



एनसीडीसी
NCDC

National Cooperative Development Corporation
(A Statutory Corporation under Ministry of Agriculture & Farmers Welfare)
(An ISO 9001-2015 Certified Organisation)

Sahyog

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Quarterly E-Newsletter



Financial

The Corporation has released an all-time high amount of Rs.21969.58 crore during 2017-18, a growth of 38.04% over the achievement of Rs.15914.56 crore in the previous year, 2016-17. The sanction for the financial year 2017-18 stood at Rs.22904.34 crore.

Net NPA of zero percent maintained during 2017-18. Recovery during 2017-18 stood at 98.72%.

The business per employee witnessed a steady growth from a level of Rs.41.88 crore per employee in 2016-17 to Rs.62.58 crore in 2017-18.

For the year 2018-19, a programme outlay of Rs.12000 crore under the Corporation and Central Sector Integrated Scheme on Agricultural Cooperation together has been approved by the Department of Agriculture, Cooperation & Farmers Welfare.

During 2018-19 (as on 15.06.2018), NCDC has released an amount of Rs.7518.48 crore against Rs.3994.91 crore released during the corresponding period in the previous financial year.

Other Highlights

TOPIC Training Institute of NCDC was renamed as "Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC)" and upgraded with a broader mandate for training, research and consultancy for the cooperative sector. The function in this regard was held on 28.02.2018 in the Academy's premises at Gurugram.

During 2017-18, LINAC Academy conducted 32 training programmes with 973 participants under the

NCDC's Highlights



regular work programme and 15 training programmes under RKVY Capacity Building Programme for 497 participants.

NCDC continues to be an ISO 9001:2015 compliant organisation. Recertification audits were conducted in August, 2017. The systems were found to be in conformity with the standards and recertified for a further period of three years.

NCDC has entered into Memorandum of Understanding (MOU) with MANAGE, Hyderabad and TRIFED, New Delhi for pursuing common goals. The MOU between MANAGE and NCDC provides for building mutual cooperation between the two for the development in the areas of agriculture and cooperative sector. First training programme on "Result Based Monitoring & Evaluation for Agricultural Development Projects" was organized jointly by LINAC, NCDC and MANAGE, Hyderabad at Gurugram from 28th May to 1st June, 2018.

NCDC has instituted a new scheme to award primary cooperatives for their excellence under which awards will be given to 8 primary cooperative societies from each State/UT and the cutoff date for receiving nominations is 31.07.2018.

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Highlights

Ministry of Agriculture & Farmers Welfare

Hon'ble AM meets Deputy PM of Uzbekistan

Hon'ble Union Minister of Agriculture and Farmers' Welfare met Mr. Suhrob Kholmuradov, Deputy Prime Minister, Uzbekistan and Chairman of the State Investment Committee in Krishi Bhawan, New Delhi and sought to strengthen bilateral cooperation in agriculture and allied sectors

Hon'ble AM assures India's support to Nepal

Hon'ble AM met his Nepalese counterpart Mr. Chakra Pani Khanal, Minister for Agriculture, Land Management and Cooperatives in New Delhi and assured him of India's support to further Nepal's agriculture sector.

NAFED makes an impressive turnaround

NAFED procured 31.91 lakh metric tonnes of pulses and oilseeds in 2017-18 thereby benefitting over 20 lakh farmers.

Cabinet approves Action Plan of Agricultural Education

The Union Cabinet has approved the continuation of the Three Year Action Plan (2017-2020) of the scheme for Agricultural Education Division and ICAR Institutes with an outlay of Rs.2225.

Krishi Kalyan Abhiyan

The Ministry of Agriculture and farmers' welfare in line with the vision of Hon'ble Prime Minister for doubling farmers' income by 2022 has launched the Krishi Kalyan Abhiyaan from 1st June, 2018 till 31st July, 2018 so as to aid, assist and advice farmers on how to improve their farming techniques and raise their incomes.

India becomes leading country in coconut production and productivity

India has made unprecedented progress in coconut cultivation from mid 2014 to 2018 and now it has become the leading country in coconut production and productivity. Productivity increased to 11516 fruits per hectare in 2017-18 as compared to 10122 in 2013-14.

Hon'ble AM meets Deputy PM and Minister of Agriculture, Nature and Food Quality of Netherlands

Hon'ble AM met Ms. Carola Schouten, Deputy Prime

Minister and Minister of Agriculture, Nature and Food Quality, Netherlands in Krishi Bhawan, New Delhi and expressed his desire to further strengthen the existing partnership between the two countries in agriculture and allied sectors.

Cabinet approves Corpus for Micro Irrigation Fund

The Cabinet Committee on Economic Affairs (CCEA) has approved an initial Corpus of Rs.5, 000 crore for setting up of a dedicated "Micro Irrigation Fund" (MIF) with NABARD under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

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Another new initiative is providing assistance for induction of cattle/setting up of dairy farms, strengthening of chilling infrastructure and manpower development and training of personnel under the Meghalaya Milk Mission.

In accordance with the policy of the GOI, NCDC has conducted a number of promotional workshops which include "Development of Piggery Value Chain Ecosystem" on 23rd March, 2018; "Development Partnership for Transforming Balasore through Cooperatives" on 7th April, 2018; and "Integrated Development of Cooperatives" in Haryana and Madhya Pradesh on 19th April, 2018 and 18th March, 2018 respectively.

NCDC participated in a 3 day State Level Mela in Motihari, Bihar from 13th to 15th April, 2018, inaugurated by Hon'ble AM and attended by dignitaries, farmers across the State and participated by large number of cooperatives and SHGs.

An ambitious initiative of NCDC called, SAHAKAR 22, aligned with the Mission 22 for New India as announced by Hon'ble Prime Minister, was launched by Hon'ble AM and other dignitaries on 28.02.2018 at LINAC, Gurugram. Under this, focus will be on 222 districts including all the Aspirational Districts identified by GOI.

The Expert Group constituted to examine the growth potential and trajectory of NCDC and recommend vision and growth path of NCDC has had a series of meetings.

NCDC has revamped the Summer Internship Programme and 6 interns have joined at Regional Offices. The interns will prepare a business development model for PACS which will help NCDC in better understanding the requirement of PACS and may facilitate financing them.

Activities of Regional Offices

Sheep & Goat Development Project in Telangana

Livestock sector is one of the potential and regular income-generating source to the rural and semi-urban community. The nutrition security provided by livestock rearing is enormous. Sheep breeding and rearing has the potential to offer employment to the landless labour, small and marginal farmers, nomadic and semi nomadic people, etc. with little investment and with a potential of generation of quick returns. The products like skin, goat hair, various organs, intestines and almost all parts are value generating, if properly collected and used. The profile of small ruminants in Telangana is as under:

I. As per Quinquennial Livestock Census, there are 128.75 lakh sheep and 46.75 lakh goats in Telangana State.

II. Telangana Stands No. 2 in sheep Population and 5.12 lakh families dependent on Small Ruminant Production.

III. Unlike North India, people of Telangana prefer sheep meat (mutton) over goat meat.

IV. The annual meat production from Small Ruminant sector is estimated at 135 MTs from sheep and 53.98 MTs of goat meat as per the statistics available for the year 2015-16.

V. Telangana and Hyderabad in particular are the places of highest consumption of meat in the country. The per capita meat consumption in India is 5.5 kg per year, which is much lower than 10.8 kg per year as recommended by the Indian Council of Medical Research (ICMR)

VI. Telangana is blessed with following breeds of sheep:

- Deccani (yields coarse wool, which has no market)
- Nellore Brown (yields no wool)
- Nellore Jodipi (yields no wool)

VII. There is huge demand for the meat products for internal consumption itself and it is increasing at annual compound growth rate of 1.28 percent.

2. For assisting the farmers engaged in sheep rearing and looking at the demand of mutton in Telangana,

NCDC sanctioned Financial Assistance of Rs. 4000.00 crore {(comprising of Rs. 3000.00 crore as Loan (60%) & Rs. 1000.00 crore as CSISAC Subsidy (20%) to Telangana State Sheep and Goat Development Cooperative Federation Ltd. (TSSGDCFL) for grounding of four lakh Sheep Rearing Units of 20+1 size with an outlay of Rs. 5000.00 crore for the benefit of four lakh members of Primary Sheep Breeders Cooperative Societies (PSBCSs) during 2016-17, 2017-18 and 2018-19 in 30 districts of Telangana under Direct Funding Scheme of NCDC.

3. The size of rearing unit under scheme is 20+1 with a unit cost of Rs. 1.25 lakh. The project cost includes cost of ram and ewes, feed troughs and water pails. Cost of feeding for first 6 months and Insurance is capitalized and added to Project cost as the income flow starts from 2nd year onwards. The veterinary aid in terms of drenching, vaccination and other treatment is provided by Department of Animal Husbandry free of cost. So far NCDC has released an assistance of Rs. 2819.98 crore comprising loan of Rs.2800.00 crore and Central Sector Subsidy of Rs.19.98 crore.

-R.O. Hyderabad

Workshop on “Integrated Development of Cooperatives in Madhya Pradesh”



A workshop on “Integrated Development of Cooperatives in Madhya Pradesh” was organised jointly by NCDC and State Govt. of Madhya Pradesh in Bhopal on 18th May, 2018. The purpose of workshop was to sensitise all concerned on the whole-state approach for integrated development of cooperatives in MP and to convince the state offices on the positives of new approach to strengthen all types of cooperatives in the state through better convergence of NCDC, GOI and State Govt. schemes.

The workshop was attended by Hon’ble Minister of Cooperation, MP along with senior officers from State Govt, CEO of Apex Banks / Federations and district level officers from State Govt. Managing Director, Dy. Managing Director and senior officers

attended the workshop from NCDC. In addition, workshop was attended by Deputy RCS, Government of Uttarakhand.

MD, NCDC in his welcome address stated that NCDC is keen in taking initiative for setting up a new model of development in partnership with the state, known as Whole State Model to achieve the mandate of Prime Minister of India to double the income of farmers. He stated that NCDC is ready to provide support and assistance required by State Cooperation Department and Cooperative Institutions in this regard.

Dy. RCS, Govt. of Madhya Pradesh highlighted a new initiative of the Department of Cooperation namely “Navachar” and gave a presentation on the subject. CD (P&C), NCDC gave a presentation on various schemes being implemented by NCDC. Dy. RCS, Uttarakhand shared their experience in implementation of similar project in state of Uttarakhand.

Hon’ble Minister of Cooperation in his address thanked the MD, NCDC and his team for visiting Madhya Pradesh. He assured all type of support from State Govt. in developing the partnership with NCDC. He further stated that for this purpose, a cell shall be formed in the State Cooperative Department which will directly deal with the officials of NCDC. Hon’ble Minister of Cooperation congratulated NCDC for the new proposed model of cooperative development in the whole state.

-R.O. Bhopal

Rashtriya Krishi Mela 2018, Chhattisgarh



Rashtriya Krishi Mela 2018 was organized by Agriculture Department, Government of Chhattisgarh from 24th to 28th January, 2018 at Indira Gandhi Krishi Vishwavidyalaya, Jora, Raipur. The theme of the event was “Per Drop-More Crop”. The Mela aimed at

providing a platform to the farmers to learn about the advancements in agriculture, latest practices and new possibilities in agriculture sector in the State. It also targeted the farmers and entrepreneurs for spreading awareness about the Government Schemes and financial assistance in agriculture and allied sector by various institutions. The Mela was inaugurated by Minister for Agriculture, Chhattisgarh Government on 24th January 2018. The event was also attended by Minister for Road Transport & Highways, Government of India on 26th January 2018 and Chief Minister, Govt. of Chhattisgarh graced the event during its closing ceremony on 28th January, 2018.

The NCDC participated in the Mela as an Exhibition Co-Sponsor. The footfall for the event was very high. The stall of NCDC helped in promotion and dissemination of information regarding cooperative financing schemes through pamphlets and individual interactions with the visitors. There were knowledge imparting sessions with participation of farmers and research scholars from agricultural and allied sectors regarding best practices in farming.

-R.O. Raipur

Workshop on “Integrated Development of Cooperatives in Haryana”



A Workshop on “Integrated Development of Cooperatives in Haryana” was organized in Haryana Niwas, Chandigarh on 19th April, 2018 by NCDC. The objective of the workshop was to explore the opportunities for holistic and integrated development of all the Cooperatives in Haryana by adopting Whole State Model approach. The workshop was attended by 135 dignitaries and officers, including Hon’ble Minister for Cooperation, Haryana, Additional Chief Secretary Cooperation, Haryana, MD, NCDC, Secretary (Cooperation), Uttarakhand, Registrar Cooperative Societies, Haryana etc. Secretary (Cooperation), Uttarakhand gave a presentation on his grass root level experience of implementation of whole state approach of integrated development of coop-

eratives in Uttarakhand as a model for the State of Haryana. MD NCDC emphasized that Haryana is a power house of India in terms of economic & cooperative development. It has good number of PACS, PAMS and these societies can act as a hub for rural development and can help in achieving the aim of doubling up the income of the Farmers. For this to happen, the strength and gaps of present system at district level as well as State level have to be analyzed. Cooperatives can help in taking up agriculture and allied activities on the one hand and may venture in health, transport, insurance sectors on the other. MD, NCDC informed the participants that NCDC has formulated the objectives in its target paper – SAHAKAR 22 and he exhorted Haryana Cooperative Department to coordinate with NCDC Regional Office, Chandigarh to embark on new and larger vision for development of cooperatives in the State.

The Additional Chief Secretary (Cooperation), Haryana, expressed keen interest in the Whole State approach for cooperative development and said that cooperation philosophy has to be followed in its proper spirit. She further said that cooperatives in the State need credit infusion and training for skill development of the members / staff, so that PACS diversify and become multi-faceted and contribute in doubling the farmer's income. New areas like cold-chain development, pack houses, transportation must be added and societies should tie up with retail chains or export houses for marketing of their produce. She also said that participatory rural appraisals must be done before zeroing on as to what activities can be taken up under ICDP. The Registrar, Cooperative Societies, Haryana, assured that discussions & decisions of the workshop will be implemented in the State.

The Chief Guest of the Workshop, Hon'ble Minister for Cooperation, Haryana said that the target of doubling the income of the farmers can be achieved by focusing on revamping of PACS. He informed that in the recent past the management of cooperative sugar mills and banks has improved and all the 19 DCCBs of the State are in profit now and HAFED Haryana is also attaining new heights of profitability.

During the workshop, a short-duration Film on the role of NCDC in cooperative development was also screened followed by Presentation on "Integrated Development of Cooperatives – A Whole State Approach". Further, a question and answer session was also held which helped the state level officers working for cooperative development at grass root level

in clarifying their doubts with regard to the schemes of NCDC. For feedback purpose and new ideas in improving the working of PACS, five groups were formed among the participants having 5-Members in each group to deliberate on the issues discussed in the workshop and come out with their suggestions for improving the working of the societies in the State.

-R.O. Chandigarh

Farm Machinery Hubs

Farm mechanization plays an important role in improving the productivity and production. Use of improved agricultural implements and machinery is essential for quick and timely agricultural operation to reduce the cost of cultivation and to enable the farmers to reap the benefit of multiple cropping. The Cooperation Department, Govt. of West Bengal sought NCDC assistance for establishing 1000 Farm Machinery Hubs across the State through 1000 Primary Cooperative Societies.

NCDC has sanctioned Rs. 400 crore (Rs. 300.00 crore as loan & Rs. 100.00 crore as subsidy) under CSISAC Scheme to the Cooperation Department, Govt. of West Bengal during April, 2018. Implementation of the project will benefit the small & marginal farmers across the State who otherwise cannot afford to buy farm machineries on their own.

PACS to act as Banking Service Points

PPrimary Agricultural Cooperative Societies (PACS) play an important role in providing credit services to agricultural farmers. With a view to modernize the existing 2631 deposit mobilizing PACS, the Cooperation Department, Govt. of West Bengal sought NCDC assistance for providing CBS platform along with other necessary infrastructure for enabling those PACS to act as banking service points to the rural population in general and agricultural farmers in particular. The total project cost for providing necessary infrastructure to 2631 PACS to act as banking service points is Rs. 394.65 crore, unit cost of which is Rs. 15.00 lakh.

NCDC has sanctioned the project with financial assistance of Rs. 315.72 crore (loan of Rs. 236.79 crore and subsidy of Rs. 78.93 crore) under CSISAC Scheme. Implementation of the project will provide banking facilities to farmers, SHG, women & other common people in the Gram Panchayats across the State.

Modernization of Spinning Mills

The Govt. of West Bengal sought financial assistance from NCDC for modernization of Tamralipta Cooperative Spinning Mills at a project cost of Rs.22.87 crore. The project envisages replacing the existing 25 years old machinery with the latest generation machinery with Speed Frames, Assembly Winder to maintain installed capacity of 24,144 spindles against existing 24000 spindles. The unit will undertake Spinning, Dyeing, Sizing, Weaving, Knitting, Processing, Finishing, Stitching and manufacturing of Textile Materials of all kinds and supplying of yarns at reasonable price to the weavers' cooperative societies and to sell the cloth in domestic market.

NCDC sanctioned assistance of Rs.20.58 crore (Rs.10.29 crore as term loan, Rs.6.86 crore as investment loan and Rs.3.43 crore as subsidy) under CSISAC Scheme to the MSME & Textile Department, Govt. of West Bengal for the project. Advance release of Rs.9.43 Crore (Rs.2.57 crore as term loan and Rs.6.86 crore as investment loan) has also been made to the Govt. of West Bengal during March 2018.

-R.O. Kolkata

Rajya Stariye Sahakari Sammelan at Solan

Cooperative Department, Government of Himachal Pradesh organised "Rajya Stariye Sahakari Sammelan" on 26th February 2018 at Solan. The event provided a platform for exchange of ideas among eminent Co-operators, dignitaries from Co-operative societies and other participants for growth of Cooperative Sector in the State. The stress was on "How to double farmer's income through Cooperatives". In the programme, RO, Shimla highlighted the role of NCDC in development of the Cooperative Sector and the Corporation's schemes and activities in the State.



क्षेत्रीय कार्यालय, शिमला द्वारा दिनांक 01.06.2018 से 15.06.2018 तक स्वच्छता पखवाड़े का आयोजन किया गया। कार्यालय की सफाई में निरंतरता लाने के लिए भवन व उपकरणों की स्वच्छता के लिए दैनिक व्यवस्था निर्धारित की गयी। कार्यालय की सफाई की जांच के लिए श्री सुरेश कुमार रांगरा, अतिरिक्त पंजीयक, सहकारी विभाग, हिमाचल प्रदेश सरकार द्वारा दिनांक 14.06.2018 को निरीक्षण किया गया। श्री रांगरा द्वारा क्षेत्रीय कार्यालय में सफाई व्यवस्था की सराहना की गयी।

-R.O. Shimla

Success Story of Uralungal LCC Society



Uralungal Labour Contract Cooperative Society (ULCCS) was formed in 1925 by the eminent social reformer Sri Guru Vagbhatananda in a remote hamlet called Uralungal near Vatakara in Kozhikode District of Kerala, as a novel mass movement against the anarchies of the caste system prevalent in those days. Today, ULCCS has grown to be the biggest Labour Contract Society in the State, providing direct employment to nearly 6000 workers from rural areas, comprising of skilled and dedicated labour force. The society is democratically managed, has 1825 workers as members and around 3000 employees also. ULCCS has always embraced technology and continuously upgrades the machinery and equipment used for construction works.

ULCCS undertakes civil construction and Infrastructure development work in Kerala and is one of the most preferred organisations for development of roads, bridges, buildings and allied infrastructure. Major clients of the Society include a host of Departments of Govt. of Kerala and reputed private enterprises. The Society has completed over 6500 major projects and is currently implementing over 350 projects worth more than Rs.2000 crores. Team spirit and transparent & dynamic decision making; Ability to ascertain their customers requirements; Financial Discipline & consistent tracking of business finances; Management's close Association with projects; Strong Accountability system; and Ability to adapt & Evolve are some of the

factors that have made ULCCS a successful organization. NCDC has provided around Rs 140 crore to ULCCS to take up various ventures / projects.

As on 31.03.2017, the society had a networth of Rs.166.12 crore. The Society's turnover and assets have seen continuous increase during the last six financial years and the same increased from Rs.141.15 crore to 522.09 crore and from Rs.346.97 crore to Rs.994.02 crore respectively from the year 2011-12 to 2016-17. The society is also undertaking various social and welfare activities like Vagbhatananda Education Project for preparing the hardworking students for civil service examinations; Vocational Training and Rehabilitation Centre for Intellectually Challenged Adults to train them to attain self-dependence in the daily routines; and their limited abilities are utilized in making artificial flowers, paper bags, mats, Terracotta ornaments, etc.; runs day care centre for the elderly at Nadapuram Road; and donates generously to needy individuals/organisations for the treatment of illnesses like cancer and kidney failure.

Success Factors

- a) ULCCS created history by developing UL Cyberpark, the world's first IT park developed by a labour contract cooperative society.
- b) UL Technology Solutions (ULTS) is a fast growing IT solutions provider for leading public and private enterprises with a turnover of close to Rs 25 crores and employing over 150 professionals.
- c) Under Sargaalaya project, selected artisans and craftsmen from the country have been allotted 27 huts and supporting facilities for craft production and a common centre was made for the display and sale of their finished products. In 2016 it won the award for best rural tourism destination from Government of India.
- d) ULCCS also has taken up organic farming.
- e) ULCCS has recently in June, 2018, submitted DPR of design for developing Kozhikode railway station to international standards at an estimated cost of Rs.322 crore. ULCCS is the sole bidder which has submitted the design proposal.

-R.O. Thiruvananthapuram

Success Story of Gouri Women Self Help Group

Gourikot place/village is a "toak" of Wajali village which is situated 4-5 Ks. away from district headquarters on Pauri-Devprayag Road and by link road it is approximately 15 kms. away from district headquarters in Pauri block.

The inhabitants of Gourikot were not getting any help from Agriculture/Govt./Allied departments; therefore, in October 2013 they met ARCS, PauriGarhwal and desperately asked "what kind of help can be extended to the inhabitants of GouriKot?"

GM-ICDP who was also the Assistant Registrar Cooperative Societies, PauriGarhwal, informed that Self Help Group (SHG) does not come within the ambit of cooperatives, so extending any sort of support through cooperative department was not possible. SHG required around half kilometer long water pipe to bring water for irrigating their land. Agriculture Department was ready to supply the pipe costing around Rs.35000/- but the SHG was not in the position to arrange such a huge money. During the discussion, it came out that Group is affiliated to the GraminBachat Kendra of the society. Hence, the ARCS assured to visit the site and take decision thereafter. The site visited by the ARCS impressed him and devotion and dedication of the group members towards work paved the way for receiving support from government authorities.

As such the ARCS, who is also General Manager, ICD Project extended Rs.1 lakh as margin money from the project but the group refused to avail the assistance on the pretext that group requires only Rs.35000/- and extra loan will put additional loan burden on the SHG. The GM informed that the assistance provided is interest free and group can do some extra business.

The members of SHG did hard work and turned the barren fields of 1.4 Hect. into lush green, which became the news for the area and the leading newspapers of the vicinity such as, Hindustan Times (English) and Dainik Jagran (Hindi) gave space to the work done by the dedicated ladies of the area. Smt. Laxmi Devi, President of the SHG and Smt. Rekhe Devi (Treasurer) are motivating the local people not to migrate anywhere due to the fact that their own area offers big potential for development.

The assistance provided by ICDP helped SHG in purchasing pipe for arranging water to irrigate the land. The SHG started activity from 10 Nali land after purchasing some necessary agriculture implements. The SHG grew and sold following crops after meeting their selfconsumption requirements:

- I. Pea , Carrot, Beans, Cabbage, Green Chili, Capsicum, Tomato
- II. SHG has also constructed huts for protection and storage of produce.

Broiler Farming Activity

GM, ICD Project, District PauriGarhwal decided to give demo of broiler farming to SHG after their consent for expansion of activities to allied sector. For this purpose an old and useless cowshed was prepared, wherein 200 chicks were placed that reared successfully.

After this success, ICD Project extended loan to SHG members for poultry shed construction and broiler farming. The SHG is doing the work of poultry farming successfully.

SHG is generating good revenue and has helped its members in increasing their income by undertaking different activities such as production of vegetables, floriculture, poultry and fishery, etc.

-RO, Uttarakhand

राष्ट्रीय सहकार मसाला मेला

प्रत्येक वर्ष जयपुर शहर में राष्ट्रीय सहकार मसाला मेले का आयोजन किया जाता है। इस वर्ष दिनांक 4 मई 2018 को राजस्थान सूबे के सहकारिता मंत्री श्री अजय सिंह किलक द्वारा जवाहर कला केन्द्र में दीप प्रज्वलित कर राष्ट्रीय सहकार मसाला मेला, 2018 का शुभारम्भ किया था। मेले का उद्घाटन करते हुए मंत्री जी ने कहा था कि यह मेला जयपुरवासियों की पहली पसन्द बन चुका है, शहरवासी इसका बेसब्री से इन्तजार करते हैं। उन्होंने कहा कि यह सहकारिता ही है जो एक दूसरे की मदद से आगे बढ़ने की प्रेरणा देता है। इस बार राष्ट्रीय सहकार मसाला मेला में साबुत एवं पीसे हुए मसालों के साथ-साथ ठण्डक देने के लिए शरबत एवं ठण्डाई के विशेष उत्पाद उपलब्ध कराए गए हैं। मेले में केरल से आई सहकारी समिति की ओर से नारियल तेल, केला चिप्स, मसाले, नमकीन सहित कई विशिष्ट उत्पाद बिक्री के लिए आकर्षण का केन्द्र बने।

—क्षेत्रीय कार्यालय, जयपुर

Women Empowerment through Co-operatives

The global statistics show that Women are in charge of 60-80 percent of the world's work, and produce 50 percent of the food. Despite the fact that their contribution is significant, they have limited economic advantage and access to productive resources. History shows a number of approaches to development have been adopted to solve the socio-economic ills of the third world. However, these approaches failed to achieve their goals partly because they completely ignored women and their contribution to the efforts of development. Among the poor, in developing countries, rural women are the poorest and more vulnerable.

Women have responsibility of their children as well as of their family, thus, their empowerment is empowering the society in large. Cooperatives could be best means for this as all over the world women are choosing the co-operative form of enterprise to respond to their economic and social needs. Whether it is to reach their entrepreneurial aspirations, to access products and services that they want and need, or to be part of business that has ethical values and principles and provides income-generating opportunities, women are finding that co-operatives are attractive options.

Cooperatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their activities and through democratic decision making allow members to set out how they reach their economic, social and cultural aspiration.

For women, cooperatives have a key role to play as they are able to respond to both women's practical and strategic needs. Whether it be through women only cooperatives or cooperatives made up of women and men, they offer an effective organisational means for women members and employees to raise their living standards by accessing decent work opportunities, savings and credit facilities, health, housing and social services, and education and training. Cooperatives also offer women opportunities for participation in and influence over economic activities. Women gain self-reliance and self-esteem through this participation. Cooperatives also contribute to the improvement of the economic, social and cultural situation of women in other ways including promoting equality and changing institutional biases.

For women entrepreneurs, cooperatives are particularly attractive form of enterprise. By pooling their capital, women are able to engage in income-generating activities and organise their work in a flexible way that respects the multiple roles that women may have in society. From Burkina Faso, India, Japan, Honduras to the United States, women share similar cooperative experiences – their women-only cooperatives have allowed women to gain self-confidence, bear professional responsibilities, valorise their skills and improve their livelihoods by deriving income for their work and accessing a wide range of services.

Women however, are also finding satisfaction in co-operatives where both women and men participate. As members and employees, women are discovering enterprises that strive to build mutual respect and equal opportunity. However, it must be said that more

needs to be done to achieve gender equality. Cooperatives are a reflection of their members and the society in which they operate, and are responding to the challenge of making changes in organisational culture, working methods, education and training opportunities to make women's empowerment a reality.

Women's empowerment has five components which are (i) women's sense of self-worth; (ii) their right to have and to determine choices; (iii) their right to have access to opportunities and resources; (iv) their right to have the power to control their own lives, both within and outside the home; and (v) their ability to influence the direction of societal change to create a more just and social economic order, nationally and internationally.

The cooperative form of enterprise addresses each of these components and is truly providing empowerment opportunities for women in all parts of the world.

**Elsy Thomas
PO (P&A)**

(Source: Based on articles published in cooperative magazines and on websites.)

सहकारिता से पहले सह-अस्तित्व (co-existence) आवश्यक है।

हमारी संस्था, "राष्ट्रीय सहकारी विकास निगम", "सहकारिता" पर आधारित "एक संगठन" है, जिसका वास्तविक उद्देश्य है, ग्रामीण और पिछड़े वर्गों की छोटी-छोटी सहकारिताओं को आर्थिक रूप से सुदृढ़ बनाने के लिए "आपस में एकजुट होकर कार्य करना"।

एक स्वस्थ समाज का निर्माण करने में सहकारिता की अहम भूमिका होती है। इसमें 'सबका साथ, सबका विकास' की बात होती है। लेकिन सहकारिता की इस भावना को चरितार्थ करने के लिए, पहले आवश्यक है, सह-अस्तित्व (co-existence) की भावना को चरितार्थ करना, अर्थात् अपने कार्यक्षेत्र में "सबका आपस में मिल-जुल कर प्रेमपूर्वक निर्वाह करना"।

मानवता की दृष्टि से मानव में जिन मानवीय गुणों का होना आवश्यक है, वे हैं सबके प्रति समानता, प्यार, सदभावना, सहानुभूति और मिलवर्तन का भाव। वास्तव में, इन्हीं गुणों के विद्यमान होने से ही मानव होना सार्थक होता है। जिस तरह से नमक में से, यदि उसका नमकीनपन निकाल दिया जाए, तो नमक अपने मूल अर्थ को ही खो देगा, उसी तरह से मानव में से यदि इन मानवीय गुणों को अलग कर दिया जाए, तो मानव, मानव ही नहीं रह जाएगा।

अपने सह-समाज में स्नेह, आदर और सम्मान प्राप्त करना, मनुष्य का जन्मसिद्ध अधिकार नहीं है, अपितु स्नेह, आदर और सम्मान जैसी पवित्र और अमूल्य धरोहर को मानवता, सद्व्यवहार्यता, सहृदयता, सच्चाई और ईमानदारी के साथ कमाना ही मनुष्य के जीवन का लक्ष्य है।

जिस प्रकार से एक बगीचे के रंग-बिरंगे विभिन्न फूलों में से कोई भी फूल अभिमानवश, अन्य फूलों से यह नहीं कहता कि मैं सबसे महान हूँ या मेरी अहमियत बाकी फूलों से अधिक है, सभी फूल आपस में सह-अस्तित्व (co-existence) के साथ समन्वय स्थापित करके, बगीचे में शोभायमान होते हैं। फलस्वरूप, रंग-बिरंगे फूलों का एक सुन्दर गुलदस्ता तैयार होता है।

उसी प्रकार जब किसी संस्था के सभी सदस्य, अपने कार्यक्षेत्र में सामंजस्य स्थापित करके, आपस में मिल-जुलकर, प्रेमपूर्वक, जाति-पाति, पद-प्रतिष्ठा और ऊँच-नीच के भेद-भाव से ऊपर उठकर, एक-दूसरे की भावनाओं का सम्मान करते हुए, सबके हित के लिए कार्य करते हैं, जिसमें किसी कमजोर या असहाय का शोषण या दमन नहीं होता, जिसमें संस्था का प्रत्येक सदस्य व्यक्तिगत लाभ की भावना को एक तरफ रखकर, अपनी किसी विशेष योग्यता के बावजूद भी अभिमान-रहित होकर, सकारात्मक दृष्टिकोण अपनाता हुआ, पूरी निष्ठा और ईमानदारी के साथ अपनी जिम्मेदारी का निर्वाह करता है, जिससे उस कार्यक्षेत्र में एक मधुर वातावरण स्थापित होता है। ऐसे मधुर वातावरण में निष्पादित किया गया हर कार्य, सुखद और सकारात्मक परिणाम लिए हुए होता है। फिर वह परिणाम भी व्यक्तिगत नहीं, बल्कि पूरी संस्था के हित में होता है।

निःसंदेह ही संसार का प्रत्येक मानव, प्राकृतिक रूप से किसी न किसी विशेष गुण से नवाजित है। वही विशेष गुण ही विकसित होकर व्यक्ति और उसके परिवार के जीविकोपार्जन के लिए रोजगार उपलब्ध कराने का भी साधन बनता है। मानवता की दृष्टि से उस विशेष गुण की पवित्रता को कायम रखना अत्यंत आवश्यक होता है। जिस प्रकार, साधारण जल के पात्र में यदि गंगाजल की कुछ बूँदें डाल दी जाएं तो वह साधारण जल भी गंगाजल बनकर आदर के योग्य बन जाता है, व्यक्ति के रोजगार से संबंधित उस गुण के साथ यदि कुछ नैतिक गुणों को भी समाहित कर लिया जाए, तो वह साधारण गुण भी व्यक्ति को आदरणीय बनाकर, ऊंचाई की बुलंदियों तक ले जाता है। अतः निःस्वार्थ, सकारात्मक और निष्पक्ष योगदान ही मानव का समाज के प्रति पहला उत्तरदायित्व है, क्योंकि "सभी" योग्यताओं और पद-प्रतिष्ठाओं के बावजूद, सबसे पहले, हम केवल एक मानव हैं और मानवता ही हमारा सबसे पहला धर्म है"।

समाज में समानता स्थापित करने के मानवता के इस पावन लक्ष्य को कायम रखना ही राष्ट्रीय सहकारी विकास निगम के लिए अहम है। इसी उद्देश्य को लेकर संस्था के प्रत्येक सदस्य के अनथक प्रयासों और निष्पक्ष योगदानों का ही परिणाम है कि यह संस्था, वर्ष 2017-18 में अपने 8000 करोड़ रुपये के लक्ष्य को पार करके 21,969 करोड़ रुपये की उपलब्धि हासिल कर सकी है।

अतः आशा है कि हमारा निगम रूपी यह सुन्दर और सुसंगठित गुलदस्ता, अपनी अनेक विभिन्नताओं के बावजूद भी, सहकारिता के साथ-साथ, सह-अस्तित्व (co-existence) की भावना को भी चरितार्थ करता हुआ, अपनी पूरी आभा के साथ, भविष्य में भी यँ हीं दमकता रहेगा।

(मधु शर्मा)
वरिष्ठ निजी सचिव
हिन्दी अनुभाग

An Iron Man with a Golden Heart



Mr. Joginder Singh Saluja - National Award winner, International Player, National Gold Medalist, Motivational Speaker, Fitness Trainer, more than six times Mr. India, Ex-health Consultant, Central Reserve Police Force (CRPF).

You might be wondering, what is special about this story or the person? Well, the guy is physically challenged since childhood

and cannot walk without support. Mr. Saluja, a Paralympic, PowerLifting National Champion is a source of inspiration for others like him who harbour the dream of representing the country in sports.

Ever introspected yourself on what you are doing to make your life worthwhile and blissful? Meet Joginder Singh Saluja (32), a resident of Dilshad Garden, who is a superbly-abled and lives each day in the best possible manner.

Joginder, a differently-abled yet better than the abled, has earned numerous titles in paralympic powerlifting and body building pageants. He contracted polio when he was just a few months old, which consequently, left both of his legs impaired. He had already undergone ten operations by the time he turned 14. He has had a real troublesome childhood. But, not letting himself down, he treated all the hurdles that he came across in life as springboards and windows to a better future. He is determined and meticulous for whatever he does. Also, he is a man with an enormously optimistic outlook to whatever comes his way. His positive spirit, helpful nature and zeal to pursue his passion is motivating for all.

“The routine surgeries continued to depress me as much as they could. This was the time when I gave a thought to body-building so that I could come out of sufferings and rather earn something really big and different in life,” says Mr.Saluja. He managed to overcome his weakness by gathering enough courage and willpower to hit the gym. But all that he had to face proved that the world, unfortunately, is not fair enough to each and every one. He was ridiculed and made fun of on the very first day of his gym-ing sessions. Proud and enthusiastic Joginder says, “You don’t have to lose your real self in the search of acceptance by others. People made fun of me when I held the dumbbells for

the first time. Their giggles and laughs instilled in me the passion to work even harder. I can now lift about 200 kg bench-press.”

He has earned a lot in life. At the age of sixteen he won the title of Mr. Delhi for best physique, and at the age of eighteen, he was the youngest to win the title of Mr. India in the category of Para-powerlifting. Ever since he won this pageant, he never looked back. As a result of his hard work and immense dedication, he has been titled Mr. India in Para-powerlifting for more than six times. He has also won many other awards and titles in various categories, the most prominent of them being the National Award for Empowerment of Persons with Disabilities from Ex-President Mrs. Pratibha Patil - World Disability Day - under the ‘Role Model’ category, Real Life Hero title (2012) from Aamir Khan, Role Model Award (2013) by Sri Sri Ravi Shankar. The list of the accolades that he has been honoured with is never-ending. Additionally, he has been the counsellor for differently-abled persons at Delhi University for eleven years now. Above all, Joginder is the first differently-abled person to get selected as a health consultant (fitness trainer) at Central Reserve Police Force.

Soon after completing his graduation from SGTB Khalsa College, Delhi University, at 22 years of age, he opened up his own gym at Vivek Vihar in East Delhi. However, he provides absolutely free training for differently-abled people at his gym. Obstacles are things a person see when he takes his eyes off his goal. “The time I was mocked because of my disability, I had this gut feeling and used to daydream about opening up a special gym of my own. I fantasized of owning a gym, where differently-abled person would not be laughed upon. I accomplished my dream at the age of 22,” says Joginder, the man whose eyes are an ocean that reflects his dreams and desires. He is running two gyms now named ‘Workout Wonders’ at Vivek Vihar and Yojana Vihar.

The purpose of life is not just to be happy. In fact, happiness comes from your own actions. The kind of life that Joginder leads is a perfect example of a life really well lived. There is no doubt he is full of life and vigour. When asked about his definition of life, Joginder replies, “Life is to be practical, principled, constructive, admirable as well as benevolent, and to make some difference that you have lived and lived well. And the happiness automatically comes your way.”

Surendra Sehgal
Director(Cold-Chain)

तेरे गिरने में तेरी हार नहीं , तू इन्सान है अवतार नहीं
गिर, उठ, चल, दौड़ फिर भाग
क्योंकि जीत संक्षिप्त है इसका कोई सार नहीं ।

इन्सान की अपनी पहचान हमेशा सर्वोपरि होनी चाहिए ।
रुम्ही तुम हो.....

डिप्रेसन से ग्रस्त व्यक्ति एक बड़े डाक्टर के पास गया ।

डाक्टर ने उसकी जाँच की और पाया उसे कुछ भी नहीं है । डाक्टर बोला, मुझे तुम्हारे शरीर में कुछ भी गलत दिखाई नहीं पड़ता, और मैं तुम्हें किसी दवा का सुझाव नहीं दूंगा ।

बल्कि शहर में एक प्रसिद्ध कॉमेडियन ग्रिमाल्डी का कॉमेडी शो हो रहा है, तुम वह देखने चले जाओ । कॉमेडी शो में जी भर के हंसो । यदि तुम हंस सको तो तुम्हारी सारी उदासी, सारा विषाद, सारा डिप्रेसन गायब हो जाएगा और उसका असर तुम पर किसी भी दवा से ज्यादा गहरा होगा क्योंकि तुम्हारे शरीर में कुछ भी गलत नहीं है ।

तुम केवल एक चीज़ भूल गए हो, और वह यह है की कैसे हंसा जाए । तुम हंसने की भाषा ही भूल गये हो । तुम्हें यह भाषा फिर से सीखनी होगी ।

तुम्हें किसी उपचार की जरूरत नहीं है । बस ग्रिमाल्डी के शो में जाओ और हंसो ।

वह व्यक्ति बोला अरे "मैं ही तो ग्रिमाल्डी" हूँ ।

डाक्टर बोला : तुम्हारे साथ भी ऐसा ही किस्सा है । तुम अपना परिचय भूल गए हो ।

अतः अपना परिचय कभी भी भूलना नहीं चाहिए

किसी ने क्या खूब कहा है

थोड़ा छुप छुप कर खुद के लिए भी जी लिया करो,
कोई नहीं कहेगा की थक गए हो थोड़ा आराम किया करो.....

आज के जमाने में किसी को यह महसूस मत होने देना की आप अन्दर से टूटे हो,
क्योंकि लोग टूटे हुए मकान की ईंटे तक उठा ले जाते हैं ।

हमारी पहचान, हमारे कर्म से ही हमारा भाग्य बनता है
याद रहे परमात्मा हमारा भाग्य नहीं लिखता ...

जीवन के हर कदम पर हमारी सोच, हमारे बोल व हमारे कर्म ही हमारा भाग्य लिखते हैं ।

अतः सदा स्मरण रहे ...की हर पल,
कलम भी हमारी है, लिखावट भी हमारी है... और भाग्य भी हमारा है ।

(मंजु कपूर)
निजी सचिव
पीडीएलएस अनुभाग

SAVE ENERGY SAVE ENVIRONMENT



Electricity is a form of Energy and we need it for just about everything! Almost all of our modern conveniences are electrically powered. Electricity is what lights up our classrooms, heats our homes and lets us listen to our favourite music. Without Electricity there is nothing in this world for human beings.

Why to Save Energy?

When we consume less energy, we save precious natural resources and cut down on pollution, and energy efficiency helps us in that. From power plants to cars, consuming energy can produce emissions that harm our environment. Finally, energy efficiency helps us to save monthly Electricity bill.

“ONE UNIT OF ENERGY SAVED BY US IS TWO UNITS OF ENERGY GENERATED”

Ways to Save Energy

Lights: Immediately shift to LED lights from incandescent bulbs, CFLs to save 75% of energy and try to use natural light (daylight), which not only improves ability to perform visual tasks but also reduces illness.
Fans: If your fan usage is more than 12 hours, replace them by energy efficient fans, you will get your money back in 2 years. Replace rheostat regulators (step regulators) with electronic regulators.

TV: Most of the time, we keep the TV and associated electronic items (Speakers, Set-top boxes etc.) ON, even when not in use. You may think that this does not consume a lot of electricity, but it does. Make it a habit to switch off the TV when you are not watching it.

Refrigerators: Keep your refrigerator away from the wall by about half feet. Refrigerators throw out heat and this heat needs to escape. Also, do not keep your fridge stuffed with lot of food items. If some container has very less food, try to finish it, as the fridge will waste more energy in keeping the container itself cool.

Geyser: Do not switch on the geyser hours before you plan to take bath. Switch it off immediately after taking bath. Geysers do have auto off features, but there is still some wastage of heat and the geyser switches on again after some time.

ACs: AC is the item you should focus on the most to save electricity. Ensure that your doors and windows are properly closed when you use the AC. Keep the temperature setting between 23 to 25 degreeCelsius. If you use the AC at a very low temperature like 18 degree Celsius, try to change your habit over few months, as this will also affect your health.

Room Heaters: In winter, heating can account for over 30% of your bill. Ensure human comfort and set your thermostat between 18 and 20 degrees. Every degree above 20 can add 10% to your heating bill.

**Sankaranarayanan S,
P.O, Cold-Chain.**

Trek to Roopkund, Uttarakhand

A trekking expedition was organized by NCDC Staff Club for the employees of NCDC from 03.06.2018 to 10.06.2018 to Roopkund (the Mysterious Lake) in Chamoli district in Uttarakhand at a height of 15,696 ft (4800 m). The 17 members team left Delhi on the night of 02.06.2018 and reached Haldwani from where there was a 9 hours drive to the base camp at Lohajung (2,350 m). Next day, the team trekked for about 11-12 km crossing Neel Ganga river to reach the first camp site at Bedni Bugyal (3,354 m) and en-route the team visited Latu Devta temple. Bedni Bugyal exhibits impressive alpine green meadows that treat one's eyes as well as soul. The sky in the night was so clear that no one could stop gazing at the constellations. Next day the team trekked for about 5-6 km and reached next camp site at Pathar Nachau-ni (3,871 m). The concentration of atmospheric oxygen was decreasing and so was the temperature as the team was gaining height after Bedni Bugyal. The fast blowing winds that could easily blow away tents if left open was the major concern here. The next day the

team left for the top most camp site of the journey i.e. Bhagwabasa (4,298 m). While on their way to Bhagwabasa, the team stopped at Kalu Vinayak temple and offered prayers. The temperature at Bhagwabasa fell sharply and the night was extremely cold. There could be usual snow storms, however, NCDC team was lucky as far as such weather conditions were concerned. At this camp site, the team had dinner early as it had to start trek for Roopkund summit at 3:00 am in the morning. The final trek to Roopkund lake (4800 m) was of 3 km and was the most thrilling and challenging part of the trek. The only light available during the trek was from the torches held by the trekkers and the only noise heard was of the streams of water flowing down the mountains drowning our shoes and making the path more slippery. Sporadic ice patches were adding more thrill and difficulty to the trek. At around 6:00 am, NCDC team reached the Roopkund lake which was frozen and the scenery at the summit was mesmerizing. One of the major attractions of the lake is the human skeletons scattered around its periphery. After enjoying the ambience of the mysterious lake for about 30 minutes, the team started descending and trekked for about 13 km to come back to lush green meadows of Bedni Bugyal which was the last camp site before reaching base camp at Lohajung. It was during this descent that team got the chance to use their rain coats and Poncho. The next day in the morning the team left for the Wan village and in the midway spent some refreshing moments in the water of Neel Ganga river and in the afternoon reached Wan from where it reached finally to the base camp at Lohajung.

Trekking expedition taught the members to face and tackle the worst of conditions with calmness and determination and stay together in a team and work in harmony to achieve the target.

-NCDC Staff Club



Editorial Team: Chief Editor Smt. Deepa Srivastava, Chief Director

Associate Editor Shri Surendra Sehgal, Director

Sub Editors Smt. Shobhna Mathur, Dy. Director & Shri Sandeep Singh, Asstt. Director

Designing & Coordination Shri Sachin Sharma, Dy. Director