



SOCIETY FOR ELIMINATION OF RURAL POVERTY

Rural Development Department

Government of Telangana

Welcomes





GENESIS OF SHG-MOVEMENT IN THE STATE



- DW CRA programme 1985
- Famous NGO MYRADA initiative 1987
- Mass literacy programme 1990-95
- District Collectors and Project Directors Initiatives
- Several NGOs' initiatives
- NABARD's entry into SHG-Movement in 1992
- UNDP-SAPAP experience 1995-2000 in three Districts
- Establishment of SERP in 2000
- World Bank funded projects: DPIP, RPRP 2000 – 10 & TRIGP
- Introduction of NRLM by Government of India -2011



SERP - INTRODUCTION

Society for Elimination of Rural Poverty (SERP) is an autonomous society established by the Department of Rural Development, Government of Telangana and **registered under Public Societies Act in the year 2000** to extend its services to Rural Areas in the State by forming Community Based Organizations.

MANAGEMENT

Governing Body (Meeting to be held once in a year)

- Ex-officio Chairman:- Hon'ble Chief Minister, Telangana State
- Vice-Chairman:- Hon'ble Minister for PR&RD.
- Members:- 15 HODs from different departments

Executive Council (Meeting to be held once in a quarter)

- Headed by the Hon'ble Minister for PR&RD, Government of Telangana.
- Members:- 8 others including Prl.Secretary PR&RD(Vice Chairman)

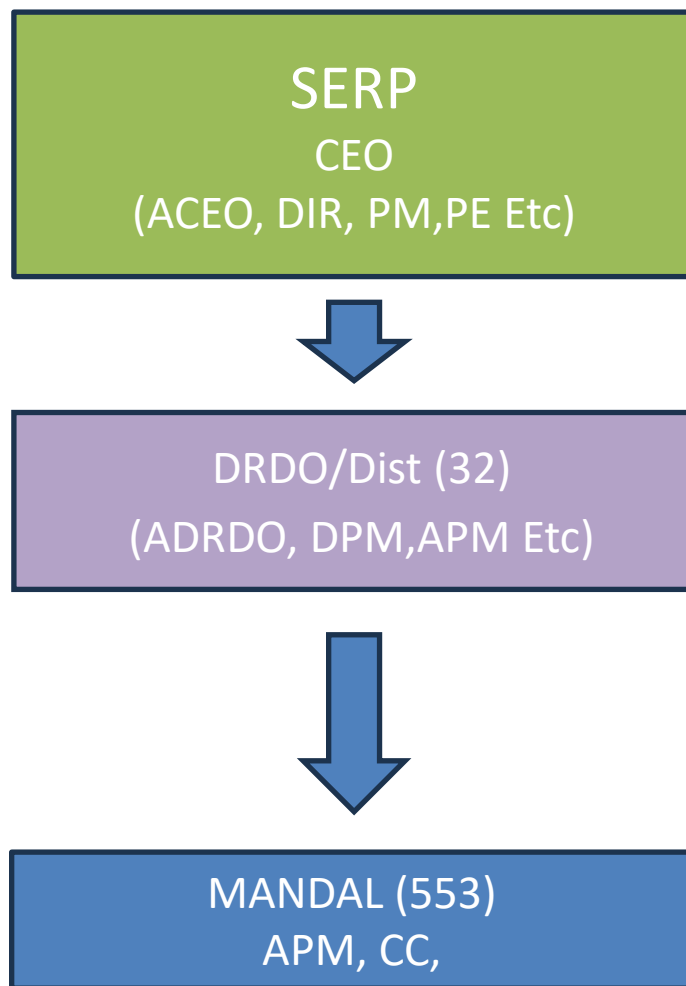


SERP - Core beliefs

- ❖ Poor have a **strong desire and innate ability** to come out of poverty
- ❖ Poor have a strong sense of **self-help and volunteerism**
- ❖ *Obstacles – psychological, social, economic, political - suppress their innate capability*
- ❖ Only Social mobilization process will help to unleash their innate abilities
- ❖ *Poor can come out of poverty only through their own institutions*
- ❖ However, Social mobilization is not automatic and needs to be induced
- ❖ *Hence, need for sensitive support institutions for poor*



DEDICATED STAFF & CBO STRUCTURE





SERP - UNITS

- ❖ INSTITUTION BUILDING
- ❖ FINANCIAL INCLUSION
- ❖ HUMAN DEVELOPMENT, GENDER, HN,
- ❖ PWD
- ❖ LIVELIHOODS – FARM
- ❖ LIVELIHOODS – NON-FARM
- ❖ LIVESTOCK LIVELIHOODS
- ❖ HUMAN RESOURCE MANAGEMENT
- ❖ SOCIAL SECURITY, SADERAM
- ❖ MIS
- ❖ AUDIT
- ❖ FINANCE



ప్రజా సంఘాలు = సంస్థల నిర్మాణం

ప్రజల కొరకు, ప్రజల చేత, ప్రజలే ఏర్పాటు చేసుకుని స్వయం గా నిర్వహించుకునే సంస్థలు

జిల్లా సమాఖ్య

ZS
32

ZS మేనేజర్, అకౌంటెంట్, ఆపరేటర్

మండల మహిళా సమాఖ్య

MMS
553

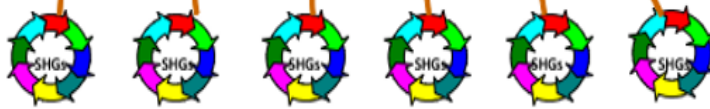
అకౌంటెంట్ / కం.ఆపరేటర్

గ్రామీణ సంఘం

V.O
18K

VOA & BK, CRP

SHG

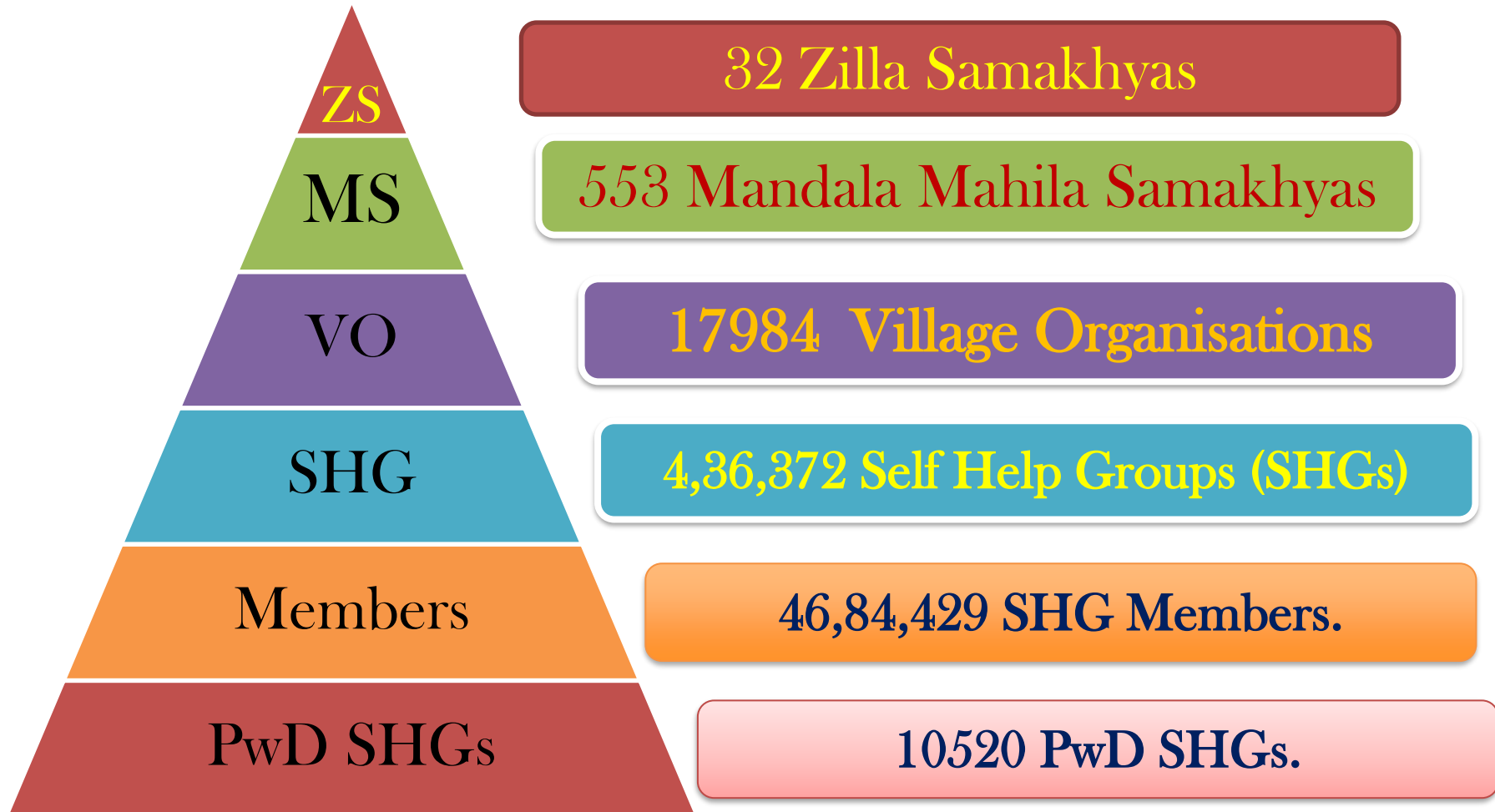


బుక్ కీపర్

4.37 LAKH SHGS with 46.86 lakh Members



Institutions of Rural Poor





Institution Building - GOAL

Promotion and Strengthening of Self-Managed and Financially Sustainable Community Based Organizations that are owned and controlled by the **Poorest of Poor and Poor**



Institution Building....??

- ❖ **For finding, Space
Voice & Resources**

- ❖ **For inclusion in the
Economy**

- ❖ **For accessing
Resources**

- ❖ **For addressing
Powerlessness**

- ❖ **For addressing
Exclusion**

- ❖ **For enabling
participation**

- ❖ **For claiming Rights**

- ❖ **For realizing Equity**



5 Goals



- **Identity**
- **Solidarity**
- **Capacity building**
- **Rights & Entitlement**
- **Freedom – Choice increase**



Self Help Group (SHG)

- ✓ Thrift and credit activities
- ✓ Participatory monitoring of the groups
- ✓ Group level poverty reduction plans
- ✓ Household investment plans
- ✓ Internal lending
- ✓ Accessing Credit from Banks



10 - 15 Poor and PoP women with same socio economic status - one SHG.

Key features

- 1st tier & Building Block
- Comprising 10-15 individuals
- 2 Elected Leaders - Rotation
- SB account in name of Group
- Self Help and mutual aid
- Unregistered/ Association of Persons
- meetings on pre-fixed dates
- Decisions by consensus
- Transactions in meetings
- Savings and credit core activity
- Micro Credit Plan, Livelihoods promotion and Social Priorities
- Books of accounts
- Borrowings from VO and Bank



SHG PANCHASUTRAS

Regular weekly
Meetings



Regular Savings
in weekly
meetings



Regular Internal
lending



Regular Book
Keeping in the
weekly meeting



Regular
Repayments





Village Organization



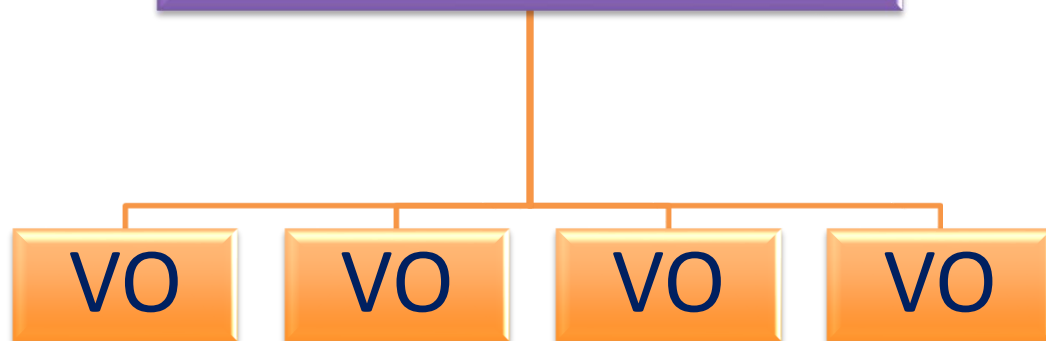
Village Organization have 20 to 30 SHG.

Roles and Responsibilities

- ❖ Inclusion of all PoP and poor HH
- ❖ Strengthening of SHGs
- ❖ Arrange CIF and other lines of credit to SHGs
- ❖ Health & Social Issues
- ❖ Village development
- ❖ Social capital Development
- ❖ GPDP and Convergence with Other Line Dept.,

Mandala Mahila Samakhya

Mandala Samakhya



**All Village Organisations
existed in the Mandal will
form into Mandala
Samakhya.**

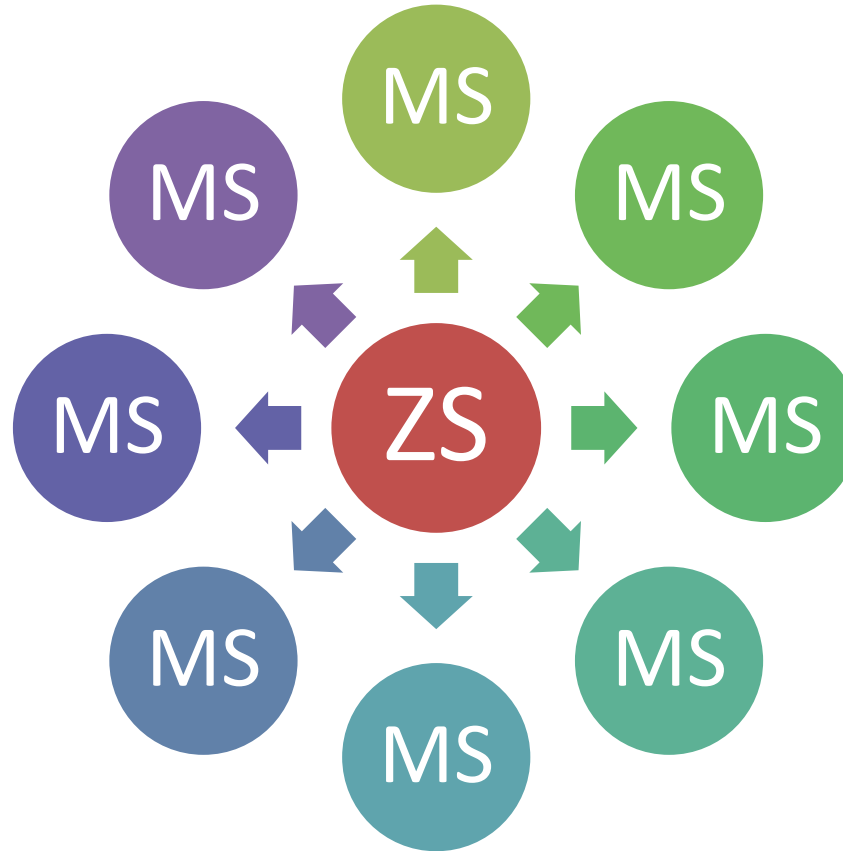
Role of MS

- ☞ Ensures inclusion of all PoP and poor HH
- ☞ Support to Vos
- ☞ Capacity Building of VO & SHGs
- ☞ Secure linkage with Govt. Depts.
- ☞ Auditing of the SHGs and VOs
- ☞ CIF & other Microfinance activities
- ☞ Addressing Social Issues









Zilla Mahila Samakhya

Existing all
Mandala
Mahila
Samakhyas
in the
District will
form into
Zilla Mahila
Samakhya

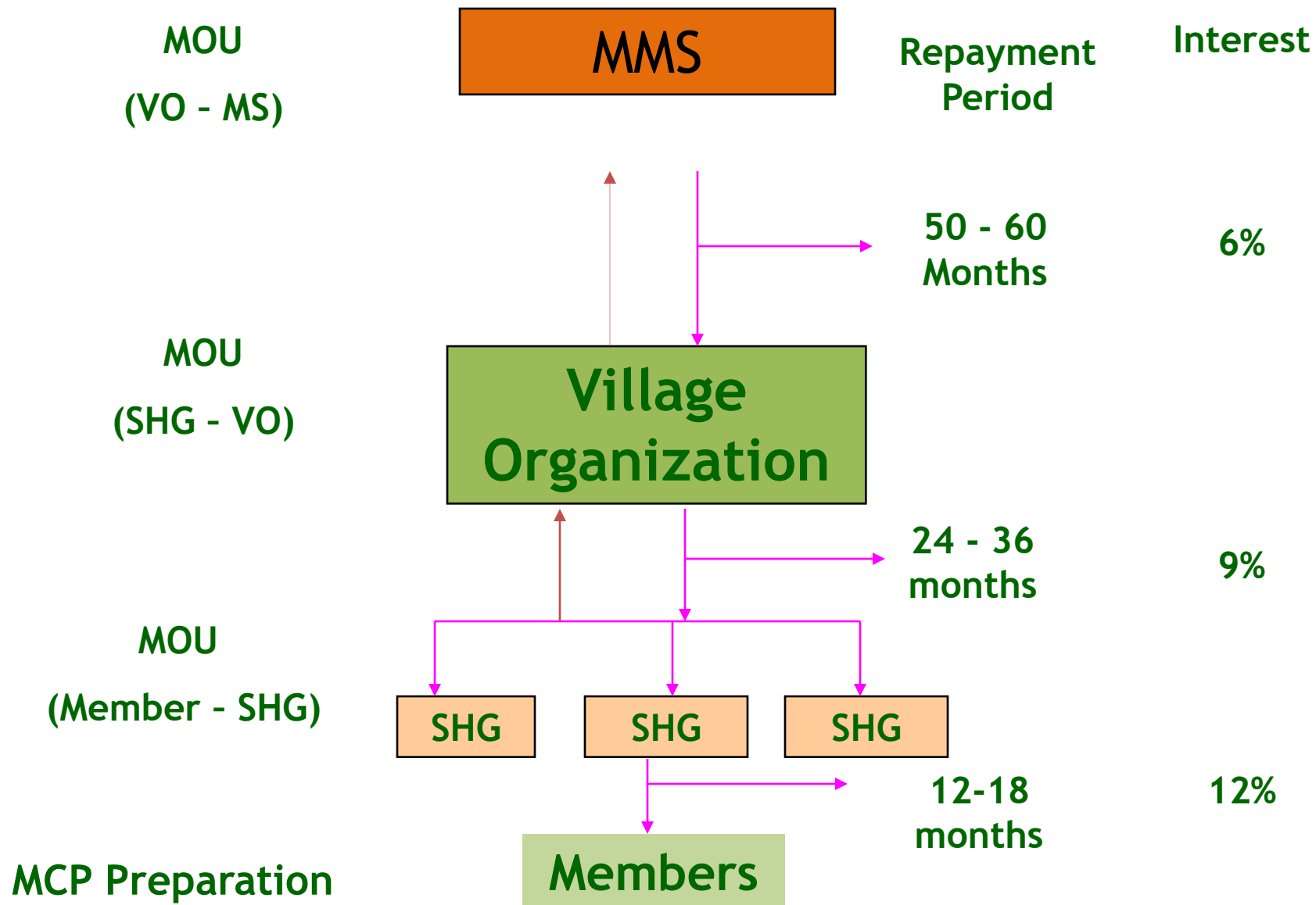


Roles and Responsibilities

-  Support to MSs
-  Livelihoods support – Skill dev.
-  Convergence with Govt. Dept.
-  Marketing and other interventions
-  Addressing Social issues
-  Policy advocacy



Community Investment Fund Management



SERP – FEDERATION SERVICES

• FINANCIAL SERVICES

- Credits (or loans)
- Savings
- Deposits
- Bank linkages
- Mobilizing external financing resources
- Access to state-supported finance programs
- Insurance
- Pension

• LIVELIHOOD SERVICES

- Input-supply services
- Processing and value addition
- Marketing services
- Business plan development
- Promotion of entrepreneurship
- Livelihood opportunities
- Cattle management
- Bulk purchase of required material

SERP – FEDERATION SERVICES

• SOCIAL DEVELOPMENT

- Domestic Violence
- Child Marriages
- Gender Discrimination
- Child Labor program
- Social Discrimination
- Rights and Entitlements
- Drinking water
- Health initiatives
- Family counseling centers
- Anti liquor campaigns

• TECHNICAL SERVICES

- Record Keeping
- Audit
- Registration
- Legal Compliances
- MIS
- Technology support
- Trainings & CB
- Exposure/ Immersions

FUNDS TO COMMUNITY INSTITUTIONS

- REVOLVING FUND @15,000 PER SHG
- VULNERABILITY REDUCTION FUND -1.5 lakh PER VILLAGE ORGANIZATION
- COMMUNITY INVESTMENT FUND UPTO 1Cr PER MANDAL MAHILA SAMAKHYA
- VIABILITY GAP FUND- 20 LAKHS PER MMS
- START UP COST TO MMS – 3.5 LAKHS
- COMMUNITY MANAGED TRAINING CENTER 8.5 LAKHS
- SHG – BANK LINKAGE & STREENIDHI LOANS
- VADDILENI RUNALU



THANK YOU....

SERP-TELANGANA