

Past Experience of UMM to run the projects

1. **NAME OF APPLICANT SOCIETY OR ORGANIZATION:** Ushamath Mahila Mahasangh Ltd. (UMM)
Mandir Marg, Guptkashi, PO-Guptkashi,
Tehsil- Ukhimath, Dist.-Rudraprayag
PIN-246439, Uttarakhand: 01364-287355.

[E-mail: ummcmfi@gmail.com](mailto:ummcmfi@gmail.com)
[Web: http://www.mfiumm.org](http://www.mfiumm.org)
Mobile: 91-7078717287
2. **RESPONSIBLE PERSON'S PHONE AND FAX NUMBER:** Mr. Suresh Chandra Kapruwan
Chief Executive Officer (CEO)
Mobile: 91-7078717287
[E-mail: sureshkapruwan@gmail.com](mailto:sureshkapruwan@gmail.com)
3. **LEAGL IDENTITY/ STATUS:** Registered under Uttarakhand Self-Reliant
Cooperative Act. 2003

Registration certificate and by-laws are annexed
as Annexure-1

4. BRIEF HISTORY/ INTRODUCTION OF SOCIETY:

Ushamath Mahila Mahasangh Ltd. (UMM) is a federation of Women Self-Help Groups (SHGs). UMM has been providing financial services to over 3000 women members of SHGs in 6 districts (Rudraprayag, Chamoli, Tehri, Uttarkashi, Pauri and Jaunsar-Babar region of Dehradun district) of Uttarakhand state. The services include (a) micro-finance for enterprise/ IGA activities and saving services through PACS/ BANKS, (b) insurance (life and assets), (c) financial literacy (educating women on financial products/ dealing and management) (d) capacity buildings on enterprise development and income generation activities (e) providing livelihood linkages.

UMM has been working since 2003-04 in Uttarakhand with the objectives of providing opportunities to women groups operating in remote and challenging topography in the hills to improve their economic. It is thus working with a specific goal to eliminate poverty in the hills through financial mediation. Since the inception UMM has been ensuring the financial inclusion of remotely located households-particularly women headed households neglected by traditional financial system.

5. RECOGNITION OR ASSISTANCE FROM OTHER INSTITUTIONS:

UMM has received the grant assistance and loan funds from the following institutions:

Table- 1: Recognition or assistance from other institutions	
Sl.	Name of Institutions
1	Rastriya Mahila Kosh (RMK)-Loan fund
2	Small Industrial Development Bank of India (SIDBI)-Grant-Cum-Loan Fund
3	State Cooperative Banks-Loan Fund
4	Uttarakhand Livestock Development Board (ULDB)-Grant assistance for fodder promotion.
5	Integrated Cooperative Development Program-Margin Money Support
6	NABARD loan and grant fund
7	SBI-Cash Credit Limit
8	Rang De-Micro-Finance Support for on lending to SHGs
9	Rotary International through AT India -Dairy based enterprises development loan cum grant fund.
10	Institutional fee from various NGOs for capacity buildings.

7. CAPACITY AND EXPERIENCE-

UMM Has been working in 650 hill villages of 6 districts of Uttarakhand. It has been able to form and nurture over 2000 Women SHGs of which 1200 SHGs with a membership of 13000 women, have been significantly utilizing its micro-finance and other financial services. It has over 17 years' experience working with women, in the remotely and inaccessible area on various socio-economic issue. It has been pioneering to institutionalize the SHGs in the form of Cooperative to provide the critical doorstep financial, insurance, enterprise development services and market linkages

7.1 Staff- Currently a team of 20 professionals (of which 12 are women) have been managing the portfolio/ operation of UMM. In addition, it has community-based Credit & extension, employed from SHGs, to manage and monitor operational activities on day-to day basis

7.2 Infrastructure-Women operates from the rented premise located in Guptkashi. It has its own establishment viz. Field Offices (Nos-6), Computer & printers-(Nos-5), trainings center, empaneled team of resource persons and vehicle (Nos-2) for field extension work.

7.3 Admin and financial management for implementation of projects - The program of UMM are being managed under the lead of its Chief Executive Officer, who have the experience of over 18 years in program management, micro-finance sector, enterprise development and rural products marketing. The CEO is report to the Board of UMM. CEO is assisted by a team comprising- Coordinators, Finance Officer, Credit/ Extension Officers and advisors. UMM has computerized financial management and a strong MIS system in place. The finance and accounts department report to BOARD and UMM. UMM conducts the internal as well as statutory audits during and at

the end of financial year. The Board inspects, verify and approves all financial matters and audited reports and authorized CEO to complete the compliances. Crisil had conducted rating of the UMM program and had awarded it mfr5 which indicate that the organization has SOPs in place.

The organogram of UMM is given in Annexure-2

8. Program/experience in regards to working with community.

Over the years UMM has successfully implemented the following programs in regard to empowering women (Socio-economically) reduction in their work load and organizing them into Groups.

8.1 WOMEN SELF-HELP GROUPS (SHGs).

As noted above that UMM is the apex level federations of women Self-Help Groups. It has been able to form, promote and nurture 1200 Women Self-Help Groups with a membership of the over 13000 women across 650 villages of 6 districts of the Himalayan State of Uttarakhand. UMM has built the capacity of SHGs in leadership development, business planning and financial management as of now, due to which 8700 women successfully running the micro-enterprises in 450 villages of 6 districts (Rudraprayag, Chamoli, Tehri, Uttarkashi, Pauri and Jaunsar-Babar region of Dehradun district).

UMM provides the door step financial services to the SHGs for supporting their members to undertake the enterprises/ livelihood or income generation activities. It raises the grant and loan funds from different sources/ agencies to support the women in terms of ensuring their economic security in the society.

The entire operation of UMM revolves around 3 tier structure i.e., at the village level the basic units are women SHGs and at the valley/ cluster level SHGs are aggregated as Valley Level Associations (currently Nos. 24) while UMM act the apex level federations of women.

Table-2 gives the overview of the UMM works with Women SHGs

Table 1 UMM WORK WITH WOMEN SHGs			
SL.	KEY INDICATORS	UNIT	STATUS AS ON 31 MARCH 2021
A.	OUTREACH/ NETWORK		
1.	District Covered under Women SHGs program	Nos.	6
2.	Blocks Covered under Women SHGs program	Nos.	11
3.	Villages Covered under Women SHGs program	Nos.	650
4.	Valley Level Associations (VLAs) organized	Nos.	24
B.	STATUS OF WOMEN SHGs		
5.	Women SHGs promoted and Strengthened	Nos.	1200
6.	No. of Women Organized into SHGs	Nos.	13000
7.	SHGs having Bank Accounts	Nos.	1200
8.	Cumulative Saving of SHGs as of now	₹/ Cr.	3.40

9.	Cumulative Inter-loaning amount	₹/ Cr.	3.48
10.	Cumulative amount of inter-loan refunded by members to SHGs	₹/ Cr.	2.12
11.	Balance Inter loan on SHG members	₹/ Cr.	1.36
12.	SHGs Saving in the banks	₹/ Cr.	2.30
C. STATUS OF UMM SERVICES TO SHGs			
13.	Loan provided by UMM-Cumulative/ No. of women availed of loan from UMM	Nos.	6350
14.	Amount of Loan provided by UMM-Cumulative	₹/ Cr.	18.75
15.	Amount of Loan Refunded by SHGs to UMM	₹/ Cr.	18.21
16.	Out Standing Loan of UMM to SHGs	₹/ Cr	0.54
17.	Insurance service extensions-insurance coverage to women	Nos.	4670
D ENTERPRISES LOAN PROVIDED TO SHGS			
18.	Dairy Enterprise Loan	Nos.	2860
19.	Bee Keeping/ Honey Production loan	Nos.	2200
20.	Micro-enterprise loan-Sewing unit, cosmetic shop, grocery shops etc.)	Nos.	1000
21.	Other Loans	Nos.	290

7.4.2 DURDGERY REDUCTION

- Establishment of Center of Excellence for Fodder.**

This project was implemented with the support of Uttarakhand Livestock Development Board (ULDB) with a view to generate sufficient fodder in 3 Van Panchayats viz. Singhata, Bainoli and Giriya of Ukhimath block of dist. Rudraprayag during 2005-06 with a financial outlay of ₹ 4.25 lakhs.

Under this intervention a total of 3 Centers of Excellence for Fodder were established covering approximately 10-hectare van Panchayat land. The centers were handed over to community after post implementation. This intervention has helped women to decrease their time and workload in terms of collecting fodder from the nearby areas instead of distantly located forest areas. The capacity of van Panchayats was built in management of common resources and sustainable utilization of the resources.

This model had been replicated in district Uttarkashi also for enabling women to reduce their workload and save the time.

- Term Loan Fund Under SFMC Scheme to Women Self-Help Groups.**

This was a Grant-Cum-Loan fund support from Small Industrial Bank of India (SIDBI) for establishing infrastructure for extension of financial services among SHGs members to upscale their enterprises (Honey production, dairy, silk and Spices and non-farm-based enterprises) The

total out lay of this project ₹ 70 lakh (out of which 20 lakhs was provided as grant and 50 was given as loan to UMM). The project was implemented during 2004-08 in Garhwal region.

The key outcome of this project was (a) it has helped UMM to established itself as women's owned MFIs, (b) assisted 40 Dairy Producer Groups (approximately 800 women micro-dairy owners), (c) assisted 30 Spices producer Groups (approximately 450 women spices cultivators) and (c) assisted nearly 35 women to establish no-farm based micro-enterprises. The micro-credit support availed by the members of women SHGs for developing/ upscaling their enterprises not only ensured an average monthly income ₹ 5000 per month but also motivated them to adopt the commercial activities instead of continuing the labor-intensive subsistence level traditional farming.

- **Leveraging Skills and Resources of Rural Communities in Garhwal Himalayas.**

This project was implemented with the support of NABARD jointly with facilitating NGO during 2010-2014 with a view to generate sustainable livelihood in dairy, honey and silk sector) in Agustmuni Block of Rudraprayag with a financial outlay of ₹ 49 lakhs as loan provided to UMM for further on-lending to SHGs for enterprise development. The key outcomes of this project were follows:

- **61 dairy producer groups formed, nurtured and linked to dairy business. A total of 695 women engaged in running micro dairies. Due to project intervention at that time at the end of project period over ₹, 1600/- recorded as monthly average income for those women who were engaged in micro-dairies.**
- **8 local youths were engaged in collection and distribution of fresh milk whose average monthly income of ₹ 7500/- were recorded during the project period.**
- **22 herd upgradation services (AI and stud bull) were setup; monthly income was in the order of ₹ 2200/- per month at the end of project.**
- **Over 100 households engaged in silk value chain. An average income of ₹ 3500/- was reported for the women spinners and weavers and other operating across silk value chains.**
- **Approximately 500 households (mostly women) were engaged in beekeeping / organic honey production out of 40 % had moved to commercial production level from 6 Kg per annum to 20 KG per annum generating an average annual income of ₹ 10000/-**

- **Upscaling Honey Production in Garhwal Himalayas.**

The specific objectives of this project were to facilitate the women to adopt beekeeping/ honey production since it requires onetime investment and it is less labor-intensive income generation activities, enhance the production of crops, fruits, vegetable and other allied crops through rendering pollination services and ensue steady return to the women.

This project was jointly implemented, with the support of NABARD, with an Uttarakhand based producer company engaged in the business of organic honey, silk and other organic commodities during the period starting from 2013-2019.

The key outcome of this project was upscaling honey production of 425 beekeepers (out of which 90 % were women) in 4 districts of Uttarakhand. Under this project beekeepers were extended all necessary support i.e., financial, technical, (bee rearing, honey production & processing), procurement, branding and marketing support.

- Dairy development project in Chamba, Tehri Garhwali:**

UMM Has been implementing a dairy project in 16 villages of Chamba block of Tehri Garhwal district since August 2020 with the objectives to empower the women economically and also to enable them to adopt groundbreaking approach in economic development in the Hills. The project is supported by Rotary International with a loan fund assistance of ₹ 59 lakh. The project has been working on the premises (a) that commercialization of dairy would enable the community to reduce the herd size (b) reduce their labor in rearing cattle (c) facilitate the women to enter in direct business activities and (d) will generate jobs at local level (*engagement of youths in milk collection, dairy shop management, milk distribution and providing inputs (feed/ fodder/ animal health services/ Artificial insemination (AI) etc.)*)

The project over view is presented under table-3:

Table 2: WOMEN OWNED DAIRY DEVELOPMENT PROJECT IN TEHRI GARHWAL			
SL.	ACTIVITIES	UNIT	CURRENT STATUS
1	Villages being covered under dairy development project	Nos.	16
2	SHGs formed and nurtured	Nos.	32
3	No. of women aggregated as SHGs members	Nos.	267
4	No. of Micro-dairies promoted	Nos.	49
5	No. of women being benefitted	Nos.	49
6	Milk Collection per month	Lit.	6000
7	Current average monthly income of participating women	₹	1500
8	Youth engaged in service extension (employment generation)	No.	7
9	High yielding milching cattle procured by women	Nos.	49
10	Women availed of loan for dairy business	Nos.	49
11	Amount of loan provided by UMM	₹/ Lakh	20 lakh
12	Dairy outlet established	Nos.	01
13	Inputs (fodder, cattle feed, composting technology demos etc.)	Nos.	49

