

: PROFILE OF DMCCS :

“MICRO CREDIT ASSISTANCE PROJECT (WOMEN EMPOWERMENT)” Under the banner of “Dharani Mahila Credit Co-operative Sangham (DMCCS)”

STATUS OF SANGHAM:

The Sangham i.e. Dharani Mahila Credit Co-operative Sangham (DMCCS) have been promoted and running as an activity a Micro Credit Assistance – Women’s Empowerment Programme a unit of Panchavati Rural Development Society, a Registered Voluntary Organization Registered under the Society’s Act of Government of Andhra Pradesh vide Regn. No. 4586/94 dated 19-9-1994.

DATE OF INAGURATION:

The Micro Credit Assistance (MCA) activity has been initiated in 1998 in the area of Batakammakunta Urban slum area in Amberpet Zone and expanded the MCA programme with renovated strategy on the model of Grameen Bank, Bangladesh and inaugurated on 4-11-1998 in the areas of Patelnagar, Ramreddynagar and Venkatreddynagar i.e. adjacent areas of Amberpet Zone and Ramantapur zones in Hyderabad & Rangareddy Districts.

AIMS AND OBJECTIVES:

- ✓ To create, to promote and to coordinate a regular group savings, Thrift and credit, savings Habitation and generate an enthusiasm to help each other the community for self sustainable.
- ✓ To undertake, to promote and to coordinate the overall development of women & children programmes through education, training & capacity building activities in Andhra Pradesh.
- ✓ To create, to provide and to train the women and offer various vocational & self employment training programmes and provide micro credit assistance for women empowerment.
- ✓ To provide, to assist and to coordinate to all Government welfare programmes, Poverty eradication schemes exclusively meant for women and children in turn extend to our sangham members irrespective of caste, creed and religion.
- ✓ To create, to build up capacity building among the members by providing skills, leadership, literacy training programmes on continuous basis.
- ✓ To raise finds i.e. matching grants, donations, grant-in-aid from state and central government, national and international, donor agencies, banks and supporting micro finance institutions to help the micro credit assistance – women empowerment projects etc. to meet the sangham members requirements from time to time such as income generating activities, women entrepreneurship development to create an assets and capacity building and for income and consumption loans etc. to eradicate poverty.

TARGET AND GEOGRAPHICAL AREA:

The target has been fixed for the project of “Women Empowerment “ through Micro Credit Assistance with Training & Education in 2000 families over a period of 3 years in the districts of Hyderabad, Rangareddy in Andhra Pradesh.

PHILOSOPHY:

The main thrust of the programme is to INVOLVE THE PEOPLE AND PROVIDE AN OPPORTUNITY THROUGH PARTICIPATORY RURAL APPRAISAL (P.R.A) / PARTICIPATORY INFORMATION APPRAISAL (P.I.A) CONCEPTS for self reliant to improve the socio economic condition through THEIR OWN EFFORTS and INDIGENEOUS KNOWLEDGE INHERENT IN THE WOMEN itself for better QUALITY OF LIFE.

NATURE OF ACTIVITY:

The society is being organized to hold the projection meetings, regular meetings with community in the area of selected and form the groups. The society has to motivate to form as a group consist of 5 women in each group as one unit. The members bio-data and house index would be obtained and screen the membership applications. Once the information is satisfactory with the preliminary interaction the society offer 5 days FREE CONSCIOUSNESS TRAINING on Micro Credit Assistance (MCA) programme and conduct on 6th day as Group Review Test (GRT). In the training period itself the members has to elect 2 members as group leaders within 5 members group. Once the members have passed orally in the GRT then the group would be consider as a members of our Sangham. The members should save regularly @Rs.5/- as Group Saving, Rs.5/- as Share Capital and One rupee as Emergency Help Fund per week by each member. The weekly meetings would be held at identified places where the members have an access and able to spend time about 1-2 hours in a week and discuss the income generating programmes as well as their interest and possibilities of vocational training programmes for their skills upgradation etc. The sangham consist of 40 members as maximum limit per area. The society would identify the interest members in various levels and interpret the situation to promote and provide an opportunity to improve their capacity building to increase their income level through micro entrepreneurship activity , income generating activity which would be initiated at their own interest, skills and abilities. The entire programme is run on the model of GRAMEEN BANK, BANGLADESH a “specialized bank”.

Further, as a mandatory of the programme and package of PANCHAVATI SOCIETY's ASSISTANCE to each member is entitled to obtain a micro credit assistance upto Rs. 1000/- - Rs.2000/- for income generating activity or create an asset for 1st year, and Rs.10000/- for 3rd year or earlier period respectively based on their repayment capacity and society's assessment on the members. In addition to each member entitled to obtain up to an amount of Rs.500/- as EMERGENCY HELP ASSISTANCE purpose i.e. Consumption loans, medical and educational etc.
