



## **An ACTIVITY REPORT** for the year 2008-2009

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- ❖ **DHARANI MAHILA CREDIT CO-OPERATIVE SANGHAM (DMCCS)**
- ❖ **A REPORT ON "CLIMATE CHANGE & CLIMATE SECURITY" – NATIONAL ENVIRONMENT AWARENESS CAMPAIGN (N.E.A.C.) Under the support of Ministry of Environment & Forests, New Delhi.**
- ❖ **DHARANI INTERNATIONAL SKILLS TRAINING CENTRE (DISTC) – a commitment to e-Literacy & Skills Development program..**
- ❖ **Administrative Report of Panchavati Society.**

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### ***Panchavati Rural Development Society (PRDS)***

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**An Activity Report of DHARANI MAHILA CREDIT CO-OPERATIVE SANGHAM (DMCCS)**

for the year 2008-2009

**"MICRO CREDIT ASSISTANCE - WOMEN DEVELOPMENT SANGHAM"  
(WOMEN'S EMPOWERMENT PROJECT)**

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**STATUS OF SANGHAM:**

The Sangham i.e. DHARANI MAHILA CREDIT CO-OPERATIVE SANGHAM (DMCCS) has promoted and running as a Project "Women's Empowerment through Micro Credit Assistance - Women Development Sangham" under the Management of Panchavati Rural Development Society (PRDS).

**VISION : Capacity Building of Self Help Groups - Empowerment for Self Sustainability.**

**OBJECTIVE:** The project is exercising the ways and means how do we develop the Women Development Bank with nominal external support as a challenging, and making efforts to retain & increase the members strength.

**SIMGAPUR VILLAGE MEMBERS:**

During the year, 6 members in Group (1) & (2) has made a proposal that their Share Capital and Group Saving amounts be refunded. Since the members particularly in group (1) has developed the internal politics and making a dialogues that they are unable to repay the loan dues by weekly installments.. Further it is also a demand from members that the size of loans amount from PRDS could be increased from Rs.8000/- to 12000/- per each member. In this situation, the society had an informal enquiry from other women of Special Savings groups and found that the Government scheme of DWACRA has released a sum of Rs.1.5 lakh to each self help groups in each village and it is flexible interest and the repayment schedule is more than 24 monthly installments. Hence, the members developed the attitude as free loans – less interest or much botheration of repayment schedule etc. in DWACRA SHG Groups. Even though our members are not in the DWACRA groups. The feeling is more to access finances to meet their domestic expenses with irregular repayment schedules rather income generating activity. In this situation, it is decided among the members and paid during the year a sum of Rs.8,510/- towards their Group Savings and Share Capital amount of six members.

In these circumstances, it is decided at the level of Panchavati Society that either to pay fresh loans to members nor to accept any savings collections till the Micro Credit Assistance loans are recovered from members which are paid in last year. As the Society is exercising and operating the programme at micro level within the sources of Society members and borrowing loans from Panchavati Members. Hence, it is necessary to be initiated to procure the Debt and Equity share amount from external sources to operate the sangham effectively.. Other wise the demand from members and our activity may not be sustained.

Now, the outstanding Share Capital and Group Savings amount payable to members as on 31-03-2009 is Rs.3340/- and Rs.2340/- respectively. Further under the Micro Credit Assistance – Income Generating Programme an amount of Rs.12,585/- is outstanding from members as on 31<sup>st</sup> March, 2009.

**INCENTIVE TO MEMBERS:**

Under the Women Development Special Savings program it is a mandatory activity to offer an incentive @ Rs.108/- and Rs.216/- on their regular Savings amount of Rs.1500/-and Rs.3000/- respectively. Since many members during the financial year have completed their 60 weeks regular savings i.e. @ Rs.25/- and Rs.50/- per week. Hence an amount of Rs.1132/- was released as incentives to 8 Sangham Members those who had completed saving card for 60 weeks have settled their accounts.

**Generating an Income for Sangham by HAVE A GOOD SAREE:**

At the outset, the society had offered the services to Sangham members **Have a Good Pattu Saree** Programme in previous years. The Sangham has worth of Rs .9, 750/- saree as stock-in-trade as on 31-3-2008. During the financial year all the sarees were sold to non members and an amount of Rs.13,000/- is realized. An amount of Rs.3250/- was gained as Income under this activity during the year. The Stock-in-trade as on 31-3-2009 is NIL..

**MICRO CREDIT ASSISTANCE – INCOME GENERATING ACTIVITY INCLUDES LOANS TO MEMBERS FOR EDUCATIONAL SUPPORT & CONSUMPTION LOANS:**

During the year, as per the members understanding and decision arrived among the sangham members, only the recoveries had taken place. No fresh loans were paid to members. The total dues from members as on 31-03-2008 is Rs.31, 250/-. Out of which Rs. 18,665/- was recovered from sangham members during the financial year. The total outstanding dues as on 31-03-2009 is Rs.12, 585/- only. Since the activity kept under suspension and the members has to understand the benefits of the scheme properly other wise the existence in continuing the scheme in their village has not possible. The collections of recoveries are stopped. Hence an amount of Rs.12, 585/- is yet to be realized from sangham members.

**DMCCS- Emergency Help (EH) Loans to members as against EMERGENCY HELP FUND were not operated during the financial year.** An amount of Rs. 6,194/- under the Emergency Help Fund is available with PRDS as on 31.03.09. Further the dues from sangham member is Rs.240/- as on 31-03-2009.

**A STRATEGY WAS EVOLVED TO MEET THE NEEDS OF SANGHAM MEMBERS through WOMEN DEVELOPMENT - SPECIAL SAVING PROGRAMME!**

It is a promotion of Saving Habitation Activity for every woman in our Sangham to meet their needs on self sustaining model. The Sangham has developed its rapport with the existing groups and motivated them to join in our Special Saving Programme by contributing saving amount as minimum as Rs.25/- & Rs.50/- per week. The special savings amount stands under the head of Women Development Special Savings account is Rs.32,600/- as on 31-3-2008. The total number of regular Saving Members under Women Development Special Savings are stands to 24. During the financial year, the Sangham has paid back to 13 members worth a sum of Rs.19,775/- i.e. @ Rs.1500/-& Rs.3000/- to each woman those who completed 60 weeks savings regularly. Ultimately, the Women Development Special Savings amount stand with us is **Rs.12,825/- as on 31-03-2009.**

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