



VOLUME XI
FEBRUARY
2025

CANARA BANK
OFFICERS'
ASSOCIATION



SHE CAN

...SHINE THROUGH

EDITORIAL

We are pleased to share yet another edition of She Can for the year 2025. We wish to empower women by elevating ourselves and by thriving in the platforms given by the CBOA.





SHE CAN
...SHINE THROUGH

FROM THE DESK OF GENERAL SECRETARY

(Y)our CBOA recognizes the invaluable contributions you make every day to the Association, Bank, Family, Community and the Country; and we believe that your potential to lead is boundless.

It is time for us to collectively break down barriers and take up leadership positions, and drive your CBOA forward. I urge you to seize every opportunity to grow, to learn, and to step into leadership roles within our mighty association and in the Bank as well.

The "She Can" platform, created by CBOA, is our commitment to empowering women cadres. It is a space designed to nurture your talents, provide you with the necessary tools, and connect you with mentors who can guide you on your leadership journey. Make full use of this incredible resource and embrace the support system that "She Can" offers.

Remember, leadership is not about title or position; it's about influence, impact, and inspiring others. You possess the strength, the intelligence, and the resilience to lead with excellence.

Let us work together to create a culture where women are not just present, but are at the forefront of decision-making. Let us build a CBOA where every woman feels empowered to rise through the ranks, to lead with confidence, and to make a lasting impact.

K RAVI KUMAR

General Secretary

CONTENTS

01

**INTERVIEW WITH
SMT. VIJAYA BHARATHI**

02

**FINANCIAL SPECTRUM -
GREEN MSME**

03

**DID YOU KNOW?
FEMALE GENITAL MUTILATION**

04

**STATE FOCUS - ODISHA
SARALA DEVI**

05

**REDEFINING MASCULINITY
UNROOTING PATRIARCHY**

06

UNMASKING THE MEDIA'S GENDERED GAZE

07

**COMPASSIONATE APPOINTMENTS
TESTIMONIALS**





INTERVIEW *with* SMT B VIJAYA BHARATHI

"Each Time a Woman stands up for herself, she stands up for all Women."

One Woman, Ten Thousand Dreams

Meet the Self-Help Woman of India



Ms. Bathula Vijayabharathi, affectionately called Amma by everyone is a former Botany lecturer turned social reformer who has been instrumental in the success of OMPLIS (Orvakal Mandal Podupu Lakshmi Iyka Sangam), a federation of 10,000 women SHG members.

Her dedication to social initiatives and strategic guidance helped OMPLIS evolve into a self-sustained community-based organization. She has played a crucial role in scaling the SHG model across India and South Asia, ensuring that the lessons learned from OMPLIS benefit other regions.

What sparked your passion for empowering women?

My journey began during the anti-arrack movement of the 1980s, a mass upheaval of women against the production and sale of country liquor. I later focused my efforts on women empowerment through DWCRA (Development of Women and Children in Rural Areas) self-help groups.

What drew you to Orvakal Village?

I would like to believe Orvakal chose me and not the other way around. I arrived in Orvakal Village in 1995 on a SERP project, after witnessing child labour, casteism and poverty in the village, I decided to adopt it as my own.

How has OMPLIS transformed the lives around you?

There used to be days when women were killed in broad daylight and were later covered up as suicide. Widowed women had no means of livelihood and the children were forced to labour. Things have changed for the better now, the women are able to read and sign their names, they are entrepreneurs and businesswomen now. They even run their own school.

Tell us about the legacy of Bala Bharathi School

Bala Bharathi School's story is about farsightedness and perseverance. I donated 4 acres Land, with an additional 3 acres from her SHGs members and collective savings, the vision of Bala Bharathi came to life. Over 10,000 SHG members of OMPLIS used their savings and free labour to complete a Rs. 7 crores worth of magnificent building for their children's school in Orvakal. Now 900 children from 27 villages are studying in this school, which stands as a symbol of determination and forethought of these SHG members.

In your opinion, what unique perspective women bring to the growth of this nation?

I have been working with the state and central government as well as with the UNDP, World Bank and the SAARC nations, I could say confidently that a country cannot grow without its women. When we educate and empower our women, we are not only improving the literacy rates and economy but eliminating poverty, child-labour, child-marriage and gender crimes.

What is your message for young women?

Educate, empower and give back to the community. SHG groups are an example of how you can be independent but also have people you can rely on.

Her achievements:

- She is a Project Manager for the UNDP
- She is a state guest in over 20 states in India.
- She has visited all the SAARC countries as a consultant for Anti-poverty and social change.
- OMPLIS has more than 40,000 visitors from across the country, SAARC Nations and the USA.
- OMPLIS fought against gender and caste based crimes and brought justice.

FINANCIAL SPECTRUM

FEBRUARY 2025 EDITION

From Green Policies to Green Profits: The Future of MSMEs and Sustainability

The Indian economy is at a crucial juncture, where sustainable development is no longer a choice but a necessity. Micro, Small, and Medium Enterprises (MSMEs) play a vital role in economic growth, contributing nearly 30% to GDP and 40% to exports. As India progresses towards its net-zero commitments and a \$5 trillion economy, the integration of sustainable practices into the MSME sector has become imperative. The government's focus on Green MSME policies aims to create an ecosystem that fosters sustainability while ensuring robust economic growth. Public Sector Banks (PSBs), as key financial institutions, play a pivotal role in facilitating this green transition by providing necessary financial support, guidance, and policy alignment.

The Role of Green MSME Policies

Green MSME policies are designed to promote energy efficiency, resource conservation, and lower carbon emissions. These policies encourage MSMEs to adopt cleaner technologies, reduce dependency on fossil fuels, and integrate sustainable practices into their operations.



Key elements of Green MSME policies include:

- **Subsidized Green Financing:** Low-interest loans and credit-linked incentives for businesses investing in renewable energy and eco-friendly infrastructure.
- **Technology Upgradation Support:** Grants and subsidies for modernizing machinery to improve energy efficiency and reduce carbon footprints.
- **Mandatory Sustainability Standards:** Compliance with environmental regulations through stringent energy norms, waste management systems, and circular economy principles.
- **Capacity Building Initiatives:** Training programs and workshops to educate MSMEs on sustainability best practices and ESG (Environmental, Social, and Governance) norms.

The Role of Public Sector Banks in Green MSME Growth

PSBs serve as key enablers in implementing Green MSME policies through various financial and advisory mechanisms. Their involvement can be categorized into three primary areas:

1. Financing Green Initiatives

PSBs are instrumental in extending affordable credit to MSMEs transitioning towards sustainability. Specialized schemes such as the Credit Guarantee Fund Scheme for Green MSMEs and concessional financing under government-backed programs like SIDBI's Green Finance Scheme are essential in this regard. PSBs can also offer priority sector lending for green projects, enabling better access to capital for environmentally responsible enterprises.

2. Supporting Innovation and Technology Upgradation

One of the biggest challenges for MSMEs is the high initial investment required for green technology adoption. PSBs can facilitate technology funding by collaborating with government agencies and international financial institutions to provide soft loans and interest subvention schemes. Moreover, they can support startups focusing on clean technology and renewable energy through structured financial products.

3. Risk Mitigation and Advisory Services

Transitioning to green business models comes with operational and financial risks. PSBs can offer risk mitigation solutions such as green insurance products and customized credit assessment frameworks that take environmental compliance into account. Additionally, banks can partner with industry associations and regulatory bodies to conduct awareness programs, helping MSMEs navigate the complexities of sustainability regulations and carbon footprint management.

Challenges and the Way Forward

While the push for Green MSMEs is commendable, several challenges persist:

- **High Cost of Green Technologies:** Despite incentives, the upfront cost of sustainable solutions remains high for many small businesses.
- **Lack of Awareness and Technical Know-how:** Many MSMEs are unfamiliar with sustainability standards and the long-term benefits of green investments.
- **Limited Access to Credit:** Some MSMEs struggle to secure financing due to inadequate collateral or lack of a clear green business model.

To address these issues, PSBs can work closely with policymakers to further enhance the reach of green financing schemes. Developing digital lending platforms with AI-driven sustainability assessments can streamline credit disbursement. Additionally, collaborations with international climate finance bodies can unlock new funding avenues.



What to look forward?

Green MSME policies have the potential to transform India's economic landscape by fostering sustainability-driven growth. Public Sector Banks, with their widespread reach and financial expertise, are crucial in ensuring the successful implementation of these policies. By strengthening financial support mechanisms, enabling technology adoption, and mitigating risks, PSBs can help MSMEs become not just engines of economic growth but also champions of sustainability.

The Union Budget 2025 is expected to reinforce this commitment by introducing additional incentives for Green MSMEs, further empowering PSBs to lead the way in financing a greener and more resilient economy.

DID YOU KNOW

FEMALE GENITAL MUTILATION:

Female genital mutilation (FGM) refers to all procedures involving partial or total removal of the female external genitalia or other injury to the female genital organs for non-medical reasons. It is most often carried out on young girls between infancy and age 15.

Numerous factors contribute to the persistence of the practice. Yet in every society in which it occurs, FGM is an expression of deeply rooted gender inequality. Some societies see it as a rite of passage. Others use it to suppress a girl's sexuality or to ensure she is refrained from extramarital relation. FGM is not endorsed by Islam or Christianity, but religious texts are commonly deployed to justify it. Where FGM is prevalent, denial of it may result in families being banished from the society.

In Egypt, 87% of married women have undergone FGM despite being illegal. In Kenya, some communists perform "FGM by force". Girls who resist are kidnapped and forcibly cut, even though FGM was banned in 2011. Somalia has the highest rate of FGM in the world where 98% of girls undergo FGM between ages 5-11 to make them "ready for marriage". Indonesia is one of the few countries where hospitals officially perform FGM calling it "symbolic" cut to make it sound harmless. India has no specific law banning FGM. Despite activist efforts, the Government has not taken strong action yet. The court said it was a "seminal issue" regarding the power of the court to decide whether a practice is essential to a religion.

At least 230 million girls and women from 31 countries across three continents have been subjected to the practice.

FGM can lead to severe infections, infertility, childbirth complications and even death.

UNFPA-UNICEF started Joint Programme on the Elimination of Female Genital Mutilation; 13 countries have passed national legislation banning FGM.



STATE FOCUS ODISHA

Sarala Devi: The Iron Woman of Jagatsinghpur and a Beacon of Women Empowerment

A Trailblazer in Social Reform and Women's Rights

Sarala Devi, born on 19 August 1904 in Narilo village, Odisha, was not just a name but a movement in herself. A fearless advocate for women's rights, an influential writer, and a dedicated freedom fighter, she played a crucial role in shaping Odisha's socio-political landscape. At a time when women's voices were often suppressed, she emerged as a powerful force, challenging societal norms and advocating for gender equality.

Freedom Fighter and Political Trailblazer

Sarala Devi was deeply influenced by Mahatma Gandhi's ideals and became *the first woman from Odisha to join the Non-Cooperation Movement in 1921*, marking her entry into India's independence struggle. Her political journey took a historic turn when she was elected as the *first female member of the Odisha Legislative Assembly in 1937*, soon after Odisha became a separate province in 1936. She served in the assembly for nine years, championing causes such as women's education, eradication of child marriage, and the establishment of Utkal University.

Her legislative efforts extended beyond policy-making; she was a pioneer in ensuring better working conditions for women, advocating for their right to education, and fighting against gender-based discrimination. Her firm stance on these issues earned her the title **"Iron Woman of Jagatsinghpur"**.

Role in Educational Reforms

Sarala Devi's contributions to education were profound. She became the first female Senate member of Utkal University and later served on President Dr. S. Radhakrishnan's Education Commission. Her inputs helped shape education policies, ensuring greater access to education for women and marginalized communities in Odisha.

A Lasting Legacy

Sarala Devi's life was dedicated to empowering women and bringing social change. She passed away on 4 October 1986, but her legacy continues to inspire generations. Her pioneering efforts in politics, literature, and education have left an indelible mark on India's history.

In an era when women were expected to remain confined within the household, Sarala Devi broke barriers, shattered stereotypes, and paved the way for future generations of women leaders. She remains a symbol of resilience, courage, and the relentless pursuit of justice.

As Odisha and India progress towards gender equality, Sarala Devi's contributions serve as a guiding light, reminding us of the power of one woman's voice in transforming society.

Literary Contributions and Advocacy for Women's Rights

Sarala Devi's impact was not limited to politics; she was a prolific writer who used her pen as a weapon to challenge patriarchy. Her essays and books boldly tackled issues such as gender inequality, marital abuse, and women's rights, making her a feminist far ahead of her time. Some of her notable works include:

"Narira Dabi" (The Rights of Women) – Addressed critical issues like marital rape, women's education, and financial independence.

"Utkalaa Nari Samasya" (The Problem of Women in Odisha) – Highlighted the societal challenges women faced and proposed solutions for their upliftment.

Throughout her literary career, she wrote over 30 books and 300 essays, emphasizing the need for self-reliance, education, and the dismantling of patriarchal norms.



REDEFINING MASCULINITY UNROOTING PATRIARCHY

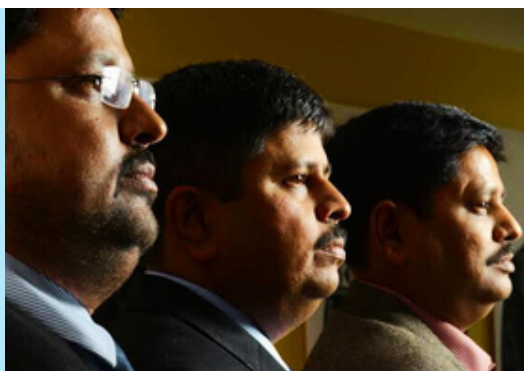


November 25th is observed as the International Day for the Elimination of Violence against Women, a day to shed light on the scale of the problem of violence against women and discuss ways to confront it. On this occasion, we bring you the story of three Indian brothers, **Ravi, Nishi, and Rishi Kant**, who have been fighting against gender-based violence in India for over a decade.

Combating Violence Against Women



The Inspiring Story
of Three Indian
Brothers



Breaking the silence

Growing up in the coal belt in West Bengal, the Kant brothers were often witness to the sufferings of disadvantaged women, many of whom were routinely abused by their alcoholic husbands. Taught by their parents to always respect and protect women, the three brothers decided to set up an organization to combat violence against women. In 2001, the brothers co-founded NGO **Shakti Vahini**, named after the mother goddess who fought injustice, with their father's retirement money. Despite facing skepticism and mockery, the brothers persevered, driven by their determination to make a difference.

Rescue, Rehabilitation, and Advocacy

Shakti Vahini works on multiple fronts, including rescue and rehabilitation of victims, advocacy, and campaigning for legal and policy changes. The organization has rescued thousands of women and children from brothels, trafficking, and other difficult circumstances. They also provide free legal aid, education, and vocational training to help victims rebuild their lives.

Challenging the Patriarchal Mindset

The Kant brothers believe that challenging the patriarchal mindset is crucial to addressing the skewed gender ratio and trafficking of women and girls. They work with police, village councils, and community leaders to raise awareness and promote a dialogue that sensitizes men and empowers girls.

A Call to Action

As we observe the International Day for the Elimination of Violence against Women, we salute the commitment and compassion of the Kant brothers. Their story is a testament to the power of individual action and the impact that can be made when we come together to fight for a common cause. Let us join hands to break the silence and combat violence against women.

Kant brothers and Shakti Vahini have received several Indian awards for their work

1. **Indian Government's National Award for Child Welfare** (2014): Rishi Kant received this award for his outstanding contribution to child welfare.
2. **Godfrey Phillips Bravery Award** (2011): Rishi Kant was honored with this award for his bravery in fighting against human trafficking.
3. **Karmaveer Puraskar Award** (2010): Rishi Kant received this award for his outstanding work in the field of social justice.
4. **Limca Book of Records** (2013): Shakti Vahini was recognized by the Limca Book of Records for its outstanding work in rescuing and rehabilitating victims of human trafficking.

Awards and Recognition

In recognition of their outstanding contribution to the fight against gender-based violence, Rishi, Ravi, and Nishi Kant were honored with the Solidarity award during the Vital Voices Global Awards in 2013 in Washington.

A Decade of Dedication

For over a decade, Shakti Vahini has been proposing legislation, demanding that laws be enforced, improving access to services, and empowering victims to take action. The organization has helped over 2,000 people, 70% of whom were children, and responded to calls for help from over 600 victims of honor killings.



Unmasking the Media's Gendered Gaze

In today's media-saturated world, where images and narratives bombard us from every corner, it's easy to get lost in the haze of carefully crafted portrayals. Gender, a complex tapestry woven with societal expectations and cultural norms, often finds itself distorted and simplified in the media's lens. Media literacy, the ability to critically analyze and evaluate media messages, becomes a powerful tool to unravel these distorted representations and challenge the biases that lurk beneath the surface.

Let's take a look at a few common media tropes that perpetuate gender stereotypes:

- **The Damsel in Distress:** This classic trope portrays women as helpless victims who need rescuing by a strong, heroic male figure. Think of countless movies where the female lead is kidnapped, imprisoned, or otherwise incapacitated, waiting for her knight in shining armor to swoop in and save the day. While this trope might be entertaining, it reinforces harmful stereotypes about women's capabilities and agency.
- **The Hypermasculine Hero:** On the flip side, male characters are often depicted as physically strong, emotionally detached, and aggressive. They're the ones who solve problems with fists and guns, rather than diplomacy or empathy. This narrow portrayal of masculinity can lead to toxic behavior and unrealistic expectations for men.
- **The "Other" Woman:** Women of color, LGBTQ+ individuals, and those who don't conform to traditional gender roles are often marginalized or stereotyped in media. They may be reduced to exotic objects, comic relief, or villains. This limited representation can contribute to discrimination and prejudice.

How can we become more media literate and challenge these harmful stereotypes? Here are a few tips:

- **Question Everything:** Don't take media messages at face value. Ask yourself: Who created this message? What is their perspective? What is the intended audience? What is the underlying message?
- **Seek Out Diverse Perspectives:** Expose yourself to a variety of media sources, including those that challenge mainstream narratives. Follow diverse voices on social media, read books by marginalized authors, and watch films that represent different cultures and experiences.
- **Support Creators Who Challenge the Status Quo:** By supporting creators who are pushing boundaries and creating more inclusive and authentic representations, we can help shape the future of media.

Remember, media literacy is not just about identifying biases; it's about empowering ourselves to create a more just and equitable world. By becoming conscious consumers of media, we can challenge harmful stereotypes, promote diversity, and demand better representation for all.



COMPASSION IN ACTION

A LIFELINE FOR A GRIEVING FAMILY

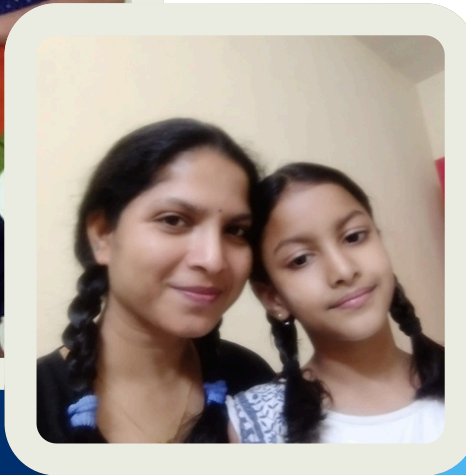


Introduction of Appointee

Mrs Sapna Sengar w/o late Sri Nikhil Sengar (Manager ZI Delhi Unit) got compassionate appointment and joined Viram khand Lucknow branch on branch on July 19, 2024 with the effort of CBOA.

About our Ex-colleague

Nikhil Sengar worked in kesar bag branch as manager in Indore and after opted inspection setup selected for Delhi ZI and joined there .but only 4 days of joining in Delhi ZI, at the age of 34 yrs he passed away due to cardiac arrest.



A note from a Grateful heart

The day I received the news of my husband's sudden demise was the darkest day of my life. Just four days after joining ZI Delhi from Indore, he was taken away from us. God put me through a tough test, leaving me alone with my 8-year-old daughter and elderly in-laws.

Until then, I had only heard of CBOA from my husband, but during the darkest phase of my life, I experienced the full support and compassion of CBOA. Team at Indore stood by me wholeheartedly, helping with all the last rites of my husband. I am especially grateful to Tripathi Sir from Bhopal, who went above and beyond to ensure I received all the necessary funds. In my time of urgent need, the first financial support I received was ₹12 lakhs from CBOA, which was a lifeline for me and my family.

After joining in Lucknow, I received all help from CBOA leader Shri Dhananjay Sir and workmen union leader Swati Ma'am. Their guidance and assistance gave me the strength to face this challenging period.

आज मुझे CBOA पर पूरा भरोसा है। My heartfelt thanks go to Shri K. Ravi Kumar Ji, Tripathi Sir, the leaders of Indore, and all the leaders of Lucknow and beloved General Secretary, Sri Ravi Kumar sir for their invaluable support to me and my family after the loss of my beloved husband. CBOA has given me the strength to move forward, and for that, I will forever be grateful.

CONCLUSION

“जिंदगी के साथ भी,
जिंदगी के बाद भी”

CBOA is the only trade union that stands by its members not just during their lifetime but also ensures the well-being of their families in the face of any unfortunate event. It extends support and lends a shoulder to lean on, embodying true solidarity.

Gratitude to our General Secretary, Shri Ravi Kumar Ji, and the visionary leadership of CBOA for their relentless commitment to members welfare.

The Editorial Team



Neha Aafreen
CC Member
Hyderabad



Farhana Begum
RC Member
Hyderabad



Indumathi Thange H S
Women Representative
Bangalore



Santhoshima R
RC Member
Kurnool



Esampally Sahithya
RC Member
Hyderabad



Elkapally Divya
Activist
Hyderabad



Suchitra B
CC Member
Bangalore



Sushma
CC Member
Karnal



Supraja K
CNT & CC Member
Trivandrum



Vrushali Ashok Mane
CC Member
Pune



Bandlamudi Sireesha
RC Member
Vijayawada



Divya Ogirala
Activist
Pune

#SHE CAN
...shine through

