



Helping unleash potential

A quest for development of
Rural Women and future rural generation

Bank of Maharashtra's pride in Rural Development

Gramin Mahila Va Balak Vikas Mandal, Pune.

Rural Development Centre

Janamangal, Hadapsar Ind.Estate, Hadapsar, Pune 411 013

Tel: 020-26814846/26870815





Hon'ble Chairman & Managing Director, Shri Allen.C.A.Pereira appreciating the skills of the artisans of Yeola, Dist Nasik who are weavers of traditional Paithani

Gramin Mahila Va Balak Vikas Mandal.

Women in India have always been revered for their roles as a mother, a sister, a wife and as a pivotal force in keeping the family together, looking after the needs of elders and children alike.

However, there exists a great disparity between Indian women in cities, who have opportunities in learning and employment equal to their male counterparts, and the poor, weaker sector women in rural and urban areas.

Way back in 1989, the visionaries in Bank Of Maharashtra and National Institute Of Bank Management came together to help these rural women who were poorest of the poor, had no formal education, but had tremendous capacity to look after the family, cattle, celebrate festivals, cook delicacies and prepare seasonal pickles, *papads* and yet work as Agriculture Labour.

Bank Of Maharashtra constituted a Trust Gramin Mahila Va Balak Vikas Mandal in June 1989 to improve the Social, Economic and Health Status of women in rural areas. The Trust, popularly known as GMBVM, aimed at all round, comprehensive development of women and their empowerment by organizing women into Self Help Groups (SHGs) and helping them to take up income generating activities (IGAs).



Shri M.G. Sanghvi, Executive Director keenly observing the products at Diwali exhibition at Lokmangal, Pune



Noble Laureate Prof. Mohammed Yunus and Union Agricultural Minister Shri Sharad Pawar visited Savitri, GMBVM stall, Mr.R.Harikumar Chief Manager, Priority, RDC and MARDEF showing them SHG Products

The Trust works for.

- ⊙ Helping women to form themselves into self help groups.
- ⊙ To save their own money, share the resources of the group and hence steer away from the clutches of the rural money lenders.
- ⊙ Self dependency and independence of thought, yet take democratic collective decisions.
- ⊙ Hence increase their own self-confidence, self-esteem and self worth.
- ⊙ Use their savings for small consumption needs and most importantly move on to taking up economic activity for their own economic independence.

The Trust today works across 9 districts of Maharashtra nurturing over 19,900 SHGs in many developmental schemes covering women from SHGs in both BPL (below poverty line) and APL(above poverty line) categories in rural and urban areas and for rural and poor people.

The 9 districts are - 6 Lead districts of Bank of Maharashtra ie Pune, Satara, Thane, Jalna, Nasik, Aurangabad, and three Non Lead Districts of Solapur, Kolhapur and Ahmednagar.

The Trust started its working in 1989 with **UNICEF** Assisted action Research Project on **DWACRA** (Development of Women and Children in Rural Areas). The scheme was implemented in Velhe Tal, Pune Dist., in the first two years and later extended to Daund, Indapur and Khed blocks. Launching of Maharashtra Rural Credit Project in Pune District in 1994 was a scheme straight after the spirit of the work done by Gramin Mahila Va Balak Vikas Mandal.



GMBVM's outlet Savitri (left) and Garment Manufacturing Unit run by SHG at Shivalewadi, Pune(right)



GMBVM implemented **MRCP** with great enthusiasm in 11 blocks of Pune District in the 1st phase and 2 blocks of Thane district in the 2nd phase from 1999 to March 2002 nurturing 506 SHGs of which 453 were credit linked with various nationalized Bank branches in Pune & Thane. Swarna Jayanti Gram Swarojgar Yojana (SGSY) is being implemented by GMBVM in 5 lead districts of Bank of Maharashtra except Aurangabad, nurturing 3743 groups under this scheme. Upto 31.03.2009 GMBVM has formed over 19,900 SHGs cumulatively, credit linking 16,309 SHGs and sanctioning loans to the tune of Rs. 3365.15 lakhs to SHGs.

The SGHs are organized under three schemes.

1. Swarna Jayanti Gram Swarojgar Yojana (SGSY) for BPL SHGs.
2. SHG Bank linkage under NABARD's ADD-ON activity.
3. SHG Bank linkage of groups in Non-SGSY category.

The Thrust areas of GMVBVM:

- 1) Formation, nurturing and building up the capacities of the SHGs, opening their savings Bank accounts and making the groups trained for credit linkages with Banks.
- 2) Health services provided to SHG members in Co-ordination with Foundation for Research in Community Health (FRCH), other NGOs, and doctors. The Trust has carried out following activities for the Group Members--- Identification of Blood Groups.Organizing health & eye camps.Construction of latrines etc.



C & MD impressed by the quality of organic vegetables grown by SHGs.



Chancellor of Germany Her Excellency Angela Merkel interacting with Vaishnavi SHG from Daund (left)Ms.Madhuri Kulkarni CEO, METCO and Secretary of GMBVM Ms.Ratna Ganpati at the stall of Ganpati Idols



C. & M.D. Shri Allen-C.A.Pereira appreciating the products of SHGs.

3) Education-The co-ordinators of GMBVM aim to teach every SHG member simple arithmetic, recognition of vernacular alphabets to read small sentences, and their signatures, so that no member gives thumb impression to authenticate documents. Adult literacy classes have been started in many villages as part of education intervention.

4) Training -In SHG dynamics ie- keeping of SHG Accounts, rules and method for functioning of a good SHG, responsibilities of members and requirements of gradation of SHGs for credit linkages with Banks.

Training-In skills development for various Income Generating Activities. GMBVM has been recognized as Master Trainer for various IGAs, by 1) Thane, District Rural Development Agency (DRDA), 2) Pune DRDA under SGSY scheme and also under 3) IFAD aided scheme of Tejaswini implemented through Co-ordination with Mahila Arthik Vikas Mahamandal (MAVIM).

5) Insurance of SHG members covering accident claim, mediclaim and life insurance products.

6) Legal aid- GMBVM runs legal aid and counseling center at Indapur, making the SHG members aware of laws helpful to women, counselling and solving problems between family members.

7) Marketing GMBVM offers Marketing services for sale of items and products made by members of SHGs, women entrepreneurs and rural artisans.

8) Upscaling SHGs to SMEs Small and Micro Enterprises.

As a part of Marketing services offered by GMBVM to SHG members, GMBVM runs 2 shops in different areas of Pune at 'SAVITREE' Market Yard and 'SAVITREE' Model Colony, SHG members, women entrepreneurs and rural artisans can supply products manufactured by them at these outlets. GMBVM also sends SHG goods to various exhibitions organised by NABARD and DRDAs at Delhi, Mumbai, and Jaipur.

GMBVM has started 3 new enterprises for upscaling SHGs into SMES. The activities are in the process of stabilizing.

- 1) Garment unit at Shewalewadi, Tal- Haveli District Pune.
- 2) Files making and envelopes making at Hinjewadi, Tal- Mulashi and at Bhigwan, Tal- Indapur, District Pune.
- 3) Chappati making for supply of chappatis to industry and caterers.

In addition:- a) Ambika Mahila Bachat Gat from Khutbav Village of Daund Taluka has undertaken grinding of spices to supply to Big Bazaar chain of malls. Pratibha Mahila Bachat Gat, Somatane Phata, Maval is running a pottery making unit. Kanifnath SHG at Kumbharwadi makes Ganpati idols for the Festival. Mahalaxmi Bachat Gat of Maval is in the activity of making hand- pounded rice and sells rice under the brand of 'Maval Samrat'. These are a few success stories.

And the laurels:-

When the work is of such a gigantic magnitude and is carried forward with a sincere spirit and enthusiasm, recognition and rewards are bound to come.

GMBVM has been awarded certificates for outstanding performance in SGSY by Hon. CEO of Zilla Parishad, Pune at the hands of Guardian Minister of State for years 2001 to 2005.

The Trust has been awarded the State Level Trophy being the first prize for best performance by NGO for 2004- 2005, 2005-2006, 2006-2007 and 2007-08 for credit linking SHGs with Banks.



BEST NGO in the State Award (2007-08) being awarded from NABARD



Glimpses of Ganesh Festival : Shri B.K.Mahajan, GM,HRM lighting the lamp. C & MD Shri Allen C.A.Periera joining the event. Members of the SHGs in a function at Pirangut, Pune

The Trust has been conferred the Honorary title. of Mother NGO by DRDA Pune since 2003.

The Trustees of Gramin Mahila Va Balak Vikas Mandal are Executives and officers of Bank of Maharashtra, whose experience and guidance is available to the Trust at all times.

The Board of Trustees:-

General Manager, Credit, Chairman of the Trust.

Dy.General Manager,Agril.,Other Priority- Member.

A.G.M., Pune Rural Region- Member.

Chief Manager, Priority,RDC & MARDEF- Member.

Chief Executive Officer, METCO- Pune , Executive Trustee.

Coordinator, RDC, Hadapsar, Member.

Sr.Manager, GMBVM Member Secretary.



Shri V.Kannan, General Manager, Credit and Chairman GMBVM watching training on milk processing and milk products given to SHGs.



IFAD Team at EMU farm under SGSY at Ghotavade, Pune



SHG Members busy in discussing the future....

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