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AN INTENSIVE STUDY OF GOVERNANCE AND SUSTAINABILITY OF CMRC –COMMUNITY MANAGED RESOURCE CENTRE FOR MAVIM-MAHILA ARTHIK VIKAS MAHAMANDAL, GOVERNMENT OF MAHARASHTRA- A PILOT STUDY OF THE BEST PERFORMING CMRC

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ABSTRACT

Self Help Groups are one of the key tools used for Socio-Economic Development by most of the countries as well as States. SHG models have proved to be great interventions for the empowerment of poor and weak section of women in the rural belt. A number of Government agencies, NGO's are working in the field of SHG formation and strengthening. MAVIM which is a State-run Non-Profit organization which works for women empowerment and development in the state of Maharashtra is also the second largest organization in the state to form 65,000 women SHGs which covers 3.17 lakh women in the all and covering 33 rural districts of Maharashtra (source: 2 CMRC-Best Practices, MAVIM). MAVIM along with the support of IFAD initiated the SHG program of Maharashtra Rural Women Empowerment (MRCP). This program scaled up from 12 Districts of Maharashtra to 33 Districts of Maharashtra. For any grass root level working, scaling up is always a challenge and this was soon identified by MAVIM. It was also analyzed by MAVIM that to take the working and result to a next level and to situation the initiation model of MRCP, it was essential to create community leaders at grass root level along with which it was essential to build people's institution. MAVIM with the funding support of IFAD and State Government Support initiated the Tejaswini Maharashtra Rural Women Empowerment Programme with a loan of USD 26million. It was understood that the SHGs to emerge as a sustainable grass root level institution required two levels of support.1. Mobilization of SHGs 2. Formation of an Apex Organization for Capacity Building. To pursue a socioeconomic developmental agenda, it was very essential to mobilize the SHG with regular and appropriate books of accounts, introduce an efficient MIS system. The apex institution would provide training to the SHGs which would be related to the capacity building which includes quality checks of SHG, bank linkages and other backward and forward linkages/services. This apex organization would have to be owned by the SHGs. MAVIM build this second-tier Apex organization and called it CMRC.CMRC: Community Managed Resource Centre

KEYWORDS: Socio-Economic Development, SHG Models, Mobilization of SHGS