and writes extensively on agricultural credit and FPOs .

25
years

A Lesson in Execution and Hospitality

With over forty-two years of rich and diverse experience in agriculture, rural credit, and micro-enterprise finance, I am an Investment Director at Caspian, an impact investment firm. I manage LeAF Fund, which invests in early and growth-stage companies in the food and agriculture sector, with a focus on social and environmental impact. With a strong analytical and mentoring skillset, and a special interest in working with small and emerging businesses and projects with unstructured business models, it was a natural progression to get associated with APMAS right from its infancy, so to say.

It was around the year 2002, when I first got associated with APMAS. The SHG-Bank Linkage Programme was at that point still in the process of evolution. NABARD as the institution steering the SHG Bank Linkage programme was supporting conduct of exposure visit for bankers, and one such programme was allocated to the College of Agriculture Banking, Pune, (CAB, Pune) of the Reserve Bank of India (RBI) where I was then posted from NABARD. Since the undivided Andhra Pradesh state was the cradle of the SHG movement and had several successful Groups, and since Hyderabad was well connected with the rest of India, I requested APMAS to organise a programme for us in Hyderabad, with field visit to nearby SHGs.

While the event is now in distant memory to recall who and how many attended, but the way the programme was designed and conducted was a lesson in execution that I will always remember it. It was held at the lovely Administrative Staff College of India (ASCI) Campus in Banjara Hills, and the banker guests were treated like VIPs and State Guests, served by bearers in full uniform in sherwani and turban and the food was the best of Hyderabad cuisine. The choice of venue by the APMAS team was so thoughtful, so the bankers did not just go back with memories of the visit to SHGs but also carry sweet memories of the hospitality that Hyderabad is well known for.

Every aspect was so well planned; including the logistics. The team even had sheets ready to protect participants from the blaze of the setting Sun penetrating through the bus windows during our field visits. Such an eye for detail has stayed with me over the years, and I still see it in the functioning of APMAS today!

From SHGs to the FPO revolution

For over two decades, APMAS pioneered in strengthening SHGs and transforming them into self-reliant institutions. As the SHG Bank Linkage programme became mainstream and a State driven programme, APMAS diversified into capacity building of Farmer Producer Organisations (FPOs) and functioning as a CBBO. I again had the opportunity to work with CS Reddy and his team in this space and have admired not only their commitment to the sector but also taking-on the leadership role in being the spokesperson for the FPO community before the Government and its institutions.

Advocating for the Ecosystem

Bharat Alliance for FPO Acceleration (BAFA) is another initiative of APMAS I have watched evolve with admiration. Although I am not directly a service provider to FPOs, thanks to CS Reddy and his team at APMAS, I get to be a part of most events organised by BAFA, be it spearheading the cause of FPOs and taking up issues with the Ministry of Agriculture & Farmers Welfare or Ministry of Corporate Affairs of the Government of India, or organising thematic sessions on topics of interest for the BAFA members, APMAS has been and continues to be an 'out-of-the-box' thinking organisation.

I had the opportunity to participate in the thematic session on Financing of FPOs. In this space, I have worked closely with Mahesh, Ved Prakash, Sathish and others in writing blogs and posts on funding and financial management of FPOs and have also spoken at sessions on these topics in various programmes organised by APMAS.

A Legacy of Sectoral Leadership

APMAS is an institution that has always taken the lead and been at the forefront in representing the Sector, and not just working for furthering their own interests. Holding the yearly SHG & SHG Federation workshop and instituting the Best SHG Federation Awards, dovetailing with the Ministry of Agriculture and Farmers Welfare to hold a National Level Workshop on Financing of FPOs and spearheading the concerns of the FPO ecosystem are but testimonials to this thought of mine.

As APMAS celebrates its 25th anniversary, I wish them well and many more years of working towards building a vibrant and inclusive India.

25
years



32. From CARE to the United Nations: APMAS's Influence on National Policy

“APMAS is a unique organisation in the country that has contributed to development sector especially for women empowerment and also strengthening self-reliant cooperatives. Its recent contribution towards capacity building of FPOs has also been great”.

- **Dr. Navin Anand**

**National Development Practitioner – Cooperatives, MF and Livelihoods
Former National Officer, UN Country Office, India**

Dr. Navin Anand is an independent national development practitioner and the General Secretary of the NGO SELF HELP. With decades of premium institutional experience, he spent seven years as a Resource Person and Moderator for the United Nations' Microfinance Community of Practice. A trusted expert in project design and evaluation, his extensive portfolio includes leading major project appraisals and impact evaluations for the World Bank, UNDP, IFAD, JICA, and DFID. Nationally, he serves as a strategic Team Leader for PAN-India studies commissioned by the Ministry of Cooperation and the Ministry of Agriculture and Farmers Welfare.

25
years

A Foundation built at CARE India

My association with APMAS is as old as the organisation itself. At the time of APMAS's formation, I was functioning as a Technical Support Specialist in CASHE (Credit and Savings for Household Enterprise), CARE India. I was fortunate to contribute to the objectives and constitution of APMAS. Hence, for me it has always been a joy to see the phenomenal growth of the organisation.

In my perspective – APMAS is a unique organisation in the country that has contributed significantly to the development sector, especially for women's empowerment and strengthening self-reliant cooperatives, mainly in the states that have MACS (Mutually Aided Co-operative Societies Act). Its recent contribution towards capacity building of Farmer Producer Organisations (FPOs) has also been great.

My association with APMAS restarted in the year 2008 when I joined United Nations (UN) Solution Exchange as a Resource Person for Microfinance. Solution Exchange was a unique global knowledge-sharing initiative of the United Nations. APMAS was a vibrant member of this community of Microfinance practitioners.

Influencing National Policy: DAY- NRLM

The association and contribution of APMAS and its team to the Microfinance Community was very high, but more than that, as an organisation, APMAS has been a great partner in various initiatives of UN Solution Exchange. Some of the significant achievements of the collaboration include:

- **National Movement Building (2007):** The UN Microfinance Community of Practice organised a workshop on the National Rural Livelihood Mission (NRLM), which led to the initiation of the National Network Enabling Self-Help Movement (ENABLE).

- **Strategic Policy Dialogue (2011):** In July 2011, Shri CS Reddy, CEO of APMAS, moderated a high-level discussion on the NRLM Framework for Implementation and the MKSP (Mahila Kisan Sashaktikaran Pariyojana) guidelines. Serving as the Chairperson of the Working Group on NRLM for the Planning Commission and MoRD, his leadership on the UN Solution Exchange platform catalysed a national roundtable on the implementation framework of DAY-NRLM.
- **Translating Dialogue into Policy:** Under the leadership of CS Reddy, the UN Solution Exchange and partner organisations successfully presented the roundtable's recommendations to the Ministry of Rural Development (MoRD). This advocacy resulted in changes to the implementation framework of NRLM—a contribution formally recognised by the then Mission Director of DAY-NRLM. Through these efforts, APMAS played a pivotal role in shaping one of India's largest poverty alleviation programmes.

Pioneering Knowledge Tools

APMAS's contributions extended to several critical thematic areas through the UN platform:

- **SHG federations as vehicles for social change:** Initiating national dialogue on the social impact of collectives
- **Voluntary Savings:** Contributing to the 2012 National Workshop at New Delhi, the outputs of which were formally recognised by the Ministry of Finance
- **Cooperative Legislation:** APMAS contributed to the discussions related to Cooperative Societies Acts of various states in context of Microfinance and Financial inclusion
- APMAS contributed to the discussions related to provisions in various Acts for better financial inclusion initiatives – membership, surplus distribution, credit and other financial services, working capital management and Government support to Self-reliant cooperatives
- Practitioners from APMAS have contributed to various discussions on MF Community of Practice and also round-tables on State of the Sector Reports

25
years

The 'Ready Reckoner' on Microfinance

The UN Solution Exchange published a unique document titled Ready Reckoner Microfinance. APMAS is featured prominently throughout this document - appearing 31 times. The Reckoner incorporates critical APMAS reports on NRLM and SHG federations and highlights the SHG Gateway as a primary source of information for the movement. It also lists CS Reddy, CEO, APMAS and G Bhaskara Rao (Ex Vice President, APMAS and National Coordinator, ENABLE) as key professionals in the sector. Ready Reckoner also incorporates various important reports especially, on NRLM and SHG federations published by APMAS.

Looking Ahead

APMAS remains a forerunner, especially in developing high-quality, digital training materials for SHGs and FPOs. It has been a privilege to witness APMAS evolve from a concept discussed at CARE India into a national pillar of the development sector.



33. Rigour, Research and APMAS: A 2015–2016 Collaboration

“By working with CS Reddy and K. Raja Reddy, I came to admire their professionalism. The methodology of the SHG study was unsurpassed in social science research, and APMAS’s endorsement of it. I valued their concern with connecting the social sciences with larger questions regarding democracy”.

**Dr. Carolyn Elliot,
Researcher**

Dr. Carolyn M. Elliot is an acclaimed political scientist, researcher, and Professor Emerita of Political Science at the University of Vermont, USA. A deeply respected global scholar on gender relations, third-world development, and democratic systems, her extensive fieldwork across Telangana and Andhra Pradesh has focused on tracking how community-based platforms transition women from homemakers to active civic leaders. Her rigorous 2015–2016 research partnership with APMAS evaluated 90 SHGs across 27 villages. This landmark study produced unsurpassed social science insights into loan utilization, family power dynamics, and individual agency, while strongly advocating for the integration of women’s collectives into active village governance.

**25
years**

The 2015–2016 Research partnership

I first came to know of APMAS when I encountered a lively group of women in a Chittoor District office. They were talking enthusiastically about a training programme they had just completed about running Self-Help Groups (SHGs). I noted the trainers came from APMAS in Hyderabad and decided to look them up when I finished the Chittoor interviews for my research on patronage politics in Andhra Pradesh.

In Hyderabad, I met with CS Reddy, who enthusiastically endorsed my idea of a research study on loan utilisation and women’s empowerment in SHGs in Andhra Pradesh. He asked Dr K Raja Reddy, Director of Research and Advocacy at APMAS, to join me for what became a very fruitful, agreeable and supportive partnership.

The project began in year 2015 and carried through 2016. The study covered 90 SHGs and 360 members in 27 villages across three districts of Andhra Pradesh, with comparable coverage in Telangana.

Findings: Empowerment through SHGs

We found that though the women had clearly benefited financially from the SHG loans and had found many ways of paying them back, not many had become entrepreneurs in small businesses, which I understood to have been one of the original purposes of the programme.

I was most interested in how the programme had empowered the women - they now readily approached the banks by themselves, travelled alone to nearby villages, experienced better gender relations in the village and felt comfortable raising issues in meetings. Although loan availability was key to the programme, the women valued their participation in the SHG group meetings even more. This finding has been replicated in several studies elsewhere in India.

The study also addressed concerns about democracy in India. It found that the majority of SHGs have not been involved in addressing social issues such as domestic violence, child labour, or child marriage, and the programme is quite insulated from village affairs. Respondents showed little interest in anything outside the groups except information about the government programmes. It concluded that an opportunity to build citizenship is being lost.

A Continued Commitment

By working with CS Reddy and K Raja Reddy, I came to admire their professionalism. The methodology of the SHG study was unsurpassed in social science research, and APMAS's endorsement of it. I valued their concern with connecting the social sciences with larger questions regarding democracy.

Since then, as the government has altered its role with SHGs, APMAS has expanded its programming to include promoting Farmer Producer Organisations (FPOs), all the while continuing its emphasis on community and human development. These initiatives show an admirable flexibility within a continued commitment to basic goals.



25
years



34. Strengthening Community Institutions for an evolving Development Landscape

“As APMAS enters its 26th year, its work offers important lessons for the sector, particularly, in building institutional resilience, enabling participation, and deepening community engagement. The development landscape today calls for organisations that can combine field experience with the ability to respond to emerging opportunities and risks”.

- Anil Kumar SG
Founder & CEO, Samunnati

Anil Kumar SG, Founder of Samunnati, brings nearly three decades of experience across banking, rural finance, and agri-value chains. Under his leadership, Samunnati has pioneered an integrated value-chain approach to unlock the potential of smallholder farmers across India. A practitioner and certified trainer of Heartfulness since 1993, he champions a values-based leadership style. He serves as Chair of FICCI's Taskforce on Agri Finance, works closely with the Ministry of Agriculture and Farmers' Welfare, and contributes to several national advisory bodies, including the CII National Council for Agriculture and the IIT Madras Research Park Governing Council.

25
years

India's development landscape has long been shaped by institutions working patiently and persistently at the grassroots. Among them, APMAS is playing a key role in strengthening the foundations of collective action in rural communities, with a focus on resilient, inclusive development.

Over the years, APMAS contributed meaningfully to sectoral conversations around collectivisation, governance, and gender inclusion, bringing deep grassroots insights into the larger development agenda. As APMAS enters its 26th year, its work offers important lessons for the sector, particularly in building institutional resilience, enabling participation, and deepening community engagement. The development landscape today calls for organisations that can combine field experience with the ability to respond to emerging opportunities and risks.

APMAS's role in Strengthening Collectives

For over two decades, APMAS dedicated itself to strengthening SHGs, community institutions, and Farmer Producer Organisations (FPOs). Their focus on governance, institution building, and collective action has enabled rural communities to organise effectively, access opportunities, and improve their participation in markets.

This commitment aligns closely with what we at Samunnati view as the foundation of meaningful transformation - strong systems, transparent governance, and empowered members. The FPO ecosystem has now grown to more than 40,000 organisations—a reflection of how critical collectivisation has become for India's smallholder farmers. Through its deep engagement with community-based organisations, APMAS has nurtured the social capital needed for these collectives to thrive, complementing the ecosystem's increasing emphasis on market-led growth and digital enablement.

A Shared Vision for enabling farmers

APMAS's long-standing work in strengthening community institutions and building leadership capacities complements Samunnati's AMLA (Aggregation–Market Linkage–Advisory) approach, which focuses on enabling collectives to participate effectively in markets. By nurturing institutional resilience and readiness, APMAS reinforces the foundational elements that make market-linked interventions more impactful. This shared emphasis on collectivisation, governance, and farmer-centric development reflects a broader sectoral vision of empowering FPOs and agri-enterprises to operate at a higher equilibrium.

These elements — strong community mobilisation and meaningful market access — continue to serve as the dual engines required to sustainably enhance farmer incomes.

Championing gender inclusion

A notable contribution of APMAS has been its deep and sustained focus on strengthening women's leadership within community institutions. Even though women contribute to the majority of agricultural work, their visibility, agency, and formal recognition in the value chain often remain limited. Through its work with SHGs and FPOs, APMAS played a pivotal role in enhancing women's participation, decision-making power, and confidence — addressing a critical structural gap in the ecosystem.

At Samunnati, our experience with women-led FPOs indicated that there are several constraints related to asset ownership, access to finance, and societal norms that often limit women's full participation. As the sector increasingly moves towards more inclusive governance and gender-responsive development models, APMAS's leadership in this space continues to set an important benchmark.

Guiding organisations like APMAS for the future

As the development ecosystem enters a new phase — marked by digital transformation, climate change, and increasing value-chain integration — organisations like APMAS have an important role to play. A few priorities stand out:

1. Driving Digital inclusion

With technology becoming central to agricultural efficiency, governance, and market access, APMAS's grassroots presence positions it well to drive digital adoption among collectives and communities.

2. Catalysing Climate-Resilient practices

Agriculture continues to be vulnerable to climate risks. Insights from Samunnati's work, including our white paper on Climate-Smart Agriculture Financing, highlight the need for blended capital and institutional support to accelerate climate-resilient practices. APMAS can serve as a crucial bridge between communities and climate finance frameworks.

3. Fostering market readiness

As FPOs move from being aggregators to value-creating enterprises, they require support in scale, quality systems, and market linkages. APMAS's long-standing strength in social mobilisation, paired with strategic market-oriented partnerships, can help FPOs transition into stronger, competitive entities.

25
years

4. Strengthening Federations and Networks

Both APMAS and Samunnati recognise the critical role of federations and networks in enhancing the bargaining power and sustainability of FPOs. Stronger inter-institutional linkages will be essential for enabling FPOs to integrate effectively into high-value agriculture value chains and modern marketplace structures.

Looking ahead

APMAS's 25-year journey highlights the transformative potential of sustained institution building. Its dedication to community empowerment, women's leadership, and grassroots resilience continues to be highly relevant as the development ecosystem encounters new challenges and opportunities. As agriculture adapts to climate uncertainties, digital transitions, and the growing demand for sustainable, market-linked solutions, organisations like APMAS will remain central to guiding communities through this change.

APMAS's deep-rooted presence, field insights, and commitment to strengthening collective institutions, position it uniquely for the future. Whether in enabling digital inclusion, fostering climate-resilient practices, or supporting the evolution of FPOs and community-based enterprises, their role will only become more significant. The organisation's next chapter holds tremendous promise, and the broader ecosystem stands to benefit from the continuity of its leadership, vision, and enduring commitment to empowering rural communities.

25
years



35. A model of Dynamism and Principled Advocacy

“One aspect of APMAS which I always liked is its dynamism! It has shown commendable ability to evolve and adapt to the emerging need of the sector and also to make use of the opportunities from time to time.”

- Jaipal Singh Kaushik
Advisor, Tata Trusts and Consultant, World Bank

Jaipal Singh Kaushik, an alumnus of Haryana Agricultural University and IRMA, brings 35 years of experience in rural livelihoods, financial inclusion, and community institutions. Currently an Advisor to Tata Trusts and a Consultant to the World Bank, he previously served as Chief Operating Manager of the Rajasthan State Rural Livelihoods Mission (SRLM). His extensive leadership includes founding and leading the Center for Microfinance (CmF), serving as Chief Executive of ARAVALI, and spending a decade with NTGCF and NDDDB promoting tree growers and dairy cooperatives. His core competencies span value chain development, FPOs, community forestry, and programme management.

25
years

An Inspiration to Resource organisations

Congratulations, APMAS!

It is a matter of great joy and pride for any organisation to complete 25 years of its existence — more so if the organisation has been growing continuously, expanding, and has achieved so much! APMAS is one such organisation which has always been looked at with respect by all stakeholders, be it governments, banks, civil society organisations, or community institutions, over the last two and a half decades. My special appreciation goes to the APMAS team, along with my best wishes for its future endeavors.

My first contact with APMAS was in 2005, when we were in the process of setting up the Centre for Micro Finance (CMF) in Rajasthan. APMAS, as a state-level organisation working to strengthen the SHG movement and rural development, was one of the key models for us to study and understand. I met Mr CS Reddy, CEO of APMAS, in 2006 and found him extremely humble and deeply engaged in matters of autonomy and transparency in community institutions, as well as the creation of an enabling policy environment.

Over this 25-year period, APMAS must have reached out to lakhs of people directly and indirectly. I am sure it has faced its share of challenges throughout its journey, but it has worked hard to remain focused on its mission.

The power of Networks and Standards

What I personally like is its ability to work alongside other like-minded organisations and individuals. I fondly remember working together with APMAS when I was with CMF; we were part of the ENABLE Network to strengthen SHGs and the entire community-oriented microfinance sector. The network had members from across the country — the North East, Southern, Central, and Northern India. APMAS, as the coordinator of the network, demonstrated

the ability to work well with all members to produce a number of training modules and research reports, and successfully advocated for community-centered policies.

I believe the collaboration of APMAS with DGRV, Germany, has been very fruitful. It has helped APMAS deepen its understanding and engagement regarding cooperative principles, piloting projects on member-centric community institutions, and research. APMAS's work on preparing quality standards for Self-Help Groups (SHGs), SHG Federations, and Farmer Producer Organisations (FPOs) has been helping various practitioners, finance institutions, and the Government to enhance quality in the sector.

Evolution without dilution

One aspect of APMAS which I always liked is its dynamism! It has shown a commendable ability to evolve and adapt to the emerging needs of the sector and to make use of opportunities from time to time. It did not hesitate to start working in urban slums alongside the rural poor; as the opportunity emerged, it started working with Jeevika in Bihar; it enhanced its engagement with FPOs while continuing to work with SHGs — and that too without diluting quality!

Knowledge creation, capacity building, and policy advocacy have been major areas of work for APMAS, and I am very happy that its leadership has continued this focus. Usually, it is difficult to mobilise resources for such work, and policy advocacy is challenging because you carry the risk of antagonising the Government when you raise difficult issues.

However, I have always been inspired by the approach of APMAS while dealing with the Government. APMAS has served on a number of committees and task forces — designing FPO and cooperative policies and working closely with the banks. It has always put across its points of concern with firmness and evidence, yet without aggression. While some may have perceived that APMAS was endorsing a government agenda, I believe APMAS has always taken its own stand and successfully advocated for 'pro-people' policies.

A legacy of people and leadership

More recently, APMAS has been organising a series of National Workshops on SHGs and has started recognising best-performing institutions to encourage higher quality within community institutions. Its work as Coordinator of the Bharat Alliance for FPO Acceleration (BAFA) is commendable. I have no doubt that APMAS will continue its glorious journey and keep contributing to shaping the development sector in Andhra Pradesh and beyond.

I also appreciate the people working with APMAS for their dedication, hard work, and impeccable integrity. I always enjoy my interactions with APMAS staff; they are humble and warm. Talking about the people in APMAS, I should add that I have seen many organisations lose their path, if there is no second-line leadership. CS garu (sir) has been leading and guiding APMAS since its inception, and I am sure APMAS is sufficiently investing in developing new leadership to carry the torch forward.

My congratulations to APMAS for such a glorious journey and so many achievements, and best wishes to everyone working with APMAS.



36. Reflections on

APMAS - 25 years and beyond!

“Institutional strengthening has been a hallmark of APMAS’s work starting with improving the quality grades of SHGs, development and up-scaling system of self-regulation for SHG movement in the country; Governance, systems and services strengthening of SHG Federations and FPOs.”

- N Madhu Murthy
Development Consultant

N Madhu Murthy, coming from an educational background in agriculture and rural management, brings over 25 years of experience in livelihood enhancement, natural resource management, and agro-ecological, climate-resilient practices. His extensive expertise spans the design, appraisal, implementation, and evaluation of large-scale projects, with a core focus on women’s enterprise development, institution building, and FPOs. As an independent development practitioner and institutional consultant, he regularly provides technical support to development organisations in strategic visioning, business planning, and sector-wide capacity building.

25
years

At the outset, my heartiest congratulations to APMAS on Silver Jubilee event! 25 years of existence is not ordinary for an organisation to continue to be active, dynamic and impactful! It is watershed event not only for APMAS, but also for the Sector-own-Control movement and self-reliant community institutions in the country!! I am privileged to be a part of this journey and contribute my reflections on this occasion.

APMAS was born 25 years ago with the mandate of extending technical and capacity building support to the ongoing SHG movement in the state. The journey continued from there – SHGs and their Federations, Livelihoods enhancement, Watershed development, Climate resilient/ Agroecological programmes, Health, Nutrition & WASH, Model villages, Farmer Producers Organisations (FPOs) and so on.

Throughout the journey, APMAS has been leaving no stone unturned in proactive policy advocacy on matters related to their work. APMAS has remained visible in the country for their technical and capacity building services for promotion of self-reliant institutions in the country.

Institutional strengthening has been a hallmark of APMAS’s work starting with improving the quality grades of SHGs, development and up-scaling system of self-regulation for SHG movement in the country; Governance, systems and services strengthening of SHG Federations and FPOs. APMAS work in capacity building has been exemplary – over 600,000 professionals and para-professionals trained; resource material, modules, tools developed; ToT programmes, South-south cooperation programmes, Training of primary and secondary stakeholders with participatory approaches complying to Adult Learning Principles; Quality assurance as a hallmark for capacity building!

APMAS also has been consistent in organising/ facilitating many workshops/ events – national SHG Federations awards, Bank linkages, FPOs, Networks of Civil Society Organisations,

Thematic workshops etc. which serve as very effective platforms for CBOs, CSOs, practitioners, government functionaries and academicians for dialogue and networking.

After 25 years of eventful journey of wide enough themes, geographies, direct outreach, APMAS is well poised for moving forward, probably with more depth and more effective indirect outreach! APMAS could embrace/intensify their efforts in following aspects to continue their impactful journey.

A social enterprise working for economic and social empowerment of only women! It is very much evident and empirically proven that women are becoming more and more marginalised – whether in farming, non-farm sector, climate vulnerability, social vulnerability. There is ample space and need to work in this sector and APMAS can be the only present generation organisation to work only for women! Perhaps, it may require repositioning of APMAS at national level.

SHGs in changing times

Twenty-five years is a long time and lots of water have flown under the bridge since then. The needs and aspirations of members in current SHGs, particularly youth, are different from those 20-25 years back. SHGs have evolved in their life-cycle, SHG Federations are poised to go beyond the current limited services. APMAS could cater their services to meet the changing life-cycle needs of SHGs and their Federations to enable them realise their Vision 2030 – towards wealth creation and quality of life for their members! APMAS to reinvent itself.

Embracing Technology

AI and Digital Transformation! As these technologies are getting more and more applicable in all sectors including Agriculture and can be applied for organisational effectiveness of APMAS and CBOs as well.

Evolving FPOs into fully autonomous and independent entities

Though the Government is proactively supporting promotion of FPOs, can the scaled-up number of FPOs be insulated from the undue interference of the Government? It is demonstrated that consolidation of FPOs at cluster level is required – Cooperation among cooperatives/ FPCs and FPO Federations evolving as active value chain players in their commodities. It is also required to develop local Agripreneurs under FPOs for extending different required services to members as the required combination in present times, is not just Leadership and Management but Leadership, Manager and Local Entrepreneur. APMAS experience also demonstrated that institution-building is a long drawn, in-depth process requiring significant patience and perseverance.

Collaborative action research and practice-based policy advocacy

Thematic, longitudinal advocacy needs to be taken up.

APMAS can also play more intensive role in capacity building – more programmes at macro level/ ToT level for wider outreach, long term capacity building handholding service, being a learning organisation, collaborative programmes for wider outreach, resource material development for changing and futuristic needs and in local languages, co-creation of quality standards, benchmarks, SoPs etc. This is in view that capacity building service is a very effective way of wider national outreach while intensifying depth in existing operational areas thus balancing the depth and the breadth.

APMAS can also play role for facilitating financial services – expanding the services, say value chain finance/ enterprise finance by SHG Federations so as to evolve SHG Federations into Livelihoods Promoting Institutions (LHPs); initiation of financial services to the extent required and feasible by FPOs; facilitate access for SHG Federations and FPOs to impact finance, social investment, green finance. APMAS with their rich experience of supporting financial services by SHGs can play a pivotal role in this.

APMAS can also be more resilient in view of changing global dynamics – dwindling funding, more polarisation, changed landscape of stringent statutory compliances, shrinking space for civil society organizations, state getting more and more into other's spaces, private and start-up sector evolving more vigorously and so on.

Thus, APMAS can be more mission driven so as to sustain the momentum and evolve into much more impactful organisation in the years to come. My best wishes to APMAS on this occasion and look forward to much more impactful in the mission of self-reliant community institutions and livelihoods enhancement of the marginalised communities, particularly women in the years to come.



25
years



37. My journey with APMAS: Reflections and Growth

“Working closely with project implementation teams, I contributed to developing internal audit guidelines and systems, strengthening governance and compliance frameworks. These efforts have encouraged FPOs and their federations to establish sound financial systems, maintain statutory compliance, and mobilise working capital.”

- **AV Rajan,**
Former Director of Finance and Administration, APMAS

25
years

AV Rajan is an expert institutional finance and administrative specialist with significant experience in India's development finance sector. Following a three-year tenure with Sa-Dhan in New Delhi, he relocated to Hyderabad and joined APMAS in 2004. Overcoming a personal hearing impairment, he rose sequentially from temporary staff to Programme Support Manager, Associate Vice President, and ultimately Director of Finance and Administration—a post he held until his retirement in 2020. Celebrated as an institutional pillar, he successfully steered APMAS through rigorous multi-donor audits by the European Commission, Ford Foundation, BMGF, and GIZ, regularized eight years of service tax compliance, and co-developed the internal audit guidelines for Farmer Producer Organisations (FPOs)

Beginnings and Challenges

My journey began on a bright, sunny day in July 2004. At the time, I was seeking a position based in Hyderabad due to pressing family circumstances. I had spent nearly three years working at Sa-Dhan in New Delhi when an unexpected situation required me to relocate. With the support of a considerate COO, who referred me to the then Vice President of APMAS, I made my way back to Hyderabad.

Although I carried a strong reference, I joined APMAS with considerable uncertainty about what lay ahead. Living with a hearing impairment has always presented its own set of challenges, and I was genuinely concerned about securing stable employment and navigating the difficulties that might arise.

Despite the doubts, I was optimistic about making a fresh start. I performed well in the aptitude test and the preliminary interview, the final challenge was to impress the CEO of APMAS. Thankfully, he was understanding and offered me a temporary contract. I was confident that, given time, I would prove my abilities and repay the management's trust in me. The rest, as they say, is history.

I found myself welcomed by a team that truly valued diversity and inclusion. While the transition came with its own hurdles, the support and understanding shown by my colleagues helped me navigate both personal and professional challenges. Gradually, APMAS began to feel like home, and I gained confidence in my abilities while discovering new strengths within myself.

The journey was exciting yet demanding, requiring me to adapt quickly and embrace new responsibilities. Each experience broadened my perspective and taught me the importance of resilience and adaptability. In a relatively short span of time, I progressed from temporary

staff to Programme Support Manager, and then to Associate Vice President – Finance and Administration and eventually to Director - Finance and Administration, a post I held till my retirement in 2020.

During my tenure, APMAS went through demanding periods, especially during audits conducted by the European Commission and donor-appointed auditors such as the Aga Khan Foundation, CASHE-DFID, MSDF, SDTT, The Ford Foundation, BMGF, GIZ, along with rigorous internal audits by the Aga Khan Foundation, DGRV, and BftW.

Strengthening Systems Through Audits and Navigating Regulatory Challenges

These stringent Internal and external audits by the donor agencies played a crucial role in refining our financial policies and strengthening internal controls in our system. Leveraging the expertise of audit professionals, we developed robust financial guidelines that ensured the organisational stability and compliance.

One particularly stressful period arose during statutory scrutiny, which tested both our systems and our resolve. With timely guidance from auditors and the support of the Board, these challenges were addressed without adverse outcomes. Subsequent assessments were successfully managed through strengthened financial policies and disciplined statutory compliance.

We also resolved issues with the Service Tax department, having not filed service tax returns for nearly eight years, by submitting the outstanding returns. We also undertook the important task of regularising long-pending statutory filings and updating organisational records, including amendments to the bye-laws and changes of address. While most issues were resolved through sustained effort, a few compliance matters remained challenging despite repeated attempts — an experience that reinforced for me the importance of strong systems, persistence, and institutional learning.

Like many organisations, APMAS faced periods of uncertainty and financial stress. Several donors stopped funding due to shifting priorities, and reduced training activity led to financial strain. These challenges necessitated difficult revisions to financial commitments and policies. The outbreak of the pandemic in 2020 further intensified these pressures, as global shutdowns disrupted operations. Yet, the crisis revealed APMAS's true strength and core values. Even during the most difficult times, teams continued to serve communities in operational areas, providing essential support and relief.

Continued Contribution Post-Retirement

After my retirement, my bond with APMAS remained strong. As a consultant, I supported internal audits for Farmer Producer Organisations (FPOs) promoted by APMAS. Working closely with project teams, I contributed to developing internal audit guidelines and systems, strengthening governance and compliance frameworks. These efforts have encouraged FPOs and their federations to establish robust financial systems, maintain timely statutory compliance, and mobilise working capital.

I feel a profound sense of achievement and pride knowing that the systems and internal controls developed during my tenure continue to function effectively, even as regulatory frameworks and accounting standards evolve. It is gratifying to see that these practices still guide the organisation, and I am truly grateful for the journey I have shared with APMAS.

My journey with APMAS continues even today as a member of the Internal audit team - remaining

25
years

connected to an organisation that gave me identity and opportunity to flourish. Throughout these experiences, I learned the importance of clear communication and collaboration between departments, which greatly contributed to successfully managing regulatory and operational hurdles. Regular training sessions for staff on compliance matters became invaluable, fostering a culture of accountability and proactive problem-solving within APMAS.

Looking Forward

Looking ahead, APMAS can further strengthen its impact by expanding partnerships beyond current operational areas and adopting innovative strategies that respond to emerging challenges. Embracing digital tools can enhance efficiency and outreach, while continued capacity building for SHGs, federations, FPOs and staff will remain essential.

Facilitating market linkages, promoting sustainable agricultural practices, strengthening climate resilience, and integrating environmental considerations will be critical for long-term sustainability. Amendments to bye-laws may also be considered to address emerging areas such as health, nutrition, education, and skill development, particularly in tribal and remote regions.

Strengthening partnerships with government agencies, NGOs, private sector organisations, and CSR initiatives will further enhance APMAS's ability to fulfil its mission and expand its reach.

25
years



38. My journey with APMAS

Professional Excellence and Personal Bonds

“ ‘Continuous Learning’ and ‘Concern for Quality’ were among the core values that guided our work at APMAS, aiming for excellence in whatever we pursued as a team.”

- Dr. Srinivas Suriseti

Head of the School of Gender and Livelihoods, Tata Institute of Social Sciences (TISS)

Dr Srinivas Suriseti, Head of the School of Gender and Livelihoods at the Tata Institute of Social Sciences (TISS), Hyderabad, holds a Master's and a Doctoral degree in Social Work. Since joining TISS in 2011, he has anchored its flagship Master's programmes in Rural Development and Livelihoods, and has taught at Azim Premji University and the University of Gothenburg, Sweden. Prior to academia, his decades of development practice included serving as AVP-Livelihoods at APMAS (2002–2006), where he established regional Livelihood Resource Centres. A prolific researcher, his portfolio includes anchoring the AP Livelihood Study for APMAS and an international scoping study for the Ford Foundation in South Africa and Mozambique.

25
years

Some of us who joined APMAS in its early years may have moved on; however, we continue to share a great bond with the organisation and among ourselves. For me, it was a dream journey. APMAS gave me not only a footing in the development sector in Hyderabad but also enabled me to hone my professional skills. The learning was tremendous at both the personal and organisational levels. 'Continuous Learning' and 'Concern for Quality' were among the core values that guided our work, aiming for excellence in whatever we pursued. While I have much more to say, I have selected a few key reasons for my excitement in writing this note on the eve of APMAS's Silver Jubilee — a 'LEAF' level contribution reflecting on our shared learning, experience, and future.

A Great start

By the end of 2002, the expansion of the Velugu programme from DPIP (Andhra Pradesh District Poverty Initiatives Project) to APRPRP (Andhra Pradesh Rural Poverty Reduction Project) provided a significant opportunity for APMAS to become a resource organisation for SHG promotion across the districts of united Andhra Pradesh. The state government also sought support to strengthen SHGs in urban municipalities. Similarly, the expansion of the APRLP (Andhra Pradesh Rural Livelihoods Programme) around 2004, provided an entry into livelihood promotion. This context allowed APMAS and its teams to contribute significantly, backed by enough human and financial resources to maximise the opportunity.

Training a large pool of state programme functionaries, conducting research studies on SHGs and SHG-Bank linkages, organising state and national workshops on SHG federations, anchoring Livelihood Resource Centers in several districts, and wide range of publications (including Mahila Sadhikaratha - a monthly magazine) - all helped APMAS emerge as a high-performing knowledge institution within its first few years. In fact, that was a watershed moment for the organisation. These endeavors received accolades from all corners, including the government, earning APMAS a reputation for excellence. I was fortunate to be directly

associated with APMAS during this time, coordinating its capacity-building programmes for about three years.

Experience with Excellence

The teams at APMAS dedicated to Quality Assurance and Capacity Building featured a fine blend of experienced and young minds. This 'great start' required teams to travel extensively and learn quickly, balancing the expectations of peers, stakeholders, and donors against ground realities. Strategic linkages with PRIA (Society for Participatory Research In Asia) and SIDBI-SFMC (SIDBI Foundation for Micro Credit) enabled teams to access vital training. We certainly owe a lot to the grant support available at that time — especially from the Ford Foundation — which made provisions for the capacity development of our teams.

APMAS teams were positioned at the state and district levels to play a catalytic role in strengthening the SHG movement. Our work training functionaries, especially the large pool of Assistant Project Coordinators (APCs) and Cluster Coordinators (CCs) with DPIP and APRPRP, was significant both in scale and impact. These coordinators reached the grassroots members of self-help groups where the real difference is made. APMAS was also engaged in training District Resource Persons to develop grassroots social mobilisers, known then as Activists and Bookkeepers. This effort was reflected in the exponential growth of SHG-Bank credit linkages and federations.

Some APMAS services were priced as part of its 'fee-for-service' mandate, which made the organisation more professional and demonstrated its core value of 'concern for quality'. Regardless of whether clients paid in full or in part, the teams always gave their best, motivated by a desire to contribute to the sector. I remember team members from the Head Office traveling back-to-back for full weeks to conduct district-level trainings, especially as SERP expanded the Velugu programme to all districts of united Andhra Pradesh.

Focus on Livelihoods

Livelihood promotion kicked off with the expansion of the APRLP programme and APMAS's engagement with the Department of Rural Development. APMAS received the mandate to promote Livelihood Resource Centers in Adilabad and Kadapa districts and helped design guidelines for the proposed Rural Employment Guarantee Programme (later named MGNREGA). A key stepping stone was the AP Livelihoods Study conducted with ILRT-BASIX, SERP, and PLF, which culminated in a major dissemination workshop. With funding from Aga Khan Foundation (AKF), a dedicated livelihoods team was constituted at the Head Office and in district centers to anchor these initiatives. We ensured that regional capacity-building teams remained actively engaged so that research and outreach were implemented coherently. I had the good fortune to coordinate these initiatives for about two years. Our role as an outreach partner for AKF also provided great learning through linkages with partners like AKRSP and DSC in Gujarat and ARAVALI in Rajasthan.

The Teams

I am not sure if the people made the organisation beautiful or vice-versa. Many of us were new colleagues meeting for the first time, and our association at APMAS may have only lasted a few years. Yet, we continue to remember each other warmly. The bonds created through collective efforts, group-building exercises, exposure visits, and annual retreats had a lasting impact.

In early 2004, Prof Balaji introduced a self-reflective initiative called 'Landmark Education.' I

found it very useful for energising the team. We adopted a few things like 'You are the cause in the matter' and 'One for all and all for one.' Many of us participated in these programmes; CS attended this and encouraged others to join, with a policy where the organisation contributed 50% of the fee. Our retreats, led by external experts in peaceful locations away from the city, provided a perfect blend of self-reflection and fun.

Thoughts on the Future

I remember APMAS undergoing a major external evaluation led by Deep Joshi, after which it began engaging more in direct implementation while retaining its role in research and advocacy. Its work with DGRV and Mahila Samakhya was highly appreciated and contributed significantly to action research and advocacy. More recently, the focus has shifted toward promoting livelihoods through mega-watershed projects in Anantapur and sustainable agriculture through Farmer Producer Organisations (FPOs) where there is high potential. I continue to follow the developments at APMAS through my ongoing interactions with CS and his team. Even at TISS, where I now work, students often intern with APMAS, and I am heartened to see that the good work continues!



25
years



39. APMAS: A Lifelong Support System from my Alma Mater

“...it was here that I learned the fundamentals of the SHG movement, women’s leadership, collaboration, among many other things.”

Sudha Rani Mullanpudi
Co-founder and CEO
Abhihaara Social Enterprise

Sudha Rani Mullanpudi, Co-Founder and CEO of Abhihaara Social Enterprise, is a leading voice in rural development, sustainable handlooms, and artisanal crafts across Andhra Pradesh and Telangana. With over two decades of development sector experience, her career includes pivotal grassroots roles with premier organizations such as APMAS, Naandi Foundation, Oxfam, and Traidcraft. At Abhihaara, she champions the economic empowerment of rural craftswomen, spearheading transformative initiatives like the Green Craft Store and leading strategic collaborations with Microsoft’s ReWeave project and UNDP to integrate fair trade, digital literacy, and eco-friendly natural dye practices into artisan clusters.

25
years

Writing about my association with APMAS is truly endearing; it feels like revisiting some of the most significant years of my learning - both in the development sector and in my personal life.

The Early Years in Ananthapuramu

I vividly remember the birth of APMAS, while I was working as a young development professional at Naandi Foundation. Visu, our dear colleague and a friend at Naandi, was the first to join APMAS and I used to receive regular updates from him. This was around 2001-2003.

In 2003, as I looked to resume work after the birth of my child, I reached out to CS Reddy sir on the suggestion of Visu. He responded immediately and was kind enough to meet me. Within a week, I was offered the role of a Capacity Building Officer in Ananthapuramu district, where my husband was working at that time.

This opportunity proved vital to my career, as it was here that I learned the fundamentals of the SHG movement, women’s leadership, collaboration with district administration, among many other things. The guidance and support of Rajendra Prasad - whom we affectionately call RP - helped me manage my emotions and understand the nuances of people management - lessons that have stayed with me to this day.

Building Alliances and Critical Thinking

Our team achieved significant milestones, from signing an MoU with SERP for capacity building of federations, and convergence with reputed NGOs such as RDT, YIP, APPS to working with government departments and district officials. I had my first exposure to gender training and organising Kalajathas (cultural and informative platforms for women) in collaboration with Asmitha Resource Centre for women, which later informed the gender policies for APMAS and other NGOs.

Working with Shashi Rajagopalan and Dr Raja Reddy on ‘Lights and Shades of SHGs’ study opened up critical thinking and importance of data. Dr Raja Reddy’s critical observations and

inputs to improve my performance are highly valuable and I cherish the years I worked with him. My learning and contribution to this study, along with the exposure I gained on women livelihoods during my travel elevated my confidence and pushed me to apply for a market access position at Oxfam GB, followed by Tradecraft - which opened up great opportunities for my career enhancement.

A pillar of strength in personal tragedy

On a deeply personal note, when I faced the greatest tragedy of my life in 2012 - the untimely death of my husband, Kishore, CS sir's presence at the funeral and the courage he instilled in me helped me accept the harsh reality and to take things in my stride. APMAS has given me great assurance as a parent organisation, encouraging me like an elder brother and always watching over me.

Collaborating through crisis

During the COVID-19 pandemic, 100 weavers of Abhihaara and another 900 weavers of Telangana were supported through provision kits, followed by huge mask orders at a time when handloom weavers didn't have income opportunities. Post-pandemic, when we faced difficulties in running the enterprise, APMAS created opportunities through small consultancies and job orders for its major events.

Looking to the future

CS sir's energy and balance both have had a deep influence on the APMAS team too, who never fail to encourage, connect, collaborate and genuinely appreciate individual growth. The warmth and organisational culture at APMAS always make me feel at home.

Having been a sector leader in building CBOs and federations, and having achieved numerous milestones in women empowerment, I firmly believe that APMAS is now poised to play a significant role in enabling women navigate entrepreneurial domain.

I look forward to many more years of association with my alma mater, an institution for which I am truly grateful and proud.



25
years

40. Experience of Working with APMAS

"I have worked with APMAS for six years. This time was filled with exciting memories, continuous learnings, participatory engagement, diverse challenges and conflicts, tough decision-making, and personality development".

**- Vedprakash Singh,
Project Manager, APMAS**

Vedprakash, holding a post-graduation in Public Policy from NLSIU Bangalore, is a rural development specialist dedicated to structuring sustainable community frameworks. At APMAS, he is primarily engaged in research, advocacy, training, and partnership building across multiple initiatives. He serves as the central coordinator for CBBO projects under the Ministry of Agriculture and Farmers Welfare's Central Sector Scheme for FPOs across Andhra Pradesh, Bihar, and Telangana. His technical contributions include developing training modules, institutional guidelines, and gender mainstreaming documentation, alongside facilitating capacity-building workshops.

**25
years**

I had the privilege of working with Mr Vijay Mahajan (fondly known as 'VM' and my first Guru in professional space) on conducting action-research studies on: a) 120 Farmer Producer Organisations (FPOs) promoted by BASIX in Uttar Pradesh, b) Exploratory study of FPO Federations in India. Under his supervision and guidance, I had the first-hand experience of knowing and understanding the FPOs and connect with diverse and active stakeholders in the ecosystem. Based on the learnings and findings, a multi-stakeholder consultation was conducted and a policy brief was prepared on strengthening the FPOs and Federations and circulated with the policy-makers. It was at this learning curve my Guru introduced me to APMAS and its impactful work in strengthening community-based livelihood institutions like FPOs / Federations. The next discussion we had was with Mr CS Reddy (Founder & CEO, APMAS) and Mr Madhu Murthy (Executive Director, APMAS) to explore an opportunity for me to work with APMAS.

The timeline was March-April 2020 when the entire world was fighting against the COVID pandemic, in my closed doors of studio room in Noida, I had to take a call on whether to accept or not to accept the offer with APMAS. If yes, first I had to change my base from New Delhi to Hyderabad, then work as a full-time staff and team-person (I had worked as freelance consultant for three years till then), cultural change (different language, food, lifestyle, etc.), working with another diverse community, and changing my domain from a researcher to a practitioner. After a thorough discussion with my loved ones, I packed my bags to relocate to Hyderabad. This would be my fourth major city shift from Mumbai to Pune to Bengaluru to New Delhi and now Hyderabad.

As on April 2026, I have completed six whole years being associated with APMAS filled with exciting memories, continuous learnings, participatory engagement, diverse challenges and conflicts, tough decision-making, and personality development. I have had the opportunity to lead and work on the Central Government sponsored project of promoting 47 FPOs across three states, supporting the evidence-based policy advocacy initiatives at state and national level, active member of the core-team at APMAS, involved in organisational and business development of

APMAS, transforming into a professional training expert, team-building and staff development, organising National and Regional-level Programmes / Conclaves / Workshops, representing APMAS at different platforms, and translating my learnings into actions. Working directly with the management, I have had the chance to learn on how an organisation works, managing resources and cash-flow issues, conflict resolution, and strategically coordinating with different actors.

APMAS has helped a young public-policy professional transform into a matured professional with diverse perspectives and skill-set. The last six years have passed like a blink of an eye and with the thirst for learning, sharing and collaborating still continues. Today, as APMAS is entering into its 25 years of formation, I have been fortunate to play a small role for a definite period in its significant impact. While professionals will come and go, I extend my best wishes so that the legacy of APMAS continues and keep on inspiring more like-minded organisations and individuals in the sector.



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years



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years

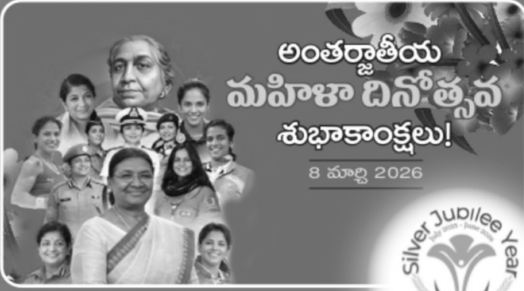
MAHILA SADHIKARATHA

మహిళా సాధికారత

స్వయంసహాయ ఉద్యమ సమాచార తెలుగు మాస పత్రిక

mas

నంపుటి : 24 నంచిక: 7 రంగారెడ్డి మార్చి 2026 పేజీలు : 36 వెల : రూ. 10/-



అంతర్జాతీయ మహిళా దినోత్సవ శుభాకాంక్షలు!
8 మార్చి 2026

విత్తన మహోత్సవం !



సీ జి ఆర్ . భారత్ జితే స్మారక మంత్రి ఆధ్వర్యంలో నిర్వహించిన తెలంగాణా ద్వితీయ వార్షిక విత్తన మహోత్సవంలో ఒక దృశ్యం

నైపుణ్యానికి ధ్రువపత్రం!




గోరంట్లపల్లి నైపుణ్య శిక్షణ కేంద్రం ప్రథమ వార్షికోత్సవం సందర్భంగా శిక్షణ పొందిన అభ్యర్థులకు సర్టిఫికేట్లు అందజేసిన శ్రీ నిత్యానందరెడ్డి . శ్రీ సీ ఎస్ రెడ్డి



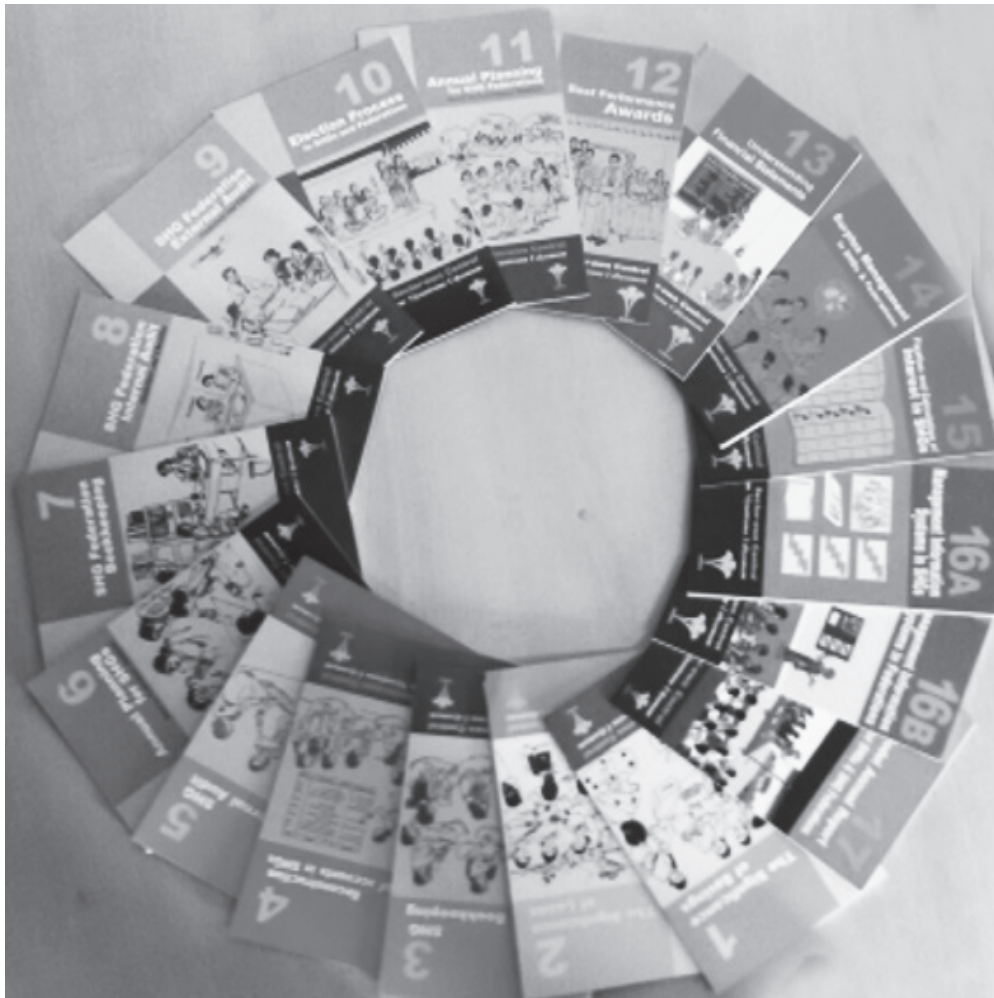
' హైదరాబాద్ హిల్స్ జే రన్ ' లో శ్రీ సీ ఎస్ రెడ్డి, శ్రీమతి సజ్జా రెడ్డి దంపతులు, శ్రీ జయేష్ రంజన్ ప్రవృతులు



దోకిపర్తి నైపుణ్య శిక్షణ కేంద్రంలో శిక్షణ పొంది, సర్టిఫికేట్లు అందుకున్న అభ్యర్థులు

నాబార్డ్ సాజన్యంతో

APMAS's monthly periodical
'Sadhikarata'



25
years

SNU Publications

Self learning modules for FPO BoD

25
years



Pillar of Strength: APMAS staff



25
years

25
years

Empowered women



SHG Federation awards



25
years

25
years



Mr CS Reddy, CEO, APMAS

CS Reddy is the founding CEO and Managing Director of APMAS and Sadhikaratha Foundation. With nearly four decades of experience in the development sector, he is passionate about bridging grassroots empowerment with systemic policy change to build resilient community institutions. He works closely with the Government of India and multiple state governments, advising on policy, planning, and programme implementation.

Globally recognised, Mr Reddy has served as visiting faculty at the Coady International Institute in Canada, teaching community-based microfinance internationally. He holds key advisory roles, serving on the NAFPO steering committee, the FICCI FPO Task Force, BIRD-Lucknow's Academic Advisory Committee, and the Managing Committee of Stree Nidhi, Telangana.

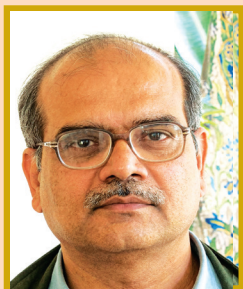
Beginning his career with a 12-year tenure at CARE International, he has since provided strategic consultancy to major global institutions, including the World Bank, IFAD, DFID, and GIZ, while remaining deeply engaged in networks promoting financial inclusion, livelihoods, and farmer cooperatives.



Contributors



22. HS Shylendra



23. Tarun Debnath



24. Krishnagopal



25. SS Bhat & Himanshu Vaghela



26. NH Ravindranath & BS Sushma



27. B. Venkateswarlu



28. KS Gopal

25
years



29. David Fletcher & Debbie Castle



30. B Subramanyam



31. E V Murray



32. Navin Anand



34. Anil Kumar SG



35. Jaipal S Kaushik



36. N Madhu Murthy



37. AV Rajan



38. S Suriseti



39. Sudha Rani M



40. Vedprakash

***The numbers given with the names of the contributors are of their articles inside.



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