

Jnana Prabodhini Competitive Examinations Centre, Pune.

**Celebrating journey of its alumnus
on account of
Tridashakpurti Varsha 2025-26
(30 years of establishment)**

Smt. Shama Pawar Dhok

- Presently working as Additional Collector
- Designated as General Manager (land), MSRDC, Govt of Maharashtra since May 2025
- Deputy Collector, MPSC - 2009 Batch
- Nayab Tahsildar, MPSC - 2006 Batch
- JPCEC Batch - 2003
- BSc (Agr) - College of Agriculture, Pune - 2002 Batch
- Previously served at Satara, Solapur, Pune under various responsibilities.



For Shama Pawar Dhok, the journey of civil services began not with a direct ambition for competitive exams, but with a diverse educational background and a natural inclination towards teaching and connecting with people.

Shama's roots are firmly in Pune. She was born there and completed her schooling at Modern High School on Jangli Maharaj Road. Her higher secondary education, 11th and 12th standard, was also in Science from Modern College. Following this, she enrolled in the B.Sc. Agriculture program at the College of Agriculture in Shivaji Nagar for four years. While her father's ancestral village was in Mulshi taluka, their family had been residing in Pune since her grandfather's time.

It was Shama's father who strongly desired that she pursue competitive exams. He was the one who encouraged her to take admission in the agriculture college after 12th standard. He had learned somewhere that many students from the agriculture college successfully prepared for and were selected in MPSC and UPSC exams. Shama, being a science student with a

particular fondness for Botany, Genetics, and Plant Breeding, found the field appealing and decided to pursue it over other conventional options like becoming a doctor or engineer.

During her undergraduate studies (which spanned from 1998 to 2002), Shama harbored a different ambition: she wanted to become a professor. This desire stemmed from her deep love for teaching, speaking, and discussing new subjects or concepts she learned. She enjoyed sharing her knowledge and expressing herself. Her mother used to give tuition classes to students from 8th to 10th standard, and while Shama was in college, she would assist her mother in teaching these students. This experience solidified her passion for teaching, and everyone around her knew she loved it. She was confident that even if she didn't clear MPSC, she could definitely become an Assistant Professor. With this in mind, she focused on her studies.

As she reached her final year of B.Sc., opportunities for M.Sc. admissions arose, and many of her friends secured spots. However, Shama didn't get admission in the first round. She wanted to pursue her Masters in Genetics, but there was only one seat available at Konkan Krishi Vidyapeeth, and she didn't get it. She was told there would be a waiting period until October for a second round. This left her feeling quite empty, especially seeing her friends getting admissions elsewhere.

It was during this period in the middle of 2002, after not getting M.Sc. admission in June and being asked to return in October, that Shama's father suggested exploring competitive exams. He told her that preparation for these exams was common at the Pune university and mentioned a study hall called Jaykar Library where many students prepared. He advised her to visit the university's competitive exam guidance center to get information.

Shama followed his suggestion and went to the guidance center. She decided to attend some classes to see if she developed an interest, especially since she had several months until the potential M.Sc. second round. She sat in on classes, observing the approach and methodology for UPSC preparation. She quickly realized that this field was completely different from her academic studies – it was very deep and vast. It became clear to her that UPSC offered a wonderful opportunity to work in the government sector. It was there that she truly understood what being an IAS meant.

She told her father that she found it interesting and wanted to pursue it further. Later, in September or October, she learned that Jnana Prabodhini had a competitive exam center and would have an entrance exam. She heard about this from other students who were discussing it. Shama decided to take the entrance exam for Jnana Prabodhini and was selected. Upon selection, she felt an inner conviction that she should dedicate a year to this preparation. She worried that if she pursued the M.Sc. admission, she might lose this opportunity. Consequently, she decided not to go for the second round of M.Sc. admission at Rahuri in October. Instead, she joined Jnana Prabodhini's Competitive Examination Center and began attending regular classes and studying.

At Prabodhini, the initial sessions and orientation gave her a full understanding of competitive exams, including how to choose optional subjects by considering their pros and cons. During that time, Singru Sir and Nandedkar Sir taught Public Administration. Shama began her serious study for UPSC in 2003, attending classes at Prabodhini.

The preparation methodology at Prabodhini was entirely new to Shama compared to her B.Sc. studies. While B.Sc. involved focused study in the last week or ten days, reading books, and writing answers easily, competitive exams required a completely different approach and preparation method. This was all very new to her. Shama credits Prabodhini with teaching her the fundamentals of competitive exam preparation. There was a session by Vivek Sir at the beginning on how to study and read, including technical methods. Savita Tai also conducted a session on reading techniques, such as using a pencil for the first reading and an eraser for the second. These were interesting and new skills for her. Reading NCERT books and building a strong foundation were emphasized. The batch starting with this approach greatly helped, forming the base for her further studies.

Jnana Prabodhini's Impact

Within six months of connecting with Prabodhini, Shama's mindset was firm: she did not want to pursue M.Sc. and felt confident about UPSC. She appeared for the UPSC prelims in 2003. Her optional subjects were Public Administration and Geography. Remarkably, she cracked her first UPSC prelims exam.

This was a moment of great motivation for Shama. She had sometimes felt inadequate compared to peers who had started preparing from 11th/12th standard or first year of college,

or those who had even gone to Delhi for preparation. Cracking the prelims dissolved those doubts and filled her with joy.

Following the prelims success, Shama began preparing for the Mains. She received guidance from Prabodhini and went to SIAC for Mains preparation. However, her first Mains attempt was unsuccessful. She returned to Prabodhini for prelims preparation, joining their study hall since classes were complete. She felt she needed more guidance and practice in writing answers.

Reflecting on the difference between Prabodhini and SIAC, Shama explained that SIAC was primarily for students who were already well-prepared. Her group consisted of students who had spent two years practicing in Delhi at famous coaching centers like Vajiram's and had returned to Pune for self-study, or those who had already appeared for Mains two or three times. The environment there was familiar for them, and they had practice. For Shama, it was all new. She felt there was very little hand-holding at SIAC. It was expected that students would do their own work, talk to senior students who had attempted Mains, and gather information. However, the senior students were busy with their own preparation and saw others as competitors. There were no formal lectures or guidance. Shama realized she would struggle there, and indeed, she couldn't crack the Mains.

She returned to Prabodhini's study hall for her second attempt. She prepared, gave the second prelims, and then the Mains. Again, she did not clear the Mains, missing it by a few marks. The paper for her third prelims was released. This was in 2005.

Meanwhile, an opportunity arose with the MPSC. MPSC advertisements had been released three times. At the same time, Vivek Sir advised Shama that she should attempt all exams and not fixate on just one. He reasoned that clearing another exam like MPSC would build confidence, provide a safety net, and resolve the dilemma or confusion about what would happen if UPSC didn't work out. Shama had filled the MPSC form in 2003. She gave its prelims in 2004 and the Mains in 2005. She cleared both MPSC exams and was successful, which boosted her confidence for her third UPSC attempt. She felt confident because she was now appearing for the MPSC interview.

However, her 2005 UPSC Mains was unsuccessful, and the repeated prelims paper for her third attempt felt difficult, and she did not clear it either. Nevertheless, she had secured an

MPSC post. She was selected as a Nayab Tehsildar from the 2003 advertisement. The result was declared in 2006, and Shama's joining as Nayab Tehsildar came in 2007.

Thus, in 2007, Shama formally entered government service. By this time, she had given the UPSC Mains and had even worked for some days as a coordinator in the study hall at Prabodhini. She had taught there. Nandedkar Sir had praised her many times. Sir had asked once if she would guide students, and she began teaching Public Administration and Geography. The students liked her teaching a lot, and she was attached to the competitive exam section for a year, teaching these two subjects.

Shama was connected with the Competitive Exam Center as a student from 2003 to 2007. After 2007, she formally worked there in a teaching and coordinator capacity. During this time, she also appeared for the 2006 MPSC prelims and Mains and cleared both. She continued teaching at Prabodhini even while being a Nayab Tehsildar until 2009. In 2009, the MPSC result was declared again, and this time, Shama became a Deputy Collector with the first rank in Maharashtra. She joined government service as a Deputy Collector in 2010. After becoming Deputy Collector, she stopped pursuing UPSC.

Reflecting on her time at Prabodhini, Shama shared several key learnings. One significant aspect was learning the method of writing answers, particularly for Mains exams. From Kiran Gitte Sir (presently Secretary-Tripura Cadre, IAS), she learned how to write answers for subjects like Public Administration and Geography, focusing on the examiner's expectations. She learned analytical thinking and critical analysis. She learned how to think critically about a concept and discuss it with friends to produce better output in group discussions. She specifically mentioned that Gitte Sir taught her how to write analytical answers. She learned that knowing a subject is different from presenting that information in various ways, explaining concepts, identifying internal connections, and linking different aspects of a subject. Gitte Sir taught them how to link and interconnect different parts of a subject.

Nandedkar Sir's lectures were often very deep. Shama recalled need to spend at least an hour reflecting after his lectures to understand exactly what he intended to convey and how to incorporate it into answers. His lectures were at a very high level. Gitte Sir, on the other hand, taught the practical aspects. The combined approach of Nandedkar Sir and Gitte Sir, complementing each other, helped her understand the subject extremely well.

This strong understanding enabled her to teach the subjects well, interpreting them for the students. Shama is certain that teaching significantly benefited her. She believes she wouldn't have given the Mains without specific preparation and become a Deputy Collector had she not taught. Teaching helped her understand the linkages within subjects even better, go deeper into the topics, and present answers clearly on paper. This resulted in scoring very well in both subjects.

For Geography, Santosh Rokade Sir taught them. He is now a Deputy Secretary in the government and also cleared MPSC. Shama noted a significant difference in the teaching style of college professors (academic view) and those who have cleared competitive exams (exam-oriented view). Rokade Sir and Gitte Sir showed them this difference, focusing on what was important for scoring marks and how to write answers effectively. From Rokade Sir, she learned how to present Geography answers.

Beyond academics, being a coordinator at Prabodhini exposed her to organizing various programs. She was given responsibilities, involved in meetings, delegating tasks ("you do this, you do that") with minute details planned on paper, including timings, welcoming guests, and arranging refreshments. Everyone knew their role and the roles of others. This ensured that plans were executed without delays. Shama felt this experience provided training in systematic planning, organization, and execution of events. This administrative training proved useful later in her career. Now, when involved in planning an event, she doesn't need to be dependent; she knows what aspects to consider, how to distribute work, and how to ensure execution. This practice made execution easier later on.

These experiences, including writing, expressing herself, drafting files, understanding documents, and briefing superiors quickly (like briefing a 400-page file to the Collector in five minutes), helped her develop grasping ability, which was honed during exam preparation. It helped a lot.

All Geared Up for the Civil Services

Shama remembers the days she was selected. She felt good when she became a Nayab Tehsildar. Even then, she mentions, Vivek sir and Savita Tai had told her then that they had high expectations of her. When she went to meet Vivek Sir after becoming a Deputy

Collector, he congratulated her and made a significant remark: "MPSC's credibility has been proven today". Those words meant a lot to her.

Her first posting as Nayab Tehsildar was in Satara. After completing her two-year training there, she was posted back in Pune. As Nayab Tehsildar, she had multiple postings within Satara, working in Wai, Phaltan, and Khandala talukas. While working as Nayab Tehsildar, she continued to take classes at Prabodhini on Saturdays and Sundays and also studied for the MPSC Mains (which led to her Deputy Collector post). She was managing three roles simultaneously. After her marriage in 2010, as her postings were primarily in Satara, she couldn't dedicate as much time to Prabodhini.

Recalling her first experience after training, when she had to take charge, Shama contrasts it with newly joined officers who may not have prior office or practical work experience. They often face confusion. However, because Shama had been working in various capacities at Prabodhini before joining, she had an idea of how an organization's administration runs, the sense of responsibility required, and how things should be managed. This small experience helped her avoid feeling completely lost upon joining. Government service requires taking charge immediately; one's signature becomes valid right away, whether for salary bills or files related to suspending someone.

Her first posting location as Nayab Tehsildar was in Phaltan, at the Prant Office, as Revenue Nayab Tehsildar, after completing her training in Satara. She worked under direct recruit lady officers who had not come through promotion. She found a good relationship with them, where they were understanding and teaching, and she was learning by listening. Working in the Revenue and Forest Department provided depth, extensive public contact, and a large scope of work. One learns various laws gradually while progressing in the department. The responsibility increased further upon becoming Deputy Collector.

Her first posting as Deputy Collector was in Pune, specifically as Deputy Collector - Land. There, she had the opportunity to learn from experienced Collectors like Chandrakant Dalvi and Prabhakar Deshmukh. She learned how they managed work, implemented new projects (like Dalvi Sir's zero-pendency project), their strategies, and efforts – learning closely was enjoyable.

Mukkam Post - Satara

Shama was then posted as District Supply Officer in Satara from 2013 to 2015. She mentioned that Vivek Sir had visited her in Satara before this posting, and Mahendra Bhai (present Secretary of Jnana Prabodhini Organisation) also came to visit at home. As District Supply Officer, her role involved coordinating, controlling, monitoring, and managing the PDS system, kerosene distribution, petrol/diesel pumps, and gas agencies. Beyond routine work, she had a unique experience during the severe drought in Satara in 2013.

About 320 fodder camps were operating to provide water and fodder for animals on behalf of the government. Managing these camps involved starting work largely new, as there was little prior reference or orders. She helped create Standard Operating Procedures (SOPs) for the fodder camps and established a new control mechanism to prevent malpractice, all under the guidance of the Collector. This initial phase of her service provided valuable learning, including how people operate, handling political pressure and other pressure groups, and ensuring proper reporting to the government. They managed the distribution of almost 350 crore rupees, and she learned the minute details of distribution issues and auditing. A specific challenge was identifying if animals left the fodder camp. This led to the implementation of an animal tagging system for the first time. This was a positive experience.

In this, she recalls her experiences as District Food Supply Officer, which were in a way very unique ones. Firstly, she was heading a department which is usually male dominated. So, she witnessed all kinds of responses from colleagues and PDS shop owners. Some were very cooperative, considerate while others had inhibitions and avoided direct & detailed communication. Secondly, she also recalls an experience from a neighbouring town, where the employee from the administration itself set the godown ablaze to destroy the evidence of his ill-doings. This had led to strong criticism and a rise of distrust from all sections of society. Post that, the Collector had given clear instructions of keeping check and ensuring strict regulation to the entire administration.

It was a challenging situation for Shama to address the demands of all the stakeholders and at the same time ensure no mishap or illegal activities take place. But Shama, despite being on a first independent posting after a probationary period, handled the situation meticulously. Not only the entire program got completed as planned, but it also set an example of Good Practices for other district administrations for conducting smooth, transparent and effective Service delivery in such tough times.

Doing the God's Own Work – in charge of Palkhi Marga, Maharashtra

After her posting in Satara, Shama moved to Pune for land acquisition work related to the Palakhi Marg. She worked on this for about 1.5 years before getting the opportunity to become a Prant Adhikari (SDM) in Akluj. Kiran Gitte Sir, who was her teacher and was then in PMRDA, was consulted by Shama. She asked him if she should take the Akluj Prant posting, especially since the 2019 Lok Sabha elections were approaching. She told him she had not taken a Prant position or conducted elections before. Sir strongly advised her to become an SDM at least once before getting promoted to Additional Collector and to conduct an election. He emphasized that it was a different external experience, and she should have it. This motivated her, and she decided to join the Akluj posting.

In Akluj, she was responsible for two major projects: the Sant Jnanaeshwar Maharaj Palakhi Marg and the Sant Tukaram Maharaj Palakhi Marg. These projects had just been launched, and only land measurement was underway. Shama's post was related to this. These were ambitious government projects, especially with Hon. Minister of Road Transport & Highway, Shri. Nitin Gadkari Ji aiming to complete them within a year. The Palakhi Marg starts in Pune and ends in Pandharpur. While Pune district had its work, Solapur district's work (Akluj and Pandharpur talukas) was under Shama's charge in Akluj, covering 39 villages. The work required high speed, involving passing land acquisition awards, providing fair rates to villagers, guiding farmers, disbursing payments, taking possession of land, and ensuring smooth road construction. There were deadlines set, including dates for foundation stone ceremonies.

She worked under Collectors Rajendra Bhosale and Milind Shambarker, who supported her well. Shama and the Prant Officer in Pandharpur were from the same batch of selected Deputy Collectors, which facilitated coordination. Shama proudly mentioned that the Palakhi Marg section in Solapur (her area) was completed first among Pune, Satara, and Solapur districts, including the railway part. This was a record. They also successfully transferred the 7/12 land records to the National Highway authority, which is often a challenging process in administration. Shama noted that failing to maintain land records properly for a long time can lead to complications, court cases, and claims with interest and penalties, which are difficult for the government. They managed to do this systematically. Shama feels great about this different learning experience. Even today, when she travels on that road, she feels a sense of pride that this project happened during her tenure.

Using the example of the Purandar airport project, Shama explained that the primary opposition often comes from people resisting the project itself. People are reluctant to be displaced from their land and homes, which are deeply connected to their families, animals, soil, and village community. Displacement is the main reason for initial opposition.

Shama explained that current government policy tends towards creating "green roads" or linear developments through fields to minimize displacement of houses. Widening existing highways (from four lanes to six) is also preferred as it is linear. Major projects involving displacement of houses and villages are now largely avoided by the government. This is because the Rehabilitation and Resettlement Act of 2013 is very stringent, favoring NGOs and farmers. Providing adequate compensation, alternative villages, land, and maintaining their productive base is often beyond the government's capacity. Consequently, large dam expansions or major infrastructure projects requiring significant displacement tend to get stalled. Pressure groups are also active in opposing displacement, knowing that administration is weak in resettlement, which leads to unhappy people and impacts voters.

Resident Deputy Collector - Solapur

Shama joined Akluj in 2017 and stayed there for three and a half years until 2021. In 2021, she was posted as Resident Deputy Collector (RDC) in Solapur Collector Office. She mentioned that only two or three women have held the post of RDC in Maharashtra state so far. The RDC post is essentially the next position to the Collector, involving coordination with all departments across the entire district and managing decisions and responsibilities on behalf of the Collector. Due to its wide scope and the significant workload, lady officers generally didn't opt for this post, and sometimes local politicians or even Collectors felt that the position required a different working style, more dedication and time, and might not be suitable, suggesting alternative postings. This kind of atmosphere still exists in many places.

However, Shama got the opportunity because the post was vacant during the second wave of Covid. Vaccination drives were intense, and the Collector was heavily loaded with work, making the RDC position crucial. Since the vacant post couldn't be left empty for long and Shama was due for a transfer from Akluj, her work during the first wave of Covid had been highly appreciated by the Collector. This led to positive recommendations that she should be the RDC. The Chief Secretary and Revenue Secretary also approved the recommendation, especially if the Collector was comfortable.

Despite her order being issued, it took three and a half months for Shama to join. She learned that some officers tried to prevent her from joining, perhaps preferring someone else or believing a lady shouldn't hold the post. They allegedly used political pressure. Shama waited, wondering if she would be able to join or if she should look for an alternative. Ultimately, their attempts were unsuccessful, and she was able to join.

She served as RDC for two years. It was a different kind of experience, involving handling the entire district's work, reviewing schemes implemented by Tehsildars and Prants, ensuring government schemes reach the grassroots, and keeping the district at the top in implementing various initiatives. An RDC can achieve this. Shama successfully kept Solapur district at the top in areas like 7/12 computerization, distributing Covid compensation to those who had passed away, and accelerating the vaccination drive by involving health workers and conducting workshops. Working with the health department was a good experience for her. This post gave her a complete overview of the district administration.

From Solapur, Shama moved to the Tourism Department in Pune in 2023. She was a Deputy Director there, overseeing five districts in Western Maharashtra: Pune, Satara, Sangli, Solapur, and Kolhapur. She explained that the Directorate of Tourism (DOT), established in 2019, is a wing of the department responsible for both policy decisions and implementation. Before this, MTDC (Maharashtra Tourism Development Corporation) handled tourism, but now MTDC only manages resorts. DOT handles planning, project implementation, and framing tourism policies. As Deputy Director, she was one of the five people overseeing different divisions. Her work involved planning and managing various tourism-related tasks and infrastructure projects in her five districts based on gap analysis at tourist spots. For example, if a tourist place lacks washrooms, has increased crowds, needs alternative roads, or has poor accessibility, and the Collector raises these issues, her office provides funding for these projects.

From Taxes to Tours – Department of Tourism

Shama contrasts her experience in Tourism with her previous 14 years in Revenue. In Revenue, the system was set, files were organized, laws were defined, roles were clear, and outcomes were predictable. It had a tradition. The Tourism Department, being a "baby" established in 2019, is challenging because the system is still being built. Gathering its own database is necessary. Many people working in the tourism sector felt the government wasn't

doing anything for them. Reaching out to them and letting them know about policies and avenues for feedback was crucial. They created a master database of tour operators, travel agents, guides, hotels, and stakeholders in their region, including their associations. They contacted them and held workshops, which led to many connections and uncovered various issues. Shama realized that understanding tourism truly requires traveling and seeing things on the ground. Discussions with people in the districts brought up many topics that she could then convey to the head office. The work culture is very different from Revenue. The scope is largely determined by the officer. The work isn't fixed, offering a lot of freedom in decision-making.

After two years in the Tourism Department, Shama sees significant opportunities in Maharashtra Tourism, including religious, adventure, water, helipad, and MICE (Meetings, Incentives, Conferences, Exhibitions) tourism. The government is working on large MICE centers in Mumbai and Nagpur to promote this sector and attract international clients. This could also help market other tourist places in Maharashtra. Places with UNESCO World Heritage Sites in Maharashtra have great potential. However, implementing projects there faces challenges due to the rules of other departments like Forest and Archaeology, which often cause delays.

Shama identifies a basic limitation of the Tourism Department: tourists are everywhere, they spend money, and tourism is widespread for various purposes (study, leisure, business). However, the Tourism Department doesn't control any tourist place directly. Forts are under Archaeology, temples under Deosthan Trusts. So, when the Tourism Department wants to implement something, conduct gap analysis, or provide funding, they are dependent on these other entities. If these entities are not cooperative or their rules don't permit, projects don't happen. If it's government land and the Collector takes the initiative, that works well. If the Collector decides something is needed (like toilets at a fort entrance due to crowding) and seeks funding, and the Forest department agrees, it proceeds. But the Tourism Department itself lacks its own implementation mechanism. They are dependent on Collectors and their staff. This connection is still being established. Sometimes, Collectors might not feel that tourism work is their primary responsibility. The Tourism Department's role is seen more as facilitating and financing. There is still some confusion about roles, which they are trying to address through workshops. The new policy declaring Collectors as District Tourism Heads and establishing district-level committees is helping initiate the work properly.

After a two year stint at DOT, in May 2025, Shama was promoted to Additional Collector and was assigned a new responsibility of General Manager (lands) at MSRDC (Maharashtra State Road Development Corporation) in Mumbai. In her current role, she is mainly looking after some of the most important infrastructure projects such as Mumbai's Coastal Road, Revaas - Reddi road connecting Raigad to Sindhudurg, Konkan expressway and a few others. With this responsibility, she is bestowed with the task of boosting these key projects in order to achieve the vision of Magnificent Maharashtra in the upcoming times.

In a hindsight – Experiences shaping Expectations

Shama feels fortunate to gain experience in various departments. She notes that some Deputy Collectors spend their entire careers in the Revenue department and face challenges when promoted to IAS, as IAS officers are expected to work in any department. Her experience in Revenue, Tourism, and now MS RDC will provide her with a broader profile. MS RDC, established in 1996, is a company under the Public Works Department ministry. Being a company, its functioning is expected to be flexible, without the typical bureaucracy or red tape of government departments. It implements large infrastructure projects across Maharashtra. The General Manager position she is taking involves managing both the administration and commercial aspects. While she will understand the exact nature of the work upon joining, she expects it to be similar to a General Manager's role in a company.

Looking back over her 15 years in service, Shama discussed the current challenges in administration. A major challenge is limited resources coupled with increased public expectations. Resources include trained manpower, hardware, and even basic infrastructure like full-time electricity and WiFi in all offices, which is needed for online portals. When launching an online portal, even if it's simple, user-friendly, and in Marathi, accessibility can be an issue, as people may need help from Maha e-seva Kendra or struggle to use it on their mobile phones.

Another challenge is the procedural mindset of some officers. While people expect schemes to be successful and reach the grassroots, officers may get bogged down in procedures. They need to understand the objective behind a scheme and consider flexible approaches, like accepting self-declarations instead of always requiring formal certificates. If officers are fixated on procedures, schemes don't get implemented properly.

Shama gave an example from the Tourism Department with the 'AAI' scheme, which provides interest subvention on loans up to 15 lakhs for women starting or expanding tourism businesses. If a woman takes a loan up to 15 lakhs and the interest is up to 7.5 lakhs, the government repays the interest, making it effectively an interest-free loan. However, implementing this scheme revealed the difficulty women faced in getting loans from nationalized banks, which often required guarantors, property holders, or a strong CIBIL score of a husband or son. Even if the woman had a good CIBIL score, her account might not be strong enough because money often goes into someone else's account. Workshops with nationalized banks showed they were not immediately supportive. The government had funds and wanted to achieve targets quickly for publicity. Facing this hurdle, they adjusted the criteria to include cooperative banks. Cooperative banks were more willing because they could charge a higher interest rate (e.g., 12-15%) and give the loan to the beneficiary at the government's cap (e.g., 12%), keeping the difference. This collaboration worked, and many women beneficiaries took loans and started businesses like eateries or shops near religious places. Shama sees this as a good effect of solving the glitches quickly. If these problems weren't identified and addressed, the scheme would have remained on paper, and blame might have been placed on the implementation authority.

Assessing the Future

When asked about her future aspirations in the next 10-15 years of service, Shama mentioned that Savita Tai had asked her this question before. Her answer remains the same. She feels that the government service has well-defined roles, positions, and responsibilities. Policies and schemes are developed by experienced senior officers. The important thing is to implement the work assigned to you, whether you are a Tehsildar, Deputy Director, or GM at MSRDC, properly and effectively. She believes the work you are currently doing is the one that needs to be done well. Wherever she has been posted, she has focused on doing the work excellently, speedily, sensitively, and in a way that brings satisfaction to others. This itself is an achievement and a motivation. Therefore, she hasn't given much thought to what she *wants* to achieve in the future; her focus is on doing the current job well and ensuring people receive the benefits. That's enough for her.

However, she did mention one thought, especially since there's a chance for her to become an IAS officer. Having worked under various Collectors, she has observed instances where they

made mistakes. She is determined that when she becomes a Collector, she will ensure she does not repeat those mistakes. That is something she will definitely adhere to in the future.

JPCEC in the Future

Finally, reflecting on Jnana Prabodhini Competitive Examination Center (JPCEC) completing 30 years and its role, Shama noted the change in students preparing now compared to her time. Today's students are sharper, more tech-savvy, and desire quick results. She suggested that JPCEC could instill value-based molding, perhaps by keeping students connected even after they clear exams. Expanding the network and staying connected with alumni could help in slightly increasing their sensitivity. Prabodhini fostered a work culture where one has respect for the work itself and approaches it with some faith. It's not just about doing a job; it's about the deeper meaning of serving in government. The responsibilities are profound, and understanding this depth is crucial. If this understanding is lacking, it becomes just a job of signing papers and going home.

Shama feels that JPCEC can help people discover this desire to find a deeper meaning in their work. When students join service after clearing exams, they often form separate groups and discussions. Their initial molding makes them believe a certain way is how things should be done. This can sometimes lead to issues later, both professionally and personally. Shama sees this happening around her. The basic issue is how they view government service. Learning to work within the limitations while understanding the service aspect is important. Networking, like their continued connection with Prabodhini, helps. When they face a question or dilemma, they can consult their trusted network. Other networks might offer easier, less challenging advice that is quickly adopted. The values JPCEC instils are harder but necessary for the kind of sensitive administration and good governance needed for the future. The understanding of work as an act of service (upasana), grasped from Vivek Sir, is key. An officer should be sensitive in their work, realising that their actions can positively impact many lives.

Photo Gallery



Shama with her spouse, Shri. Sushilkumar, kids - Siddhi, Sushant & extended family.



Shama and Sushilkumar Pawar with Dr. Vivek & Dr. Savita Kulkarni.



Shama Pawar addressing the August gathering at the Pune Festival 2025.



Shama Pawar being honored by then Hon. DCM, Late. Shri. Ajit Pawar with a certificate of excellence for her achievements under the "100 Days of Office Reforms Special Campaign"



Shama with other delegates launching Coffee Table Book of Dept of Tourism, Govt of Maharashtra at the Shivsrusti, Pune on the occasion of National Tourism Day, 2024.



Shama with other delegates at the Sustainable Development Conclave at Kolhapur in 2024.



Shama and family with Dr. Vivek & Dr. Savita Kulkarni during an informal tour.



Shama with Dr. Shailesh Nayak, renowned Padmashree Awardee Geo - Scientist.



Shama, as the SDO, Akluj hoisting the flag at her office.

End of article