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COOPERATOR

VOL. 59 NO. 5 | NOVEMBER 2021



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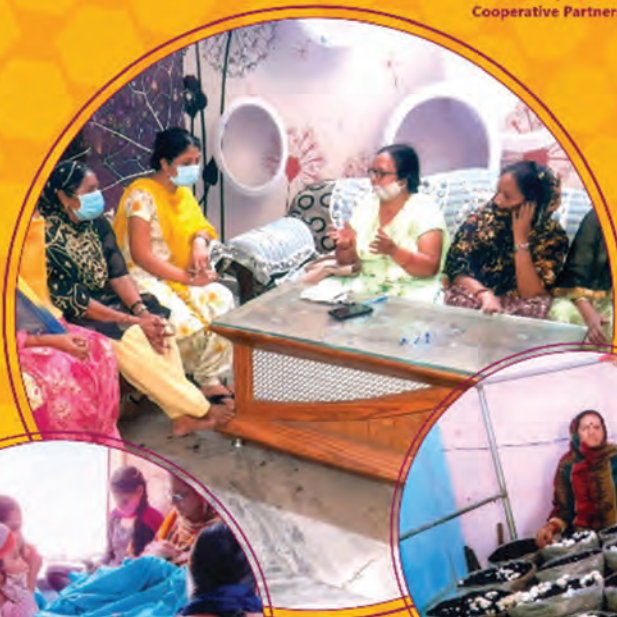
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and Strengthening
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PROSPERITY THROUGH COOPERATION

68th
ALL INDIA
COOPERATIVE
WEEK,
14-20, NOVEMBER
2021

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THE COOPERATOR

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Begining of
New
Dawn...



With the
New Strength and
New Thoughts...



MSCS/CR/398/2011

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Editorial

PROSPERITY THROUGH COOPERATION

The 68th All India Cooperative Week is being celebrated by National Cooperative Union of India from 14th – 20th November, 2021. The week-long celebrations provide an opportunity for cooperatives to highlight their success stories, project their achievements and chalk out a future action plan which can provide a direction to the growth of the cooperative movement. An image-building exercise of the cooperative movement every year, the Cooperative Week is also an occasion to hold workshops/seminars/contests and other events which are organized by all the cooperative organizations on various aspects of cooperative development in the country. All this generates cooperative awareness amongst the general public and connects them to the cooperative movement. At a time when cooperatives are facing the challenges of competitive economy, the Cooperative Week celebrations have an added significance in rejuvenating the cooperative sector to improve their functioning at all levels.

The theme of this year's Cooperative Week celebrations is "Prosperity Through Cooperation". With more than 8 lakh cooperatives in India, and many success stories like AMUL, IFFCO, KRIBHCO, etc, the cooperative sector has emerged as a formidable sector of Indian economy. The cooperatives all over the world have triumphed in the times of covid crisis. Based on their principles and values, they have left no stone unturned in helping the people in crisis, and also ensuring that their services are not affected. The success story of AMUL in making sure that milk reaches the doorsteps of all despite break-down in the supply chain is well-known to all. Besides AMUL, there are many other cooperatives in India like IFFCO, KRIBHCO, NAFED, NCUI, NCDC, and other state level and primary societies who showed their resilience, and ability to grow despite the challenges of covid.

Since a long time, the cooperatives have been making due representations to the government for providing them due priority in national policy. As a matter of fact, due to neglect of cooperatives in policy-making, the cooperatives have not been able to get their due recognition despite their commendable achievements in various areas of socio-economic crisis. There was a demand for a separate Ministry for Cooperatives by the cooperators for quite a long time. The formation of a separate Ministry for Cooperatives recently has indeed been a landmark development in the history of cooperative movement in India.

In the wake of the formation of new Cooperative Ministry, the recent Cooperative Week celebrations with the theme 'Prosperity Through Cooperation' have an added significance. At the recent National Cooperative Conference, Shri Amit Shah, Hon'ble Union Minister for Cooperation assured the cooperators from all parts of the country that the cooperative sector will get its due recognition in national policies, as the government will make all efforts to strengthen the cooperative movement in the country. Against this above background, advocacy for socio-economic prosperity through Cooperation during the Cooperative Week celebrations is indeed timely as it will rejuvenate the cooperative sector to a great extent. If the youth get a strong message of economic prosperity through cooperation on the occasion of cooperative week celebrations, then this will definitely increase awareness of cooperatives amongst the masses. So, ensuring active youth participation in this year's Cooperative Week celebrations is very important.

At a time when the economic disparities between the rich and poor have increased in the country, the inclusive cooperative model catering to the interests of poor and down-trodden sections of the society is indeed a big boon for growth and prosperity of the nation. The socio-economic contributions of cooperatives in various areas of activities have made our country prosperous. It is high time that there are detailed deliberations and discussions on this subject of vital importance during the Cooperative Week celebrations this year. It is hoped that the Cooperative Week celebrations based on the main theme and sub-themes from 14th – 20th November, 2021 will lay a good foundation for the growth of the cooperative movement.



सत्यमेव जयते

प्रधान मंत्री
Prime Minister

संदेश

भारतीय राष्ट्रीय सहकारी संघ द्वारा आयोजित 68वें 'अखिल भारतीय सहकारी सप्ताह' के आयोजन के बारे में जानकारी प्रसन्नता हुई। 'सहकार से समृद्धि' के ध्येय के साथ जन जागरूकता और जन भागीदारी को समर्पित यह प्रयास सराहनीय है।

हमारे देश की प्रगति में सहकारिता की गौरवशाली परंपरा रही है। गांव, गरीब, किसान व महिलाओं के सशक्तिकरण में सहकारिता ने सदैव महत्वपूर्ण भूमिका निभाई है।

सहकारिता को भविष्योन्मुखी सोच के साथ आगे बढ़ाने और इसे प्रशासनिक, कानूनी और नीतिगत ढांचा प्रदान करने के लिए हम निरंतर प्रयत्नशील हैं। देश में सहकारिता आंदोलन को मजबूत करने के लिए सहकारिता मंत्रालय का गठन हमारी इसी प्रतिबद्धता की कड़ी है।

यह देखना सुखद है कि देशभर में सहकारिता के लिए एक नई जागृति आई है। कृषि, पशुपालन और मिल्क प्रोसेसिंग में नई तकनीक व नए अवसरों के अनुभवों व सफलता की यात्रा को सभी से साझा करते हुए हमें सहकारिता को निरंतर मजबूत करना है।

वैज्ञानिक तौर-तरीकों से कृषि करने, तकनीक और नवाचार के माध्यम से छोटे-छोटे किसानों को लाभकारिता से जोड़ने, जैसे सभी प्रयासों में सहकारी संस्थाएं निर्णायक भूमिका निभा सकती हैं। स्थानीय आकांक्षाओं की पूर्ति और आत्मनिर्भर भारत के संकल्प को सिद्ध करने में सहकारिता क्षेत्र की भूमिका आने वाले वर्षों में अहम होगी।

मुझे पूर्ण विश्वास है कि 'अखिल भारतीय सहकारी सप्ताह' के दौरान देश भर में आयोजित विभिन्न कार्यक्रम लोगों को सहकारिता से जुड़ी नई संभावनाओं के प्रति जागरूक करने में उपयोगी सिद्ध होंगे।

इस अवसर पर सहकारिता क्षेत्र से जुड़े सभी लोगों को बधाई व शुभकामनाएं।

(नरेन्द्र मोदी)

नई दिल्ली

कार्तिक 14, शक संवत् 1943

05 नवंबर, 2021

श्री दिलीप संचाणी

अध्यक्ष, भारतीय राष्ट्रीय सहकारी संघ

3, सीरी इंस्टीट्यूशनल एरिया, अगस्त क्रांति मार्ग

हौज़ खास

नई दिल्ली- 110016



अध्यक्ष, लोक सभा
SPEAKER, LOK SABHA
INDIA



MESSAGE

I am pleased to learn that National Cooperative Union of India (NCUI) is celebrating 68th All India Cooperative Week on the theme of 'Prosperity through Cooperation' from November 14 - 20, 2021.

Cooperatives have been playing a significant role in the socio-economic upliftment of the people and transforming the rural economy of India. The Co-operative movement epitomizes the spirit of the participation of the people and encourages 'vocal for local'. The theme of this year "Prosperity through Cooperation" will indeed give an impetus to realizing the vision of Atmanirbhar Bharat through co-operative efforts.

I hope the week-long celebration will provide an opportunity for cooperative organizations to highlight their achievements and progressive goals.

I wish the celebration all success.


(Om Birla)

अमित शाह



सत्यमेव जयते

गृह मंत्री
भारत

संदेश


यह हर्ष का विषय है कि भारतीय राष्ट्रीय सहकारी संघ द्वारा विगत वर्षों की भांति इस वर्ष भी दिनांक 14 नवम्बर, 2021 से 20 नवम्बर, 2021 तक 68वाँ अखिल भारतीय सहकारिता सप्ताह मनाया जा रहा है। इस अवसर पर एक पत्रिका “The Cooperator” का प्रकाशन भी किया जा रहा है।

सहकारिता भारतीय जीवन व्यवस्था का प्रमुख एवं केन्द्रीय तत्व रहा है। माननीय प्रधानमंत्री नरेंद्र मोदी जी ने 'सहकार से समृद्धि' के स्वप्न को साकार करने के लिए 'सहकारिता मंत्रालय' का गठन किया है। मुझे विश्वास है कि इस नये मंत्रालय से निश्चित ही देश में प्रगति व समृद्धि का एक नया सवेरा आएगा।

मुझे विश्वास है कि पत्रिका में सहकारिता से संबंधित विभिन्न प्रकार की जानकारियों को संकलित कर प्रकाशित किया जाएगा। इसमें संकलित की गई जानकारियाँ अवश्य ही पूरे देश के अन्य सहकारिता क्षेत्र एवं वित्तीय संस्थानों के लिए भी काफी महत्वपूर्ण एवं प्रेरणादायक सिद्ध होंगी।

मैं, भारतीय राष्ट्रीय सहकारी संघ के समस्त पदाधिकारियों व सदस्यों को अपनी शुभकामनाएं प्रेषित करते हुए, “The Cooperator” पत्रिका के सफल प्रकाशन की कामना करता हूँ।

शुभकामनाओं सहित,


(अमित शाह)

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परशोत्तम रूपाला
PARSHOTTAM RUPALA



मंत्री
मत्स्यपालन, पशुपालन एवं डेयरी
भारत सरकार
MINISTER
FISHERIES, ANIMAL HUSBANDRY & DAIRYING
GOVERNMENT OF INDIA

D.O. No. 332/MIN(FAH&D)/2021-22
03 NOV 2021



शुभकामना संदेश

हर वर्ष की भांति इस वर्ष भी भारतीय राष्ट्रीय सहकारी संघ अखिल भारतीय सहकारी सप्ताह (68वां) का आयोजन "सहकारिता के माध्यम से समृद्धि" विषय के साथ कर रहा है। सहकारी सप्ताह के दौरान सहकारिता आंदोलन की उपलब्धियों पर विचार-विमर्श किया जाता है और आगे की कार्यनीति को निर्धारित किया जाता है। इस वर्ष सहकारी सप्ताह का विषय "सहकारिता के माध्यम से समृद्धि" बहुत प्रासंगिक है, जो सहकारिता आंदोलन की छवि को और भी सशक्त करता है। मुझे उम्मीद है कि इस विषय पर आधारित समारोह सहकारी आंदोलन को बाजार अर्थव्यवस्था की चुनौतियों का सामना करने के लिए एक नई दिशा प्रदान करेगा।

मैं सहकारी सप्ताह की सफलता की कामना एवं शुभकामनाएं देता हूँ।

(परशोत्तम रूपाला)

प्रति:

दिलीपभाई संधानी,
अध्यक्षश्री,
भारतीय राष्ट्रीय सहकारी संघ,
नई दिल्ली



No. 248/Press/CMO/21

22nd October, 2021.

MESSAGE

I am glad to note that the National Cooperative Union of India is celebrating the 68th All India Cooperative Week with the theme 'Prosperity Through Cooperation'.

Cooperatives have played a major role in India's growth in several sectors and have been able to serve as people's alternatives. I hope that the Cooperative Week celebrations this year around will go a long way in strengthening the cooperative movement in the country, which has its roots in our glorious freedom struggle.

My best wishes.

Pinarayi Vijayan

The President
National Cooperative Union of India
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CHIEF MINISTER
BIHAR



PATNA

Dated 01-11-2021...

Message

It gives me pleasure to know that the National Cooperative Union of India (NCUI) is going to organize 68th All India Cooperative Week on the theme of “**Prosperity Through Cooperation**” from 14th to 20th November 2021. The special issue of the cooperative magazine “**The Cooperator**” is also proposed to be published to commemorate the occasion.

Cooperative organisations have the potential to ensure decentralised development. As National Cooperative Union of India is the apex organisation of the Indian Cooperative movement, it is uniquely placed to nurture and strengthen cooperative societies into vehicles of decentralised development through cooperative education, training, policy recommendations and advocacy. The theme of the cooperative week is relevant in the context of decentralised development initiative underway. I am confident that during the cooperative week, there would be serious and meaningful deliberations in furtherance of the objectives of the cooperative movement.

I extend my greetings and felicitations to participants & all stakeholders and wish the publication of the special issue of the “**The Cooperator**” wide circulation and success.


(Nitish Kumar)

मनोहर लाल
MANOHAR LAL



सत्यमेव जयते

मुख्य मन्त्री, हरियाणा,
चण्डीगढ़।

CHIEF MINISTER, HARYANA,
CHANDIGARH.

Dated 2-11-2021

संदेश

यह हर्ष का विषय है कि भारतीय राष्ट्रीय सहकारी संघ द्वारा 14 से 20 नवम्बर, 2021 तक देशभर में '68वां अखिल भारतीय सहकारी सप्ताह' मनाया जा रहा है।

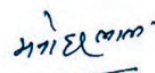
इस वर्ष 'अखिल भारतीय सहकारी सप्ताह' के लिए चुना गया विषय 'सहकार से समृद्धि' बहुत ही प्रासंगिक है क्योंकि सहकारिता आन्दोलन ने ही लोगों को आपसी सहयोग के साथ मिलजुल कर प्रगति के मार्ग पर बढ़ने की प्रेरणा दी है जिससे हर व्यक्ति के विकास का मार्ग प्रशस्त हुआ है।

देश के विकास में सहकारिता के महत्त्व को मद्देनजर रखते हुए ही हाल ही में केन्द्र सरकार ने सहकारिता मंत्रालय के गठन का निर्णय लिया। केन्द्र सरकार के इस निर्णय से सहयोग के माध्यम से समृद्धि का विजन तो साकार होगा ही, साथ ही सहकारी समितियों के लिए कारोबार की सहूलियत के लिए प्रक्रियाएं सुव्यवस्थित होंगी और बहु-राज्य सहकारी समितियों के विकास को भी बल मिलेगा।

जहां तक हरियाणा की बात है, निःसंदेह, राज्य में संचालित विभिन्न सहकारी समितियां स्थानीय उत्पाद एवं विनिर्माण को प्रोत्साहित करते हुए ग्रामीणों के सामाजिक-आर्थिक उत्थान में ही नहीं बल्कि देश की अर्थव्यवस्था को सुदृढ़ करने में भी अहम भूमिका निभा रही हैं।

आशा है कि 68वें अखिल भारतीय सहकारी सप्ताह के दौरान आयोजित विभिन्न कार्यक्रम लोगों को सहकारिता के विभिन्न पहलुओं से अवगत करवाएंगे। इसके अतिरिक्त, पत्रिका 'दी कॉपरेटर' में विभिन्न सहकारी समितियों द्वारा लोगों की सुविधा के लिए चलाई जा रही योजनाओं एवं कार्यक्रमों के साथ-साथ भावी योजनाओं की विस्तृत जानकारी भी दी जाएगी ताकि अधिक से अधिक लोग इनका लाभ उठा सकें।

मैं 68वें अखिल भारतीय सहकारी सप्ताह के सफल आयोजन और पत्रिका 'दी कॉपरेटर' के सफल प्रकाशन के लिए अपनी शुभकामनाएँ प्रेषित करता हूँ।


(मनोहर लाल)



PREM SINGH TAMANG (GOLAY)
CHIEF MINISTER
SIKKIM

MESSAGE

It gives me immense pleasure to know that the Nation will be observing 68th All India Cooperative Week from 14th November to 20th November, 2021 with the theme 'Prosperity through Cooperation'. The State, Sikkim will also be celebrating and dedicating the week to cooperatives by organizing various activities involving cooperatives and engaging the leaders and members of Cooperative Societies in dialogues and deliberations.

Cooperative Sector makes significant contributions in socio-economic development of the country. Creation of New Ministry for Cooperation, wholly dedicated to the development of Cooperatives, is indeed a much needed initiative of the Government to provide impetus to the cooperative sector and acknowledgement of its relevance in the Country. This will also encourage entrepreneurship development at the grassroot level as cooperatives are mostly prevalent in and are rural based.

In Sikkim, the vision 'Sahakar Se Samridhi' coincides with the State Government's policy to promote cooperative form of business. Sikkim has started production linked price incentives in dairy, animal husbandry, agriculture and horticulture targeted for farmers, Self Help Groups (SHGs), Farmer Producer Organizations (FPOs) and entrepreneurs marketing their produce through cooperative network. I believe that this policy will encourage local farmers and producers to create linkage with the Cooperatives and be able to grasp the importance of Cooperative Movement.

In recent times, Cooperatives across the country have shown resilience during the crisis especially in the lockdown periods. Many cooperatives came up to support the government during the time of COVID-19 emergency services. Several rural based cooperatives in Sikkim were actively engaged in supply of essential commodities during the COVID-19 lockdowns. Some of the cooperatives also made generous donations towards covid relief fund.

Cooperatives have been playing important role in shaping the socio-economic contour of the country. I am confident that the involvement of every member of the society in Cooperatives Sector can strengthen our country's economy and bring prosperity to the Nation.

Date : 26.10.2021
Place : Gangtok

(Prem Singh Tamang)

Chief Minister's Office, Tashiling Secretariat, Gangtok - 737101, Sikkim
Phone No.: 03592-201091 | Fax : 03592-201087 | Email: cm-skm@nic.in



भारतीय राष्ट्रीय सहकारी संघ

(भारतीय सहकारी आंदोलन की शीर्षस्थ संस्था)

NATIONAL COOPERATIVE UNION OF INDIA

(APEX ORGANISATION OF THE INDIAN COOPERATIVE MOVEMENT)

दिलीप संघानी

(पूर्व सांसद एवं पूर्व मंत्री गुजरात सरकार)
अध्यक्ष

Dileep Sanghani

(Ex. MP & Ex. Minister, Govt. of Gujarat)
President

Message



National Cooperative Union of India is organizing 68th All India Cooperative Week from 14th – 20th November, 2021 with the theme "Prosperity Through Cooperation" (सहकार से समृद्धि). The week-long celebrations provide an opportunity to cooperative organizations to highlight their achievements and chalk out an action-plan which can provide a direction to the growth of the cooperative movement.


With more than 8 lakh cooperatives in India, and many success stories like Amul, IFFCO, KRIBHCO, etc, the cooperative sector has emerged as a formidable sector of Indian economy. The cooperatives all over the world have triumphed in the times of covid crisis. Based on their principles and values, they have left no stone unturned in helping the people in crisis, and also ensuring that their services are not affected. The success story of AMUL in making sure that milk reaches the doorsteps of all despite break-down in the supply chain is well-known to all. Besides AMUL, there are many other cooperatives in India like IFFCO, KRIBHCO, NAFED, NCUI, NCDC, and other state level and primary societies who showed their resilience, and ability to grow despite the challenges of covid.

In the wake of historical development related to formation of new Cooperative Ministry, the coming Cooperative Week celebrations with the theme 'Prosperity Through Cooperation' (सहकार से समृद्धि) have an added significance. The theme is based on the new Cooperative Ministry's vision of 'Sahkar Se Samridhhi'. At the recent National Cooperative Conference, Shri Amit Shah, Hon'ble Union Minister for Cooperation assured the cooperators from all parts of the country that the cooperative sector will get its due recognition in national policies, as the government will make all efforts to strengthen the cooperative movement in the country.

At a time when economic disparities between the rich and poor have increased in the country, the inclusive cooperative model catering to the interests of poor and down-trodden sections of the society is indeed a big boon for growth and prosperity of the nation. The socio-economic contributions of cooperatives in various areas of activities have made our country prosperous. NCUI being an apex organization of the cooperative movement is committed to work in accordance with the government's vision of 'Sahkar Se Samridhhi'. In accordance with this, it has undertaken many new initiatives, like starting of NCUI Haat, a unique selling platform for products of lesser known coops/SHGs, commissioning a study to assess the contribution of cooperatives in GDP, etc.

It is hoped that the Cooperative Week Celebrations based on the main theme and sub-themes of Cooperative Week from 14th – 20th November, 2021 will rejuvenate and infuse new life in the functioning of the cooperative movement in the country. The celebrations must give a strong message to the policy-makers that the cooperatives are indispensable for socio-economic development of our country. I also request the cooperative organizations at national, state and district levels to organize events in which youth and women may be encouraged to participate in large numbers.

I wish the celebrations all success.


(Dileep Sanghani)

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PROSPERITY THROUGH COOPERATION

Shri Ghanshyam Amin*



On the celebration of *आजादी का अमृत महोत्सव*, an initiative of the Government of India to celebrate and commemorate 75 years of progressive India and the glorious history of its people, culture and traditions, Hon'ble Prime Minister Shri Narendra Modi took a historic decision by forming a separate Cooperative Ministry for the advancement of the co-operative societies of the country. This has really given a new momentum to the growth of the cooperative movement in the country. To further streamline the ease of doing Business for cooperatives and work for the effective and robust implementation of the government's community-based development

plans, the Ministry aims at realizing the vision of "Sahakar se Samridhi" which roughly translates as "Prosperity through Cooperation".

Cooperatives have been playing a key role in the government's priority sectors and programmes right from the very beginning. Cooperation in its pursuit to build a prosperous and self-reliant India is about liberating the country from the problems of poverty, corruption, communalism, casteism, uncleanness and unemployment. A lot of determination and planning is required to connect the whole country through adoption of good practices of governance and technology. Prosperity and self-reliant

India through Cooperation means building up an atmosphere of peace so as to become self-reliant and identify the key strategic areas for investment in the country. Leaving fear, inaction, future worries and hesitation, we have to work hard to accelerate economic development in the country.

A cooperative society plays an important role in teaching moral principles like unity, trust, honesty, order, cooperation etc. to its members, which ensure social order and harmony. Cooperative credit societies have saved the poor from the clutches of moneylenders and provided them with the right income generating opportunities. If we talk

*Former Chairman of NCUI and Chairman of Gujarat State Cooperative Union

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about Gujarat state after Covid 19, to revive the small and middle-class trade-industry, under the Gujarat government's self-help scheme, the co-operative credit sector came up with a loan of rupees one lakh at 2% interest and a loan of rupees 2.5 lakh at 4% interest rate for providing credit facilities to the needy sections of the society. A loan of rupees 1500 crore has been provided by the co-operative sector and approximately about 1.5 crore people from small and middle-class category have taken advantage of this.

If we look at the extent of co-operative societies in the country, there are more than 8 lakh cooperative societies with more than 35 crore people being associated with them and nearly 100% villages are covered in it. There are more than 81000 co-operative societies in the state with more than 1 crore 30 lakh people associated with them. Co-operatives can be the best instruments to ensure that the benefits of various co-operative schemes for a self-reliant India reach the poor and vulnerable sections of the society.

The Central Government has formed the Ministry of Co-operation, directing its commitment to community-based developmental, and collective participation which will be very important for the growth of multi-state cooperatives. This will make the procedures of work of cooperatives simple, straight and convenient. Digitisation especially in the fields of governance, banking and business can lead to

evolution of a transparent, accountable and efficient system. The Ministry of Cooperation should encourage co-operatives to work independently to the best of their ability by creating a conducive environment for the growth of the cooperative societies. With the ownership and control of the members, co-operative societies work for economic empowerment.

With a focus to help deepen cooperatives as a true people-based movement, the ministry is mandated to "provide a separate administrative, legal and policy framework for strengthening the cooperative movement". At the same time, adequate financial assistance to these cooperatives along with appropriate required functioning shall be ensured by the government through formulating a decent policy that can lead to prosperity through cooperation. The government needs to take strict steps to create strong laws and policies which clearly specify the members responsibility, the level of competency required from them, etc. The laws must ensure that the members are committed to invest in the societies, and beneficial information for production must be provided in this regard. Building up a structure that adapts itself to the terms of trade and a structure that can be set up to ensure the unity of the members are very important in this regard.

Furthermore, one of the best examples of structured cooperative system is of AMUL which started with just 80 farmers and

today has become a cooperative organization of global fame with a value of Rs 53,000 crore. With distribution of 30 million milk per day, connecting 35 lakh farmers and co-empowering women, this co-operative society is doing a great job. The another such example is set by **Shri Mahila Gruh Udhog Lijjat Papad**, a cooperative established by Indian women that has developed a unique model for development and empowerment for low-income female workers. Lijjat has more than 40,000 members and 62 branches across 17 states of India. Similarly, founded in 1967 with just 57 cooperatives, Indian Farmers Fertiliser Cooperative Limited, also known as IFFCO, is the world's largest fertiliser cooperative federation based in India which is registered as a Multistate Cooperative Society and has 40,000 member co-operatives. There are numerous such examples that include KRI-BHCO, NAFED, cooperative hospitals running in Kerala and many other such cooperatives who have made important contributions in the economic development of the country. They have made a significant contribution in providing benefits to small investors.

Our country, which is self-sufficient in cereals, fruits and vegetables, is very weak in terms of food processing that needs to be given prominence by overcoming its shortcomings which can add value to farm produce and reduce waste thereby ensuring that the maximum benefits are provided to the farmers. Similarly, as the Amalsad Fruit

and Vegetable Cooperative Society of Valsad district, in the same manner if the co-operative sector enters the food processing sector then it can do a lot for this sector as well. If the government encourages micro food processing units for this, this will add value to the products. Similarly, by exporting with branding, the co-operative sector can generate revenue and the farmers can get its benefits directly. At the same time, the exporting country will also earn more foreign exchange. Efforts are being made by the central government to double the income of farmers but this resolution can only come true when farmers work with full determination to achieve the objectives wholly. If the benefits of government schemes and the hard work of farmers through cooperatives are added collectively, then there will be no obstacles in meeting the goal of doubling the income of farmers. However, extensive emphasis has been laid on infrastructural development in the agricultural sector to increase the self-reliance of farmers. Moreover, with the need to adapt food safety, build brand and marketing network, financial assistance of Rs 1,000 crore is being provided for infrastructural development for val-



ue addition via technological improvement.

Cooperatives have to adapt to their organizational structure and business market conditions. Cooperatives lack financial, managerial and technical resources to take the benefits of large-scale operations. The cooperative movement has suffered from inadequacy of trained personnel right from its inception primarily due to lack of good institutions, and the inability of co-operative institutions to attract efficient personnel. The government should come up with education and professional training centres at state and national level. Cooperative – to Corporate, so as to make the corporate strategy workable and to advance the cooperative and corporate model, the legal provision is also mandatory, so that the managerial, commercial, basic, tec-

hnical and financial needs of the cooperatives can be met. It is also important to emphasize the concept of development for all. The formation of the Ministry of Cooperatives by the government is an important milestone in this direction as the government will have to pay serious attention to removing obstacles coming in the way for the development of co-operatives. The history of co-operatives in India goes back to more than a hundred years. They continue to stay relevant due to their grassroots presence and ability to usher in economic growth for under-served sections of the society.

Thus, let's realize the dream of a prosperous India by engaging with the government so that we can march on the path of prosperity through cooperation. Let's strive to build-up an innovative, strong and self-reliant India. ■



A glimpse of inauguration during Leadership Development Programme of officials of PACS of Ratlam District Cooperative Union organized under the aegis of NCCE

New Coop Policy Must Focus on Implementation



NCUI In a timely initiative organized National Webinar on 'Reformulating National Policy on Cooperatives' on 22nd October, 2021. This was attended by Governing Council Members of NCUI, Chairmen/MDs of national level and state federations, academicians, experts, etc which facilitated emergence of wide range of diverse views on this subject of vital importance. The objective of the webinar was to invite suggestions from all the stake-holders so that these can be submitted to the government.

In his opening remarks, Dr Sudhir Mahajan, (Retd IAS), Chief Executive, NCUI while highlighting the objectives of current policy said that the Coop Policy needs to be reformulated to make it more relevant to changing times. 'Factors like technology,

sustainable development, inclusive growth, active women and youth participation, etc clearly indicate the need for a paradigm shift', he elaborated. Dileep Sanghani, President, NCUI in his Presidential address extended a warm welcome to all the participants, and invited suggestions from them in the areas requiring changes in National Cooperative Policy. He said 'Reformulating National Policy on Cooperatives, and bringing in changes in Multi-State Cooperative Societies Act are very important for democratic growth of cooperatives'. Dr Bijender Singh, Vice President, NCUI came up with a very important suggestion related to introducing Cooperation as an elective subject in the school syllabus for making the foundation of the cooperative movement strong.

Shri HK Patil, former Minister, Govt of Karnataka, Member, NCUI Governing Council in his thoughtful speech said that there is a big need to bring the unorganized sector into the cooperative fold, and the new Policy must highlight on this issue. Lamenting over the fact that various concessions and privileges to corporate are disproportionately higher as compared to cooperatives and unorganized sector, he said, 'If cooperatives and unorganized sector flourish, then half of the population will better be served. However, if the corporates keep growing, we will have more billionaires'. He also said that the new Policy must focus on protecting the interests of localized institutions like cooperatives. He said that cooperators must work together in a best possible way to for-

ulate best National Cooperative Policy.

Shri B Subrahmanyam, Managing Director, NAFSCOB said that though current Policy Document remains more relevant after two decades, but this calls for more para-wise revision as the implementing agencies have failed to achieve the objectives of Policy. He further said that while roles of GOI and state governments may be specified in the new Policy Document, ILO recommendation 193 on promotion of cooperatives may be considered for incorporation in the new Policy. Shri KK Ravindran, Managing Director, National Cooperative Agriculture and Rural Development Banks' Federation said that as the earlier policy did not achieve its objectives, the present policy must be made implementable with clearly defined Action-plans. He suggested the new Policy must focus on computerization of all sectors of the cooperative movement, enhancing role of national federations, strengthening self-regulation, creating recruitment system to bring in professional staff, etc.

Ms Mirai Chatterjee, Chairperson, SEWA while agreeing with HK Patil's views of bringing a large section of the unorganized sector into the cooperative fold, came up with many vital suggestions which should be reflected in the new Policy. These are – creation of coop entrepreneurial development fund for rejuvenation of cooperatives, providing package of services to tiny and small coops, formulating fellowship programme on cooperativism for youth, convergence and collaboration between Ministries and departments, improving data collection for women coops, etc.

Shri Yashwant Dongre, Retd Professor, Mysore University said that the new Policy must have time-based Action Plans, short-term and long-term. He said the Policy must stress on making coops gender-sensitive, and also emphasize promotion of cooperatives in educational institutions.

Shri Harekrishna Misra, Professor, IRMA suggested that new Policy must lay stress on promoting circular economy, with emphasis on role of cooperatives. He suggested that Policy

should lay stress on creating national data base of cooperatives, and creating innovation fund for cooperatives.

Shri KK Gupta, Chief GM (Retd) NABARD on the occasion said that new Policy must have a clear-cut intent on promotion of cooperatives in all sectors of economy. He said that policy must re-define relationship between centre and states, and the new Policy must have implementation review system.

Dr K K Tripathy, OSD, Hon'ble Union Minister of Cooperation, expressing his views in personal capacity said that the present policy needs to be reviewed, and the new policy must focus on roles and responsibilities of national and state level cooperatives.

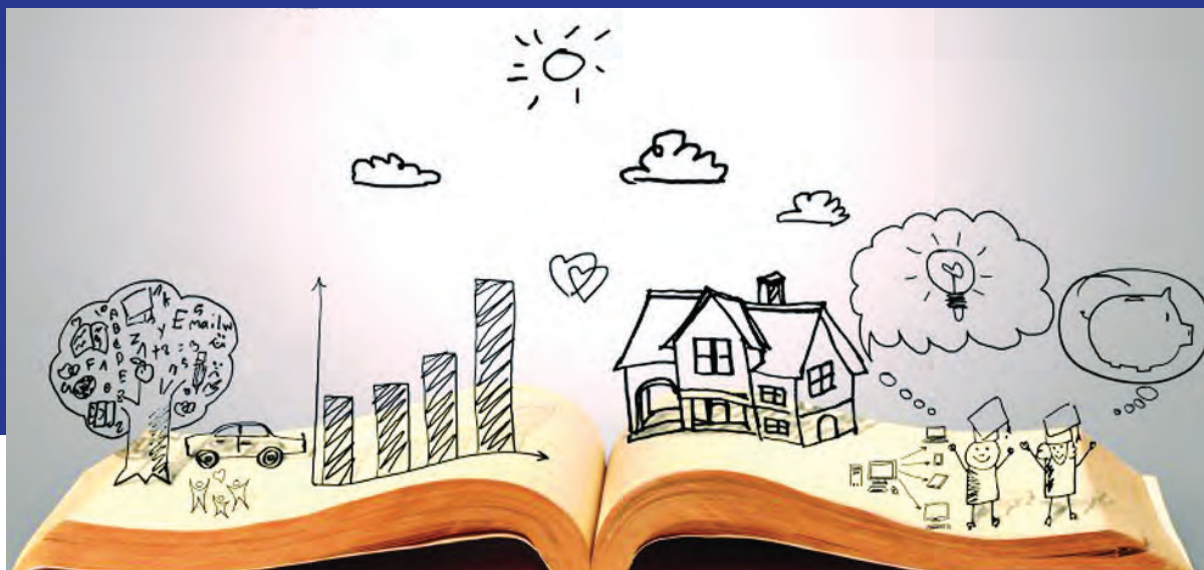
The webinar recommended with unanimity that in order to draft National Policy on Cooperatives, a representative Committee should be constituted by the government, in which NCUI must have a leading role. Shri Ved Prakash, at the end, proposed vote of thanks at the end of the webinar. Sanjay verma, Dy Director (PR/Pub), NCUI coordinated the webinar



A glimpse of visit of Dr. Sudhir Mahajan, IAS (Retd.), CE, NCUI to Goa State Cooperative Union and NCUI Cooperative Education field Project Goa where he was given a warm welcome. Such interactions key for building up relationship with member institutions

FOSTERING COLLABORATIONS FOR SOCIAL CHANGE AND COOPERATIVE DEVELOPMENT

Dr. Sudhir Mahajan | Sumit Singh***



The history of cooperative movement goes back to the beginning of the twentieth century when a majority of farmers were struggling due to indebtedness and the frequent famines which had devastated agriculture sector. With the first Cooperative Credit Societies Act coming into force in 1904 and the subsequent policy interventions since then, cooperative movement in India has come a long way as the most humane and community driven form of business to safeguard the interests of the farmers and the lesser known cooperatives in the country.

Many of the cooperative entities like Amul and IFFCO have esta-

blished hallmarks of cooperative form of business and numerous other cooperatives in agriculture, dairies and other sectors have performed well too. However, the cooperative sector has also faced criticism on various fronts including lack of professional approach, elite capture and financial irregularities. With the advent of the era of globalization and privatization in 1990s and information technology in the first decade of 21st century, the hitherto thriving cooperative enterprises faced new sets of challenges. In addition to this, covid pandemic has hit Indian economy badly and a majority of lesser known self-help groups (SHGs) and cooperatives

are struggling to run their businesses.

Therefore, against the backdrop, there is an urgent need to revamp the business infrastructure and equip cooperatives with the right IT and other technological tools to enhance efficiency and outputs. In addition to this, it is important to infuse zeal and enthusiasm in the management and leadership staff of the cooperatives through building new linkages with stakeholders and diversification of business opportunities. National Cooperative Union of India (NCUI) being the torchbearer of cooperative movement in India has to play a pivotal role to bring out the de-

*IAS (Retd), Chief Executive, NCUI | **Advisor (Strategy and Cooperation), NCUI

sired transformation in cooperative sector. NCUI leadership has taken many path-breaking initiatives in this direction in 2021. A reputed consulting firm named Ernst & Young has been engaged to assess and quantify the contribution of cooperative sector in India's Gross Domestic Product (GDP). NCUI Haat initiative has been launched in August, 2021 to empower lesser known SHGs and cooperatives by providing them a free exhibition-cum-sales space at a premium location in Delhi. The initiative has received overwhelming response since beginning and it is evolving as a credible interface to connect the urban consumers and rural producers.

A short-term research project is currently being conducted to id-

entify potential stakeholders in rural economy and areas related to farming and cooperative sector. Through the exercise, we are reaching out to successful entrepreneurs, enterprises, social organizations and donor agencies to solicit their active support and participation in empowering cooperatives and strengthening rural economy. We have received an encouraging response from a majority of stakeholders contacted so far. We received two major breakthroughs just before Diwali in the first week of November. On 1st November, 2021, senior officials of German Development Cooperation (GIZ) India came to our office to hand over a confirmation letter wherein they have accepted our request to provide

technical and infrastructure support for documenting success stories pertaining to cooperative sector and organize national and state level conferences to promote cooperative identity. Germany has been cooperating with India by providing expertise through GIZ for more than fifty years. GIZ, India has been working in space of cooperatives and Farmer Producer Organizations (FPOs) with government and private partners and strengthening small holder farmers and agriculture sector. GIZ has a rich experience in developing online and offline training courses, knowledge, and communication products for FPOs and related stakeholders. Both NCUI and GIZ will be working together for the next six months to fo-



Shri Dileep Sanghani, President, NCUI and Dr. Sudhir Mahajan, Chief Executive, NCUI receiving letter of support from Shri Krishan Tyagi and Shri Deepak, Senior Technical experts of GIZ

rmulate strategy for empowering cooperatives through professionally designed training and capacity building programs and to develop innovative capacity development mechanism for training of members and staff of cooperatives. We firmly believe that the collaboration will create a solid foundation for formalizing a long-term collaboration between NCUI and GIZ to strengthen the cooperative movement in near future.

The second breakthrough on 1st November, 2021 came with the signing of a Memorandum of Understanding with Rainmatter Foundation which is a non-profit initiative by the people behind Zerodha (the largest brokerage firm in India). The organization is committed to working on issues related to climate change, afforestation and sustainable farming practices that may help in the restoration of our natural ecosystems. Through the MOU, NCUI and Rainmatter Foundation will work together to identify and document success stories and best practices in sectors related to agriculture, ecology and other sectors related to rural economy with a focus around local consumption/production and ecological wealth. The collaboration will also help in identifying ways to track more ecologically resilient approaches and devising strategies and processes for building capacities of cooperatives and farmer organizations in the above space. Rainmatter Foundation will support NCUI in setting up a



(Seen from left) Shri Dileep Sanghani, President, NCUI and Dr. Sudhir Mahajan, Chief Executive, NCUI, Shri Sameer Shisodia, CEO, Rainmatter Foundation, Shri Sumit Singh, Advisor, NCUI and Shri Rishabh of Rainmatter Foundation during the MoU signing ceremony on 1st November, 2021

“Centre for Ecological Wealth & Localised Economies” at NCUI Headquarters in Delhi too.

Last October, an MoU was signed between NCUI and Vyakti Vikas Kendra India (VVKI) of Art of Living Organisation (AOL) at the AOL Campus in Bangalore. VVKI specializes and has expertise and experience in conducting AOL programs in India which have been instrumental in empowering people and motivating them to participate as team/Individual in welfare and development of the community. With the signing of the MoU, NCUI and VVKI have come together to develop models of cooperative development and good governance through training and capacity building programs for the farmers in areas of water harvesting, agri-business and rural livelihoods in phased manner. In addition to this, VVKI will

also support NCUI in promoting cooperative identity in the underdeveloped regions of the country through their existing rural development projects. We are in touch with many other international and national level organizations and more collaborations are expected in the next six months.

We are confident that these collaborations will strengthen and support NCUI to empower the cooperatives and promote cooperative entrepreneurship in long run. NCUI is committed to work closely with Ministry of Cooperation, Government of India to devise strategies and adopt innovative approaches and technological measures for empowering cooperatives and creating an enabling environment for ‘Sahkaar se Samriddhi’ (prosperity through cooperatives). ■



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FINANCIAL HIGHLIGHTS

| | <u>As on 31.03.2020</u> | <u>As on 31.03.2021</u> |
|------------------------------------|--------------------------------|--------------------------------|
| * Paid up Share Capital & Reserves | : Rs. 15038.30 lakhs | Rs. 16142.60 lakhs |
| * Deposits | : Rs. 281298.91 lakhs | Rs.309681.39 lakhs |
| * Loans & Advances | : Rs. 167119.44 lakhs | Rs.168777.29 lakhs |
| * Investments | : Rs. 91537.06 lakhs | Rs.115056.99 lakhs |
| * Money at Call & Short Notice | : Rs. 42755.00 lakhs | Rs. 41690.69 lakhs |
| * Net Profit | : Rs. 1127.57 lakhs | Rs. 1203.57 lakhs |
| * Working Capital | : Rs. 337352.27 lakhs | Rs.368914.09 lakhs |

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| * Internet Banking | * Aquaculture Development /Meghalaya State Aquaculture Mission |
| * RTGS/NEFT enabled | * Loans for Housing |
| * PFMS/IMPS | * Loans for SRTD |
| * Savings Bank Deposits | * Consumer Durables Loans |
| * No Frills Savings Deposits | * Loans to Technocrats & Professionals |
| * Fixed Deposits | * Loans to Educated Unemployed Youth |
| * Recurring Deposits | * Cash Credit & Overdraft Facilities |
| * Monthly Income Deposits | * Loans for Children's Education |
| * Cash Certificates | * Loans for Women through WDC Cell |
| * Fixed Deposit linked with RDs | * Term Loan for Tourism Development |
| * Housing Loan Linked Deposits | * Personal Loan to Salary Earners |
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Dr. K.K. Tripathy* | Dr. Manisha Paliwal**



Introduction

In recent years, Industry 4.0 has attracted much attention globally. Industry 4.0 aims at ensuring improved internal efficiency and sustainability with a greater degree of automation. The major elements of the visionary framework of Industry 4.0, inter alia, are Big Data, Cyber-Physical Networks (CPS), Internet of Things (IoT), Industrial Internet, Artificial Intelligence, Cloud Computing, etc.

Cooperatives as grass-root level socio-economic democratic entities are built up on society's ideals. These community institutions significantly contribute

to social, political and economic welfare of the members. With times, however, the significant presence of cooperatives has shown a decline. Several reasons have prompted the number of operational Indian cooperatives to decrease – both internally and externally. Due to the shortage of funding and other business problems, technology implementation becomes a challenge for cooperatives. Many technological problems negatively impact cooperatives' sustainable business efficiency. The implementation of Industry 4.0, however, is expected to resolve different sets of problems with technology and its appropriate application. Aspects of Industry 4.0, such as big

data, IoT and, the smart factory are potent enough to play a positive role in encouraging the adoption of information technology (IT), which would lead to sustainable business efficiency. The framework and method of the business would reinforce a constructive partnership between Industry 4.0 and the application of IT in cooperatives.

This paper analyses collective action efforts undertaken by cooperatives about industry 4.0. While exploring the logic in Industry 4.0 for the members of cooperatives in the business development, this paper tries to suggest the ways and means of areas in which cooperatives may take up the technology in Industry 4.0.

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Industry 1.0 to 4.0: The Evolution

Industry 1.0 was the period when the industry of mechanical manufacturing plants appeared in the late 18th century. Machines powered by water and steam were built to assist workers in the mass processing of products. This period led to the emergence of an industry community that emphasized consistency, productivity and scale in equal measure.

Industry 2.0 began at the start of the twentieth century with the invention of computers operating on thermal power. In terms of expense and skill, electrical devices were more effective to run and sustain versus water and steam-based machines that were comparatively slow and starving for energy. The first assembly line was constructed that streamlined mass manufacturing processes. Efforts were made to enhance efficiency through numerous supply management methods viz. division of labour, just-in-time production and lean manufacturing concepts.

Industry 3.0 was driven and motivated by developments in consumer electronics. The innovation and development of a range of electronic components, including transistors and integrated circuits, automation, resulting in reduced effort, improved speed, better precision, and even led to complete elimination of the human agents. The digital systems allowed many management processes, in addition to managing the machines, such as enterprise resource planning,

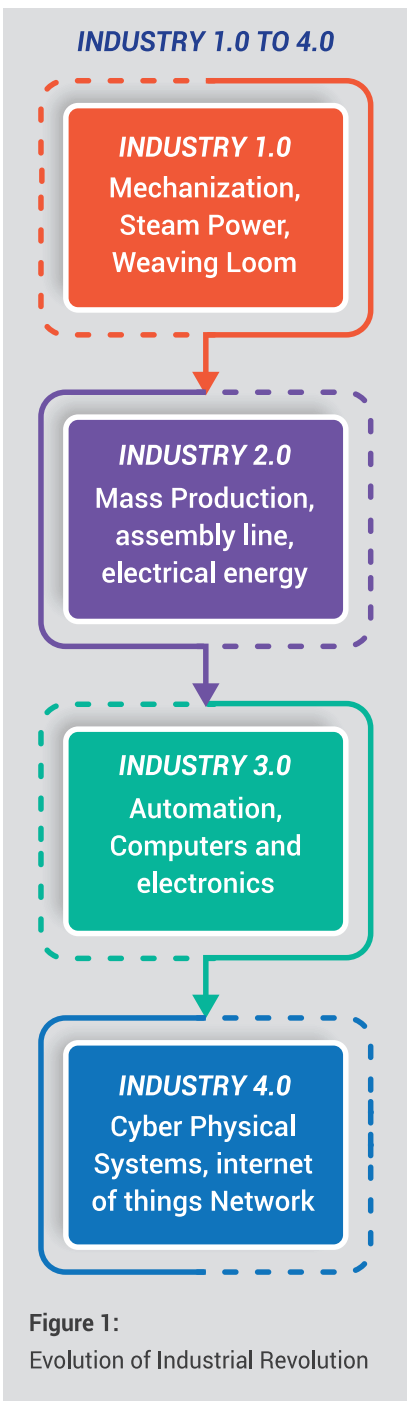
inventory management, shipping logistics, inventory flow scheduling, and factory-wide monitoring. Using electronics and IT, the entire business was more industrialized.

Industry 4.0, with the Internet and telecommunications industry revolution, transformed the way people interacted and shared data and information. This also resulted in technological breakthroughs in the automotive sector and conventional development practices that combined the real and virtual world boundaries. It brought computers, individuals, systems and processes into a common interconnected framework that made it extremely effective for smooth functioning. If the cost-of-technology curve gets widened each day, technological disruptions can occur at many reduced costs and fundamentally change the manufacturing environment even more rapidly.

Figure 1 explains the journey of Industrial Revolution from 1.0 to 4.0. Industry 4.0 is still at an early stage and the business entities are still in the transitional state of the new systems' implementation. To remain competitive in the market, industries must implement new technologies as soon as possible.

Industry 4.0 and cooperatives

The growing progress in the research and development and technological transformations in the emerging markets have put pressure on the cooperatives to react to the fast-moving chang-



ed environment. While cooperatives today have experienced setbacks in their progress, to strive, it seems important for them to survive and put tremendous effort to adopt the technology and innovative business processes. To survive in the market and remain competitive in the emerging markets, it is for the

cooperatives to catch up with the significant effort put in by the Industrial Revolution 4.0. The question that cooperatives encounter in this fourth industrial revolution age is to find a way to emerge as a vital player in developing the economic growth of the country.

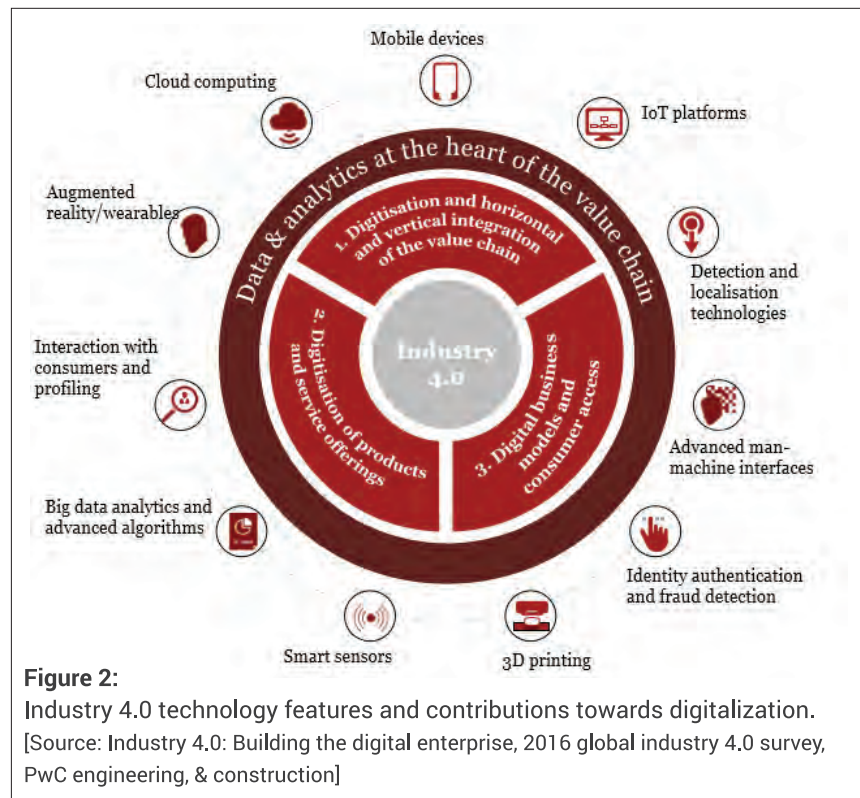
Innovations can award agricultural cooperatives the ability to introduce and use modern techniques in farming to optimise production, harvest, storage, transportation and distribution. The culture of cooperatives promotes the development of supply chains or the formation of societies through a broadly rich and diverse market ecosystem (members, staff, consumers, vendors, associates, etc.). Hence, this transition influences the cooperative value chain, optimizes some practices, and revolutionizes others. Since cooperatives do not have trained human resources (HR), it is normal for cooperatives to become inactive. The failure of effective management of HR to change to technology innovations is another aspect that leads many cooperatives to halt operations (Setyawati, 2017). For sustainable growth, cooperatives need to improve in areas of financial management and information systems, along with HR aspects. Collaboration between cooperatives and small businesses, the introduction of new business and economic models, and management skills could be sustainable strategies for building profitable and successful cooperative enterprises (Mazzarol, T. et al., 2013, Loubere and Zhang, 2015).

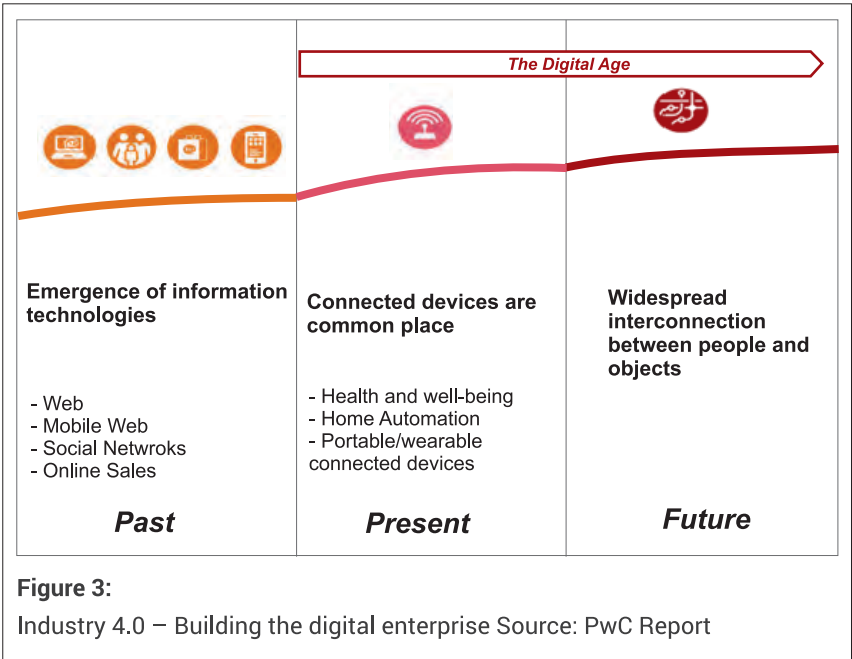
Why Industry 4.0?

To boost operating performance and maintenance control, conventional equipment is being turned into self-aware and self-learning devices by Industry 4.0 with the communication around them (Lee et al., 2014). Industry 4.0 aims at creating a transparent, smart manufacturing infrastructure for the implementation of industrial knowledge networks (Bahrin et al., 2016). The key criteria of Industry 4.0 are real-time data management, recording of inventory status and locations, as well as maintaining guidelines for managing manufacturing processes. (F. Almada-Lobo, 2015). Figure 2 explains Industry 4.0 technology features and contribution towards digitization.

Application of Industry 4.0 in Cooperatives

The cooperatives need to find a way to emerge as a vital catalyst in developing the country's economy. The technological changes in the developing markets have put pressure on the cooperatives to meet the gaps in technology adoption in their respective business processes. A modern digital phase was reached in 2008, with transition growing due to improvements in digital technologies and directly influencing the society. As a result, new smart devices are becoming popular, and in the future, users will be gradually connected, between each other and with their devices, with the automation of the connectivity between people and objects. Figure 3 indicates phases of digital age enterprises in Industry 4.0.





Digital technology is enabled by developments that allow digital age tools viz. the IoT, the cloud, and systems for storing data to operate for ensuring widespread networking between people and objects. The pervasive use of information and communication technology (ICT) by the industrial sector and conventional production practices is rapidly re-drawing the borders between the real world and the virtual world through what is defined as cyber-physical production system (CPPS). CPPS is a virtual network of social machines structured in a fashion close to that of social networks. They connect IT to mechanical and electronic components that then interact through a network connecting all. A very early version of this technology was the Radio Frequency Identification (RFID) technology that had been in since around 1999 (Deloitte AG, 2015). The cooperatives need to understand how important it is to apply new technologies in

their operations in the modern times. Digital technology adoption with timely digitalized information transfers would optimize the methods of manufacturing, distribution network, management, and quality control in cooperatives. While a few multinational cooperatives like Amul, IFFCO have gone much ahead in adopting modern technology, it is the need of the hour to pursue and facilitate other thousands of credit and non-credit cooperatives to bring in advancements in the use of modern technology in their business activities.

Table 1 analyses implementation of suitable features of Industry 4.0 in select cooperatives which not only are significant in shaping the country's socio-economic development sphere, but at the same time are facing enormous challenges in the current era of digitalization.

Innovations give agricultural cooperatives the ability to introduce other unique activities, su-

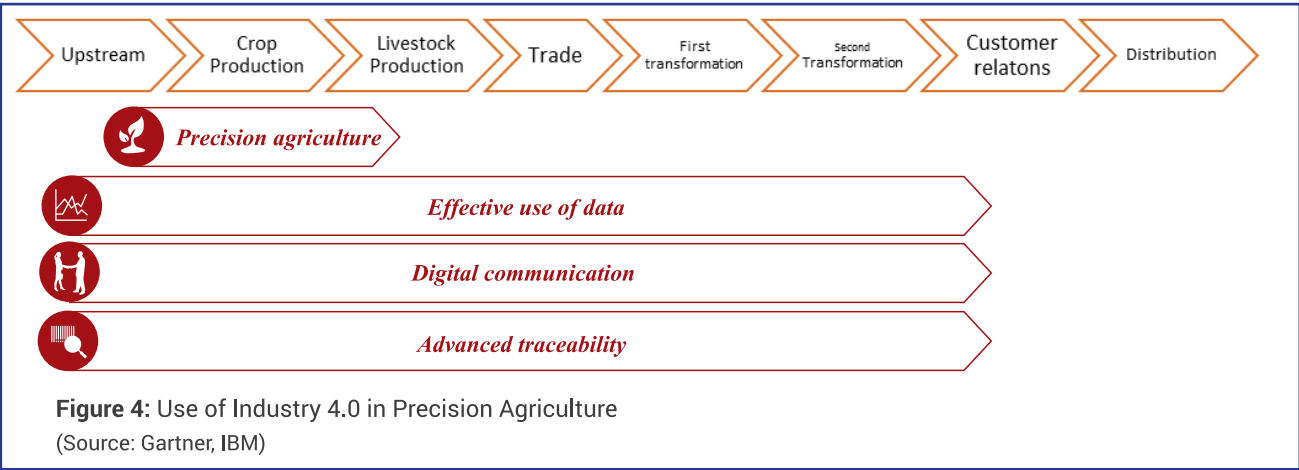
ch as precision farming, in addition to opportunities for optimization (Griepentrog et al., 2016). These interventions influence the cooperative value chain, optimize inner-practices, and revolutionize the whole business ecosystem i.e. from pre-production to distribution (Figure 4).

Precision farming innovations (GPS, drones, sensors, and connected devices) are now very popular, and several cooperatives and their members have embraced them. Their acceptance, though, is largely in the form of a "catalog of services", and the prospects of global convergence seem minimal for the time being. When innovations develop, cooperatives apply to the catalog. Cooperatives can offer drone tracking and surveillance facilities for their members. To remotely assist and educate farmers on farm management, cooperatives can also use information from milking machines and automation systems. There is access to both upstream and downstream technology, and various implementations are feasible. Connectivity remains a concern through, and innovations are strongly pursued by the cooperatives. For instance, the LoRa (Low Range) Network might allow connected devices to share information at low data rates.

Cooperatives are the backbone of any developing economy. The presence of cooperatives is rare in the Industrial Revolution Age 4.0 to compete with the growing number of well-equipped market rivals.

Table 1: Application of Industry 4.0 in Cooperatives

| SN. | Type of Cooperatives | Potential Features of Industry 4.0 |
|-----|----------------------------|---|
| 1 | Marketing Cooperatives | Big data and Cloud for understanding the customer preferences, IoT and Intelligent products, Augmented Reality (AR) |
| 2 | Consumer Cooperatives | Internet of Things (IoT) technology and cloud-based analytics for retailers to manage self-service technology at scale and point-of-sale (PoS) systems, Virtual Reality (VR) technology to increase the efficiency in the presentation of new products, improving communication and content delivery. |
| 3 | Dairy Cooperatives | Analytical tools and the Internet of Things (IoT) for automating the dairy yield Production, Big Data, Cloud Computing |
| 4 | Agriculture Cooperatives | IoT and Radio Frequency Identification (RFID), drones, machine learning and artificial intelligence for precision agriculture, value creation etc. |
| 5 | Sugar Cooperatives | Cloud, IoT for storage, Processing and analyzing vast volumes of data, Machine Learning for Product information and efficiency in productivity |
| 6 | Fisheries Cooperatives | GPS, analytical tools, Cloud Computing, machine learning, remote sensing to improve fisheries management |
| 7 | Industrial Cooperatives | Artificial intelligence (AI), the Internet - of - things (IoT), and robotic systems, cyber-physical production systems to enhance productivity, profitability, compliance, and customer delight |
| 8 | Multi-purpose Cooperatives | Cloud Computing, IoT, Artificial intelligence, block-chain technology for better business competitiveness |
| 9 | Service Cooperatives | Cyber Physical Systems, Cloud Computing, IoT, Artificial intelligence for bringing more efficiency, cost reduction, lean business modelling etc. |
| 10 | Credit Cooperatives | Big data analytics, AI, Robotics, Block-Chain technology for better credit management, customer profiling, customer relationship management etc. |



Conclusion & Way Forward

Intelligent technology has required strength in changing cooperatives and fostering their business development. From the standpoint of achieving growth, technological advancements can aid in increasing efficiency in operations and opening exciting opportunities for consistent engagement of customers. Owing to the shortage of funding and other business problems, technology implementation often becomes a challenge for cooperatives. The implementation of Industry 4.0 has the capacity to timely resolve various problems of cooperatives with the usage of modern and improvised technology. Aspects of Industry 4.0, such as big data, the IoT, Artificial Intelligence, ICT, Block Chain Technology, etc., can play a positive role in encouraging the adoption of information technology, which in turn would lead to attainment of sustainable business efficiency.

Industry 4.0 in cooperatives cannot succeed on a stand-alone basis. It needs to be suppleme-

nted by members' active participation. In the process of adopting and handling digital tools, the members of cooperatives must acquire certain competencies such as technical knowledge and skills, desire to contribute and/or accept, and capability of collaborating effectively. It goes without saying that if the cooperatives have a ubiquitous platform, every member shall be able to avail benefits accrued out of such activities. While demand for technology has increased, the majority of cooperatives face challenges in adopting and successfully using it.

Cooperatives must attempt to set simple goals and follow a flexible strategy, progressing step by step, to effectively go digital. They must satisfy the demands of different stakeholders in their market community. The members expect that their relationships with cooperatives be monitored almost real-time using emerging technology, as well as to have meaningful insights into new tools. They want advice and assistance in incorporating technologies like precision agriculture. While the members criticize

the new paradigm internally, they need more user-friendly yet adaptable techniques, mostly to promote enterprise growth. Similarly, the consumers and third-party providers need to keep pace through greater automation of workflows. To respond to and support cooperatives' transformational change, their IT structure must be customised to (a) convert IT models into data aggregation platforms for all data sources [resources, processes, mobile devices, etc.] (b) promote and execute Big Data platforms (c) customise existing operations (advisory systems, distribution networks, etc.) where emerging media provides new tools and approaches (d) manage innovative offerings managing supply chains and value chains.

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*Bhima Subrahmanyam**



Gazette Notification

Fields of Cooperation & Activities under Ministry of Cooperation

- General Policy in the field of co-operation and co-ordination of co-operation activities in all sectors.
- Strengthening of cooperative movement in the country and deepening its reach up to the grassroots.
- Promotion of cooperative-based economic development model, including the spirit

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of responsibility among its members to develop the country.

- Creation of appropriate policy, legal and institutional framework to help cooperatives realise their potential.
- Matters relating to National Co-operative Organisation.
- National Cooperative Development Corporation.
- Incorporation, regulation and winding up of cooperative societies with objects not confined to one state including administration of the Multi-State Co-operative Societies Act, 2002 (39 of 2002)
- Provided that the administrative ministry or department shall be “the Central Government for the purpose of exercising powers under the Multi-State Co-operative Societies Act, 2002 (39 of 2002), for co-operative units functioning under its control.
- Training of personnel of co-operative departments and co-operative institutions (including education of members, office bearers and non-officials).

Functions in the Past

The Ministry of Community Development and Cooperation was merged with Ministry of Food & Agriculture in 1966 to form as the Ministry of Food, Agriculture, Community Development and Cooperation. The following functions have been entrusted to Department of Cooperation:

- Agricultural indebtedness and credit
- Cooperation in agricultural credit
- Matters relating to National Cooperative Organisations
- National Cooperative Development Corporation (NCDC)
- Incorporation, regulation, winding up of cooperative societies with objects not confined to one state
- Training of personnel of co-operative departments and co-operative institutions including education of members, office bearers, and non-officials

Not an unexpected Decision

The senior most active co-operators in the country during 1980s, have presented proposals both in person and in writing, justifying the need and importance of a separate Ministry of Cooperation more particularly under the leadership of National Cooperative Union of India (NCUI). National Federation of State Cooperative Banks (NAFSCOB) under the leadership of the then Chairmen, is has been one of the front runners of the demand for a separate ministry. The conferences of state governments represented by Secretaries of Cooperation, Registrar of cooperative societies and national level cooperatives organised under the auspices of NCUI and Government of India endorsed such demands for a separate Ministry for Cooperatives.

Factors that expedited the creation of a separate Ministry of Cooperation, and roles of other institutions which facilitate its operation currently

- Between 1947 and 2020, the Ministry of Agriculture was restructured innumerable times with reshuffling of a number of departments. Frequent inclusion and exclusion of functions in Department of Cooperation and/ or Ministry of Agriculture was a regular feature. This continuous reorganisation did not contribute for strengthening of the Department of Cooperation and did not contribute to ‘ease of doing business’.
- Cooperators all over the country have been impressing upon for the last three decades for creation and restoration of Ministry of Cooperatives and therefore fulfilling a long-standing demand of all sectors of the cooperative crusade.
- Union Finance Minister during the budget proposals while referring to ‘Government Financial Reforms’ announced, “The Government is committed to the development of Multi-State Cooperatives and will provide all support to them. To further streamline the ‘Ease of Doing Business’ for Cooperatives, I propose to set up a separate Administrative Structure for them. Creation of the Ministry for Cooperation fulfills the budget announcement.”

- The Banking Regulation (Amendment) 2020 allows Reserve Bank of India (RBI) to exercise powers to the cooperative Banks, over the following areas of regulation:

Issue of share capital and similar securities by co-operative banks would be regulated.

- The RBI can give directions for minimum capital requirement for cooperative banks or raising the capital by means of both equity and debt instruments.
- The appointment of CEOs would require prior approval from the RBI and in this respect, qualifications would be set as to who could be appointed as followed in case of commercial banks.
- RBI may supersede the Board of Directors of a Multi-State Cooperative Bank for up to five years and supplement it with Board of Management. In the case of a co-

operative bank registered with the Registrar of Co-operative Societies of a state, the Reserve Bank shall consult the concerned state government before issuing order for supersession of the board of directors under section 36AAA of the Banking Regulation Act, 1949.

- RBI can supersede management in case of liquidation or failure of any cooperative bank.
- The RBI is empowered to seek information from cooperative banks in the form of returns about the assets, liabilities, profitability, and operations.
- The RBI can direct merger, amalgamation or consolidation of cooperative banks.
- The RBI can now specify conditions when unsecured loans or advances may be granted and specifies the manner in which the loans may be reported to RBI. The Act

restricts cooperative banks from making loans or advances on the security of its own shares.

Further, it prohibits the grant of unsecured loans or advances to its directors, and to private companies where the bank's directors or chairman is an interested party.

- RBI may impose restrictions on constitution of Board of Management in addition to Board of Directors in cooperative banks.
- The cooperative banks would be audited according to RBI rules.
- Belated realisation of the need and importance to provide an appropriate focus and attention to cooperatives with better clarity and understanding.
- Proactive roles of Ministry of Cooperation, as well as subjects for amendments as suggested by the Supreme



Court Verdict on Constitution (97 Amendment Act, 2011) are: (i) number and term of members of board and its office bearers, (ii) election of members of board, (iii) supersession and suspension of board and interim management., (iv) audit of accounts of co-operative societies, (v) convening of general body meetings, (vi) right of a member to get information, (vii) returns, and (viii) offences and penalties. The Verdict should be respected and more so, any move towards appeal against the verdict will be an extremely time consuming process and unlikely to achieve the desired result.

Expectations from the new Ministry of Cooperation:

- a) Ministry of Cooperation should adopt a regular consultation process directly with national level sectoral federations to appreciate their 'complex' issues instead of inviting the sectoral views through any 'other agencies'.
- b) The Ministry of Cooperation, Govt. of India, it is suggested to work to create a conducive environment in such a way to promote cooperative federalism, and criticism against the same must be unacceptable. The Principles of Cooperative Federalism, as stated in the Constitution, should under no circumstances be altered.
- c) The ministry should in real sense seek to "provide a

separate administrative, legal and policy framework for strengthening the cooperative movement." The ministry should aim to ensure "ease of doing business" and also effectively address all issues connected with all types of MSCS as well as enable their growth.

- d) The ministry must also work towards formulating a well-conceived and designed National Policy on Cooperatives after critical review of the existing policy of 2002.
- e) A policy document on Vision and Mission, keeping the National Policy on Cooperatives into consideration, may have to be developed by the Ministry of Cooperation for a better clarity.
- f) The role of ministry should not be strictly limited to addressing the matters related to national level and/ or MSCS, National Policy on Cooperatives, coordination with international cooperatives, developing model law on cooperatives etc., but should go beyond to ensure development of the Indian Cooperative Movement.

The ministry is required to address matters pertaining to SHG, FPOs and self reliant cooperatives may be seriously discussed to have better clarity on crucial issues and ensure a better image to cooperatives.

The office of Central Registrar of Cooperative Societies (CRCS) should have an effective linkage with the Ministry of Cooperation but it should be allowed to oper-

ate with an element of functional autonomy with no other additional charge to CRCS.

The Minister of State in Rajya Sabha, the upper house of the Indian Parliament, highlighted several mandates for Cooperation on 12th Aug 2021.

- (a) Although details have been described above under 'Activities of Cooperation', the main features include cooperation towards prosperity, working till grassroots levels, incorporation of Multi-State Cooperative Societies Act 2002, promotion of cooperative-based economic development model, building policies and frameworks for cooperatives to work at their highest potential, education and training of personnel of cooperative institutions and so on.
- (b) The ministry will also deal with matters relating to the National Cooperative Organisation and National Cooperative Union of India (NCUI), the apex national body of co-operatives, to take NCUI onboard for implementing several government schemes through the vast co-op network in the country.
- (c) In the Rajya Sabha, the Minister (MOS) clearly said, "With the 'Cooperation' related entries in the business of erstwhile Department of Agriculture, Cooperation and Farmers Welfare now assigned to the Ministry of Cooperation, so there shall be no

overlap between the functions of the Ministry of Cooperation and the Department of Agriculture and Farmers Welfare (earlier Department of Agriculture, Cooperation and Farmers Welfare) under the Ministry of Agriculture and Farmers Welfare.”

The Ministry of Cooperation is moving towards achieving prosperity. The following highlights of the address by Shri Amit Shah, the first ever Union Minister for Cooperation tend to move towards prosperity through the cooperation:

- The Govt. of India will bring out a new National Cooperative Policy.
- In order to strengthen the cooperative sector, all important sectors of/units in the network will soon be computerised.
- There will not be any confrontation with state governments, but will work very closely in poverty amelioration and help them in the matter of cooperatives.

- The PACS are the main tools which help to bring prosperity and therefore they will be appropriately revamped with a new software system and with appropriate human resource policies at all levels of cooperatives.
- Need to set up a Centre of Best Practices in Cooperatives.
- There have to be more PACS in the country. The Ministry plans to have each PACS serving 2 villages and accordingly, the number of PACS is going to be increased to 3 lakhs in the country in a couple of years.
- Need to bring in the younger lot into the cooperative field. Further, the Union Cooperation Ministry is working on a new central scheme to modernise and digitalise over 97,000 primary agriculture cooperative societies (PACs) spread across the country, with a budget outlay of around Rs 2,000-3000 crore over the next five years, aimed to ensure seamless con-

nectivity of panchayat level PACs till headquarters.

Conclusion

The cooperative movement, according to Minister for Cooperation, is relevant even today. It has a greater potential to contribute to the development and prosperity of the country. The Minister also promised to bring the cooperatives to the centre, stage in the government schemes and therefore, we will have to think afresh, expand the scope of work and bring in transparency in the functioning of cooperatives. Cooperation which was originally introduced in India in early years of 20th century essentially as a means of helping the poorer sections of the agriculturists, to improve their economic conditions and lift them out of a state of stagnation, will now with require various fresh initiatives to contribute to transform rural India; hence achieving Prosperity through Cooperation and Cooperatives. ■





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STATUS AND NECESSITY OF FORMING LABOUR COOPERATIVE SOCIETIES IN INDIA

*N Satya Narayana**



The need of Labour Cooperatives in India

With global economy in crisis due to COVID pandemic, several natural calamities and continuing global economic slowdown, it becomes imperative for India to create sustained domestic demand to provide employment to all sections of the society.

The advancement of technology, economic growth and literacy levels have not made much difference to the labourers in India, working in the unorganised sector. According to the available statistic data, 40% of Indian workforce is working in the unorganized sector. The

pandemic caused further disparity of incomes, due to which there were rising inequalities in the society. In spite of a number of schemes and government initiatives like MGNREGA, poverty alleviation and employment programs, they have not made a significant difference in the socio-economic conditions of the labour force. If this continues, India would not be able to take advantage of its demographic dividend and the possible growth potential.

Several factors such as weak economic conditions, unsteady employment, low wages, sub-human working conditions, force the labourers to fall in the grip of

money lenders, middlemen and labour contractors. In general it is known to all that most of the contractors particularly manpower suppliers do not even pay the minimum wages to workers. To overcome all this adverse situation, it is highly necessary for the unorganized labour to have a unity in a cooperative institutional form for their employment.

Impact of Labour Cooperatives in India

The cooperation and democratic control has been effective in mobilising the weaker sections of Indian society. There are nearly 46,818 labour contract, labour

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construction and forest labour cooperatives in India. The total membership exceeds 27.30 lakh labourers.

- Labour cooperatives provide an alternative medium, protecting uneducated and unaware labourers from the exploitation of private labour contracting systems.
- The organisation instils self-confidence, reliance and collective bargaining power in the labourers.
- Economic empowerment becomes a tool for social and political empowerment leading to overall development of the country.

Empowerment of Women and Youth in Labour Cooperatives

It is observed, that women labourers are one of the most vulnerable sections of the workforce in the country as they are unorganised, deprived, marginalised and face gender discrimination. Cooperatives are a suitable instrument for promoting social justice, hence, labour cooperatives can play a very important role in the upliftment of the women labour force as stated in the National Policy for Empowerment of Women. A very high percentage of women labourers is involved in the construction sector but they are among the lowest paid and are more vulnerable to unemployment. In the last 15 years, the construction sector has grown massively and the percentage of women working in this sector has also grown as well.

The women labour force is easily exploited as they are unorganised, unaware of the laws and do not have any access to such agencies which could help them to secure their due income and other pre-requisites of decent living. Labour cooperatives are suitable instruments for integrating the women workforce under one roof. A cooperative is an association of people, where people work together for a common economic pursuit, thus helping them to be organised. Since cooperatives are owned by its members, it breeds a sense of ownership among the women labourers thereby raising their self-esteem and ensuring them a dignified place in the social strata.

Moreover, labour cooperatives can be very helpful in reducing gender inequality. Women labourers are generally paid less as compared to their male counterparts. Adding to it, since the women are ignorant about their rights and laws, they find it difficult to raise their voice against any discrimination. In a cooperative society, all the members are equal beneficiaries, therefore, any gender based discrimination is ruled out. Labour coop-

eratives ensure equal pay for equal work, thereby securing fair wages to women labourers, and at the same time ensuring them safeguards against health issues. They provide decent conditions of work, regulate working hours; while overall imparting all such benefits which a women is entitled to, under the Constitution of India.

In addition to societal unbiasedness, women labour force can be encouraged to increase the productive capacity with the help of labour cooperatives. Cooperatives help to create a climate for joint participation. Since cooperatives are characterised by common ownership, it creates a sense of possession and responsibility. Effective utilisation of human capital leads to increasing economics of scale thereby increasing the productive capacity of the labour force. It actually works on the principle of labour managed business entity. Unlike other firms of enterprises where capital hires labour, in labour cooperatives, labour gets together and hires capital. The objective is directed not only to maximise total profit but to increase the income per worker. Adding to it,



the working conditions are based on mutually agreed provisions of the labour members. All this adds to economic benefits, which cannot be achieved individually, and ultimately leads to increase in productive capacity.

Further, labour cooperatives can play an effective role in creating awareness among the women labour force. Education and training is one of the principles of cooperation, which can be instrumental in bringing about change. Labour cooperatives can help in educating the women labour force with respect to the provisions for women enshrined in the Constitution of India.

Steps to be taken to support the Labour Cooperative Societies

- i. Since majority of existing labour cooperatives are financially unviable and organisationally weak, there is need for long term policy for revitalisation of these cooperatives from grass root to national level. In this connection, state wise action plans need to be prepared by state governments in consultation with National Federation of Labour Cooperatives and the new Ministry of Cooperation.
- ii. Agricultural labourers, being the largest workforce in rural India, have not so far been brought under the labour cooperative movement even after 70 years of their existence. It is, therefore, recommended that immediate action should be ta-

ken to formulate 'Agriculture Labour Cooperative Societies' or to amend by-laws of the existing labour and forest cooperatives, to include this community within the fold of labour cooperative movement.

- iii. In order to improve the efficiency of labour community, there is a need to conduct skill development training programmes for male and female members of labour cooperatives and weaker sections. Simultaneously, improving the working conditions of women labour cooperatives such as provision of crèches may be provided to enable them to work more efficiently.
- iv. Labour and forest cooperatives should be encouraged to provide essential consumer articles to their members at reasonable prices, either close to their work place, or near their place of residence, which would go a long way to improve their productivity.
- v. Elections of labour cooperatives from primary to state and national level should be conducted in time in all the states, to restore the democratic management which would in fact help them to develop efficient leadership among unskilled and unorganised labour community.

In order to develop the viability of labour cooperative societies, financial assistance for providing managerial skills through the National Labour Cooperat-

ives Federation of India Ltd. (NLCF) must be increased, so as to employ people fluent in technical and managerial skills. The meager funding being provided presently can only employ illiterate and unskilled workers as members of labour cooperatives.

- vi. The present system requires of allocation of some development funds to the Members of Parliament as well as Members of Legislative Assembly etc. for various development activities in their constituency and implementation of MGNREGA scheme by the government. The Department of Rural Development, thus, should support the labour cooperative societies for execution of various projects with the help of these MPs and MLAs. Labour cooperatives may also adopt the NLCF as one of the nodal agencies.
- vii. It is to reiterate that the concessions and facilities as already approved and recommended by the Advisory Board on Labour Cooperatives in 1974 and further extended by the Advisory Councils on Labour Cooperatives should be implemented strictly, as many agencies including PSUs under the same ministry do not accepted the tender documents without Earnest Money and thus fail to provide the price preference to labour cooperatives. Few proposals are mentioned below -

- (a) All unskilled works without any limit to be reserved for Labour Cooperatives.
- (b) All skilled works upto Rs. 1.00 crore to be reserved for Labour Cooperatives, keeping in view the price escalation.
- (c) In case of tendered works, rate preference/price preference up to 10% over the lowest tendered rates of private parties may be given to Labour Contract Cooperatives and Forest Labour Cooperatives.
- (d) Labour Cooperatives may be exempted from payment of earnest money and security deposit.
- (e) Labour Cooperatives may be exempted from GST and Income Tax include under section 194(C)
- viii. For collecting the data of unorganisedlabour, labour cooperatives and conducting the necessary studies, a Cell needs to be created at NLCF (an apex body of Labour Cooperative Movement). As the movement has no sufficient fund to run and maintain the same, Government of India should support NLCF by way of funded and non-funded loans.
- ix. Government may set up National Advisory Councils on Labour Cooperatives headed by the Union Minister to study and monitor the implementation of the suggested recommendations, and providing further necessary guidance for better execution. In case of non-implementation of the recommendations, the advisory council could appropriately penalise the cooperatives to ensure timely implementation in future. As a fair proposition to meet the above objectives, the Union Government may help and contribute a share capital Rs. 100 crores to NLCF. ■

Inauguration of Diwali Mela

NCUI Chief Executive Dr. Sudhir Mahajan recently inaugurated Diwali Mela organised by NCUI Haat at NCUI premises, where unique products made by coops and SHGs under NCUI Field Projects are displayed, drawing wide appreciation from all.



FINANCIAL INCLUSION STRATEGIES FOR COOPERATIVE BANKS: WHAT MATTERS MOST?

Hema Yadav* | Anshu Singh**



India, has embarked on an ambitious journey towards financial inclusion and has undertaken strong initiatives to ensure full financial inclusion in the country. Over the years, the government along with apex financial institutions like RBI and NABARD has addressed financial vulnerabilities of marginal households in the agricultural as well as rural sectors. In the pre independence era, the presence of banking sector was limited and, therefore, it may not be wrong to say that the cooperative movement was probably the first of the financial inclusion efforts to serve the rural poor. The spirit of rural credit cooperative institutions was to cater to the needs of unprivileged sections of the

society which is the epicentre of any financial inclusion initiative.

As the country followed a multi-agency approach to banking, several players emerged on the financial landscape of India, providing a greater opportunity to achieve full financial inclusion. Even in the present-day context, alongside many new age banks like small finance and payment banks, the cooperative banks, both rural and urban, hold a great promise to usher in a new era of financial inclusion in the country. The widespread network of rural credit cooperative banks provides a huge opportunity to District Central Cooperative Banks and Primary Agriculture Cooperative Societies to address the

financial needs of rural clients including individuals and enterprises.

With the emergence of new age banks, the rural banking space has become highly competitive and demand driven. Presently, the financial inclusion agenda of the country has advanced from bank account ownership to greater usage of financial services and innovative financial products coupled with quality. The National Strategy on Financial Inclusion (2019 – 2024) also envisages the quantification of financial inclusion on three important parameters namely, “Access”, “Usage”, and “Quality”. As such it becomes imperative for cooperative banks to stretch be-

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yond traditional banking products like and look at financial inclusion as a profitable business proposition to serve the ever-growing financial needs of its clientele, particularly in the context of the rural economy.

Emerging paradigms in rural and agribusiness space has created more scope to serve a range of clientele like farm collectives, FPOs, farmer clubs, agri based start-ups and women owned microenterprises, alongside individual clients. The technological advancements in the financial services space have augmented the pace of financial inclusion, enabling better client outreach and product innovation. Therefore, it is of prime importance that cooperative banks revisit the dimensions of financial inclusion and refrain from viewing it as charity or social objective. Cooperative banks are well poised to tap into the business opportunities at the bottom of the pyramid by reorienting their financial inclusion performance deliverables. In this context, it is important for cooperative banks, particularly the rural credit institutions like DCCBs to design important strategies around four critical dimensions of financial inclusion performance. These are "Accessibility", "Product Availability", "Technology Adoption" and "Financial Literacy". Tremendous progress has been made in terms of "accessibility" dimension through large number of bank account ownerships. However, a strategic approach is the need of the hour in terms of the other three dimensions so as to turn around

cooperative banks as the harbinger of financial inclusion in the country.

Accessibility

Historically, the Government of India along with its apex level institutions has focused on institutionalization of rural credit and spread of banking services, particularly for the low income and marginal groups. Various policy reforms and economic liberalization has created a widespread network of banking systems for better delivery of financial services across various client groups.

The multi-tiered credit cooperative structure at village, district and state level has eased the reach of banking services by ensuring greater accessibility in remote areas where most commercial banks are weary to operate. Some of the most common financial access points created by cooperative banks are availability of remote rural branches, availability of bank ATMs, access of own ATM cards at other banks' ATMs, Point of Sale (PoS), Business Correspondent (BC), Business Facilitator (BF), Bank sakhi/Bank mitra, kiosk and mobile van. This accessibility can be further boosted by leveraging the BC model through the grass root institutions like PACS and credit and thrift societies. In certain locations, this may completely obliterate the need for investing in huge overheads of a full-fledged branch banking. With the amplified growth in the payments and remittances space, micro-ATMs, payment applica-

tions and PoS machines are cost effective and simpler mechanisms of delivering basic financial services through the use of technology.

Product Availability

The strategies of cooperative banks in serving their clients with the suite of available products, need to align well to all the possible financial needs of their clients beyond the conventional offerings of the bank. This refers to the current product and service offerings of the bank with respect to savings, credit, insurance and pension. Most cooperative banks have nurtured long lasting relationships with the lower socio-economic rung of the society, providing them an avenue to do basic banking like the no frills or zero balance account. As such there exists a rich base of rural clientele with the cooperative banks which can be served meaningfully by offering them an array of need-based services. It is extremely critical that the client base of credit cooperatives should be fully leveraged through a strategic approach.

The present-day banking calls for customization as opposed to standardization of products. Lending by itself could be highly innovative where products can be chalked out with convenient repayment schedules which are aligned to client's cash flows. Small ticket size loans could be a big game changer as the country heavily promotes various models of social entrepreneurship through cooperatives and

other forms of collectives like Self Help Groups (SHGs) and Farmer Producers Organisations (FPOs) etc. is an innovative. The SHG network and Bank Sakhi model should be leveraged in order to make people fully aware about the range of services offered by a particular bank. The existing SHG – Bank Linkage programme can be harnessed with more innovative product designs suiting group needs especially credit needs for livelihood development.

For instance, there are agro based firms and start-ups, micro ventures of rural and marginal women, who are in constant need of business loans as well working capital. Similarly there could be project based approach in regional agro based clusters. Are they a part of core client group with the rural cooperatives or do they turn to more flexible avenues? How strongly we have pushed micro insurance products and pension

schemes? Can we offer extend banking hours so that people don't loose out a day's work and wage to make a branch visit? Do we provide door step delivery to senior citizens and vulnerable groups? How robust is our agri allied portfolio like fisheries, poultry, goatery, dairy etc? What are the products available at grassroot level like PACS viz a viz at the branches? How do we venture into value chain finance? Experiences of various stakeholders in the rural and agribusiness arena suggest that these questions offer good food for thought to cooperative credit institutions to constantly upgrade their product basket and look for greener pastures in the fast-growing rural economy of India.

Technology Adoption

The financial inclusion mission cannot be pursued without technology adoption. The integration

and application of technology in day-to-day operations and processes across business functions of the bank is of paramount importance to all cooperative banks, whether rural or urban. More reliance on technology can cut costs and improve service delivery in the remotest of areas. It has been well established through research that technology can augment the pace of financial inclusion in many ways. Moreover, apex institutions like NABARD and RBI have time and again asserted on the role of Micro ATMs, digital demo vans and PoS. For instance, RuPay cards, which have been issued in large numbers by DCCBs can be activated using Micro ATMs, facilitated by an agent. Similarly, a mobile demo van may serve the twin objectives of digital financial education and also allow for basic transaction, again facilitated through an agent. Solar power V-SATs and mobile boosters can further increase the connectivity



in remote areas. The pandemic crisis has necessitated that rural cooperative banks push these radical technological solutions to create widespread banking touch points in the rural and remote areas. NABARD has been helping cooperative banks in onboarding of Bharat Bill Payment System platform for providing online utility payment services to their rural customers. It has been promoting the use of mobile demo vans in a mission mode to ramp up door step banking during the crisis situation. Cooperatives have a huge role to play in digital financial inclusion in the during the present crisis. A simple strategy could be crafting out technology-based solutions like dispensation at doorsteps and livelihood cash subsidies to rural women.

While accessibility and delivery models can be enhanced significantly through technology adoption, its integration with the banking operations has been a great concern for district central cooperative banks for many years now. In the present-day context, hundred percent integration with the core banking solutions (CBS) has presented many opportunities to the cooperative banks to adopt universal banking features. Areas like existence of “parallel run” or “legacy software system”, system generated NPA classification, system generated financial statements, Aadhar seeding of DBT accounts, number of PACS on CBS, Percentage of PACS & Branches covered with micro-ATMs,

interoperability of micro-ATMs, BHIM Aadhaar Pay services, provision of SMS alert etc. are some deliverables in terms of technology adoption which can enhance the financial inclusion performance of cooperative banks.

Financial Literacy

Financial Literacy is inseparable from financial inclusion and a precondition for effective utilisation of banking services. Despite, the criticality of this dimension, the outcomes in terms of financial literacy of all stakeholders has not been sub optimal. The National Strategy on Financial Inclusion (2019 – 2024) also clearly spells out the integral role of financial literacy in achieving the objective of financial inclusion in the country. Literacy is not just about awareness but also about the capabilities of understanding banking and using banking services. It could be something as simple as knowing how to use a RuPay card or knowing the processes for online transactions. With the upsurge of remittances and payments sector and rise in the number of digital transactions, digital literacy is equally important to safeguard from cyber threats. In the absence of financial literacy initiatives, members remain unaware of so many important banking developments as well as product offerings. Many beneficiaries often spend a great deal of time running to branches finding about schemes and following up for cash be-

nefits. The awareness on insurance is quite low and it is difficult to pitch newer products in the absence of fundamental financial education.

Cooperative banks can turn around the scenario with the support of regulatory bodies and with the help of civil society organisation. Plethora of opportunities are available with NGOs for such initiatives which could be very useful for members of credit cooperative institutions. Cooperative banks should take a keen interest in preparing and hosting financial literacy initiatives through convergence and collaboration. These activities should go beyond grants and village camps. The outcome of various capacity building programmes for cooperatives have suggested a strong need for training in these areas. Unfortunately, not much attention has been paid by cooperative banks in this area. The benefits of many financial inclusion schemes like PMJDY, PMFBY etc. remain unveiled in the absence of awareness. This dimension calls for small but regular interventions rather than ambitious plans with improper implementation. Convergence with Centre as well as State promoted missions and with ongoing financial literacy initiatives can be a starting point for all the cooperative banks, especially DCCBs. Better branch display, financial literacy messages, promotion of digital literacy through agent, celebration of financial literacy week, employee training, members’ education are some of the activiti-

es that could add more value to the financial inclusion efforts of the bank.

Concluding Remarks

Cooperative banks particularly the rural credit cooperative institutions form the core of the financial inclusion ecosystem. Their widespread network in terms of geographical outreach and a rich base of rural as well as semi urban clientele puts them on a strong pedestal as the country ushers in a new era of financial inclusion. With a greater macro level focus on the cooperative sector, it is the right time for credit cooperatives to reorient their business strategies and reinstate their role in the financial inclusion agenda of the country. Cooperative banks along with their member institutions can evolve new business models to upscale their financial inclusion performance. The exponential growth in banking technology coupled with the ongoing pandemic crisis has left cooper-



ative banks staring at many challenges and also opportunities. Widespread banking network, regulatory support, nuanced understanding of peripheral socio-economic issues, strong rural client base and grassroots presence of member institutions are the core strengths of the cooperative banks. This should be leveraged in terms of financial inclusion deliverables around four important pillars of "Accessibility", "Product Availability", "Technology Adoption", "Financial Literacy". Traditional models

have largely addressed supply and outreach of financial services and many demand side barriers are left to adjust on their own. While retaining the strengths of the conventional model, a strategic approach might be required to look out for greener pastures amidst the changing contours of the rural economy. Going forward, new models, product designs and delivery channels will have to evolve so as to converge with the supply side efforts to make full financial inclusion a reality in India. ■



Under Coop Connect Program, NCUI successfully organized a Sensitization Program for Mt Carmel Students in which more than 289 students participated.

SAHKAR SE SAMRUDDHI: EVOLVING A STRONG COOPERATIVE FINANCIAL SYSTEM

*Krishna Kumar Gupta**



The central theme of setting up of the new Ministry of Cooperation in Government of India as enshrined in the Gazette Notification dated 06 July 2021 is "Sahkarita se Samruddhi". Emergence of the new ministry exclusively devoted to the Cooperatives is an important development that has been widely acclaimed by entire community of the cooperative institutions across the country. The ministry would have a substantial focus on strengthening of cooperative movement in the country. As a people-based movement, by way of deepening its roots up to the grassroots level and creating an appropriate policy, legal and institutional framework would help the cooperatives realise their

complete potential. The ministry would promote a cooperative-based economic development model that encourages spirit of responsibility towards development of the nation amongst the members of cooperatives.

It was pleasantly reassuring to listen to Hon'ble Shri Amit Shah, Hon'ble Union Minister for Cooperation as the Chief Guest of the National Cooperative Conference organised on 25th September 2021 as he rolled out a host of policy indications that would go a long way in the direction of futuristic development and growth of cooperatives across India. While he appreciated the role being played by the cooperatives of different kin-

ds in various segments of Indian economy, particularly in the rural space, Shri Shah highlighted the directions of the roadmap to be adopted by his ministry. The most important aspect of his speech was a reiteration of the need for taking all the states together in the action plan of the Ministry of Cooperation. This would be purposeful for development and evolution of cooperatives in all spheres of the economy as their role would be substantial in achieving the 05 trillion economy goal of the country. This is absolutely necessary for realising the dream of "Sahkarita se Samruddhi".

In any action plan of "Sahkarita (or Sahkar) Se Samruddhi", the

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role of finance can hardly be over-emphasised. Consequently, the role of cooperative financial institutions becomes focal in order to cater to all the financial needs of the cooperative institutions of all sorts. Minister of Cooperation, Shri Amit Shah, had mentioned in the National Cooperatives Conference that the cooperatives in the financial sector had done an excellent job by making the financial resources available to poor farmers across all states as the credit institutions had a share of about 30% in agricultural credit. Perhaps what he intended was that the share of the cooperative credit institutions in agricultural credit would be enhanced to at least 30% across the country. This needs to be looked into from the perspective of the current market share of the cooperatives in field of agricultural credit. Reserve Bank of India has recently published the 'Handbook of Statistics on the Indian Economy 2020-21' which shows interesting trends.



It is evident that the cooperative agricultural credit has grown substantially by around 64 times

over the period of 38 years from Rs 2,938 crores in the year 1983-84 to Rs 1,87,769 crores in 2020-21. However, because of emergence of much stronger financial institutions on the canvass of rural banking, the market share of cooperatives has reduced from 56% to 12% during the same period. This includes all types of agricultural credit extended by cooperative credit institutions, including the short term and long term agricultural credit, both the direct and indirect credit, as reported to RBI. Evidently, for the cooperative agricultural credit to rise from the current 12.05% to reach 30% market share of agriculture credit, ample efforts shall be required for development, up-dation and up-gradation of the cooperative credit institutions.

It is worth recapitulation here that our country has a separate system of short-term agricultural credit cooperatives and long-term cooperative credit institutions. A huge network with as many as 33 State Cooperative Banks (StCBs with 2072 branches), 351 District Central Cooperative Banks (DCCBs with 13589 branches) and 95995 Primary Agriculture Cooperative Societies (PACS) constitute the Short Term Cooperative Credit Structure (STCCS). In 20 states all the three components of STCCS are functional, whereas in 13 states the two-tier system is functional with the respective apex state cooperative banks directly funding and supporting the PACS at the ground level. The apex state cooperative banks and the DCCBs are governed

under the Banking Regulation Act (as applicable to Cooperative Societies) for their banking functions. The long-term Cooperatives include the unitary system in – states with the State Cooperative Agriculture and Rural Development Bank with its branches at the ground level; and Federal System in – states with the state cooperative agriculture and rural development bank at state level and primary cooperative agriculture and rural development Banks at district level.

The financial data of these institutions reveals that the financial health of a substantial number of cooperative credit institutions has not been good enough to compete with the banking and non-banking financial entities operating in the rural financial market. The slow growth of their financial assets is one aspect; however, more important is that the working systems, procedures, human resource management & development, governance systems, general customer confidence and market image of the rural financial cooperatives have lagged behind their competitors. Moreover, the pace of adoption of modern age banking systems including computerisation, financial technology systems, tech-based digital banking options etc. has been very slow, barring a few islands of excellence here and there in the country. These banks have not been able to provide services that are offered by other financial entities operating in the rural markets because of their national and international out-

each. Resultantly, a number of excellently operating business-cooperatives are forced to adopt the banking arrangements with commercial banks, as against the cooperative banks, thus digressing from the principle of "Cooperation among the Cooperatives". They no more depend upon the cooperative banking system. More so, in some states, fertilizer stocking as well as food-grains or commodities procurement by the PACS is being funded out of the credit limits obtained from the commercial banks.

An analysis of the business pattern of StCBs and DCCBs reveals that the short-term agricultural production loans continue to occupy the large portion of the loan portfolio of these banks. Historically, the three organs of the STCCS were created with focus on the agricultural production finance requirements in the first quarter of twentieth century. Similarly, the LTC-CS were created for meeting the long-term investment needs of agriculture sector. However, in today's context, most of the competing rural financial institutions are providing for all the banking needs of one individual or entity under one roof with one customer identification number. Hence, the separate existence of STCCS and LTCCS has become irrelevant today. There is an urgent need for integration of these two separate sets of cooperative financial institutions without any procrastination.. Moreover, this process of

integration has to be accompanied simultaneously with adoption of the concepts of universal banking.

In addition to the consequently required re-engineering of their structure, work systems and human resource management, it has to evolve in such a manner that the cooperative financial system should be able to provide all types of services in a modernized and computerized environment. The integrated banking system must enable all types of digital banking products and services that are being provided by any financial entity operating in the rural banking system in India, and permitted under the provisions of Banking Regulation Act, 1949. The consolidation of the cooperative banking entities by way of merger of DCCBs with the StCBs in the states with three-tier structure shall also have to be considered on top priority basis as a part of this consolidation process; such a merger should not be postponed any more.

Furthermore, the cooperative banking entity emerging after the consolidation in each state should be enabled to accept deposits of different kinds and duration from all types of depositors without any restrictions. Similarly with respect to loan portfolio aspect, the financial institution must be authorised to provide different types of short-term credit limits to various types of societies. It should also be capacitated to sanction medium-term loans for

various purposes such as agricultural/ MSME/ consumer goods/ vehicles/ rural housing/ education etc., to cooperative societies/ individual nominal members as at present. Also, these banks should be able to provide cash credit limits and medium/ long term loans for agriculture and all other eligible/ bankable purposes including, inter alia, infrastructure development/ project-finance/ trading/ industrial/ housing/ vehicles/ consortium finance and operational/working capital finance requirements etc., to individual borrowing entities that may include firms/ companies/ SMEs/ government entities etc. in both the public and private sector at par with any other commercial bank, subject to the sector-wise/ entity-wise single exposure limits. These banks should also be in a position to undertake off-balancesheet business, like guarantees of all kinds provided by any scheduled bank in India. Additionally, they should also be able to undertake banking business (including deposits, funds management and financing) with the Farmers' Producer Companies/ Organisations (FPOs) of all types and micro-finance Entities in both the individual and the group based approach, not necessarily the cooperative societies. These banks should also make arrangements with appropriate agencies for undertaking insurance business including crop insurance, insurance of agricultural investments financed by these banks, as well as insurance of all

kinds in life and general insurance sectors. Various other activities that could be considered by these banks are - foreign exchange business of all kinds, currency management, treasury management, portfolio management for big clients, depository services, net-banking, mobile-app based banking services including UPI, BHIM and USSD and issuance of financial cards of different kinds, including debit/ credit cards/ multi-purpose cards / pre-loaded cards / foreign currency cards etc. in association with the concerned entities in financial market. As a part of the National Payment System, these banks should be able to provide all kinds of modern payment services to the members of entire cooperative movement in the states and also other customers at affordable costs in a seamless manner.

These services and activities mentioned as above, have to be undertaken by these consolidated banks gradually so as to develop competence over a period of time; however, the process of enabling them for this kind of universal banking services has to start without any delay. In this process of business re-engineering, it would be necessary to develop work systems in such a manner that these banks won't have to compete with the PACS at the ground level and, conversely, they should be able to take the PACS as their partners and the service points. It would be beneficial for the people, as various services provided by these banks would be available in a limited manner at the counter of PACS, in addition to the branches of these banks.

In order to adopt the new avenues and ventures of business

successfully and effectively, as discussed above, these banks shall require evolving and maintaining a strong, robust, efficient and safe computerised technology system platform of its operations so as to provide product-specific and client-specific digital banking services at par with any other bank in India. The fin-tech system so evolved, would need constant up-dating and up-gradation and would be required to have capabilities to integrate the new systems developing in the banking system from time to time. The essential components of such a system would include the core banking solutions (CBS) and CBS linked applications for various services and activities like any branch banking, internet banking, mobile application-based banking, phone banking, banking at the counter of PACS/ banking correspondents of the bank, auto-



mated tmler machines (ATM), Micro-ATMs at the level of PACS/ banking correspondents, point of sale (PoS) terminals at public sector agencies/ merchant establishments, mobile wallet, credit cards, debit cards, pre-paid/ pre-loaded cards, co-branded cards, specialised cards like RuPay-KCC/ artisans' Card, card based online/ offline merchant payment systems, online payment for e-commerce transactions, mutual funds, insurance services, bill payments, online international trade/ foreign exchange transaction payments, and similar other services. The banks would also provide instant funds transfer through National Electronics Funds Transfer (NEFT), Real Time Gross Settlement (RTGS), Immediate Payment Service (IMPS), Electronic Clearing Service (ECS), Aadhaar enabled services and payment systems as also the Aadhaar-based account opening & KYC, service for payment of Income-tax and other state taxes on the bank's portal, to its customers. The system would also enable customer relationship management (CRM), portfolio management service (PMS) to the bank's big-ticket customers, cash management Service, treasury management systems, asset-liability management (ALM), anti-money laundering monitoring (AML) systems and services like E-statement, balance enquiry and transaction SMS on mobile-phones as well as email. The computer system would also have mod-

ules for various internal services like monitoring and auditing of financial transactions at various levels, inspection of branches, financial reporting to various levels and regulatory institutions/ authorities, MIS, tax-compliance, inventory management and HRMS etc. The system would have to ensure robust data-management, data-security as also disaster recovery management arrangements.

The primary agricultural credit Societies (PACS) may be allowed to continue as an integral part of the proposed process of development of cooperative banking system. However, a lot of developmental efforts shall be required for PACS to remain a vibrant organ of the proposed cooperative banking system, along with a hard process of their consolidation. Hon'ble Minister of Cooperation mentioned in his speech in the National Cooperative Conference referred to earlier, that the new ministry would make efforts to enhance the number of PACS in the country to 3 lakhs, so as to cover, at an average, two villages by one PACS. This proposition needs a thorough review and would be possible only if we are able to empower the PACS with such economic activities, that make them viable in terms of the business that could be generated from two villages only. That appears to be a far cry. The consolidation of PACS in each state has been debated upon in the past by several committees. While some states did act on

their recommendations, many states did not. It is debatable as to how many PACS on record today are really financially viable out of the business permitted to them.

A review of the number of PACS reported in each state and the number of villages as also the average number of villages per PACS is presented in RBI's Handbook of Statistics on the Indian Economy 2020-21. It would be seen there from that the number of PACS and the average number of villages to be served by them in different states are unevenly distributed. It can also be construed with affirmation that neither the states having a large number of PACS have a very efficient cooperative credit system; nor the PACS having a large average number of villages are strong in any way. It would depend on the efficiency of the cooperative credit system in particular states as to whether the PACS are financially viable in their area of operation.

In some states like Maharashtra, the consolidation of PACS has not yet been taken with the result that there are a large number of cases of more than one PACS in one village and, consequently, many of them are not viable. In the states which initiated consolidation of PACS, did so without any structural reforms with the result that this process did not yield desirable results. In some states, the number of loss-making and non-viable number of PACS is quite large and a situation has arisen



that they would not be able to function independently. Consolidation process by way of amalgamation of such PACS and encouraging a strong PACS in a given geographical area is the first priority rather than looking for the purported approach of one PACS in two villages at an average.

The inadequate membership base of PACS out of the total land holdings in its area of operation as well as the high incidence of dormant memberships have continued as issues of concern for a long. With the provision of services by other institutions on the rural finance canvas in villages, active interest by the farmer members has been eroding further. As a result, the turnover of the business including both the financial and the non-financial/ trading business of the

PACS is not sufficient to provide it a profitable working proposition due to which a large number of PACS are not in a position even to pay the salaries to their employees. This has had its consequential impact of eating upon the capital resources itself or meeting the expenses out of the recovery of the loans affecting the repayment of the borrowed funds, thus creating imbalances vis-a-vis the DCCB.

Further, the PACS have not been offering various kinds of financial and non-financial services under one roof as required by the farmers in today's context. As a result, even the faithful farmer-members are required to resort to the services of other agencies and banks causing consequent diversion of the good customers away from the

PACS. Quite often, only such farmers who fail to get services from other banks in the village remain tied to the PACS. The competitiveness of the PACS in the rural financial system is gradually reducing and the relevance of the PACS as a rural institution of repute would be evading fast unless some urgent measures are taken to contain these impacts. It would be necessary to integrate the PACS with the cooperative banking system in such a manner that the PACS are able to provide all services at their counter that are being provided by the bank, as their business partners, and not servicing mere short-term agricultural credit or agricultural inputs. The advantage of Direct Benefits Transfer (DBT) in government schemes should also be available to the PACS'

members through the deposit account maintained by them with respective PACS on behalf of the cooperative bank with which the said PACS is affiliated.

The PACS in a majority of states have been assigned with the onus of implementation of a host of government programs in rural areas with the result that the PACS have relegated their focus towards the main role of purveyance of rural credit & related services to their members. Delay in receipt of compensation by the PACS for these services also leads to further loss due to interest payment on amount of investment by PACS in maintaining/ purchasing commodities/ food-grains etc. for such services. This needs to be given a serious thought in the action plan at national/ state level for strengthening the PACS.

The systems and procedures of functioning of PACS are archaic, making it a non-competitive entity, as compared to a host of other financial agencies which have evolved on the rural financial scene in the recent past with fast, efficient and user-friendly services both in terms of their financial products and inputs supply. This calls for a thorough review of the functioning of PACS and its digitization and computerization. The computerisation of PACS would be worthwhile only with the following three considerations. First is the computerization of traditional operations of

the PACS that includes accounting, credit limit operations both between the PACS and the members, and between DCCB/ StCB and PACS, purchase, stocking and sale of fertilizers and other inputs/sugar, kerosene and other commodities under the public distribution system/ food-grains under various government schemes or otherwise/ consumer goods and all other items being dealt with by the PACS. The second aspect is about banking services that would be provided by the PACS at its counter on behalf of or as agents of DCCB/ StCB. The third aspect is integration of PACS' complete computerisation with the DCCB/ StCB so as to ensure smooth data flow, data security and continuity, availability of shadow data with the supervising agency(ies), data storage and Disaster Recovery Management etc. which may not be feasible at the level of individual PACS owing to limited financial means.

No strengthening efforts for PACS shall be successful unless the governance system in PACS is revamped thoroughly. Equally important is the issue of human resources in PACS. In a majority of PACS, there is a shortage of competent and trained staff on account of their poor financial condition. The physical infrastructure at the command of a majority of the PACS across the country is in dilapidated condition and it needs upgradation. Another important concern in

the strategy for development of PACS is availability of financial resources. With the wide-spectrum role conceived for PACS, the availability of sufficient and cheaper financial resources shall be a pre-requisite in their viable functioning. In order to appear as a strong tier of the cooperative financial system, the PACS would need a substantial financial resource as grant component also for which there is a need for creating a dedicated PACS Development Fund at national level as also in each state, to be managed by a governing body of each fund. The new ministry would have an important role in this regard.

To conclude, the underlying suppositions under the banner of "Sahkar se Samruddhi" to enable the cooperative sector across the country to participate actively in the realisation of the goals of a five-trillion economy of India would require a strong cooperative financial system that caters to all the financial needs of the traditional and emerging cooperative ventures of all kinds in each state of the country. Therefore, the strengthening of this system itself would be a pre-requisite to the action plan of "Sahkar se Samruddhi". Let all in the cooperative leadership concerned with this process come together and initiate a plan of action of strengthening the cooperative financial system in India. ■

KARNATAKA COOPERATIVE MEDIA FEDERATION— A NEW VENTURE

*Gurunath Janthikar**



Mahatma Gandhi said “Cooperatives are better instruments of the poor for their economic development and not the weapons of the rich to exploit the poor.” -

Cooperation is the gateway to achieve economic freedom for our country.

The cooperative movement of India is the largest cooperative movement in the world, contributing substantially to the Indian economy. The Green and White Revolutions have made the Indian farming community self-sufficient in food grains production and improved quality of life in rural India. The cooperative movement has covered 97% of the Indian villages, and

23% of Indian population. The cooperative system has become a way of life for the Indians. It covers a population of 31 crores with 8.54 lakhs different types of cooperative societies. Many of the government programmes have been successfully implemented through cooperatives. It is a proven fact that there is no alternative to the cooperative movement which is the best solution for the problems of the common men and the down-trodden sections of the society.

With all its successes and valuable contributions to the economy, economists, senior cooperators and bureaucrats are of the opinion that the cooperative movement has not played an effective

role in our country. Further, they believe that the contributions of the cooperative movement have not met with the societal expectations. It is therefore required from all the cooperators and the governments to pro-actively develop strategies to ensure that the cooperative movement covers more number of people involved in various activities leading to more qualitative growth of the cooperative movement.

The main reason for the cooperative movement not catching mainstream attention is the lack of positive publicity of the movement. The achievements of the movement are not highlighted regularly in an effective manner.

*President, Karnataka Cooperative Media Federation

It is in fact over-powered by negative approach and negative publicity. The cooperatives lack effective publicity to overcome the negative publicity.

Shri S.S. Patil, the former Cooperative Minister of Karnataka and a senior cooperator of Karnataka aimed at starting an independent T.V. channel in the cooperative sector. He initiated a meeting of like-minded cooperators, and discussions led to finalizing the idea of starting a Media Cooperative Federation through which a cooperative T.V. can be started. This was done for wide publicity of the cooperative movement. A proposal was submitted to the Registrar of Cooperative Societies. "The Karnataka State Basaveshwar Suddi Madhyam Sahakar Mahamandal Ltd., Bengaluru". (Karnataka Cooperative Media Federation, KCMF), was registered on 9-3-2016. The first general body meeting of the KCMF was held on 23-9-2017. The elections for the board of directors were held on 28-8-2017, and 17 Directors. The office bearers' election was held on 8-9-2017. Shri Gurunath Jantikar, Former President of Karnataka State Souharda Federal Cooperative Ltd. Bangalore and Karnataka Government's "Sahakar Ratna" Prashasti Awardee was elected as the President were elected. Shri K. Satesh, Former President of Hassan D.C.C. Bank was elected as the Vice President. Such dignitaries with high and rich experience of the cooperative move-

ment in the Board of management of the KCMF, made this a first of a kind team in the cooperative sector in India.

KCMF has been functioning since four years to mobilize the shares and funds for starting its own T.V. channel. It has started Sahakar T.V. on YouTube and one magazine by the name "Sahakar Sinchan", a monthly bilinguistic magazine wherein the news and views related to the cooperative sector are being published. Cooperative successive stories, panel discussions, seminars, trainings, direct relay of cooperative Annual General body meetings are being covered regularly on this channel.

The Media Cooperative Federation aims to work for healthy growth of cooperative movement in our country. The cooperative movement in our country and abroad is credited with remarkable achievements in various areas of socio-economic activities. However, the common man needs to be made aware of the success of the cooperative movement. He does not have strong belief in the cooperative movement. This work of positive publicity of the movement has to be carried out by all cooperators at various levels. This work has been taken up by the Karnataka Cooperative Media Federation.

KCMF aims to cover all sectors of the cooperative movement through T.V. It aims to cover all the positive news which are

helpful for the healthy growth of the cooperative sector. Even, negative developments which may be harmful for its growth are covered. There are many cooperatives in the country and abroad who have achieved a lot in the cooperative sector but they are hampered by bad publicity. Their achievements must be made known to the public so that they can learn and get motivated to start as well as strengthen their own cooperatives. There are cooperators who have worked very hard to nurture their cooperatives, but they unfortunately lack publicity to communicate their achievements, as well as the growth of their organizations. Cooperatives have played a vital role in our country, overcoming challenges, while not losing the essence of Cooperation. They continue to contribute to the sustainable growth of the economy. It has been stated by the International Cooperative Alliance that the cooperatives work very well even in bad times.

KCMF will very soon start its own T.V. channel, which will cover news about the growth of the cooperative movement at state, national and international level. Apart from this, there will be due coverage of economic, finance, agriculture, rural development and other allied activities. This unique institution in the cooperative sector needs support from all quarters so as to implement this innovative concept in a best possible manner.

EASE OF DOING BUSINESS FOR COOPERATIVES

Sharangowda Patil*



Karnataka State Souharda Federal Cooperative Ltd Bangalore was formed under the KSS Act of 1997. This institution is a unique federal cooperative in the field of liberal cooperatives, run by an elected body which performs regulatory activities along with various educational training and activities organized by Souharda cooperatives. Presently, there are 5400 Souharda cooperatives in the state which are registered under the Karnataka State Souharda Sahakari Act of 1997, which was enforced on 1st January 2001.

The cooperative movement in our country has a history of 117 years, during which it has witnessed several ups and downs. It

contributed substantially to the economic development of our country, especially benefitting the farming community. The cooperative movement has ushered in Green Revolution and Milk Revolution in the country.

Ease of doing Business for Cooperatives

Cooperatives are socio-economic organisations. Primarily, they are meant to help the poorer sections of the society, and not merely driven by profit motive. Their strong member connections make them more transparent in functioning than any private organisation. Such bodies are governed by cooperative

principles and values. The cooperative sector has a big role to play in the society, however, it needs support from the governments, social organisations, cooperators and general public. Cooperatives are working for the overall development and welfare of the people of the country. The cooperatives have been entrusted with numerous activities of the government and community. Considering all these factors, we need to contemplate about the “ease of doing business” for these organisations so as to work more effectively.

For the cooperatives to be result-oriented and successful while facilitating businesses, some important issues need to

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be attended to on priority basis. These are listed below.

- Business freedom
- Strong hold of laws
- Administrative knowledge and experience
- Technical knowledge
- Infrastructure facilities
- Training and education
- Competition
- Funds management
- Political and bureaucratic decisions
- External interference
- Positive mindset
- Publicity

Business Freedom

The most important thing in the process of ease of business for cooperatives is business freedom. In most of the states which are governed by the Multi-State Cooperative Societies Acts, the board of directors lack the freedom to take decisions independently. For all activities, they need to take permission of the governments for tasks such as purchase approval of site, construction, machinery structural development, staff appointment, etc. These official procedures slow down the business process and discourage the members as well as board of directors to actively undertake new projects. This issue needs to be attended promptly.

Strong hold of Laws

As stated above, the cooperative laws should be simplified and role of the governments in the activities of the cooperative organisations should be minimal, so as to expedite their work and achieve necessary goals. There should be uniform cooperative laws throughout the country to avoid inter-state, and central business complications.

Administrative knowledge and Experience

Most of the staff of cooperative organizations work in a traditional manner, and lack administrative knowledge and experience. More so, they are scared to come out of their comfort zones and learn new systems. For this, the cooperatives' staff need to be trained with administrative knowledge regularly updating them with the current developments.

Technical Knowledge

This is the era of technology. The management and staff of the cooperatives must be technically sound, and the people involved in these organisations should be regularly updated. Cooperatives must be provided technical knowledge and technical support for their routine activities. Structured training needs to be imparted to upgrade them technically.

Infrastructure Facilities

It is one of the important aspects of ease of business for cooperatives. It is extremely essential to provide all the infrastructure facilities such as water, electricity, proper building, sufficient resources, quality machineries, good roads for smooth transportation, sufficient manpower, vehicle facilities and so on.

Training and Education

The officials of the cooperatives should be efficient enough to handle the business of cooperatives. For providing the workers with enough work experience, continuous training and education play a vital role. Education of the members and the managing committee members, and training of the employees should be key priorities.

Competition

This is the era of competition, where survival of the fittest is very important. With the implementation of new economic policy, cooperatives are facing tough competition in the market economy. Despite these factors, the cooperatives are doing well, because of strong member base. However, some measures need to be taken for ease of doing business for cooperatives.

Funds management

Cooperatives are facing lack of financial resources to conduct

business. Although central and state governments provide a number of opportunities for starting business, however the liquidity of these funds is scarce for the cooperatives. The funds provided by the governments need to be arranged in form of capital investment for land and buildings, purchase of machineries, raw materials, etc. There is also a requirement for re-finance for the already existing projects.

Political and Bureaucratic Decisions

Due to centralised decision making at political and bureaucratic levels in many cooperative organizations, this leads to discontinuation of some cooperative projects due to untimely and unwanted and unfair decisions. These should be checked properly, and a fair policy of making decisions must be adopted.

Internal and External Interference

A major setback for the cooperatives striving to do better business is internal and external interference in their working affairs. It is essential to frame proper policies for smooth running of business projects without any interference.

Positive Mindset

It is the most essential factor for ease of doing business of the cooperatives. A positive mindset along with effective implementation of cooperative policies and programmes will certainly facilitate the business of cooperatives. All negativity should be avoided while formulating policies and programmes for cooperatives.

Publicity

Effective publicity is essential for the existence of a cooperatives. This is essential for ease of doing business. Many big cooperatives like IFFCO, AMUL, etc. are effectively managing the publicity work of their organizations. Such examples should be taken as an inspiration to be followed by all cooperatives running businesses. The cooperatives should take care that there there is negative publicity of their respective organisations and the cooperative movement in general. Any negative publicity of the cooperative products should be stopped immediately to prevent tarnishing of the image of cooperatives.

Conclusion

India is blessed with sufficient natural resources, and skilled manpower. The cooperative movement also has a strong base of membership, with presence of learned cooperators, experienced administrative personnel, who formulate conducive policies and programmes for easing of doing business. Ample discussions have to be made to sort out these issues and arrive at solutions. The cooperative movement will definitely flourish and there will be no alternative to cooperative movement in the country. Cooperatives have done wonders in the past and will continue to do so. They will continue to play a vital role in our economy. ■



Shri Balvinder Singh Nakai, Chairman, IFFCO, passed away recently after a brief illness leaving a wide chasm in the Indian cooperative movement which shall be difficult to fill. The NCUI family pays heartfelt tribute to the departed soul:



THE WEST BENGAL STATE COOPERATIVE BANK LTD.

Registered Office & Head Office : 24A Waterloo Street, Kolkata-700 069

Regd. No.83 Dated 19.02.1918,

(033) 2248-8491 / 8492 / 8692 ☎ (033) 2248-8488 / 1728 / 0874

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BANK AT A GLANCE

- Completed glorious 103 years of serving people with special focus to farming community & Self Help Groups
- Continuously 6 years in profit. Audit rating 'A', Working Capital: Rs. 16,480.95 Crore. Accumulated Profit: Rs. 18.35 Crore, CRAR: 12.46% (as on 31.03.2020)
 - Strong presence all over the State along with 17 affiliated Central Cooperative Banks, 362 Branches altogether, working in the districts
- **Nodal Bank on behalf of Government of West Bengal for implementation of Krishak Bandhu Scheme and various social sector schemes**
- Total number of affiliated Primary Agriculture Cooperative Credit Societies working in the State: 5074
- Number of Primary Agriculture Cooperative Credit Societies mobilising Deposit: 2780
 - Number of live Kishan Credit Card holders as on 31.03.2020: 1492850
- Number of Self Help Groups nurtured by The WBSCB Ltd & CCBs: 203131
- Number of farmers availed crop loans (2019-2020): 1425153
 - Crop loan availed during 2019-2020: Rs 4051.86 Crore
- **Number of Self Help Group Credit linked (2019-2020): 89619**
 - Loan availed by Self Help Groups during 2019-2020: Rs. 1097.24 Crore
- **Providing facilities of NEFT & RTGS at PACS (Samabay Subidha) through all our CBS Branches**
 - Disbursement of crop loan at the doorstep of farmers through Rupay KCC - Micro ATM

SERVICES AT A GLANCE

- Head Office, 3 Regional Offices & 43 Branches of WBSCB under CBS ➤ Anywhere Banking
- RTGS Facility available ➤ Flourish Business
- NEFT Facility available ➤ Send money to dear ones
- ATM Facility available ➤ Any Time Banking
- CTS Facility available ➤ Clearing Simplified
- NACH and Direct Benefit Transfer (DBT) ➤ Mandate abridged
- POS Facility available ➤ Easy purchase of commodities.
- Health Insurance for customers of the Bank and members of Self Help Groups

Deposit Products: 1. Normal and Flexi Savings Deposit with Personal Accident Insurance Scheme, 2. Current Deposit, 3. Recurring Deposit, 6. Fixed / Term Deposit, 7. Monthly Income Scheme, 8. Cash Certificates.

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Managing Director

ROLE OF COOPERATIVES IN REDUCING MIGRATION FROM HILLY AREAS OF UTTARAKHAND

S.P. Singh* | Dr. H.C. Gena**



Efforts for generating livelihood sources

To reduce rate of migration from rural hilly areas of Uttarakhand, the need was felt to develop need based livelihood avenues there. The Government of Uttarakhand, with the help of International Agricultural Development Fund, launched "Integrated Livelihood Support Project" (ILSP) in the year 2015, in 44 development blocks of 11 districts.

The Indian Farm Forestry Development Cooperative Limited (IFFDC) had been assigned the responsibility as a technical organization for implementation of this "Integrated Livelihood Cooperation Project" in Chaukhutiya

and Bhikiyasain Blocks of Almora district of Uttarakhand.

Objective of Integrated Livelihood Support Project (ILSP)

The overall objective (goal) of ILSP is to reduce poverty in hill districts of Uttarakhand. The objective was to "enable rural households to take up sustainable livelihood opportunities integrated with the wider economy". The approach was to build up livelihoods in hill districts. The main thrust was to support and develop the food production systems which remain the main means of support for most households. The second thrust was on generating cash incom-

es by supporting non-farm livelihoods with community involvement.

Promotion of Livelihood Cooperatives

IFFDC planned and implemented this project with the participation of the people. To ensure the people's participation and institutionalize the project interventions in 195 village panchayats, 6044 families were organized in 654 Producer Groups (PGs) & vulnerable producer groups (VPGs). In these groups, the female membership is 91 percent. The members of the producer groups are holding their monthly meetings regularly and depositing their savings in the

*Managing Director | **Chief Project Manager, IFFDC Ltd.

groups, due to which their own economic base is being strengthened. These PGs & VPGs have been federated into 11 Livelihood Collectives registered under “State Cooperative Act” as “Livelihood Autonomous Cooperative Societies”. The chairpersons of all these livelihood autonomous cooperative societies are women.

In Aajeevika Autonomous Cooperative Societies, the Board of Directors meets regularly. IFFDC officials also participate in these meetings. In the meetings, plans are discussed and implemented in the direction of selling the products of the group members to fetch fair prices, undertake value addition and further enhance the business of cooperatives.

Food Security Improvement Plan (FSIP): For each PG & VPG, the Food Security Improvement Plan (FSIP) was prepared with participation of the PG/VPG members to analyze the main crops, cost of cultivation, input availability, average yield, return from the crops and scope of improvement and plan for increasing yield and profit. Based on the FSIP, the possible interventions were identified as i) main activity, ii) Secondary activity and iii) Tertiary activity. The FSIP includes entire process right from commencement of activities till the final marketing of the produce.

Identification of Value Chain:

Based on the information/data of the FSIP and Survey, the value



chains were identified. The identified value chains are 1) Milk Production, Collection and its marketing, 2) Off-season vegetable cultivation, Cultivation of traditional crops such as Manduwa, Rice, Black Soyabean, Gahat (Pulse crop) etc 3) Cultivation and processing of spice crops. As per the identified value chains, the plans for implementation were prepared. The responsibility of collection, processing, packaging and marketing of the agri-produces of producer groups/vulnerable producer groups was assigned to the respective livelihood autonomous cooperative societies.

Encouragement for Milk Production:

Dairying is the second major source of livelihood of the rural families. There are various problems faced by rural people such as inadequate feeding, poor health of cattle, marketing of milk etc. In order to develop milk value chain for livelihood, the group members were encoura-

ged to produce milk. In order to provide a fair price for the milk produced by them, the autonomous cooperative societies established milk collection centers in the project area which were linked with the “Aanchal Milk Producers Cooperative Federation” for continuous and ensured sale. The milk collected at milk collection centers is lifted by Aanchal Dairy on daily basis and the payment is made on weekly basis. The project helped in development of quality and nutritive fodder by providing seeds of Napier, Broom & Rai. IFFDC organized trainings through federation for proper vaccination of cattle, feeding of cattle, Insurance of cattle etc. The surplus milk after consuming by the families is being sold to the milk collection centres.

Traditional Crops Production:

The production of traditional crops like Mandua, Paddy, Black Soybean, Gahat, Ginger etc. was promoted by encouraging the

farmers to adopt the latest techniques of crop production. The technical trainings on seed treatment, seed sowing methods, preparing nutrient rich compost and its application, Inter-culture operations, Use of farm machineries, Harvesting & Storage techniques etc were im-

plemented to the farmers and hand-held support was extended at the farm level. Farmers adopted new farming techniques which increased their yield. Arrangements were made for processing, packing and marketing of traditional crops through livelihood cooperatives. Due to which the

farmers started getting income from traditional crops, and this became a good source of their livelihood. The income generated during 3 years (2017-18 to 2019-20) through Traditional Crops Value Chain by some of the Livelihood Cooperatives is given in the table below:

| S. NO | LC NAME | INVESTMENT (Rs) | TURNOVER (Rs) | PROFITS (Rs) |
|-------|--------------|--------------------|------------------|-----------------|
| 1 | Maa Agneri | 25,56,903 | 28,35,788 | 2,78,885 |
| 2 | Maa Dunagiri | 29,96,079 | 33,50,445 | 3,54,366 |
| 3 | Jai Bhumiya | 5,83,556 | 6,69,159 | 85,603 |
| Total | | 66,64,781 | 74,45,250 | 7,80,469 |

Off-season Vegetable Cultivation:

The climatic condition of hilly areas can be used for growing off-season vegetable through protected cultivation. Vegetable production is labour-intensive and undertaken largely by small farmers in Uttarakhand. Off-season vegetable farming is attracting farmers in hills as it is highly remunerative and provides a regular source of income and employment. Technical facilitation was provided by IFFDC

to the farmers through the project to grow off-season vegetables. Farmers were helped by providing quality seeds, organic fertilizers, crop production technical know-how etc. The project built poly houses for the farmers and arranged wire net fencing around the fields to protect the crops from wild animals. For developing irrigation sources, LDPE tanks were constructed by channelizing nearby water streams in these tanks which solved the problem of irrigation water.

Farmers started growing broccoli, cauliflower, green peas, tomato, chilly etc. during off-season. The marketing arrangements of Off-season Vegetable have been done by the Livelihood Cooperatives. The farmers started getting good income from the production of vegetables.

Spices Value Chain:

The quality of spices produced in hilly area is far better from the plain area. Moreover, the use of pesticides and other chemicals are negligible. The project focuses on developing value chain spices crops such as Ginger, Turmeric, Garlic, Chilly, Coriander etc. The “Lakhori Chilly” grown in this area is very famous. High yielding variety seeds alongwith cultivation technologies were provided by IFFDC to the farmers. Arrangement of collection of crop yield, processing, packaging and its marketing has



been done by the Livelihood Collectives. For processing, Masala Grinding & Packing Unit has been set up by the project. Farmers

started getting income from the spices crops. The details of spices crops business undertaken during 3 years by so-

me of the livelihood cooperatives shows interesting growth trend.

| S. NO | LC NAME | INVESTMENT (Rs) | TURNOVER (Rs) | PROFIT (Rs) |
|-------|-------------------|-----------------|---------------|-------------|
| 1 | Maa Aganeri | 4,64,690 | 5,13,414 | 48,724 |
| 2 | Maa Dunagiri | 11,65,032 | 12,87,337 | 1,53,805 |
| 3 | Jai Bhumiya | 5,62,219 | 5,99,585 | 47,368 |
| 4 | Ramganga | 2,63,878 | 3,16,419 | 52,541 |
| 5 | Talla Gewad Ghati | 4,19,501 | 4,73,629 | 54,128 |
| Total | | 29,32,320 | 32,56,384 | 3,56,560 |

Branding of the Agri-produces:

For creating identity of the processed agri-produces of the livelihood cooperatives, the project helped in developing a unique brand name and packaging. Government of Uttarakhand created Hilansa brand association with Uttarakhand Gramya Vikas Samiti (UGVS) to market state's farmer produce across the world. Since then, Hilans has evolved to represent the spirit of farmers of the Himalayan state - Uttarakhand. Presently, products of Hilans are sourced from 9 districts of the state. The agri-produces of farmers after processing by the Livelihood Collectives are being marketed under brand name "Hillans".

Marketing arrangements:

For the sale of agricultural products produced by the group members/farmers, marketing arrangements were made by the Project as follows :

Weekly Haats:

Weekly haats are arranged at common places which are nam-

ed "Apno Bazar". The farmers, group members sell their agricultural products directly to the consumers on a given day. The consumers get fresh vegetables and farmers get fair prices for their vegetables. Weekly Haats are proving to be a good option for the livelihood of the farmers of the hilly region.

Setting up Collection Centers:

IFFDC has established collection centers of the autonomous livelihood cooperative societies at different places, in difficult hilly areas. Arrangements were made at these collection centers to buy agricultural produce of farmers and sell household daily need goods as per the requirements of the community. Here the members of the groups sell their agricultural products and buy the items needed for their home and the inputs needed for farming. There is also a system of buying and selling at these centers under barter system.

Operationalise Mobile Haats:

In the hilly areas, the transportation of goods is very difficult due to tough terrains. At many places, the people handle their agri-products on heads only in small quantity. For such areas, the project arranged a vehicle to collect the agri-produces from a common place, where the farmers can bring their products. That is, the market was taken to the farmers. The mobile Haats are also functioning on the same principles as the Weekly Haats, where the farmers can sell their products and buy the items of their daily needs, based on "Barter System".

Setting up Hillans Stores/ Outlets:

Under supply chain management, the project has started a chain of outlets i.e. 1 state level at Dehradun, 11 Kisan outlets at District Headquarters and 133 at Cluster level. These stores/ outlets are linked with the livelihood cooperatives and are oper-



ating successfully where the products of group farmers/ members are being sold.

The livelihood cooperatives have created several livelihood options for the hilly community. Due to this, the people there are

earning their livelihood. This is also helping a lot in minimizing migration from the hilly areas. Some people who had migrated, they have also come back to their villages and some more people have also started returning.

An effort made by IFFDC, in the state of Uttarakhand, through the Integrated Livelihood Support Project has seen very good results, in the form of sustainable livelihood of the hill community for reducing migration.



International Reiffeisen Union held a successful meeting with NCUI under the ' Know Your Member Series. Various important issues were discussed in the meeting. NCUI shared new initiatives/ projects being implemented, and provided information about its structure and work program.

SOCIO-ECONOMIC TRANSFORMATION THROUGH COOPERATIVES IN KERALA

*Dr. G. Veerakumaran**



Present-day Kerala has achieved a standard of living on par with the developed countries. As per the NITI Aayog's Sustainable Development Goals (SDGs) index 2020-21, Kerala tops among all states in India with an index of 75%¹. The state is consistently performing better in zero hunger, education and health. All citizens are treated equally, at least in the open forum. Political empowerment and claim for due rights are the impacts of Kerala's democratic movement. Though the Kerala economy is thriving on repatriation money, cooperatives have their wings spread across the lives of all

sections of the people in the state. It would be interesting to highlight the contribution of selected forms of cooperatives/ cooperative sectors in the socio-economic and political transformation of suppressed people of the region.

The best example is Uralungal Labour Contract Cooperative Society (ULCCS) Ltd., formed in 1925 by 14 labourers, and inspired by the teachings of Vagbhatanandan, who was one of the greatest socio-religious leaders of the Kerala Renaissance from Malabar. The journey of ULCCS, currently the Rs. 6.6K Crore cooperative, started with a capital

of 6 annas (37 paise) for catering to the needs of the lower strata in northern Kerala, who were denied jobs by the upper castes. This organisation was formed in retaliation to attempts to reform the society challenging the caste discrimination prevalent then². The first generation workers were engaged as manual workers, second-generation workers were engaged as skilled workers and the present third-generation workers are upgraded as knowledge workers in a cyber-park established by the ULCCS. This transformation is the one that every cooperator wants to witness in their life.

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¹ https://www.niti.gov.in/writereaddata/files/SDG_3.0_Final_04.03.2021_Web_Spreads.pdf.

² <https://ulccsltd.com/home>

Kerala is ahead of any other state in promoting arts and literature. The poor state of the living condition of the writers drove twelve writers in 1945 to join together in Kottayam and got the Sahitya Pravarthaka Co-operative Society (SPCS) registered with the main objectives of eliminating the difficulties experienced by writers in getting their books published and above all, stabilising the writer as an earning, self-confident member of the Society. Their initial capital was only Rs. 120. So far, they have published about 8,400 titles and another 5,400 titles have been taken for distribution by the Society³. They claim that the SPCS has laid a firm and solid foundation for the economic prosperity of Malayalam writers and a cultural renaissance in Kerala.

In Kerala, Primary Agricultural Credit Society (PACS) have a unique distinction of using the word 'bank' and function as a real rural bank. That's the reason why 69.96% of the total Kerala population are members of PACS. They mobilize larger local resources and are not dependent on federal cooperative institutions. They have an average deposit base of Rs. 57.04 crores and lend to the tune of Rs. 44.27 crores with a CD ratio of 77.61% (2017-18). Along with agricultural credit, they provide all inputs such as seeds, fertilizers, pesticides, weedicides, and agricultural machinery services. In

the Kole lands (below sea level wetlands used for farming and fishing alternatively) the PACSs are encouraging group farming. In Palakkad district, the rice bowl of Kerala, PACSs have established a Palakkad Paddy Procurement Processing and Marketing Cooperative Society Ltd. to ensure better prices for the farmers⁴. The principle and practice of 'cooperation among cooperatives' and 'linking of credit with marketing' are working and practiced vibrantly with input distribution, production, procurement, processing and marketing of paddy. Due to this fact, the farmers with the support of state government subsidy release at Rs.28/- per kilogram of paddy at farm-gate level, which is an extraordinary market intervention. Thanks to cooperatives, small and marginal farmers of Kerala are earning an adequate profit, which is still a dream for farmers in many other states.

Matsyafed, the Kerala State Co-operative Federation for Fisheries Development Ltd., was registered on 19th March 1984 as an apex federation and now operates with 657 primary level Fishermen Development Welfare Co-operative Societies; of which 336 are in the marine sector, 199 are in the inland sector and 122 are women co-operative societies. The total membership in these societies is more than 4.71 lakh, which is almost all active fishermen and allied wor-

kers of the state. With the support of *Matsyafed* and the state government, primary level societies are ensuring the economic and social development of the fishermen community by implementing various schemes aimed at promoting the production, procurement, processing, and marketing of fish and fish products⁵.

Under the second phase of 'Operation Flood' (OF II 1980-1987), Anand pattern dairy cooperatives were started in the year 1980. As of date, 3315 primary milk producers' co-operatives are affiliated to the three regional level milk unions and they are members of the Kerala Co-operative Milk Marketing Federation (KCMMF). The movement with the brand name of MILMA is involved in the production, procurement, processing, and marketing of milk and milk products in the state. In the words of late P. A. Balan Master, Chairman, KCMMF 'dairying is an important source of income for millions of rural families and has assumed an important role in providing employment and income-generating opportunity for the vulnerable sections of our population.' For millions of small and marginal farmers as well as landless labourers, milk production provides ready cash in hand for fulfilling their daily household requirement⁶. One of our recent studies substantiates this statement and reveals the transformation that took place among the dairy farmers.

³ <https://www.spcsindia.com/about>

⁴ https://spb.kerala.gov.in/sites/default/files/2021-01/English-Vol-1_0.pdf

⁵ <https://matsyafed.in/>

⁶ <https://www.milma.com/storage/noticeboards/May2019/Mp03bxHzzSEle4QytlQ2.pdf>

The 'Kerala Model of Health' ensures better healthcare at a low cost, universal accessibility, and availability to the bottom of the pyramid. The concerted effort of the government of Kerala in establishing a strong public health care system, the proliferation of cooperative hospitals and private hospitals combined with people's health awareness have improved the health profile of Kerala. Kerala was one of the very few states in India where co-operative hospitals and co-operative medical colleges were established in large numbers with state aid. Co-operatives are considered to be the best institutional intervention to overcome economic barriers in access to health care. In Kerala, the first cooperative hospital came into operation in 1969 in Thrissur District. Even though cooperative hospitals are mainly focused on the Allopathy system of medicine, Kerala's cooperative healthcare sector is also recognized for Ayurveda, Homeopathy, Unani and Siddha treatments. As of 31st March 2021, 98 cooperative hospitals are working actively. Kerala Co-operative Hospital Federation (HOSPITALFED), headquartered at Ernakulam is considered to be the apex federation of cooperative hospitals in Kerala. In addition to hospitals, cooperatives are running medical colleges, nursing schools, nursing colleges, pharmaceuticals, etc. for the betterment of people.

Higher education is an important agenda of the state government and the Kerala youth is traditionally inclined towards acquiring higher education any-

where in the world. Those who cannot manage the huge tuition fee in the private colleges and fail to secure admission in the government colleges, opt for cooperative colleges. There are 88 educational co-operative societies offering degree programmes for the cost price and many rural poor students continue to get benefits out of it. Moreover, the government of Kerala has established a Cooperative Medical College and a Co-operative Academy of Professional Education (CAPE). CAPE has 9 engineering colleges and an MBA college giving an opportunity to above 12000 students to pursue higher studies.

Kerala Co-operative Societies Act, 1969 has got many unique features which ensure better co-operative governance. Here, let me bring out some pioneering provisos:

- Promotion of subsidiary institutions for the economic welfare of members
- Reservation for women members and members belonging to Scheduled Castes or Scheduled Tribes in the committee
- Reservation for persons with banking experience or professional qualification in the committees of Urban Co-operative Banks
- State Co-operative Election Commission
- Consortium Lending Scheme
- Director of Co-operative Audit
- Deputy Inspector General of Police, as Vigilance Officer with powers to inquire into

and investigate the cases of misappropriation, corruption and any other major irregularity in the societies as may be referred to him by the Registrar

- Co-operative Service Examination Board

Notwithstanding the merits said above, the Kerala cooperative movement is also facing many problems such as lack of professionalism and vested interest in cooperative governance. To man the cooperatives with professional hands, the state-owned Kerala Agricultural University had launched a four-year professional degree programme in cooperation and banking way back in 1981. Though it is a unique programme with the curriculum updated frequently to absorb the changing cooperative business environment, it has either served the sector sufficiently or the government utilised it fully. In this context, there is a dire need for starting a Cooperative University at the national level to impart professional education to the youth for manning the cooperatives in the country. The socio-economic transformation witnessed through cooperatives in Kerala so far, needs to be sustained. The year 2021 witnessed a trend-setting formation of a union ministry of cooperation to bring inclusive growth for removing socio-economic disparities in India. While celebrating this year's cooperative week in our country, let us pose confidence on our new ministry that there will be a new national policy on cooperation to drive the movement for the betterment of all stakeholders, particularly farmers. ■

REBUILDING AN INCLUSIVE WORLD IN THE WAKE OF THE PANDEMIC: WOMEN'S COOPERATIVES LEAD THE WAY

Mittal Shah*



India's informal economy, one of the largest in the world, employs nearly 90 percent of its labour force. Of the women in the labour force, 91 percent work in the informal economy where they experience lack of access to work and income security or social security, denial of rights at work, inadequate occupational safety and health protection, and gender-based violence. In a society fractured along the lines of caste, religion and gender, marginalised women in the informal sector are often the worst affected. The COVID-19 pandemic has disproportionately affected informal workers, particularly women, uprooting lives and livelihoods.

According to the Gender Equity Forum, the income of women in the informal sector globally fell by 60 percent within the first month of the pandemic. SEWA Cooperative Federation undertook a research study in November 2020 to investigate the effect of the pandemic and found that in Gujarat alone, 70 percent women in the informal sector lost access to paid work and 82 percent women interviewed in the informal sector faced financial hardships.

Sangitaben, a member of Megha indigenous women farmers' cooperative, Tapi, south Gujarat shared her experience -

"The second wave caused disru-

ption in our village. There was a lot of fear among the villagers. To add to this fear was the lack of information about the symptoms, treatment and vaccination. We had no access to healthcare either, as our village is quite remote."

Yet women's collective enterprises were quick to respond. Even in the midst of a devastating crisis, these cooperatives played a central role in cushioning the adverse health and economic effects. While governments across the world sprung into action, there was a significant delay in help reaching the remote corners. These women's collective enterprises made sure that they were at the helm of

*Managing Director, SEWA Cooperative Federation

relief and recovery activities, ensuring that these reached the last mile.

They mobilised resources to provide food and health kits to members. 71 percent of women members interviewed of SEWA's cooperatives said that they found support from their cooperatives during the pandemic. Lok Swasthya healthcare cooperative apart from preparing relief kits, not only trained their own members but also members of other cooperatives, about symptoms and treatment of COVID-19, precautions, and the importance of vaccination, making sure that essential health information also reached the last mile.

"While the crisis continued, SEWA Cooperative Federation was in constant touch with us. They supported us with health care kits for the communities. Through these kits, we received oximeters something that was not easily available before. They he-

lped us learn how to use the equipment. During my training along with other aagewans of the Megha Mandali, I also learnt about the symptoms and treatment of COVID-19. After the training, I began to visit the villagers at their home to check their oxygen levels and temperature regularly," Sangitaben added.

Parvatiben, a frontline health worker with Lok Swasthya recounts her experience during COVID-19:

"When the vaccination drive came to our village, nobody was ready to take the vaccine. I went from house to house explaining to the women the benefits of taking the vaccine. I explained to them that by taking the vaccine, they were protecting their families. The women then convinced the men. It took a while, but by the time they were ready to take the vaccine, the vaccination drive in our village had stopped. With the help of the manager of the cooperative, we took sig-



natures of all the people in my village who were ready for the vaccine and took it to the local health authorities to organise another vaccination drive. To-day I am proud to say that 100 percent of my village is vaccinated. The villagers thank me for bringing crucial health awareness even in the most difficult time."

Through relief work during both the first and second waves of the pandemic, SEWA Cooperative Federation reached 1,98,825 individuals. SEWA's insurance cooperative, Vimo SEWA, developed a special COVID insurance product and covered 3089 members across 8 states of India, and paid INR 15,00,000 by way of claims to informal women workers and their families.

Apart from relief, SEWA Cooperative Federation provided working capital of INR 80 lakhs (USD 85000) to the cooperatives to continue their work even





when the pandemic had stalled all activities. Trupti Catering cooperative made 10162 dry snacks packets for distribution and 4276 tiffins, not only providing relief to COVID impacted families, but also ensuring continued livelihood, with dignity, for the members of their cooperative.

The value of cooperatives and other collective enterprises has been hugely underscored in the past, not just in India but across the world. The pandemic has shown us how these collectives have not only supported and helped women in the informal economy with livelihood but have helped build resilience in marginalised communities.

When all other sources of income had dried up for the Abo-

dana Handicraft Cooperative, with the help of SEWA Cooperative Federation, they were able to pivot into the production of masks, ensuring continued livelihood for 150 women artisans.

Our service cooperatives were the worst hit, with all of their work coming to a complete standstill during the lockdown, and with very little means of alternate livelihood. The leaders of these cooperatives reached out and negotiated with employers to ensure continued payment to their members. They also dipped into their reserve fund to pay a stipend to unpaid members. Our women-led cooperatives have responded with immense empathy and have contin-

ued to spread health awareness and reach out to their members regularly for support.

The COVID crisis has shown us not only the importance of women's collectives for decentralised development, to increase their bargaining power and ensure continued livelihood and income, even in the most difficult times, but the need to create an enabling environment for these women's collective enterprises and their apex-level organisations, like the SEWA Cooperative Federation, to support them and help them adapt and create an environment where these women-led cooperatives can learn from one another in order to rebuild a more inclusive world. ■

WHY LOOMS OF LADAKH WOMEN COOPERATIVE?

Abhilasha Bahuguna*



Prosperity through Cooperation

The learnings from the National Cooperative Movement, Self Help Group movement or the Farmer Producer Organisations in India show that cooperation brings an enabling ecosystem with empathy. When the people are collectively mobilised for a vision, the journey might be slow but is more rewarding for the people and the planet. Individuals' potential for good is harnessed and their inclination to injustice is in check in a cooperative activity. This does not imply that the importance of individual leadership is not

appreciated in the cooperative endeavour. Any study of Farmer Producer Companies in India suggest that many successful FPOs are led by an entrepreneur, a competent CEO, an enabling board or a charismatic leader. However, true success in nurturing leaders at producer group level is achievable and should be the goal. This participative management is sine qua non for 'Prosperity through Cooperation'.

We have all heard the story of Lord Brahma offering 'laddus' to two groups in two different rooms respectively. He had

tied straight wooden sticks on both the hands of all the recipients. One group fed each other and no one went hungry. The other group tossed the laddus in the air to aim their own mouths. Most of the laddus fell down and broke. The message is clear which we should all try to emulate—teamwork, consultation, discussion and cooperation.

Ladakh Pashmina

Pashmina is a rare and one of the most expensive hair fibre, owing to its limited availability. It is obtained from soft, downy, winter undercoat of the domesti-

*Co-founder, Strategist (Gratis). She handholded artisans in institution building, capacity building and built strong B2B partnerships for the cooperative in a short span of 4 years. Also consistently worked for fundraising for upscaling, brand building and team building. She holds a Masters in Economics from Tilburg University Netherlands and a Masters in Educational Planning and Management. Her field of work navigates between public and private bodies at the intersection of ecology, economy and culture. She has vast experience in the fields of education, governance, commerce, rural livelihoods and women empowerment.



cated goat breeds of the subspecies – *Capra aegagrus hircus*. But, only the Changthangi breed found in Ladakh and Baltistan (Kashmir) produce the rare Pashmina fibre. With an average fibre diameter between 12.3-13 μm , its fineness is comparable with Vicuña wool (12-14 μm), which is the finest and currently the most expensive wool in the world. Vicuña wool can cost between \$399 and \$600 per kilo, compared to cashmere which is around \$75-85 per kilo, and wool which is \$5 or \$6 per kilo. Price of Pashmina fibre per kilo is approximately \$ 300-500. Pashmina industry predominantly exists in the shawls and stoles industry of India and Nepal, with limited production of knitwear in Scotland, blended suit fabrics in Italy and Switzerland.

While globally the terms Pashmina and Cashmere are used interchangeably, however Pashmina is finer, rarer and hence superior than Cashmere. Pashmina is softer compared to Cashmere, while the latter is easier to spin.

Pashmina is the finest of fibres with an average diameter between 12-13 μm and average fibre

length between 55-60 mm. It is very rare and constitutes less than 0.1% of global cashmere production. The pashmina fibre is very delicate and cannot withstand the force of a spinning machine, so in India, it has to be hand-spun on a traditional wheel and then meticulously dyed and woven. To increase the productivity of hand-spinners, amber charkha is being explored by ble-

nding pashmina fibre to make roving for spinning. The fibre blending research should be with luxury fibres to make the right roving to not dilute the niche positioning that Pashmina commands globally. Traceability will also not be diluted if research in blending pashmina with a small percentage of local sustainable fibres like baby yak or camelid fibre is explored. A



fashion show was curated at Nehru Centre, May Fair, London in November 2018 with support from High Commission of India in United Kingdom, Handloom Export Promotion Council, Air India CSR, Confederation of Indian Industries UK and bootstrapping resources to recce the temperate niche export market for Indian Wool Handloom Industries. Interventions in this sector need systems approach at the intersection of ecology, culture and economy along with market understanding.

Why Yak and Bactrian Camel Wool Need Attention along with Pashmina?

Yak wool is being hailed as the 'Next Cashmere', owing to its comparable average fibre diameter of 16-20 µm and softness with that of cashmere (15-19 µm). Yaks are mainly found in the Himalayas and some areas of Mongolia and Central Asia. Yak fiber wool has been used by nomads in the Trans-Himalayan region for over a thousand years to make clothing, tents, ropes and blankets. Since the mid-century, experiments on the material have been carried out encouraging the interest of the garment industry in yak wool, where its exotic nature and favourable performance characteristics make it an attractive alternative to cashmere, whose

production is leading to desertification in Mongolia and China. Yak gives more wool with less cost to the ecology. It is learnt that unplanned increase in herd sizes of cashmere goats affect the grasslands due to their eating habits and their small hooves.

More recently the fiber is being used in the garment industry to produce premium-priced clothing and accessories. Textile products made of yak wool are highly competitive with cashmere in terms of quality. Yak wool has a very limited presence in the export markets currently. It is being promoted in the luxury wool industry by exclusive brands internationally and yak fibre yarn research is currently being undertaken in China and Central Asia.

Drawing from international examples, it is ecologically imperative to balance herd sizes and production quantities of all locally available natural fibres in cold desert Ladakh¹.

International Examples

International Trade Centre (ITC) implemented the Pashmina Enhancement and Trade Support (PETS) project in Nepal under the funding from the Enhanced Integrated Framework (EIF) Trust Fund. The project was implemented from 20 November 2013

to 18 October 2017 with a budget of USD 1,861,603 from EIF and USD 200,000 equivalent contribution in kind from the Government of Nepal (GON) and the two project partners – Nepal Pashmina Industries Association (NPIA) and Namuna College of Fashion Technology (NCFT)². The required support for backward linkages did not materialize in the project design and it continued to remain neglected. An incomplete value chain analysis also meant that a major chunk of key stakeholders were not included leading to the project resource allocation and technical assistance being non optimal. The second learning from ITC Chyangra Pashmina project is the need for continued design interventions and brand building. While fashion institute tie ups are immensely beneficial for evolving fashion and design knowledge building and craft mapping, consistent new and diversified product designs and ranges require in-house Design Head.

In another international natural luxury fibre example from South America, trade in Vicuna fibre has contributed to the conservation of the camelid³. The participation of local herder community however is less in higher value activities in Vicuna trade leading to less overall socio-economic development. Capacity building and business deve-

¹ Asian Development Bank. *Making grasslands sustainable in Mongolia: Adapting to climate and environmental change*. Mandaluyong City, Philippines: Asian Development Bank, 2013.

² Final Evaluation of the Pashmina Enhancement and Trade Support (PETS) Project in Nepal. Independent Evaluation Unit International Trade Centre A Subsidiary Organ of The United Nations And The World Trade Organisation Geneva, Switzerland. Accessed on <https://www.intracen.org> on 14 October 2021.

³ Kasterine, A. and Lichtenstein, G. (2018). *Trade in Vicuña: the Implications for Conservation and Rural Livelihoods*. International Trade Centre, Geneva, Switzerland.

lopment at the community level is recommended in that geographic region in research studies.

Why Luxury Cooperative?

For successful niche product export, if branding and trademark are traceable, there is a greater possibility of successful sustainable export and commanding premium prices. However it was more than a desire for adding value at the source region of Pashmina, Yak and Camelid fibre or market linkage that led to the birth of Looms of Ladakh. It also has roots in the observation that the trickle down and sustainable livelihoods for the herder and artisan community will take place only in a participatory business model, by creating global luxury brands in a reciprocal profit-sharing model. This holds ground for other textile clusters of India also. India has the potential to spearhead such business entities in the textile industry. We have rich traditional crafts and clusters. On the other hand, we have passionate and talented designers graduating each year. If artisans start running their business entity in collaboration

with designers, this management education and exposure they get is better than any capacity building or rural community mobilisation. For sustainability and scalability, artisan clusters need to be part of management process.

It is on the shoulders of the good work done in the past by fashion designers, pioneering nonprofit networks, government and non governmental organisations that this proposal for a new business model stands. Markets for crafts have enabled so many artisans to send their children to school and to consistently purchase raw material for their ongoing and future collections. Crafts markets in cities and exhibitions, those mounted by the government as well as crafts societies, offer huge opportunities for entrepre-

neurial training of artisans in the incubation stage. These have ensured the continuity of our craft traditions even when they are not among the industry's trends.

However, for this vocation to become a sustainable livelihood option for artisans and aspirational for their younger generation, a scalable and sustainable business model is key. I envision autonomous and democratic global fashion brands in each textile cluster of India run by designer and artisans together. They are thus the employers of their own managers. They have the knowhow of judging whether the business is conducted honestly and efficiently. This is going to be a slow and consistent work. It is possible. ■



“Prosperity of Women through Co-operatives”

*Jeena Potsangbam**



A successful modern woman can be defined as a confident, innovative and creative individual capable of achieving self-economic independence, individually or in collaboration, and generates employment opportunities for others. She possesses the power to initiate, establish and run her life by keeping pace with her personal, family and social life. The women of today stand in striking contrast to the women in the past, when they were steeped into the cobwebs of customs and conventions of the times, were considered to be breeding machines and household drudges, only pictured to be kept in the four walls of the house and living perpetually under the customary “purdah”.

Rural women in Indian society have got restricted mobility. The career of women is limited to the four walls of kitchen. The women themselves, to three K's, kitchen, kids, and knitting. There are hardly any opportunities to cross the boundary. The mobility problem has been solved to a certain extent by the explosion of information technology & telecommunication facilities.

Participation of women in the labour force is a prerequisite for improving the position of rural women in society. Their entry in micro enterprises will be particularly encouraged.

For this reason, establishment of cooperatives and involvement of women in its functioning

and activities, is of immense importance. Co-operatives as a democratic enterprise owned by a group, generally provide all the benefits associated with local ownership such as more local spending, more rootedness, more accountability, more local resilience, more sensible development, more creativity, more equity and more participation.

Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. By multi-tasking at home and village activities, rural women have gained basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. They are however confronted with

*Member, NCUI Governing Council

some challenges, slowing their progress on the whole, which can be accelerated by getting involved in the cooperative organisations.

Challenges faced by women

- i. Dual role of women - overlapping responsibility of business and family
- ii. Problem of finance
- iii. Illiteracy among rural women
- iv. Less risk bearing capacity
- v. Lack of visibility as strategic leaders
- vi. Lack of information and assistance
- vii. Requirement of training and development
- viii. Male dominated society

Benefits of Co-operatives to women:

I. Alleviation of poverty:

Alleviation of poverty is the core of all developmental programmers. Since the 1950s, various governments in India have experimented with a large number of grants and subsidy-based poverty alleviation programmes, but these programmes have not been fully successful in meeting their economic objectives. At this juncture, co-operative plays a significant role. Cooperative is seen as provision of financial service to mostly low-income women, especially the poor and very poor who are with-

out tangible assets. Co-operative helps such women to increase income, build viable business and reduce their vulnerability to external shock.

II. Economic Agents of change:

Co-operatives provide a functional tool for empowerment and economic independence. Saving and credit cooperatives are much more accessible to women than standard banks, especially in rural areas. It's also a powerful instrument for self-employment by enabling the impecunious women to become economic agents of change. The budgetary discipline awakened the women to the realities of the situation and also to the possibilities of the future. Thus, women learnt to cut the coat according to the cloth.

III. Co-operatives in running business successfully:

- **Access:** Cooperatives make certain products or services that would otherwise be inaccessible to certain markets & communities.
- **Business sustainability:** The cooperative structure can make a business more stable and can help a company to work through rough patches.
- **Community commitment:** Co-operatives commit to their local community and will often work to uphold the values of a community through financial services, educ-

ational programs or business practices.

- **Equality, diversity and inclusion:** Voluntary memberships means that cooperatives are often accurate reflections of the diversity of a community. Voluntary membership also makes cooperatives, inclusive organisations.
- **Financial security and advancement for workers:** Cooperatives often serve the needs of their members by providing worker members with living wages.
- **Growth:** By offering high quality products and services, good jobs and by investing in local community, cooperatives are able to grow and can promote growth in the community they serve, both at an individual as well as societal level.

IV. Political change:

Cooperatives can be considered as the stepping stone for women to develop their decision making abilities. The regular meetings of the cooperative societies provides opportunity for women's unity and identifying their common economic and social problems, while preparing for strategies for solving problems. Thus, many women were motivated to fight cooperatives' elections. Being inspired by cooperatives, They further get berth in the assembly elections and even in the Parliament.

V. Social change:

Through cooperative organ-

istions, women have also been able to bring about positive changes in the social and physical well-being of their families communities and nation. Cooperative movement helped women to attain constitutional backing for assuring equality, dignity, justice, stability and prosperity. Cooperatives enables the women to import social development activities like adult education, health and family welfare, environment protection, human rights related to women, nutrition etc.

Conclusion

Co-operatives have “empowered” women, providing a functional tool for financial independence, enhancing their dignity, and greatly improving their quality of life.

The benefits of co-operatives could translate to better livelihood for women both in rural and urban co-operatives. To diversify



ersify their livelihood prospects, the women were imparted with training to work as labour force and in some cases, entrepreneurial skills. This element of capacity building is one that would be useful to normally marginalised women whether as rural or urban dwellers. For women, co-operatives respond to their practical and strategic needs, provide organisational effective means for members, work on improving their standard of living through respectable

employment opportunities, saving, credit, health, housing, social services, education and training, provide opportunities to participate in and influence economic activities, and allow them to achieve equality and change the bias of state institutions towards specified groups. Co-operatives help women to join the activities of income maximising projects by organising their work in a flexible manner, while respecting the multiple roles of women in society. ■



Shree Meen Raj Kadel, Chairman, National Cooperative Federation, Nepal visited NCUI along with Shri Paritosh Paudel, Chairman, NAFSCUN. The delegation met with Dr Chandra Pal Singh Yadav, Vice President, ICA-AP, and discussed working together for the progress of cooperation in the Region.

SEEKING COPY /INSPECTION OF ANSWER SHEET DURING THE RECRUITMENT EXAMINATION

*R. Muralidharan**



The pivotal issue as to whether an answer script, the marks given in interview could be disclosed under the Right to Information Act, 2005 has been dealt with elaborately in case of Central Board of Secondary Education and another vs. Aditya Bandopadhyay and others, 2011 AIR SCW 4888 : (2011) 8 SCC 497 : 2011 (2) ID 101 : (2011) 7 MLJ 1237 : 2011-4-L.W. 289 : 2011 (8) SCALE 645 : RTIR III (2011) 242. It has been held that an evaluated answer book of an examinee is a combination of two different kinds of information. The first is the answers written by the examinee and the second is the marks/assessment made by the examiner. When

an examinee is permitted to examine an answer book or obtain a certified copy, it was held that the examining body is not really giving him some information which is held by it in trust or confidence, but is only giving him an opportunity to read what he had written at the time of examination or to have a copy of his answers. It was therefore held that in furnishing a copy of the answer scripts, there is no question of breach of confidentiality, privacy, secrecy and trust. It was noticed that the real issue is not in regard to the answer book but in regard to the marks awarded by the examiner of the answer book. What the examinee actually wants to know is

the break-up of the marks given to him, i.e., how many marks are given by the examiner to each of his answers so that he can assess how his performance has been evaluated and whether the evaluation is proper as per his rights and expectations. It was therefore held that the test for finding out whether the information is exempted or not, is not in regard to the answer book but in regard to the evaluation by the examiner.

The Apex Court concluded that examining body does not hold the evaluated answer books in a fiduciary relationship. Information not being available to an examining body in its fiduciary relationship, the exemption und-

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er Section 8(1)(e) is not available to the examining bodies with reference to the evaluated answer books. Further, it was held that as no other exemption under Section 8 is available in respect of the evaluated answer books, the examining bodies will have to permit inspection sought by the examinees.

In the matter of Kerala Public Service Commission vs. State Information Commission, 2016 (1) KLT 534 : 2016-4-L.W. 301: RTIR II (2016) 77 : AIR 2016 SC 711 : (2016) 3 SCC 417 what was different from that which fell for consideration in Aditya Bandopadhyay (supra) is that the person seeking information had also sought for disclosing the identity of the examiner. Therefore, it was noticed that the Public Service Commission (PSC) has taken upon itself in pointing the examinees to evaluate the answer papers and as such, PSC and examiners stand in a principal-agent relationship. It was held that PSC in the shoes of a principal has entrusted the task of evaluating the answer papers to the examiners. Consequently, examiners in the position of agents are bound to evaluate the answer papers as per the instructions given by PSC. As a result, a fiduciary relationship is said to have been established between PSC and the examiners. It was therefore held that any information shared between them is not liable to be disclosed. In this case, the second respondent has not sought any information regarding the identity of the examiner. Therefore, in both the decis-

ions of the Apex Court, it is clear that disclosure of the answer books or furnishing certified copy of the answer sheets is not exempt under Section 8(1)(e) of the Act.

A pithy but decisive question, arising within the confines of the RTI Act, analysed in this article is how the examining body has to deal with an application received from an applicant to seek copy of or inspect his answer sheet during the currency of selection process.

Copies of the answer books and the key answers should be provided

The petitioner filed an application under the RTI Act, seeking copies of the answer sheets in all the four papers along with the key answers in all the four papers in respect of the examination conducted by the Tamil Nadu Public Service Commission (TNPSC), for recruitment of Civil Judges in the Tamil Nadu State Judicial Service. Since the same were not given to him, the petitioner came up with the writ petition in R.M. Thandayuthapani vs. The Secretary, Tamil Nadu Public Service Commission, Chennai in W.P. Nos. 5795 of 2015 and 17628 of 2014 dated 20.3.2015.

At the outset, it is stated by the respondent that on principle, the respondent cannot have any objection for providing copies of answer books and key answers in view of the decision of the Supreme Court in Central Board of Secondary Education vs. Adi-

tya Bandopadhyay (supra). But, the objection of the respondent is that till viva voce is conducted and the process of selection is over, no candidate is entitled to get copies of answer books.

The High Court of Madras observed that the attempt made by the respondent to distinguish the case on hand from cases where the Supreme Court had issued directions for providing the copies of the answer books cannot really be appreciated. There are two types of examinations. One is a qualifying examination and another is a competitive examination. In Aditya Bandopadhyay, the objection taken was that the answer books of a candidate were exempted in terms of Section 8(1)(g) of the RTI Act. But, the Supreme Court, after taking note of the entire scheme of the Act, rejected the said argument holding that an examinee seeks copies of answer books for the purpose of getting two different kinds of information. The first information is to see the answers written by him and the second is to know the marks/assessment made by the examiner.

Merely because the qualifying examination does not comprise of a two tier process, first in the form of a written examination and the next in the form of a viva voce, it cannot be contended that the fundamental premise, on which the Supreme Court decided the case of Aditya Bandopadhyay, would stand on a different footing.

In the case on hand, the petitioner has written the papers as part of the written examination

for selection of Civil Judges. It is only those, who are short-listed in the written examination, as per the Procedural Rules of the TNPSC, who are called for interview. To say that the petitioner should wait till the outcome of the viva voce, would be to allow the things to go uncontrolled. Merely because the copies of the answer books are given to the petitioner, he is not going to gain any knowledge of the marks secured by the other candidates. Therefore, the contention that the purity of the process would stand jeopardised cannot be appreciated.

Admittedly, the marks secured by all the candidates, who wrote the examination, have not been declared so far. The petitioner himself does not know the marks secured by him. By giving him the copies of the answer book, he will only be furnished with the information relating to the marks secured by him. Since he is not short-listed for interview, he cannot in any way hamper the process of viva voce. He does not know the marks secured by the other candidates. Therefore, the Division Bench saw no justification for the TNPSC to reject the request. *The Court held that the petitioner was entitled to copies of the answer books and the key answer, notwithstanding the fact that the interview has not commenced so far.*

On identical facts, the writ petition in *S. Sujatha vs. The Secretary, Tamil Nadu Public Service Commission, Chennai* in W.P. No. 7997 of 2015 dated 26.3.2015

was disposed by the Division Bench with a direction to the respondent to furnish copies of answer books and the key answers to the petitioner.

When the selection process is not over, there can be no disclosure

- In terms of the Rajasthan Judicial Service Rules, 2010 the process of recruitment to the Rajasthan Judicial Service has two broad segments, namely, written examination followed by interview of the successful candidates. Both these processes of evaluation of the candidates constitute the selection process as a whole and cannot be segregated. The process of selection thus, gets completed only after the interview is conducted and the candidates are selected on the basis of their overall performance for recruitment.

In *Institute of Chartered Accountants of India vs. Shaunak H. Satya and others*, 2011 (5) CTC 780 : AIR 2011 SC 3336 : 2011 (9) SCALE 639 : 2011 (2) ID 432 : 2011-5-LW-229 : RTIR IV (2011) 82 : (2011) 8 SCC 781, the Apex Court had held that information relating to intellectual property, question papers, solutions/model answers and instructions, in regard to any particular examination cannot be disclosed before the examination is held as it would harm competitive position of innumerable third parties taking the same. It was clearly underlined as well that the exam-

ining body is not liable to give any citizen any such information relating to any particular examination before the date thereof.

In view of the emphatic enunciation and the legal proposition as above, the Division Bench of Rajasthan High Court in *D.B. Civil Writ Petition No.11708/2013* titled as *Shanu Goel vs. State of Rajasthan*, decided on 8.7.2013 has held considering the nature of the ongoing selection process as stipulated by the Rules and the bearing of the results of the written examination on the eventual selection of the candidates, the request of the petitioner ought not to be entertained at this stage. This request, if allowed, would undermine the confidentiality of the exercise underway, apart from affecting the third party rights. Besides, the very basis of the relief sought for by the petitioner is speculative i.e., her perception that her performance has not been correctly evaluated for which there is no tangible basis for the Court to act upon. The petition was rejected.

- The petitioners resorted to the Right to Information Act, to seek photo-stat copies of their answer-sheets in various papers answered by them in RAS (Main) Examination. The request was rejected on the ground that the photostat copies of the answer-sheets could not be provided, nor the answer-sheets allowed to be inspected till the entire process of selection under the exami-

ation in issue was complete. The petitioners have in the circumstances approached the Rajasthan High Court in *Mamta Sharma and another vs. The Secretary, RPSC, Ajmer*, Civil Writ Petition No. 3288 of 2014 dated 16.7.2015: RTIR III (2015) 332 (Rajasthan).

Following the dictum of the Division Bench in *Shanu Goel* (supra) it was held that till the process of selection in respect of an examination over, inspection of answer sheets or providing photo-stat copies thereof was not permissible. It is evident that the issue of the petitioners' purported right to supply of the photo-stat copies or inspection of the answer sheets prior to the completion of the examination process is unsustainable. In the facts obtaining, the petitioners not having passed the RAS (Main) Examination cannot conceivably have any right, even remotely, for being called for the interview of the RAS (Main) Examination or claim any right for two posts being kept vacant to facilitate their possible appointment. Consequently, the writ petition was without force.

Furnishing raw marks will cause problems to UPSC

The narrative begins from the respondents-writ petitioners were unsuccessful candidates in the Civil Services (Preliminary) Examination, 2010. They approached the High Court of Delhi for a direction to the Union Public Service Commission (UPSC) to

disclose the details of marks (raw and scaled) awarded to them in the Civil Services (Prelims) Examination 2010. The information in the form of cut-off marks for every subject, scaling methodology, model answers and complete result of all candidates were also sought. Learned single Judge directed that the information sought be provided. The said view of the single Judge was affirmed by the Division Bench of the High Court. The UPSC challenged the decision of the Division Bench in the Supreme Court in *Union Public Service Commission etc., vs. Angesh Kumar and others*, AIR 2018 SC 1138 : 2018 (2) CTC 337: RTIR I (2018) 276 : (2018) 4 SCC 530 : JT 2018 (2) SC 404.

On behalf of the UPSC it was contended that where information is likely to conflict with other public interest, including efficient operation of the Government, optimum use of fiscal resources and preservation of confidentiality of some sensitive information, exclusion of right or information can be applied in a given fact situation. Concurring with the submissions of the UPSC, the Court observed that weighing the need for transparency and accountability on the one hand and requirement of optimum use of fiscal resources and confidentiality of sensitive information on the other, the information sought with regard to marks in Civil Services Exam cannot be directed to be furnished mechanically. Furnishing raw marks will cause problems as pleaded by the UPSC which will not be in

public interest. However, if a case is made out where the Court finds that public interest requires furnishing of information, the Court is certainly entitled to so require in a given fact situation. If rules or practice so require, certainly such rule or practice can be enforced. In the present case, direction has been issued without considering these parameters. In view of the above, the appeal was allowed by the Apex Court.

Full Bench settles the issue

The question proffered for deliberation before the Full Bench of the High Court of Madras in *Vidya Devarajan and another vs. The Secretary, Tamil Nadu Public Service Commission, Chennai*, W.P. Nos. 10010 of 2015 and 3611 of 2020 dated 18.2.2020 : 2020-2-L.W.1 : 2021 (1) KLT SN 23) (C. No. 23) is 'Whether the candidates, who had participated in the written examinations, as part of the recruitment process and who have not been called for viva voce, are entitled to receive the answer sheets and the marks before completion of the entire selection process for such recruitment'.

The TNPSC resisted the prayer sought for primarily by placing reliance on the decision of the Supreme Court in the case of *Aditya Bandopadhyay* (supra) and submitted that till the viva voce is conducted and the process of selection is over, no candidate is entitled to get copies of the answer books, as it would affect the purity of the process

of selection and the entire selection process would be hampered.

The instructions to candidates form part of the application for selection to the post of Civil Judge. The instructions are in the nature of rules of selection akin to conditions in a prospectus. The candidates have accepted the conditions and participated in the selection process. The instructions to candidates clearly bar information being divulged as regards causes of their failure in their test, that too, before the completion of the selection process. Therefore, the petitioner is estopped from arguing contrary to the

instructions. To ensure purity in the oral test and an unbiased evaluation, marks secured by the candidate in the written examination should not be disclosed till the completion of the selection process.

In the light of the above and following the ratio of the decision of the Supreme Court in Angesh Kumar (supra), the question referred to the Full Bench was answered thus - the candidates who had participated in the written examination as a part of the recruitment process and who have not been called for viva voce are not entitled to receive the answer sheets and the marks before completion of

the entire selection process for such recruitment.

In fine

The afore legal analysis and proposition will be a big relief and breather to the examining bodies who can now bestow their attention on the recruitment process, rather than responding to applications under the RTI Act. Of course, a reply is to be sent to the applicant that such application can be considered only after the entire game of selection is over and no information is possible during the interregnum period. ■

Open, digital platform under creation in first step toward cooperatives’ overhaul

The Amit Shah-headed cooperation ministry created by the Narendra Modi government is likely to launch an open, digitised platform for cooperatives, the first of a series of tasks being taken up to overhaul the sector, said a person familiar with the matter.

A national software platform, which will be available in local languages, will link primary agricultural credit societies (PACS), district cooperative banks, and the National Bank for Agriculture and Rural Development (NABARD), potentially creating an integrated financial grid.

The ministry will create 300,000 PACS, so that for every one or two villages there is one PACS. The digitised platform is aimed at boosting its reach and transparency.

PACS are village-level lending networks that are often the first stop for farm loans in a cou-

ntry where big scheduled commercial banks still don’t adequately cover the poor.

“A digital platform is among many things being considered because the cooperative sector will be a major contributor towards the milestone of \$5 trillion economy and a cooperative-based economic model,” the official quoted above said.

A basic task will be to computerise so-called primary agricultural credit societies or PACS which are critical financial services centres for farmers across the country.

The Modi government will also bring changes in laws to strengthen cooperatives, home and cooperation minister Amit Shah recently said, while detailing an agenda to reset governance in a sector critical to the rural economy.

Source; Hindustan Times

Successful Coop Connect Webinar on Coop Business Model

NCUI organized a webinar on Cooperative Business Model successfully for Chandigarh Business School of Admin, Landran in which more than 150 students participated. Sh. Rejeev Sharma, Director, NCUI coordinated the program

STATUS, ISSUES AND SUGGESTIONS OF LONG TERM COOPERATIVE CREDIT STRUCTURE (LTCCS) TO BRING PROSPERITY THROUGH RURAL CREDIT

V. M. Chaudhari* | Dr. Mayuri Farmer**



National Cooperative Union of India, an apex organization of the Indian Cooperative Movement celebrates All India Cooperative Week all over the country every year from 14th to 20th November. The main theme of this year's cooperative week celebration is "Prosperity Through Cooperation". The theme is very significant in the wake of separate Ministry created for Cooperatives recently for realising the vision of "Sahakar Se Samridhi".

Every year the Cooperative Week is being celebrated in India. During Cooperative Week, people participate in a series of activities to strengthen the sense of belonging to the Indian Coop-

erative Movement and to raise awareness of its diversity.

The celebration of cooperative week begins from the birth date of first Prime Minister of India, Pandit Jawaharlal Nehru. The Cooperative Week is celebrated every year, with an objective of highlighting the achievements of the cooperative sector in various sectorial areas and chalking out future strategies of growth based on dynamics of cooperative development in each sector. The 68th All India Cooperative Week for this year will be celebrated week long along with seven separate sub themes during each day of the week from 14th to 20th November, 2021.

Cooperative credit institutions are important constituents of cooperative credit system of the country. Cooperative credit societies are equally important and instrumental in economic growth of the country, Strengthening of cooperative credit societies solely depends upon the confidence of the members of the organisation and the leadership.

In view of their importance, there is an urgent need to manage the cooperative societies professionally with the use of ultra-modern technology so as to keep pace with other financial entities. Cooperative credit organisations play an important role in meeting the

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credit needs of general public, They also provide employment opportunities to the young generation. Cooperatives are a distinct economic sector of the country and function as an effective instrument of socio-economic development by making the rural people feel more empowered and secure. That is why committees and commissions from the beginning, right from All India Rural Credit Survey Committee (1954) advocated the need for existence of cooperative institutions in the country.

Agricultural credit plays an important role in providing essentials during adversity. To be able to absorb the shock of crop failure due to reasons such as drought and pest infestation or loss incurred due to price crash, the farmers must be financially equipped. Two core features of agricultural production are the long time lag between input investment and profit realisation, and the large covariate risks imposed on agricultural production by weather shocks. These two dimensions create a set of interlocking problems both on the supply side (financial institutions face large and systemic risks in providing credit to agriculture) and on the demand side (farmers face many risks beyond their control in trying to finance the investments necessary to increase productivity). Consistent efforts have been made in India over the years to enhance the access of agricultural sector to institutional credit.

The timeline of the agricultural credit initiatives in India can be traced back to early 20th century, with measures that were sought to establish and strengthen the credit co-operative movement. The objective of this movement was to provide affordable credit to farmers, especially the small and marginal ones. The Agricultural Credit Department was set up with the inauguration of the Reserve Bank of India (RBI) in April 1935, through the RBI Act, 1934, to provide refinancing to the co-operative credit structure. Till the end of the 1960s, this cooperative structure had assumed the responsibility of providing production credit to the farmers. By the end of March 2020, there were 43 RRBs managing an aggregate network of 22,042 branches throughout the country.

The importance and recognition of cooperative business has increased predominantly all over the globe. The underground reality for this phenomenon is the capacity and competence shown by the co-operatives to withstand the periods of financial crisis even in the recent demonetisation period. The co-operative enterprises are now treated as the basic alternatives for individual development, societal development and equity in the development of different regions.

The relatively good performance of co-operatives is mainly due to their specific features, which provide a separate identity for these institution. Co-operative enterprises can make a valuable contribution to poverty reduc-

tion, financial empowerment, societal development, rehabilitation of the poor and the improvement of economic structures.

The United Nations (UN) plays a vital role in encouraging the interest in co-operatives all over the world. By considering the significance of co-operatives for economic and social development, UN declared 2012 as the International Year of Co-operatives. In co-operatives, individuals can attain their economic objectives by pooling their resources and mobilising them as a common force for common cause.

Co-operatives though old in nature are an innovative attempt of people designed to attain certain multifaceted needs through a joint effort, being managed with basic principle of democracy. The co-operative ventures are treated as engine of development as they provide social benefits to members in the form of self-reliance, self-management and mutual help; which is attained by bringing them together also by pooling their resources.

The co-operatives occupy a very interesting historical role as movement for social and economic empowerment. The Rochdale Equitable Pioneers Society, formed in 1844 in England was the first co-operative formed in the world. Every year hundreds of co-ops and organisations across the UK work together to celebrate and promote co-ops during Co-op Fortnight. Once a year, co-ops of all shapes and sizes come together to show

power of co-operation and raise awareness of co-ops by taking part in the Annual Co-op Fort-night campaign, which takes place from 21st June to 4th July. Similarly in Canada as well, the Co-op Week takes place from 17th to 23th October every year to celebrate the cooperative movement and values in Canada. The theme of cooperative week celebration in Canada for the year 2021 is "Embracing the future with Co-operation".

The formation of a separate Ministry of Cooperatives is indeed a moment of triumph for the cooperative sector in India. With more than 8 lakh cooperatives with an extensive network and reach all over the country, the fact remains that the cooperative sector has been neglected, and not acknowledged as a key sector of Indian economy despite proving its strength and resilience in times of crisis. The formation of a separate ministry creates strong hopes that good days for cooperatives will definitely come. It is hoped that the specialised divisions pertaining to specific areas of cooperative development would get due focus of attention. Promotion of the cooperative form of business across government departments, ministries and public at large is vital.

Though cooperatives exist across all sectors of the economy, but there is need to promote more cross-sectorial engagement amongst each other. For this to materialise, it is necessary to implement the 6th Principle of Cooperatives i.e. "Cooperation

among Cooperatives" in reality to streamline the functioning of cooperatives. For newly formed ministry, these issues may be their top most priority area of attention. It is a need of time to announce a new National Cooperative Policy in the wake of changes in the cooperative sector over the years, as the previous National Policy on Cooperative was announced in 2002. Reformulating the National Policy on Cooperatives in accordance with the current trends of cooperative development, based on the consultations with all the stake holders, is essentially required.. The formation of a separate ministry has increased the duties and responsibilities of cooperative organisations, more particularly, the apex bodies of the cooperative movement. The government on its part must respect the values and principles that make cooperatives unique and different from the public and private sector.

It is a matter of pride that a full-fledged Ministry of Cooperation in Government of India has been created, with an avowed objective of realising the vision

of Sahkar se Samridhi by way of promoting cooperative-based economic development model. Finance lies at the core of any economic development model. Hence, the role of cooperative financing agencies is going to be vital in the proposed cooperative-based economic development model. The cooperative movement started with setting up of credit cooperatives that were governed initially under the Cooperative Credit Societies Act, 1904, which was amended in 1912 to cover formation of other cooperative sectors. Later in 1919 Cooperation became a State subject and the cooperatives came to be governed under the respective State Cooperative Societies Acts. The Multi-Unit Cooperative Societies Act was enacted in 1942. Further in 2002, the Multi-State Cooperative Societies Act came into being for governance of the multi-state cooperative societies functioning in more than one state.

With the setting up of the Ministry of Cooperation, the State Cooperative Societies Acts shall continue governing the cooperative movement within



the respective states including the rural cooperative credit banking infrastructure. Such structure would play an important role in any cooperative-based development model. The multi-state societies would fall within the domain of this new Ministry, but the number and role of such cooperative financial units shall be enhanced further.

Status, Issues & Suggestions of LTCCS

Long Term Cooperative Credit Structure (LTCCS) is one of the oldest credit institutions in the country. The structure completed 100 years of financial services to agriculture and rural sectors in 2020. The structure consists of State Cooperative Agriculture & Rural Development Banks (SCARDBs) in 16 States, operating through 602 Primary Cooperative Agriculture & Rural Development Banks (PCARDBs) in 8 States and 1301 branches in others. The total membership of rural households is 110.49 lakhs, of which 65.73 lakhs have outstanding loans. Total outstanding loans as on 31.3.2020 was Rs. 21006 crores. Annual loan disbursements during 2019-20 were Rs. 5202 crores in 4.6 lakh loan accounts, of which small and marginal farmers accounted for 83%.

Issues

The structure is designed as a specialised agency for advancing only long term loans to farmers and other rural sections.

The inability of the structure to meet short term production credit/working capital needs of their long term borrowers is a major constraint in expanding outreach. This restricts the borrowers in realising the full benefit of long term loans, which also affects their repaying capacity.

The structure is designed as a non-resource based institution depending solely on external funds for lending. At present, National Bank for Agriculture & Rural Development (NABARD) is the main source of funds. NABARD provides refinancing provisions to these institutions on the basis of their financial strength, and also subject to guarantee of the state government. Presently, 8 out of 16 banks are not getting refinance due to weak financial position and/ or non-availability of respective state government guarantees.

Vaidyanathan Task Force II recommended a revival package for LTCCS consisting of financial assistance for recapitalisation as well as legal and policy reforms to expand avenues for raising resources and to diversify lending to cover all kinds of credit requirements in agriculture and rural sectors. Though Central Government announced implementation of the package in 2008-09 Union Budget, the same is yet to be implemented.

Suggestions Relating to LTCCS

1. Implementation of revival package recommended by Vaidyanathan Task Force II

- The structure needs to be revived in view of its useful role in capital formation in farm sector as well as its mandate to meet the credit needs of its members who are significantly under-financed at present.
- These farmers by and large are unable to access credit from other agencies as their land is already mortgaged with LTCCS.
- Revival of the structure is the only solution to address the credit crisis faced by the farming community.
- State governments have already assured active support to the revival package and also appealed to Central Government on several occasions for its implementation.
- The NCARDB Federation had requested Central Government for taking steps to implement the revival package recommended by Vaidyanathan Task Force II for LTCCS, based on the above background.

2. Banking license to SCARDBs

- Though ARDBs are engaged in financing farmers for more than 100 years they are not licensed as banks so far.
- Because of this, they are unable to accept public

deposits and borrow from market like other rural financial institutions.

- Consequently, they face severe shortage of resources to meet the demand for credit from their members.
- Not being regular banks, they are also not allowed to implement various government schemes for farmers including Agri. Infra Fund, interest subvention scheme for crop loans, affordable housing, interest subvention scheme for education loans, centrally sponsored scheme for renewable energy sources, state government sponsored schemes etc.
- The Task Force for Strengthening Rural Credit System headed by Deputy Governor of RBI Mr. Jagdish R. Capoor (1999) recommended that ARDBs should be converted into full-fledged banks under BR Act 1949.
- Vaidyanathan Task Force appointed by the Government of India in 2006 for suggesting revival package for LTCCS also stated that "If on date or in the future, any entity within the structure fulfills the conditions necessary for obtaining a banking license, the banking regulator may consider it on merit."

- However, RBI has not prescribed norms for granting banking license to ARDBs so far.

- LTCCS therefore, seek intervention of Government of India to facilitate framing of appropriate norms by Reserve Bank of India to give banking license to State Cooperative Agriculture & Rural Development Banks, either as 'Primary Cooperative Banks' or as 'Small Finance Banks in the Cooperative Sector'.

3. Extending crop loan interest subvention scheme to SCARDBs

- At present, a good number of farmers who borrow investment loans from SCARDBs are not able to access crop loans from other agencies as their entire land is already mortgaged to the ARDB as security for investment credit.
- Though NABARD introduced a scheme in 2008-09 to provide refinance to SCARDBs for advancing crop loans at 7% interest rate, the same was withdrawn after 3 years on the ground that crop loan interest subvention scheme was not extended to SCARDBs, as these banks are not recognised under the BR Act.
- Due to difficulties in availing crop loans,

these farmers at present, are unable to fully make use of farm assets created out of investment loans, affecting their income and repaying capacity.

- SCARDBs are required to advance crop loans only to borrowers who are presently not able to access crop loans from other institutional sources.
- NCARDB Federation has requested Government of India to extend crop loan interest subvention scheme to crop loan borrowers of SCARDBs as well..

4. Amendment to NABARD Act to facilitate SCARDBs to draw refinance without State Government guarantee

- NABARD refinance is the only source for funding investment credit operations of LTCCS, as they do not have other sources for long term funds.
- As per the provisions of NABARD Act, refinance given to SCARDBs have to be secured by the guarantee of State Governments.
- However, SCARDBs in many States are unable to get additional guarantee due to ceiling on Government guarantee.
- As a refinance system based on state government guarantee is not

tenable, amendment is required in NABARD Act to give refinance to SCARDBs without government guarantee. This will enable NABARD to give refinance to SCARDBs linked to qualitative norms such as rating/audit classification.

Addressing the above issues of long term cooperative credit structure may bring prosperity through rural credit in life of farmers and thus the theme of cooperative week for this year can be acknowledged. ■



Shri Dileep Sanghani, President of NCUI inaugurated the 26th Diploma in Cooperative Education n Mgt at NCCE. Dr. CPS Yadav, Chairman of KRIBHCO was also present. Both the leaders emphasised upon significance of coop education for members to achieve their socio-economic goals.

THE SOCIO-ECONOMIC IMPLICATIONS OF KERALA COOPERATIVE RISK FUND SCHEME IN THE POST-COVID SCENARIO

Adv. Jose Phillip



Introduction

The Kerala Cooperative Risk Fund Scheme was launched in the year 2008 to help the borrowers of cooperative societies with financial assistance on humanitarian grounds. As per the scheme, the debt waiver is subjected to the limit prescribed and shall be made available to the loanees, in the eventuality of their death during the period of loan or within a period of six months. According to section 57D of the Kerala Cooperative Societies Act, the government will outline a plan for the foundation of a fund for meeting the credit risk of those individuals who have taken loans from the

cooperative societies and passed them on within the reimbursement time of such loans. All societies under the Cooperative Risk Fund Scheme will contribute at the rate endorsed in the scheme. If the loanee expires during the period of loan or within a period of six months of the loan, the Kerala Cooperative Development and Welfare Fund Board shall provide monetary assistance to the loan account of the deceased i.e., the balance of principal outstanding or Rupees two lakh whichever is less. If the loan account is that of co-obligant, in case one of the loanees dies, the proportionate amount of Risk Fund Assistance shall be provided. And if it's a

case of over-dues for a period of more than six months, the debtor shall not be eligible for the Risk Fund Assistance. If the debtor is undergoing treatment for cancer, kidney patients undergoing dialysis, cardiac surgery, paralyzed due to stroke, aids patients, TB, Liver Cirrhosis, Liver Transplant or surgery and transplant of any organs shall be eligible for medical treatment assistance of Rs. 1 lakh (one lakh). If a member of the Risk Fund Scheme has availed more than one loan and died during the eligibility period, he shall be eligible for the Risk Fund Assistance of all loans subject to a maximum of Rs. 5 lakh (Five lakh).

*Addl Registrar (Retd)

Constitution of the fund

Every member of a cooperative society who avails of financial loans shall be enrolled in the Cooperative Risk Fund Scheme. Risk Fund contribution @ 0.5% subject to a minimum of Rs. 100 and a maximum of Rs. 1000/- shall be deducted from the loan amount and shall be remitted to the Kerala Cooperative Development and Welfare Fund Board, by the cooperative society, concerned. The Secretary of the Welfare Fund Board shall be the Manager of the fund.

Disbursal of assistance:

If the loanee, who has been enrolled in the Risk Fund Scheme dies, the dependent or heir of the deceased shall apply to the Cooperative Society. In a prescribed form for Risk Fund Assistance along with the relevant documents such as death certificate from the concerned authority. The cooperative Society, within a period of one month from the date of

receipt of the application, has to forward the claim application to the Board, along with the resolution of the committee and recommendation of the Assistant Registrar (General).

The application shall be accompanied by the documents such as;

- eligibility certificate from the Chief Executive,
- certified copy of the loan ledger (pages),
- certified copy of the statement of remittances of risk fund contribution,
- certified copy of age proof,
- certified copy of resolution sanctioning the loan,
- certified copy of death certificate,
- certificate from the medical officer regarding the illness in the case of an application for treatment assistance,
- copy of the resolution of the society recommending the treatment assistances,
- copy of the application sub-

mitted by the legal heir for Risk Fund Assistance,

- certified copy of agreement bond & mortgage deed,
- certified copy of the approved sub-rule of loans and advances,
- non-due certificate from the Chief Executive (no dues in principal exceeding six months) etc.

The board after verifying the application and if found eligible, shall sanction it by the managing committee, which shall be intimated to the society. The sanctioned amount, after that, shall be transferred to the society concerned. The society shall credit the amount in the loan account of the deceased. Applicant and the utilization certificate shall be forwarded to the society before the 15th of the next month. If the society does not take any action on the application for Risk Fund Assistance, the applicant has to apply to the Board directly and the Secretary of the Board shall take necessary action on the application.

Achievements

The following table shows the details of Risk Fund Assistance sanctioned by the Board for the past few years.

| Table 1. Risk Fund Assistance sanctioned by the Board for the past few years | | |
|--|----------------------|-------------------------|
| Period | No. of Beneficiaries | Amount sanctioned (Rs.) |
| 12.08.2009 to 05.04.2011 | 1157 | 6,140,4607 |
| 6.04.2011 to 31.03.2012 | 1235 | 6,83,94,802 |
| 1.04.2012 to 31.03.2013 | 3528 | 20,64,50,665 |

| Period | No. of Beneficiaries | Amount sanctioned (Rs.) |
|--------------------------|----------------------|-------------------------|
| 01.04.2013 to 31.03.2014 | 3714 | 24,14,66,210 |
| 01.04.2014 to 31.03.2015 | 6809 | 49,76,74,724 |
| 01.04.2015 to 31.03.2016 | 9523 | 68,04,99,552 |
| 01.04.2016 to 31.03.2017 | 2221 | 17,64,09,768 |
| 01.04.2017 to 31.03.2018 | 9339 | 70,23,21,672 |
| 01.04.2018 to 31.03.2019 | 10196 | 78,53,42,862 |
| 01.04.2019 to 31.03.2020 | 10630 | 83,13,29,560 |
| 01.04.2020 to 31.03.2021 | 9905 | 76,28,00,000 |
| Total | 68297 | 501.37 crore |

From the above statistics, it can be seen that the number, as well as the amount of assistance sanctioned by the Welfare Fund Board, has been increasing continuously, except for the year 2016 – 2017.

Since its inception in 2009, the Kerala Co-operative Development Welfare Fund Board has made spectacular strides in social welfare. It has successfully disbursed an amount of Rs. 501.37 crores as debt waive assistances to 68297 people, up to March 31st, 2021. The borrowers, in most cases, are farmers who have been incapacitated, due to death or severe illness. If we consider the past 4 years, we can see that the average beneficiaries in this benevolent scheme were above 10000 per year. The amount paid out for the last 4 years by way of Risk Fund Assistance was Rs.308 crores, i.e, average Rs. 77 crores were disbursed annually.

Conclusion

The Co-operative Risk Fund Scheme adopted by the Kerala Co-operative Sector is a novel relief measure through which thousands of affected people are safeguarded from the debt burden which may have been incurred by their ancestors. Hence, the content, as well as the implementation of the scheme, has much significance and socio-economic impact. However, the genuine beneficiaries should be able to enjoy the benefits and the undeserving should be prevented from the reach of the scheme. The scheme is worth emulation. The

socio-economic impacts of the scheme should be assessed scientifically so that the potential of the scheme can be optimised to mitigate the vagaries of post-covid circumstances.

Sources

1. Kerala Cooperative Risk Fund Scheme amended as per rules GO No. 35/2019/Coop. dated 20-09-2019
2. Kerala Cooperative Development and Welfare Fund Board – Annual reports.
3. cooperationkerala.gov.in (website of Registrar of Cooperative Societies, Kerala)



देश में समृद्धि के लिए सहकारिता भी अनिवार्य

के. जी. श्रीवास्तव*



देश में समृद्धि के संदर्भ में एक यक्ष प्रश्न यह है कि क्या बेरोजगारों को सतत लाभप्रद रोजगार का सृजन, गरीबी रेखा से नीचे रह रहे लोगों के जीवन स्तर में सुधार, मजदूरों और किसानों की स्थिति में अपेक्षित बदलाव, सार्वजनिक क्षेत्र की अनिवार्यता की सोच और इन क्षेत्रों में विशेषकर निजी क्षेत्रों में प्रयासों के केंद्रित होने की संभावना है? देश के अर्थशास्त्रियों व नेताओं का एक बड़ा वर्ग सार्वजनिक क्षेत्र और निजी क्षेत्र से अपेक्षित परिणाम न मिलने के बावजूद इनके (सार्वजनिक क्षेत्र और निजी क्षेत्र के) संबंध में बनी अवधारणा को छोड़ने के लिए तैयार नहीं है। यह अवधारणा विवेकपूर्ण नहीं कही जा सकती है। यही नहीं, यह स्थिति देश के तीसरे महत्वपूर्ण क्षेत्र सहकारी क्षेत्र के संबंध में गंभीरता से सोचने में अवरोधक है।

सार्वजनिक क्षेत्र अपेक्षित उद्देश्य पूरा करने में सफल नहीं हुआ। इस संबंध में एक जाने-माने दैनिक समाचार पत्र नई दुनिया के संपादकीय शीर्षक 'सार्वजनिक उपक्रमों का शहरीकरण', की सार्वजनिक क्षेत्र के संबंध में ये पंक्तियाँ इसकी (सार्वजनिक क्षेत्र की) सत्यता से साक्षात्कार कराती हैं, "सार्वजनिक उपक्रम नौकरशाही, कुप्रबंधन और अत्यधिक राजनीतिक दखलंदाजी के शिकार हो गए और वह परिणाम नहीं दे सके जिसकी अपेक्षा की गई थी।" कुछ और पंक्तियाँ प्रस्तुत हैं — "सरकारी उपक्रमों का शहरीकरण करते समय इनके श्रमिकों संगठनों को यह आश्वासन भी देना होगा कि वे उनकी हर संभव सहायता करेंगे, निजी क्षेत्र की नापाक साजिशों से रक्षा करेंगे और ऐसा कुछ भी नहीं करेंगे जिससे मजदूरों के प्रयासों की भी वही दशा

हो जो अन्य सहकारी आंदोलनों की होती रही है।"

अब हम निजी क्षेत्र की चर्चा करेंगे। निजी क्षेत्र की स्थिति भी सराहनीय नहीं है। निजी क्षेत्र में संचालित कारखानों के मालिकों की अधिक से अधिक मुनाफ़ा कमाने और संपत्ति अर्जित करने की सोच ने, मजदूरों द्वारा वेतन मजदूरी बढ़ाने की माँग की अनिवार्यता को अनदेखा कर दिया है। विवश होकर मजदूरों को हड़ताल का सहारा लेना पड़ता है। निजी उद्योगों के मालिकों द्वारा मुनाफ़ा अर्जित करना अनुचित नहीं है क्योंकि उत्पादन में उत्तरोत्तर वृद्धि, नई तकनीकें अपनाने आदि के लिए मुनाफ़ा कमाने की सोच को अनुचित नहीं कहा जा सकता है लेकिन यह सोच ऐसी नहीं होनी चाहिए कि मजदूरों के शोषण की स्थिति को नज़रअंदाज कर दें या उनकी छटनी

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का रास्ता अपनाएँ। इन कारणों से अर्थशास्त्रियों का एक वर्ग विशेषकर साम्यवादी, क्षेत्र का विरोध करते रहते हैं।

निजी क्षेत्र पर सरकारों द्वारा नज़र रखने का कार्य नहीं हो रहा। सरकारों को निजी क्षेत्र के मालिकों की समस्याओं का यथासमय समाधान करना चाहिए। कारखानों के मजदूरों की परेशानियों और समस्याओं को नज़रअंदाज नहीं करना चाहिए। यही नहीं निजी क्षेत्र की भूमिका और इनके कार्यकलापों से आम लोगों में असंतोष तो उत्पन्न नहीं हो रहा है, यह भी देखना चाहिए। इसके लिए सरकारों में दृढ़ इच्छाशक्ति और ईमानदारी होनी चाहिए और राजनीति को आड़े नहीं आने देना चाहिए।

सार्वजनिक क्षेत्र और निजी के बाद हम सहकारी क्षेत्र की चर्चा करेंगे। आजादी के बाद गठित योजना और तत्कालीन प्रधानमंत्री पंडित श्री जवाहरलाल नेहरू सहकारी क्षेत्र की महत्ता बताते हुए इसकी सराहना करते रहते थे और उन्होंने इसे (सहकारी क्षेत्र को) सार्वजनिक क्षेत्र और निजी क्षेत्र के बीच में संतुलन बनाए रखने वाला क्षेत्र बताया था। पंडित नेहरू सहकारी आंदोलन के प्रबल समर्थक रहे और इसके विस्तार विकास के लिए प्रयत्नशील रहे। सहकारी आंदोलन की प्रगति और देश की समृद्धि के लिए इसके विस्तार और विकास की अनिवार्यता बताते रहे। इसके (सहकारी आंदोलन के) संबंध में पंडित नेहरूजी के कुछ विचार प्रस्तुत करना चाहूँगा।

“यदि हम व्यक्ति की स्वतंत्रता की कद्र करते हैं जैसा कि इसमें से बहुत से लोग करते हैं तो आखिर हम व्यक्ति की स्वतंत्रता को बनाए रखने और साथ ही मुनाफ़े और संपत्ति बढ़ाए रखने की धुन में डूबे हुए समाज से छुटकारा पाने के अपने प्रयासों में कैसे सफल हो सकते हैं। सहकारिता आंदोलन में ही एक ऐसा तरीका नज़र आता है जिससे

इस प्रकार के सामाजिक ढाँचे का निर्माण हो सकता है।”

प्रसिद्ध विचारक और एक जाने-माने लेखक विद्यासागर शर्मा ने सहकारिता पर लिखी अपनी पुस्तक में लिखा है “मानवता का सामाजिक क्षेत्र में कोई व्यक्ति स्वरूप है तो यह सहकारिता ही है।” सहकारिता की श्रेष्ठता को समेटते हुए इन कथनों की कड़ी में डी.जी. कर्वे समिति के कथन को और जोड़ना चाहूँगा। भारत सरकार द्वारा सहकारिता के संबंध में अर्थशास्त्री डी.जी. कर्वे की अध्यक्षता में गठित समिति में आर्थिक नियोजन में सहकारिता की महत्ता को स्वीकार करते हुए कहा था, “जहाँ कहीं भी संभव हो आर्थिक व्यवस्था का निरंतर विकास विकेन्द्रित सहकारिता के आधार पर वांछनीय है।” राष्ट्रपिता महात्मा गांधी, गुरुदेव रविंद्रनाथ टैगोर और अन्य विशिष्ट व्यक्तियों द्वारा सामाजिक व आर्थिक खुशहाली के लिए सहकारिता को एक विशिष्ट विकल्प के रूप में दी गई स्वीकृति सहकारिता से संबंध और इसमें (सहकारिता में) आस्था रखने वाले अधिकांश कार्यकर्ताओं को सुविदित होगा।

यह दुखद व दुर्भाग्यपूर्ण बात है कि जहाँ प्रिंट मीडिया हो या इलोकट्रॉनिक मीडिया हो, अपवाद को छोड़कर, देश में समृद्धि के लिए सार्वजनिक क्षेत्र और निजी क्षेत्र नज़र आते हैं। मीडिया सार्वजनिक क्षेत्र और निजी क्षेत्र के देशों की चर्चा करते समय सहकारी क्षेत्र की आवश्यकता और इसकी उपलब्धियों की चर्चा करना और इसके विस्तार और विकास के लिए सरकारों से आग्रह करने और इसको सुदृढ़ बनाने के लिए आवश्यक प्रयास यथाशीघ्र करने के संबंधी मुद्दों पर ज़ोर नहीं देता है।

देश में 7 लाख से अधिक सहकारी समितियाँ हैं। इन समितियों की कुल सदस्य संख्या 40 करोड़ है इसमें लगभग 97% गाँव तथा लगभग 71%

ग्रामीण परिवार सम्मिलित हैं। आज भारतीय अर्थव्यवस्था में कृषि सहकारी साख द्वारा 16.9% उर्वरक उत्पादन का 29% चीनी उत्पादन का 40% और बुनकर सहकारी संस्थाओं का 54% योगदान दिया जा रहा है। सहकारी क्षेत्र 17.80 मिलियन लोगों को स्वरोजगार प्रदान करता है। यह आँकड़े पुराने हैं, अब इनमें परिवर्तन हो सकता है। आज डेयरी सहकारिताओं ने देश-विदेश में अपनी अलग पहचान बनाई है। गुजरात व महाराष्ट्र में डेयरी के साथ चीनी मिल एवं ऋण समितियों का विकास हुआ है तो दक्षिण भारतीय राज्यों में मछली और वन आधारित समितियों का डाकोर के निकट धुनदी गाँव में ऐसी एक सहकारी समिति है जिसका अध्ययन करने देश-विदेश से शिक्षार्थी आते रहते हैं। बलसाड़ के पास अमलसद गाँव की सहकारी समिति चीकू का रस निकालकर उसे पैक कर विदेश भेजने का कार्य कर रही है। सबसे अलग तरह की सहकारी समितियों में से सौराष्ट्र के तेल उत्पादक सहकारिताओं की भूमिका प्रशंसनीय है।

सहकारिता का डंका भारत में ही नहीं बज रहा है बल्कि नीदरलैंड, फिनलैंड और नार्वे जैसे विकसित देशों के अर्थतंत्र की मजबूती में सहकारिता का योगदान बढ़ा है। यूरोपीय देशों के अलावा चीन, जापान और वियतनाम की तरक्की में भी सहकारी संस्थाएँ खास योगदान दे रही हैं। ये पंक्तियाँ तीन दशकों से पत्रकारिता में सक्रिय रहने के साथ-साथ रेडियो, टीवी एवं प्रमुख समाचार पत्र-पत्रिकाओं से संबंधित रहे श्री आलोक कुमार के एक दैनिक समाचार पत्र के 15 मई 2017 के अंक में प्रकाशित लेख ‘गाँधी और सहकारिता’ की हैं। लेखक आगे लिखते हैं कि बीते माह वियतनाम की राजधानी हनोई में आयोजित एशिया प्रशांत महानगरीय क्षेत्र के देशों में सहकारिता मंत्रियों के सम्मेलन

में सहकारिता की सफलता और भविष्य का खाका पेश किया गया है। उसके मुताबिक दुनिया भर में सहकारी संस्थाओं के जरिए रोजगार पाने वालों की संख्या बहुराष्ट्र कंपनी की उद्यमिता से रोजगार पाने वालों की तुलना में कहीं अधिक है। सम्मेलन में प्रस्तुत अंतर्राष्ट्रीय सहकारी अलायंस के आंकड़े बताते हैं कि दुनिया में सहकारी उद्योग संगठनों की कुल संख्या 25 लाख है। जिसकी डेढ़ करोड़ से ज्यादा लाभांश हैं और जिसमें 250 करोड़ से ज्यादा लोगों की आजीविका चल रही है।

सहकारी क्षेत्र ने 100 वर्षों से अधिक समय में एक के बाद एक सराहनीय कदम उठाए हैं और सराहनीय प्रगति की है लेकिन एक सच यह भी है कि सहकारिता से संबंध और इसके समर्थकों में से एक वर्ग में इनमें (सहकारिताओं में) आ रही विकृतियों के कारण निराशा भी है। विकृतियों के लिए सहकारी नेतृत्व विशेषकर सरकारी तंत्र जिम्मेदार हैं। सहकारी नेतृत्व में जहाँ श्रेष्ठता घटी है और घट रही है। वहाँ इनमें (सहकारिताओं में) विकृतियाँ प्रवेश करती जा रही हैं। सहकारी तंत्र में जो सहकारिता के विस्तार में विकास से संबंध हैं। इनमें से ऐसे लोग भी हैं जिनमें सहकारी आंदोलन के प्रति आस्था का अभाव है। इसके कारण सहकारी संस्थाओं के सुचारु संचालन के लिए जो सजगता, सक्रियता और ईमानदारी होनी चाहिए, वह नहीं है। परिणामस्वरूप सहकारी संस्थाओं के सामने आने वाली समस्याओं के समाधान अथवा उनमें आई विकृतियों पर अंकुश लगाने में विशेषकर सहकारी संस्थाओं में हुए भ्रष्टाचार करने वालों के विरुद्ध यथासमय कड़ी कार्यवाई के मामलों में उदासीन हैं। यदि कार्यवाई करते हैं तो इसमें औपचारिकता नज़र आती है। ये यह सोचने की आवश्यकता नहीं समझते कि यदि सहकारी समितियों के सदस्यों के हितों पर आँच आती है तो

उनमें सहकारी आंदोलन के प्रति आस्था समाप्त हो जाएगी और सहकारी आंदोलन का समर्थन करने वालों में निराशा आएगी। इस संदर्भ में एक उदाहरण प्रस्तुत करना चाहूँगा:—

एक राज्य में एक कर्मचारी की साख सहकारी समिति में हुए भारी भ्रष्टाचार के कारण आर्थिक स्थिति जर्जर हो गई। इसके नए पदाधिकारियों ने सदस्यों की समिति में उनके मियादी अमानत खातों में जमा धनराशि वापस करने में असमर्थता बताई। जब कुछ सदस्यों ने सहकारिता विभाग के एक शीर्ष आई.ए.एस. अधिकारी के पास पहुँच कर अपनी व्यथा बताई तो उन्होंने कहा कि आपने अपनी बड़ी-बड़ी धनराशि सहकारिता समिति में क्यों जमा की? बैंकों में जमा क्यों नहीं की। सदस्यों ने बताया कि बैंक से मियादी खातों में मिलने वाले ब्याज की तुलना में समिति से मिलने वाला ब्याज अधिक है। इसके कारण से हम लोगों ने समिति के मियादी खातों में धनराशि जमा की। तब अधिकारी बोले कि ब्याज तो दूर मूल धनराशि भी प्राप्त नहीं हो रही है। हम इस संबंध में कार्यवाई करेंगे। सरकारी कार्यवाई ऐसी प्रारम्भ हुई कि बरसों बीत जाने के बाद भी अमानतदारों को अपनी मूल धनराशि की प्राप्ति भी नहीं हुई। आश्चर्य की बात तो यह है कि ऑडिट करने वाले सरकारी ऑडिटर्स ने संस्था की ऑडिट रिपोर्ट में भ्रष्टाचार का उल्लेख नहीं किया अपितु अपनी ऑडिट रिपोर्ट में समिति को 'ए वर्ग' की बताते रहे।

भोपाल में प्रकाशित नव दुनिया के 15 जुलाई 2021 के अंक में स्वदेशी आंदोलन से जुड़े और जाने-माने लेखक श्री अरविंद मिश्रा का 'सहकारिता के क्षेत्र में नई पहल' शीर्षक से लेख प्रकाशित हुआ है। इसकी कुछ पंक्तियाँ प्रस्तुत हैं, "केन्द्र सरकार ने सहकारी मंत्रालय का गठन

कर सहकारिता से जुड़ी करोड़ों जिंदगियों के लिए सुखद संदेश दिया है।"

लेख की अन्य कुछ पंक्तियाँ :— "प्रधानमंत्री नरेंद्र मोदी जी ने सहकारिता आंदोलन को करीब से देखा है। मुख्यमंत्री रहते हुए मोदी जी ने जिस गुजरात मॉडल को विकसित किया, उसमें सहकारी संस्थाओं की बड़ी भूमिका रही। दुर्भाग्य से सहकारिता संबंधी गतिविधियाँ महाराष्ट्र, गुजरात, कर्नाटक के अलावा देश के अन्य हिस्सों में उस रूप में सफल नहीं हो सकीं जिस स्तर पर होनी चाहिए। ऐसे में मोदी जी द्वारा सहकारिता मंत्रालय का जिम्मा गृह मंत्री अमितशाह जी को सौंपना इस क्षेत्र में व्यापक सुधारों का भावी संकेत है। उम्मीद है कि सहकारिता की दुनिया में एक नई सुबह आएगी, जो सहकारी की आत्मा यानी संस्कार, सर्वोदय और समन्वय के जरिए वंचित वर्ग के आर्थिक और सामाजिक उद्धार पर केंद्रित हो।"

प्रधानमंत्री मोदी जी ने कुछ दिनों पूर्व सहकारी आंदोलन की भूरी-भूरी प्रशंसा करते हुए इसमें विस्तार व विकास पर जोर दिया था लेकिन मोदी जी को देखना होगा कि उनकी मंशा के अनुरूप सहकारी आंदोलन बढ़े और विकसित हो और इसके सामने आने वाली समस्याओं का समाधान सही और यथाशीघ्र हो। प्रधानमंत्री मोदी जी को राज्य सरकारों के सहकारिता मंत्रियों की यथाशीघ्र बैठक आयोजित कर सहकारी आंदोलन के विस्तार, विकास और सहकारी संस्थाओं को सुदृढ़ मुद्दों पर विस्तार से चर्चा करनी चाहिए। सहकारिता के क्षेत्र में हो रही प्रगति की चर्चा के साथ सहकारिताओं को सामने आ रही समस्याओं और इनके समाधान में केंद्र सरकार के बजटों से निराशा रही है। सहकारी क्षेत्र हर बजट से पहले यह आशा करता रहा है कि सहकारी क्षेत्र के विस्तार के विकास

विशेषकर कमजोर सहकारिताओं को सुदृढ़ता देने के लिए कोई योजना होगी या कोई कार्यक्रम होगा लेकिन ऐसा होना तो दूर, सहकारी बैंकों को आयकर से मुक्ति के मुद्दों की, जो हर स्तर पर उठाए जाते रहे हैं, बराबर अनदेखी की जाती रही और अब भी की जा रही है। अब जब मोदीजी सहकारी आंदोलन के विकास पर जोर दे रहे हैं तो उनको यथाशीघ्र बैंकों को आयकर से मुक्ति दिलानी चाहिए।

कौशल विकास योजना भले ही केंद्र सरकार की हो लेकिन इसके सुचारु संचालन और इसको सफल बनाने का दायित्व राज्य सरकारों का है। कौशल विकास का प्रशिक्षण देने वाले भी संबंधित विषय में कुशल और दक्ष होने चाहिए तभी वे अपेक्षित व श्रेष्ठ प्रशिक्षण दे सकेंगे। बेरोजगारी में उत्तरोत्तर कमी लाना और रोजगार में सतत वृद्धि इस योजना में भी नहीं होती है तो स्पष्ट है कि राज्य सरकारें (सभी नहीं) इस योजना के क्रियान्वयन में अपेक्षित दिलचस्पी नहीं ले रही हैं। इस संदर्भ में यह स्मरण रखना चाहिए कि बेरोजगारी में सरकारी और अर्द्धसरकारी कार्यालयों आदि में रोजगार देकर उत्तरोत्तर तेजी से कमी करना संभव नहीं है। बढ़ती बेरोजगारी लोगों में विशेषकर शिक्षित युवाओं में असंतोष व आक्रोश उत्पन्न करेगी। ग्रामों में बेरोजगारों को काम की तलाश में शहर आना जारी है। यद्यपि कोविड-19 के कारण शहरों में भी रोजगार के अवसर कम होते जा रहे हैं। ऐसे में शहरों और ग्रामों में बेरोजगारी का संकट गहन होता जा रहा है। बेरोजगारी एक बड़ी चुनौती है जिसका सामना केंद्र विशेषकर राज्य सरकारों को करना है।

ग्रामों में समृद्धि के लिए बड़ा कार्यक्रम बनाना होगा। इसमें जिन मुद्दों पर अधिक जोर होगा वे होंगे—सतत लाभप्रद रोजगार का सृजन, उत्तरोत्तर हाथकरघा और अन्य कुटीर उद्योगों की सहकारिताओं का गठन, इनका

सुचारु, औद्योगिक सहकारी संस्थाओं में आवश्यक अच्छे व्यवस्थापक संबंधी व्यवस्था, आवश्यक वित्त व कच्चे माल की उपलब्धता, उत्पादन में उत्तरोत्तर वृद्धि, इसमें (उत्पादन में) गुणवत्ता, उत्पादन में उचित मूल्य का निर्धारण, इसके (उत्पादन के) उचित विपणन की व्यवस्था, संचालित समस्याओं की समस्याओं का यथासमय समाधान, संस्थाओं में हो रही अनियमितताओं या हो रहे भ्रष्टाचार पर अंकुश, आवश्यक होने पर यथाशीघ्र कार्यवाई, आवास गृह, शुद्ध पेयजल और शौचालय की उपलब्धता, स्वच्छता आदि।

ग्रामों में किसानों के लिए सुनियोजित कार्यक्रम बनाना होगा। ग्रामों में कम भूमि रखने वाले किसानों को उचित ब्याज पर आवश्यक ऋण व खाद की उचित व यथासमय उपलब्धता, उनके उत्पादन के विपणन और उत्पादन का उचित मूल्य मिलने की व्यवस्था संबंधी मुद्दे भी कार्यक्रमों में सम्मिलित होंगे।

केंद्र सरकार की नए तीन कृषि कानूनों के विरोध में लंबे अरसे से किसानों द्वारा आंदोलन किया जा रहा है। नए कृषि कानून किसानों के हित में हैं। मीडिया से जुड़े लोग अपवाद को छोड़कर नए तीन कृषि कानूनों को अच्छा जानते हुए भी विरोध में लगे हुए हैं। किसानों के आंदोलन से संबंधित क्षेत्रों के आम

लोगों को परेशानियाँ हो रही हैं। आम लोगों की परेशानियों को देखते हुए सुप्रीम कोर्ट नाराजगी व्यक्त कर चुका है। तीनों कृषि कानून किसानों के हित में होने के बावजूद किसानों की नाराजगी के कारण केंद्र सरकार किसानों के प्रतिनिधियों और नेताओं से अनेक बार वार्तालाप कर चुकी है लेकिन समाधान नहीं निकला। किसानों को यह सोचना चाहिए कि कोई भी सरकार अन्नदाताओं का अहित करने की बात सपने में भी नहीं सोच सकती। अतः किसानों को आंदोलन यथाशीघ्र समाप्त करना चाहिए।

सरकारों को छोटे-छोटे किसानों की समस्याओं के समाधान के लिए आवश्यकतानुसार कृषि उत्पादन विपणन संस्थाओं और सहकारी कृषि भंडारों का गठन करने का कार्यक्रम बनाना होगा। सरकारों ने प्रारंभ में किसानों के हित के लिए कृषि उत्पादन विपणन सहकारी संस्थाओं का गठन कराया होता तो आंदोलन की स्थिति निर्मित नहीं होती।

आजकल किए जा रहे आंदोलनों में तोड़फोड़, हिंसा, आगजनी, व्यक्तियों और सरकारों की संपत्तियों को नष्ट करने आदि संबंधी घटनाएँ देखने और सुनने को मिलती रहती हैं। यह दुखद और दुर्भाग्यपूर्ण है। यह स्थिति भी देश में समृद्धि के सपने को साकार करने में अवरोधक है। ■



कौशल विकास से ग्रामीण भारत की आर्थिक संवृद्धि

डा. विनोद कुमार दुबे*



कौशल विकास लोगों को आजीविका प्रदान करने तथा जीवन स्तर बेहतर बनाने की दिशा में एक अच्छा विकल्प है। गुणवत्तापूर्ण शिक्षा एवं कौशल विकास प्रशिक्षण भारत की विभिन्न सामाजिक समस्याओं जैसे— बेरोजगारी, गरीबी, ग्रामीण क्षेत्रों से रोजगार के लिए पलायन के समाधान में सहायक हो सकता है। दूसरी ओर औद्योगिक प्रतिष्ठानों को कुशल मानव संसाधन (कामगार) भी मिल सकेंगे।

किसी भी देश के आर्थिक, सामाजिक, राजनैतिक एवं सांस्कृतिक विकास में शिक्षित, कुशल एवं विशेषज्ञ व्यक्तियों की भूमिका, प्रेरक-शक्ति के रूप में सदैव महत्वपूर्ण रही है। भारतीय अर्थव्यवस्था में कृषि व ग्रामीण कुटीर उद्योग असंगठित व अनौपचारिक होने पर भी उद्यमों की संख्या व श्रमिकों को रोजगार प्रदान करने की

दृष्टि से आज बहुत महत्वपूर्ण क्षेत्र हैं। राष्ट्रीय कौशल विकास और उद्यमिता नीति के अनुसार भारत सर्वाधिक युवाओं का देश है। जहाँ कुल आबादी का लगभग 65 प्रतिशत कार्यशील युवा वर्ग है। (15 से 59 वर्ष) तथा लगभग 54 प्रतिशत जनसंख्या 25 वर्ष से कम आयु वाली है, विचारणीय विषय यह है कि श्रम शक्ति का अधिकांश भाग (लगभग 70 प्रतिशत) जो बेरोजगार है वह गाँवों में रहता है। इस ऊर्जावान युवा श्रम शक्ति को प्रशिक्षण द्वारा उनमें कौशल विकसित करके आवश्यक—तानुसार उत्तम दक्ष मानव संसाधन के रूप में बदला जा सकता है, जिससे राष्ट्र का संपूर्ण विकास हो सके। इसी को ध्यान में रखते हुए भारत ने 2022 तक 50 करोड़ लोगों को विभिन्न क्षेत्रों में तकनीकी रूप से कुशल बनाने का लक्ष्य रखा है।

भारत में कौशल विकास का नियोजन

ग्रामीण युवाओं हेतु कौशल विकास की योजना बनाते समय निम्न बिन्दुओं को ध्यान में रखना होगा :

- देश में उद्योगों का प्रसार व उनमें कुशल श्रमिक आवश्यकताओं का आँकलन करना।
- देश में ग्रामीण स्वरोजगार के क्षेत्रों की संभावनाओं का आँकलन करना।
- अन्य अनौपचारिक क्षेत्रों में बाजार की माँग का अनुमान लगाना
- विश्व बाजार में कुशल श्रमिकों/मानव संसाधन की आवश्यकता का अनुमान लगाना।

भारत के औद्योगिक एवं सेवा क्षेत्र में अधिक विकास हुआ है। परन्तु कृषि व कृषि आधारित छोटे ग्रामीण उद्योग जो आज भी अर्थव्यवस्था के महत्व—

*परामर्शदाता भारतीय राष्ट्रीय सहकारी संघ

पूर्ण स्तम्भ हैं। जिसमें फसल उत्पादन, बागबानी, पशुपालन, दुग्ध उत्पादन, मछली पालन, रेशम कीट व मधुमक्खी पालन, दवाओं व मसालों का उत्पादन, आदि हैं, इनके उत्पादों के प्रसंस्करण व विपणन का क्षेत्र अभी अविकसित, अवैज्ञानिक व बहुत छोटा है। जिससे ग्रामीण युवा श्रम शक्ति को न तो निरंतर रोजगार मिलता है और न ही पर्याप्त श्रम का मूल्य, जिससे उन्हें श्रम की खोज में चारों ओर भटकना पड़ता है। इस दिशा में कुछ प्रयास आरम्भ किए गए हैं। जिन्हें और तेज गति से बढ़ाने की आवश्यकता है।

देश की छोटी संस्थाओं के साथ शीर्ष संस्था भारतीय कृषि अनुसंधान परिषद ने अनुसंधान संस्थानों, विश्वविद्यालयों व कृषि विज्ञान केन्द्रों के माध्यम से युवाओं, कृषकों एवं कृषक महिलाओं के लिए कौशल वृद्धि पर आधारित प्रशिक्षण कार्यक्रम आरम्भ किए हैं जिसमें 200 घंटों (लगभग 30 दिन) का प्रशिक्षण होता है। ग्रामीण युवाओं को कृषि उद्यमों की ओर आकर्षित करने के लिए आईसीएआर ने 'आर्य - कृषि में युवाओं को आकर्षित करना और बनाए रखना' नाम से एक योजना चलाई है। इसका उद्देश्य ग्रामीण युवाओं को तकनीकी कौशल से सशक्त बनाना तथा मार्गदर्शन प्रदान करना है। इसके अतिरिक्त कृषि एवं किसान कल्याण मंत्रालय तथा कौशल विकास एवं उद्यमिता मंत्रालय ने आपस में एक समझौता किया है जिसका मुख्य उद्देश्य युवाओं को कृषि संबंधी विभिन्न रोजगारों से जुड़ी कार्यकुशलता प्रदान करना है। यह कौशल भारत अर्थात 'कौशल भारत - कुशल भारत' योजना के अन्तर्गत किया जाता है।

भारत की आर्थिक, सामाजिक व भौगोलिक स्थिति को देखते हुए कृषि व ग्रामीण उद्योगों में रोजगार बढ़ना चाहिए परन्तु स्थिति इसके विपरीत है

जहाँ सन 1951 में इस क्षेत्र में रोजगार 69.40 प्रतिशत था वहीं 2020 में 41.49 प्रतिशत रह गया। 2011 की जनगणना के अनुसार 313 मिलियन मुख्य श्रमिक हैं जिसमें 166 मिलियन (लगभग 56.6 प्रतिशत) कृषि आधारित उद्योगों से अपनी जीविका कमा रहे हैं। जिसमें से लगभग आधे तो बेरोजगारी जैसी स्थिति में हैं। अगर केवल कृषि व कृषि के सहायक उद्योगों को कुशल (प्रशिक्षण प्राप्त दक्ष) श्रमिकों द्वारा व्यवसायिक रूप से चलाया जाए तो कुछ क्षेत्र जैसे - अनाज, फल, सब्जी, फूल, औषधि वाली फसल का उत्पादन, पशुपालन, मछली, रेशम कीट, शहद उत्पादन (मधुमक्खी) फार्म फोरेस्ट्री, तथा इनके उत्पादों के मूल्य संवर्धन हेतु छोटे-छोटे उद्योग ग्रामीण क्षेत्रों में लगाए जाएँ तो रोजगार के साथ-साथ ग्रामीणों की आय भी बढ़ेगी। साथ ही जो लोग इस कार्य में लगे हैं उनके कौशल को और बढ़ाया जाए तथा नए लोगों को इन्हीं क्षेत्रों में कौशल बढ़ाने के लिए उचित प्रशिक्षण दिया जाए। तो सम्भवतः कृषि पर जीवन यापन करने वाले परिवारों का जीवन स्तरबहुत बढ़ जाएगा।

खाद्य प्रसंस्करण में कुशल मानव हेतु संभावनाएँ

भारत सरकार द्वारा उठाए गए कदमों से खाद्य प्रसंस्करण के माध्यम से कृषि व कृषि पर आधारित व्यवसायों जैसे- अनाजों, दालों, तिलहन, औषधि (दवाइयों में उपयोगी) फसलें, फल, सब्जी, फूल, डेयरी, मीट, मछली, रेशम उत्पाद, शहद, मसाले, जंगल के विभिन्न उत्पादों पर आधारित सैकड़ों सामानों के प्रसंस्करण से युवा रोजगार की बड़ी संभावना है। एक अध्ययन के अनुसार वर्ष 2024 तक कृषि उत्पाद प्रसंस्करण के माध्यम से भारत में लगभग 1 करोड़ लोग कार्य कर रहे होंगे। परन्तु इसके लिए आवश्यक है

कि युवा श्रम शक्ति को कार्य के अनुसार कुशल बनाया जाना, जिससे उत्पादों की गुणवत्ता उत्तम हो तथा देश व विदेश के बाजारों में भी माँग हो। आज भी देश में कृषि खाद्य प्रसंस्करण मात्र 10 प्रतिशत है, जिसमें जल्दी खराब होने वाले कृषि उत्पाद, फल व सब्जी में प्रसंस्करण मात्र 2 प्रतिशत है, जबकि मूल्य संवर्धन का लाभ किसानों को फल व सब्जी से ही अधिक होगा जिसका अधिकांश हिस्सा खराब जाता है व फसल पकने के समय सस्ते मूल्य पर बिकता है। अगर अन्य देशों को देखें तो, अमेरिका फल व सब्जियों का प्रसंस्करण 65 प्रतिशत, चीन 23 प्रतिशत, थाईलैंड 30 प्रतिशत, फिलीपीन्स 78 प्रतिशत व मलेशिया 80 प्रतिशत करता है। भारत के प्रसंस्करण उत्पादों का निर्यात भी काफी कम है जो बहुत अधिक बढ़ाया जा सकता है। विश्व के 5 बड़े निर्यातक देशों की हिस्सेदारी लगभग 34 प्रतिशत है, भारत का स्थान 14वां है। खाद्य उत्पादों के वैश्विक निर्यात में भारत की हिस्सेदारी मात्र 2 प्रतिशत है जबकि भारत कृषि क्षेत्र के बड़े उत्पादकों में गिना जाता है। अतः भारत की कृषि को और उन्नत बनाकर इसमें प्रौद्योगिकी, भंडारण तथा प्रसंस्करण का अधिक एवं बेहतर उपयोग करके गुणवत्तापूर्ण उत्पादन कर व उनका प्रसंस्करण करके निर्यात को बढ़ा सकेंगे। जिसमें कुशल मानव संसाधन की आवश्यकता होगी। अतः खाद्य प्रसंस्करण में कौशल विकास के प्रशिक्षणों का दायरा बढ़ाकर देश की अर्थव्यवस्था मजबूत की जा सकेगी तथा ग्रामीण क्षेत्र में रोजगार के अवसर भी बढ़ेंगे।

कौशल विकास का प्रशिक्षण प्रबंध

भारत के परिप्रेक्ष्य में कौशल विकास की प्राथमिक जिम्मेदारी सरकार की मानी जाती है परन्तु कार्यशील श्रम

शक्ति को आवश्यकतानुसार दक्ष बनाना हो तो सरकार के साथ-साथ अन्य संस्थाओं को भी जोड़ना होगा। निजी क्षेत्र भी मानव संसाधन के विकास पर गंभीरता से ध्यान दे रहे हैं। क्योंकि अगर बाजार की प्रतिस्पर्धा में आगे बढ़ाना है तो गुणवत्ता पूर्ण अधिक उत्पादन कर बाजार में उतारना होगा जो कुशल कर्मचारियों द्वारा ही सम्भव है।

कॉर्पोरेट क्षेत्र प्रतिष्ठान कौशल विकास में बड़े सहायक सिद्ध हो सकते हैं। यह अपने प्रशिक्षण केन्द्र स्थापित कर सकते हैं। अच्छे प्रशिक्षणार्थी को आर्थिक सहायता दे सकते हैं तथा प्रशिक्षुता (एप्रेन्टिस) योजना शुरू कर सकते हैं तथा उन्हें रोजगार भी दे सकते हैं साथ ही प्रशिक्षण संस्थानों को अपनी आवश्यकतानुसार युवाओं को प्रशिक्षण देने के लिए सलाह व करार भी कर सकते हैं।

विश्व में भारत का सबसे बड़ा सहकारी आंदोलन है जिसमें लगभग 8.54 लाख सहकारी समितियाँ तीसरा क्षेत्र हैं। जो एक ओर कृषि उत्पादन में सहायक हैं वहीं दूसरी ओर ग्रामीण विकास में अहम भूमिका निभा रही हैं। परन्तु कौशल विकास बढ़ाने के लिए प्रशिक्षण संस्थाएँ नहीं हैं इस परिप्रेक्ष्य में भारतीय राष्ट्रीय सहकारी संघ ने नोएडा (उ.प्र.) में एक कौशल विकास प्रशिक्षण केन्द्र की स्थापना की है जिसे इसी वर्ष 2021 से आरम्भ करने की योजना है। इसी प्रकार अन्य सहकारी संस्थाओं के द्वारा कौशल विकास जो मुख्यतः कृषि पर आधारित हो स्थापित करना चाहिए।

एक विचारणीय विषय यह भी है कि एक तरफ़ बेरोजगारों की बड़ी संख्या असहाय खड़ी है वहीं दूसरी ओर उद्योगों के लिए कुशल श्रमिकों में जिस प्रकार की दक्षता चाहिए नहीं मिल रही है। इसी बीच की खाई को भरने के लिए भारत सरकार ने प्रमुख रूप से प्रधानमंत्री माननीय श्री नरेन्द्र

मोदी जी ने "कौशल भारत" अभियान आरम्भ किया। इसमें केन्द्र व राज्यों की बहुत सारी योजनाओं को चलाया जा रहा है। इनमें 'राष्ट्रीय कौशल विकास निगम' वर्ष 2008 में तथा 'स्किल इंडिया मिशन' 2015 में स्थापित की गई है। कृषि क्षेत्र की दक्षता के लिए भारतीय कृषि कौशल परिषद मुख्य संस्था स्थापित की गई जो प्रशिक्षण कार्यक्रमों की योजना, विषय-वस्तु के साथ प्रमाणीकरण करेगी। केन्द्र की अन्य योजनाएँ जो कौशल विकास में लगी हैं जैसे- प्रधानमंत्री कौशल विकास योजना, राष्ट्रीय कृषि विकास योजना, एकीकृत बागवानी विकास मिशन, दीन दयाल उपाध्याय ग्रामीण कौशल विकास योजना, राष्ट्रीय ग्रामीण आजीविका मिशन, आदि हैं। इसी प्रकार राज्यों ने भी कौशल विकास की कई योजनाएँ चलाई हैं साथ ही स्कूल व कालेज में भी कौशल विकास के पाठ्यक्रम चलाए गए हैं। कौशल उन्नयन प्रशिक्षण कार्यक्रम युवाओं को आत्मनिर्भर बनाने व रोजगार प्रदान करने के अवसर दे रहा है। जनजातीय युवा विनमय योजना में उग्रवाद प्रभावित क्षेत्रों से युवाओं के लिए उनकी उन्नति के लिए प्रयास हो रहे हैं। प्रशिक्षु (एप्रेन्टिस) विद्यार्थियों के लिए भी सरकार की योजनाएँ चलाई गई हैं जैसे-नेशनल अप्रेंटिसशिप प्रमोशन स्कीम जिसमें रु. 5,000 से 9,000 तक प्रतिमाह भत्ता के रूप में मिलता है।

वर्तमान में गाँवों में स्टार्टअप शुरू करने से छोटे-छोटे उद्योगों के स्थापित होने लगे हैं तथा उनमें तकनीक प्रयोग से कौशल विकास के प्रतिफल सामने आने लगे हैं। गाँवों में युवा किसान व महिलाओं की आय बढ़ी है। आशा है कि कौशल विकास द्वारा ग्रामीण श्रम शक्ति के सशक्तिकरण की दिशा में भारत सरकार द्वारा किए जा रहे प्रयास गाँवों की अर्थव्यवस्था मजबूत करने में महत्वपूर्ण भूमिका निभाएँगे।

विचारणीय विषय यह है कि इस विकास की गति को और तेज व स्थाई कैसे बनाया जाए। गाँवों में कृषि पर आधारित छोटे-छोटे उद्योग आरम्भ हों उनकी संरचना क्या हो? जिससे वे लाभकारी व टिकाऊ बन सकें। वे दो प्रकार के उद्योग हो सकते हैं— पहला, व्यक्तिगत, दूसरा, सामूहिक। व्यक्तिगत छोटे उद्योग की सफलता में कठिनाइयाँ अधिक आती हैं। एक तो उनकी छोटी पूँजी के कारण आकार छोटा होता है जिससे उत्पादन की ब्रांडिंग, तथा विपणन में समस्या आती है तथा वे कम स्थाई होते हैं। जबकि सामूहिक उद्योग जो सहकारी समिति, एफ.पी.ओ. एवं किसान एसोसिएशन द्वारा बनाए जाते हैं उनकी पूँजी का आकार बड़ा होता है जिस कारण उनमें अच्छी मशीनों से उत्पादन, कौशल युक्त कर्मचारियों द्वारा निर्मित उत्पाद अधिक गुणवत्तापूर्ण होते हैं, साथ ही बाजार में प्रतियोगिता करने की क्षमता व सरकारी योजनाओं का लाभ मिलने से अधिक स्थाई होते हैं। भारत सरकार गाँवों में इस प्रकार के उद्योगों को और बढ़ावा दे, जिससे आशा के अनुरूप परिणाम प्राप्त हो सकेंगे। नए सहकारी उद्योग स्थापित करने के साथ-साथ जो सहकारी समितियाँ पहले से गाँवों व कस्बों में स्थापित हैं उनमें ही कृषि के भंडारण व प्रसंस्करण का काम आरम्भ कराया जाना चाहिए तथा उन उत्पादों की ब्रांडिंग, गुणवत्ता सुनिश्चिता हेतु निरीक्षण, मार्गदर्शन, तथा देश, अन्य देशों में ब्रिकी की व्यवस्था शीर्ष संस्थाएँ, राष्ट्रीय व राज्य स्तरीय सहकारी संघ करें। तथा भारतीय राष्ट्रीय सहकारी संघ इसमें आने वाली कानूनी अड़चनों व प्रशिक्षण, शिक्षण व अनुसंधानों पर कार्य करें। तो सहकारिताओं के माध्यम से कौशल विकास, रोजगार सृजन, कृषि उद्योग में लगे लोगों की आय बढ़ेगी जिससे ग्रामीण भारत की आर्थिक संवृद्धि होगी। ■

स्वतंत्रता के 75वें वर्ष में सहकारिता आंदोलन

विजय मोहन*



आज समाज में सहकारी समितियों की उपयोगिता पहले से कहीं ज़्यादा महसूस की जाती है...

इस 15 अगस्त को हम स्वतंत्रता के 75वें वर्ष में प्रवेश कर गए हैं। अन्य क्षेत्रों की तरह भारत में सहकारिता आंदोलन ने भी कई बदलाव देखते हुए प्रगति के नए आयामों को छुआ है। सहकारिता के संक्षिप्त इतिहास पर नज़र डालते हुए और सहकारिता अधिनियमों को देखते हुए इस क्षेत्र की प्रगति का हम अनुमान लगा सकते हैं।

भारत में सहकारिता का इतिहास सौ वर्षों से भी अधिक पुराना है। यहाँ विशेषतः 1947 के बाद, सहकारिता समितियों का बहुत तेज़ी से विकास हुआ। एक अनुमान के अनुसार, देश में 6 लाख सहकारी समितियाँ सक्रिय हैं, कई करोड़ लोगों को रोजगार मिल रहा है। ये समितियाँ अधिकांश

समाज के कई क्षेत्रों में काम कर रही हैं, लेकिन बैंकिंग, हाउसिंग, कृषि, उर्वरक और दूध उत्पादन में उनकी भागीदारी सबसे अधिक है।

1904 में, अंग्रेजों ने भारत में सहकारी समितियों की एक निश्चित परिभाषा बनाई। कानून बनाने के बाद, इस क्षेत्र में कई पंजीकृत संगठन काम करने आए। सहकारी समितियों की स्थापना करके, सरकार ने इसे तेज़ी से बढ़ाने की कोशिश की है। सरकार के प्रयासों ने सहकारी समितियों की संख्या में वृद्धि की, लेकिन सहयोग के बुनियादी तत्व धीरे-धीरे समाप्त हुए। यदि सहकारिता से संबंधित कानूनों की बात की जाए तो विभिन्न वर्षों में अधिनियम इस प्रकार बने। सहकारी साख समिति अधिनियम, 1904—आरंभिक स्थापना, सहकारी समिति अधिनियम 1912, सहकारिता पर मैक्लेगन समिति 1914, भारत सर-

कार अधिनियम 1919, बहु-ईकाई सहकारी समिति अधिनियम 1942, सहकारी योजना समिति 1945, अखिल भारतीय ग्रामीण सर्वेक्षण समिति 1951, नाबार्ड अधिनियम 1981, बहुराज्यीय सहकारी समिति अधिनियम 1984, मॉडल सहकारी समिति अधिनियम 1990, राष्ट्रीय सहकारिता नीति 2002, बहु-उद्देश्यीय राज्य सहकारी समिति अधिनियम 2002, कम्पनी संशोधन अधिनियम 2002, एन.डी.सी. संशोधन अधिनियम 2002 और केन्द्र में सहकारिता मंत्रालय की स्थापना 2021।

सहकारिता को लगभग सभी राज्यों में किसी न किसी प्रकार से अपनाया गया है। इसमें मूल रूप से समाज के कमजोर वर्ग के लिए तो वित्तीय सहयोग के रास्ते खुलते हैं। दिल्ली में सभी क्षेत्रों में सहकारी आंदोलन

*निदेशक एवं सचिव — दिल्ली स्टेट कोऑपरेटिव यूनिन लिमिटेड

सफलतापूर्वक चल रहा है। दिल्ली सरकार भी इसके लिए जनता को प्रोत्साहन देती है और सहकारी समितियों के माध्यम से आम आदमी को लाभ पहुँचाती है। दिल्ली में थ्रिफ्ट एंड क्रेडिट सोसायटियों एवं ग्रुप हाउसिंग सोसायटियों के माध्यम से दिल्ली के नागरिकों को काफी सहूलियत प्राप्त हैं। दिल्ली के सहकारी बैंक भी दिल्ली के जनजीवन में एक अहम जिम्मेदारी का कुशलतापूर्वक वहन करते हैं।

हमारी सरकार से हमेशा गुज़ारिश रहती है कि सहकारी संस्थाएँ जो हकीकत में समाजसेवा का काम करती हैं उनका विशेष रूप से ध्यान रखा जाए और उनके समक्ष आ रही दिक्कतों का समाधान शीघ्र-अतिशीघ्र किया जाए।

दिल्ली में सहकारी आंदोलन की एक लम्बी परम्परा है। दिल्ली सहकारी समितियों अधिनियम 2003 के तहत उपराज्यपाल द्वारा नियुक्त रजिस्ट्रार ऑफ को-ऑपरेटिव सोसायटी में रजिस्ट्रार पंजीकृत समितियों और सहकारी बैंकों के कामकाज की सहायता एवं निगरानी करता है। लेकिन केन्द्र में नए सहकारिता मंत्रालय के गठन के बाद सहकारिता का क्षेत्र बढ़ रहा है और इसमें बहुत

से प्रशासनिक बदलाव भी हो रहे हैं। यह मंत्रालय सहकारिता आंदोलन के लिए अलग प्रशासन, कानूनी, नीति-गत ढाँचा उपलब्ध कराएगा। समझा जाता है कि सहकारी मंत्रालय द्वारा सहकारिता के लिए कारोबार को आसान बनाने की प्रक्रिया प्रारंभ होगी। सहकारी बैंक समितियों से आज भी गाँव की 60 प्रतिशत आबादी जुड़ी हुई है। केन्द्र सरकार में सहकारिता मंत्रालय के बनने से सहकारी समितियों द्वारा प्रदत्त जनसेवाओं के बेहतर होने की उम्मीद है।

दरअसल सहकारी बैंकों एवं सोसायटियों का नियंत्रण अब तक राज्य के पास है। सहकारी बैंकों तथा टी. सी. सोसायटियों की सबसे बड़ी समस्या अपने सदस्यों को दिए गए कर्जों की रिकवरी की है। हालांकि दिल्ली राज्य का रजिस्ट्रार ऑफ कोऑपरेटिव सोसायटी कार्यालय कर्ज रिकवरी के मामलों में बैंकों तथा थ्रिफ्ट एण्ड क्रेडिट सोसायटियों को उतना सहयोग नहीं कर पाता जितना मिलना चाहिए। दिल्ली सरकार को सहकारी क्षेत्रों में लोन रिकवरी समस्या के समाधान के लिए कोई उचित और कारगर प्रक्रिया चाहिए जिसकी कमी महसूस की जाती है। हकीकत तो यह है कि दिल्ली में

राज्य सहकारी तन्त्र का रुख सहकारी समितियों के लिए कोई ज़्यादा सकारात्मक महसूस नहीं होता, जबकि मौजूदा हालात में सहकारी समितियाँ देश और समाज के उत्थान और विकास में अपना भरपूर योगदान दे रही हैं।

दिल्ली के सहकारिता आंदोलन में लगे हुए नेताओं की मेहनत और कार्यकुशलता का परिणाम है कि दिल्ली के सहकारी बैंकों और समितियों की स्थिति देश के अन्य राज्यों के मुकाबले में बहुत बेहतर है।

25 सितम्बर 2021 को दिल्ली के इंदिरा गांधी इंडोर स्टेडियम में आयोजित पहले सहकारिता महासम्मेलन में केन्द्रीय सहकार मंत्री श्री अमित शाह ने भी प्रधानमंत्री श्री नरेन्द्र मोदी के कुशल एवं गतिशील नेतृत्व में 'सहकार से समृद्धि' के लिए सहकारिता में लगे कारोबारियों, समितियों और बैंकों को सुदृढ़ और विकसित होने में सरकार से सकारात्मक सहयोग का आश्वासन दिया।

आइए, हम सब मिलकर स्वतंत्रता के 75वें वर्ष में सहकारिता के क्षेत्र को 'सहकार से समृद्धि' के तहत एक नई गति प्रदान करें और समाज के विकास में अपना भरपूर योगदान करें। ■

वरिष्ठ सहकारी नेत्री श्रीमती रामिला श्रेष्ठा ग्लोबल कोऑपरेटिव अवार्ड से सम्मानित



24 अक्टूबर 2021 को जय श्री शारदा कोऑपरेटिव टी सी सोसायटी लि. द्वारा पूर्वी दिल्ली के चन्द्र लोक में आयोजित विशेष आम सभा की बैठक में नेपाल की वरिष्ठ सहकारी नेत्री श्रीमती रामिला श्रेष्ठा को ग्लोबल कोऑपरेटिव अवार्ड से सम्मानित किया गया। कार्यक्रम में दिल्ली स्वास्थ्य निदेशालय के डॉक्टर योगेश कटारिया जी, श्री श्याम लाल, श्री जितेन्द्र तोमर, डॉक्टर शर्मा आई अस्पताल के श्री भोला दास एवं श्री दिनेश शुक्ला जी को कोरोना वारियर्स अवार्ड से सम्मानित किया गया।

“सहकारिता से समृद्धि” सम विकास का एक मार्ग

विवेक चतुर्वेदी*



ऋग्वेद में “संगच्छध्वं संवदध्वं सं वो मनांसि जानताम्। देवा भागं यथा पूर्वं सज्जानाना उपासते”।। मंत्र द्वारा संदेश दिया है कि हम सब एक साथ चलें, आपस में संवाद करें, हमारे मन एक हों जिस प्रकार देवता (विद्वान्) अपने नियत कार्य के लिए एक होते हैं उसी प्रकार हम भी साथ में मिलते रहें, यही सहकारिता है। सहकारिता हमारे देश के लिए कोई नया विषय नहीं है। सहकारिता हमारे मन में है, प्राण में है, जीवन पद्धति में है, व्यवहार में है, हमारे संस्कार में है, इसलिए हम ‘सोने की चिड़िया’ की उपाधि से विभूषित थे, हम समृद्ध थे, संस्कारित थे। हम विश्व को दिशा एवं ज्ञान देने वाले थे। जब पाश्चात्य जगत में विद्यालय (स्कूल) का चिंतन शुरू भी नहीं हुआ था उसके पूर्व भारत में हज़ारों की संख्या में गुरुकुल संचालित थे। लगातार

गुलामी और सांस्कृतिक प्रहारों के कारण हम अपने पुराने वैभव को विस्मृत कर चुके हैं। भले ही पाश्चात् देशों में सहकारिता का कानून 18वीं शताब्दी के पूर्वार्द्ध में बना हो और अंग्रेज़ी शासन में भारत ने 1904 में कानूनी तौर पर सहकारिता को प्रारंभ किया हो पर जब हम अपने इतिहास पर नज़र डालते हैं तो हमें गर्व होता है कि ईसा से 300 वर्ष पूर्व आचार्य चाणक्य ने अपने अर्थशास्त्र में सहकारिता के लिए कुसीद शब्द का प्रयोग कर के सहकारी सिद्धान्तों की चर्चा की है। जब सहकारिता के स्व-उद्घोषित जनक कहे जाने वाले पाश्चात् देशों में सहकारिता का चिंतन शुरू हुआ था उसके पूर्व महाराष्ट्र के चिपलोन में स्थित परशुराम मंदिर में श्री ब्रह्मोद स्वामी जी द्वारा सफल सहकारी समिति के माध्यम से मंदिर का संचालन किया

जा रहा था। आज भी चिपलोन के परशुराम मंदिर में शिलालेख उपलब्ध हैं। हमारी सोई हुई चेतना को जागृत करने का काम युग पुरुष देश के यशस्वी प्रधानमंत्री श्री नरेन्द्र भाई मोदी जी ने किया है। आज़ादी के सत्तर वर्षों बाद इस देश की आर्थिक उन्नति की नब्ज़ को पकड़कर पृथक सहकारिता मंत्रालय का गठन किया है और सहकार से समृद्धि का मंत्र देकर दृढ़ निश्चयी गृहमंत्री श्री अमित शाह जी को देश का प्रथम सहकारिता मंत्री बनाकर “सहकारिता से समृद्धि” इस मंत्र के माध्यम से सर्वांगीण विकास का मार्ग बनाने का महत्वपूर्ण कार्य सौंपा है।

आर्थिक उन्नति के चिंतन के लिए हमें सर्वप्रथम विकास और समृद्धि में अंतर एवं दुनिया में चल रहे उन्नति के विभिन्न मॉडलों पर भी विचार करना होगा। विकास एक सतत

*पूर्व अध्यक्ष, जिला सहकारी बैंक टीकमगढ़ (म.प्र.) पूर्व प्रदेश अध्यक्ष, सहकार भारती मध्यप्रदेश डॉयरेक्टर, नेशनल लेवर कॉर्पोरेटिव फेडरेशन, नई दिल्ली मो. नं 9425141577

प्रक्रिया है जो स्वः स्फूर्त है जैसे एक भ्रूण से बालक, बालक से युवा, युवा से प्रौढ़, प्रौढ़ से वृद्ध होने को विकास कहते हैं। किसी ग्राम का विकास नगर की ओर और नगर का महानगर की ओर यह भी विकास है। पेड़-पौधे भी विकास करते हैं। विकास एक मार्गी और एकांगी भी हो सकता है। कोई व्यक्ति भौतिक विकास को ही सर्वोपरि मानकर अर्थ का संचय करता है तो दूसरा ज्ञान को सर्वोपरि मानकर बौद्धिक संचय करता है तो तीसरा इन सबके परे आध्यात्म को सर्वोपरि मानकर वैराग्य की ओर चला जाता है तो चौथा व्यक्ति शरीर को सर्वोपरि मानकर बल का संचय कर पहलवान हो जाता है पर इसे समृद्धि नहीं कह सकते। समृद्धि सम और वृद्धि से मिलकर बनी है अर्थात् सभी का यथा अनुकूल विकास हो तभी आनंद की प्राप्ति होती है। विकास का मॉडल सबका अलग-अलग होता है। और वह उसका अहम भी बन जाता है। जो समाज में विकृति पैदा करता है और व्यक्ति अपने विकास के मॉडल को सर्वोपरि मानकर, अपने आपको सर्वोपरि मानता है तथा दूसरों को हीन भावना से देखता है। उसके अपने विकास के मॉडल के अकाट्य तथ्य और तर्क भी होते हैं जिससे वह दूसरे मॉडल पर विचार ही नहीं करता पर यह समृद्धि नहीं है। समृद्धि में सब मिलकर एक मन, एक भाव, एक रूप, एक दिशा में कार्य करते हैं। सब एकात्म होते हैं। जिससे आनंद की प्राप्ति होती है इसमें कर्ता और कारक भाव भी नहीं होता है। अपने-अपने अलग तर्क समाज में द्वंद एवं युद्ध का कारण बनते हैं। समस्या बनते हैं समाधान नहीं। एक लघु कथा है, जिसमें एक ग्राम में एक आस्तिक रहता था और एक नास्तिक। दोनों अपने-अपने तत्व ज्ञान में परम ज्ञानी थे पर मार्ग अलग-अलग होने के कारण दोनों वाद-विवाद करते थे। गाँव की शांति भंग करते थे। आए दिन झगड़े होते थे। एक दिन गाँव की पंचायत ने तय

किया कि यह विवाद समाप्त कराया जाए। पंचायत बुलाई गई। पंचायत के अनुरोध पर दोनों उपस्थित हुए। पंचायत ने तय किया कि यदि आस्तिक अपने तर्कों एवं तथ्यों से नास्तिक को सहमत कर लेगा तो नास्तिक को आस्तिक होना पड़ेगा और यदि नास्तिक अपने तर्कों एवं तथ्यों से आस्तिक को सहमत कर लेगा तो आस्तिक को नास्तिक होना पड़ेगा। भारतीय व्यवस्था के अनुसार पहला अवसर आस्तिक को दिया गया उसने अपने तर्कों से नास्तिक को सहमत कर दिया पंचों ने नास्तिक को आस्तिक होने का निर्णय सुनाया। नास्तिक ने निर्णय स्वीकार किया और कहा कि मैं कल से आस्तिक होने का संकल्प लेता हूँ पर मुझे भी अपने तर्क एवं तथ्य रखने का अवसर भी प्रदान किया जाए ताकि मैं पंचायत के सामने यह सिद्ध कर सकूँ कि मेरा मार्ग भी गलत नहीं था। पंचों ने अवसर दिया। नास्तिक ने अपने तर्क एवं तथ्य रखे। वे अकाट्य थे। आस्तिक उनसे सहमत हुआ। पंचों ने तय व्यवस्था के अनुसार आस्तिक को नास्तिक होने का निर्णय दिया। आस्तिक नास्तिक बनने की ओर चला एवं नास्तिक आस्तिक बनने की ओर, समस्या यथावत।

पाश्चात् संस्कृति में एक तत्व को लेकर विचार हुआ और वह मॉडल कालान्तर में धराशायी हुए। समाज में तीन प्रकार के बल होते हैं— धन बल, बुद्धि बल और श्रम बल। जब धन बल प्रभावशाली होता है तो बुद्धि और श्रम उसके अधीन काम करता है। और वह बुद्धि एवं श्रम का शोषण कर पूँजीवाद को जन्म देता है। बड़े उद्योगपतियों के यहाँ बुद्धिजीवी व्यक्ति नौकरी करते हैं, पूँजीवाद केवल अपना चिंतन करता है यह शरीर प्रधान भाव है। ‘मैं ही सब सुख प्राप्त करूँ’ यह भाव पूँजीवाद में प्रभावी होता है। दुनिया के कई पूँजीवादी देशों की अर्थव्यवस्था ध्वस्त होते हुए हमने देखी है। अर्थात् पूँजीवाद का मॉडल सफल नहीं है। जहाँ बुद्धि बल प्रभावी होता है वह धन बल और श्रम बल का शोषण करता है। बुद्धि संपन्न लोगों की सेवा में बड़े-बड़े धनपति लगे होते हैं यह बुद्धि प्रधान व्यवस्था साम्यवाद को जन्म देती है और शोषित श्रम बल प्रताड़ित होता है या श्रम विकृत हो जाता है तब क्रांति होती है और तानाशाही के माध्यम से राजतंत्र की स्थापना होती है। हाल ही में अफ़गानिस्तान पर तालिबानियों का कब्जा यह सिद्ध भी करता है।



लेकिन सहकारिता ही ऐसा मॉडल है जिसमें धन की शक्ति, बुद्धि की शक्ति और श्रम की शक्ति एक-एक उद्देश्य को लेकर एक मन से एक भाव होकर एक दिशा में लगती है और लाभांश सबमें बराबर बंटता है। न श्रम का शोषण होता है न बुद्धि का दोहन और न धन का दुरुपयोग। इसलिए सहकारिता से ही आर्थिक सेवा के माध्यम से समृद्धि लाई जा सकती है यह ही सफल मॉडल है जिसमें मन, बुद्धि, आत्मा और शरीर का एकात्म चिंतन कर श्रम, धन और बुद्धि की शक्ति एक साथ लगाकर सबमें लाभ बराबर बाँटने की व्यवस्था है। सहकारिता केवल बैंकिंग, क्रेडिट, हाऊसिंग, कृषि, विपणन, श्रम नहीं सहकारिता का विस्तार अनंत है। समाज जीवन के हर विषय पर सहकारिता के माध्यम से युगानुकूल आवश्यक सम विकास की धारा को आगे बढ़ाया जा सकता है, सहकारिता के माध्यम से ही समृद्धि

संभव है। बिना सहकारिता के विकास तो हो सकता है पर समृद्धि नहीं। जैसे राजतंत्र, पूँजीवाद, साम्यवाद विकास के मॉडल बन कर कभी मन तो कभी शरीर तो कभी बुद्धि के सुख के कारण तो हो सकते हैं, पर एक साथ मिलकर मन, बुद्धि आत्मा और शरीर को एकात्म आनंद की अनुभूति नहीं करा सकते। हमारी पुरानी संयुक्त परिवार व्यवस्था में घर के सभी लोग अलग-अलग काम करते थे। घर में एक बहिन केवल घर के कार्य करती थी तो दूसरी खेत पर भोजन ले जाने का कार्य करती थी, तीसरी बाहर के कार्य करती थी, घर का एक व्यक्ति केवल खेती करता था, दूसरा व्यापार करता था, और तीसरा केवल समाज के लोग व्यवहार के लिए रिश्तेदारी आदि में जाने आने का कार्य करता था। लेकिन किसी के मन में यह भाव नहीं आता था कि मैं केवल यह कार्य करता हूँ। सब के मन में घर मेरा है यह भाव होने के

कारण किसी के मन में छोटा बड़ा होने का भाव जागृत नहीं होता था। सब मिलकर घर के लिए काम करते थे। और अपने अपने कार्य करके सब आनंदित होते थे। यह आनंद ही सहकारिता है। कोरोना जैसी वैश्विक महामारी में अनेक कंपनियों ने अपने कर्मचारियों का वेतन कम कर दिया, कर्मचारी कम कर दिए पर विश्व की किसी सहकारी संस्था ने कर्मचारी कम नहीं किए। सहकारी सदस्यों ने अपने लाभांश का त्याग किया और आनंद की अनुभूति की।

श्री नरेन्द्र मोदी जी का संकल्प और श्री अमित शाह जी की कार्य योजना से सहकारिता के माध्यम से समृद्धि अवश्य संभावी है। हम मिलकर सहकारिता के महायज्ञ में अपने सहयोग की समिधा अर्पित कर इसे सफल बनाकर भारत को पुनः विश्वगुरु के स्थान पर पुनर्स्थापित कर सकेंगे। ■





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| 7 | Advanced Certificate Programme in Hospitality Management | 12th | 1 year |
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| 9 | Certificate Programme in Data Centre Installation & Maintenance. | ITI- ME/ECE/CE/CS | 3 months |
| 10 | Certificate Programme in GPS/GIS | Diploma/B.Tech- CE/BSC/BA-Geo | 6 months |
| 11 | Graduateship Programme for Civil Engg Graduates | B.Tech - Civil | 6 months |
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KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE LIMITED

A leader in development of souharda (Liberal) Cooperative Movement in Karnataka

A Statutory Body in Cooperative Sector

Nirman Bhavan, Dr.Rajkumar Road, 1st Block, Rajajinagar, Bengaluru, Karnataka.

As per the recommendation of planning commission the model cooperative act (liberal cooperative Act) has been adopted in Karnataka state by the Karnataka souharda sahakari Act of 1997 which came into force on 01.01.2001 by the consent of president of India.

Souharda cooperatives enjoy functional autonomy in design and implementation of their business plans, customers service activities based on the needs of their members. The aim of this souharda cooperative movement is to achieve "autonomy, self-administration and self-control" "Karnataka state souharda federal cooperative Ltd" (KSSFCL) Bangalore is a statutory cooperative Federal body formed by the Karnataka souharda Act to look after the growth & development of souharda (liberal) cooperatives in the state with unique feature of elected body for its management which is first of its kind in India.

Vision , Mission and Values

Vision : Our vision is to emerge as world class model Cooperative by our Statutory, educational, training, research and development activities.

Mission : Our mission is to contribute to build a strong cooperative system which works on Autonomous, Professional, Transparent , Accountable & Economic viability.

Values : Our values are : Service - Knowledge- commitment- involvement & Accountability

Progress of Souharda Cooperatives in karnataka 2020-21

| | |
|-------------------|--------------|
| No of Cooperative | 5326 |
| Members | 62 lakh |
| Share capital | 984 crore |
| Deposit | 24,091 crore |
| Loans | 18,730 crore |
| Working Capital | 27,572 crore |
| Profit | 321 crore |
| Reserves | 2,177 crore |
| employees | 55000 |
| e-stamping Centre | 1388 |

Diploma in Cooperation and Banking Management course.

Souharda Federal has started Diploma in cooperation and Banking Management Distance Education course for the employees of the souharda cooperatives of the Karnataka & General Youths & co-operators. The course duration is 6 months with 6 subjects & 3 contact class of 2 days each in every 2 month. Examinations will be for 3 days with one case study.

The course fee will be Rs.6500/- with GST of Rs.18%. Total Fee is Rs. 7,670/-

[For details contact KSSFCL, Head Office and Division office.](#)

Bengaluru Division Office Contact No: 080 23525546, Mysuru Division Office Contact No: 0821 2332299, Belagavi Division Office Contact No: 0831 2401551, Kalaburagi Division Office Contact No: 08472 270222, Souharda federal Court Contact No: 080-23449933/34

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B.H. Krishna Reddy

President



Jagadish Kavatagimat

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Sharanagouda G. Patil

Managing Director

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golden mean
between capitalist
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- Jawaharlal
Nehru

Autonomy, self administration and self control is our concept

"we are proud to be souharda cooperatives"