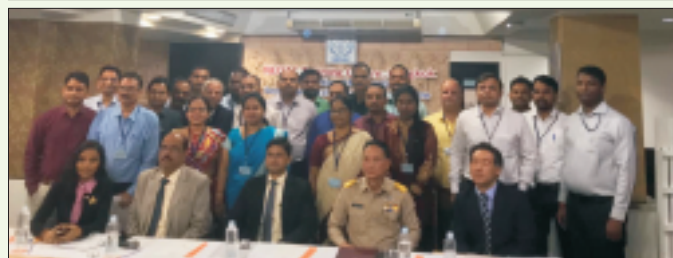


## Highlights - NCDC



- NCDC has sanctioned and released financial assistance of ₹5143.42 crore and ₹4344.19 crore respectively during the 1st Quarter (till 30.06.2019).
- Sh. Narendra Singh Tomar has assumed charge of Hon'ble Union Minister for Agriculture and Farmers Welfare and he is the new president of General Council of NCDC.
- A **Chintan Shibir** (Retreat for Deliberations) under SAHAKAR PRAGYA on 'Nurturing of Primary Level Cooperatives' was organised on 5 April 2019 at LINAC, Gurugram. Sahakar Pragya is part of SAHAKAR 22, NCDC Mission 2022 for New India. With this, NCDC has reoriented its focus on nurturing the cooperatives at grass root level for ensuring sustainable development with inclusiveness. An Action Plan was evolved on nurturing these cooperatives. The Shibir was graced by Shri Satish Marathe, Director, Central Board of RBI, Member BoM & GC NCDC and MD, NAFSCOB.
- NCDC has set up an in-house Design Studio for production of promotional audio visual content for social media and training. It has recently produced short films on NCDC and also for IICTF.



- Twenty Officers of NCDC attended an "International Senior Leadership Program at NEDAC Training Center", Bangkok (NTCB) from 24 - 28th June 2019.



NCDC Team presented a cultural programme at LINAC Gurugram after Chintan Shibir.

## International Yoga Day

Employees of NCDC performed Yoga for mental and physical fitness on 21st June 2019, the International Yoga Day



## Distinguished Visitors to NCDC

- Hon'ble Cooperative Minister of Uttarakhand Dr. Dhan Singh Rawat released India International Cooperatives Trade Fair publicity campaign material on 30th May.



- Hon'ble Deputy Chief Minister of Meghalaya Mr. Prestone Tynsong visited NCDC HO Delhi on 29th May and pledged Meghalaya State Partnership for India International Coop Trade Fair. NCDC - Meghalaya partnership on Piggery Mission, ICDP and Start Up Coops & Training were discussed.
- A team of 13 members from Ministry of Agriculture, Republic of Indonesia visited NCDC on June 18, 2019 under the India-Indonesia Joint Working Group with DAC & FW, to study the Indian Cooperative Model.



## Important Talks and Meets

- An interactive session on 'Growth Path of NCDC' was held with Shri Yaduvendra Mathur, Special Secretary, NITI Aayog in NCDC on May 9, 2019. The discussions revolved round the need to look at the relevance of Cooperatives in the



present day context, requirement to reinvent the cooperative model by broadcasting its activities as per felt need of the market and strategies to meet challenges in changing technological scenario.

- In line with the Agriculture Export Policy, 2018, NCDC organised a consultative meet on 16.05.2019 which was attended by senior officers (including 9 ACS/Principal Secretaries/Secretaries) from 24 States and 3 Union Territories. The participants were of the unanimous view that a Cooperative Sector Exports Promotion Forum (CSEPF) be formed under the institutional stewardship of NCDC.



- The "Cooperative Institutions Cyber-security Advisory Forum" (CICAF) under the auspices of NCDC held its first meeting on 20th May, 2019 at NCDC Head Office which was attended by 29 members of NAFSCOB & NAFSUB including their Chairmen and Chief Executive Officers. The forum would take up issues and developments related to cyber security in cooperative banks and institutions.





- The 208th Meeting of the Board of Management was held on 29th May, 2019. The Board, among others, approved the Annual Accounts of the Corporation for FY 2018-19. Follow up action on the decisions of the Board have been initiated.

## State Visits

- As a member of a State Level Steering and Sanctioning Committee (SLSSC) constituted by the Government of Uttarakhand, a meeting of SLSSC was attended by Managing Director, NCDC on 18 April, 2019 at Dehradun. The meeting with Shri Utpal Kumar, Chief Secretary in chair was attended by Secretary (Cooperation) and Secretary (Finance) besides Senior Officers of the state.
- Managing Director, NCDC visited a number of projects / cooperatives having NCDC assistance linkage in Kerala such as MVR Cancer Centre and Research Institute, Kozhikode; ICD projects of Thrissur and Palakkad districts; Uralungal Labour Contract Cooperative Society; M Dasan Memorial Cooperative Institute of Engineering & Information Technology; Kozhikode District Cooperative Hospital.

## NCDC Signs MoUs for better synergy

- NCDC entered into a Memorandum of Understanding with National Federation of Urban Cooperative Banks and Credit Societies Ltd. (NAFCUB) on 20th May, 2019 for pursuing common goals.
- An MoU was entered into with the PV Narasingha Rao Telangana Veterinary University set up by the State Government, for collaboration in training, research and innovative processes in cooperative sector.



- An interactive session with Mr. Arindom Datta, Executive Director, Rabo India Securities Pvt. Ltd. on "Global Perspectives on Cooperatives & Rabo Bank" was held in NCDC Headquarter, New Delhi on 4 June 2019. Mr. Datta emphasized the need for tapping knowledge and technology for cooperatives to succeed in the current dynamic economic scenario.



- A village level cooperative, the Venginicherry Service Cooperative Bank at Thrissur Kerala is setting up a 1000 litres per hour copra coconut oil extraction plant with NCDC assistance.
- Managing Director, NCDC accompanied by Secretary, Animal Husbandry & Dairy Development, Commissioner of Fisheries, Government of Telangana, MD, Telangana State Dairy Development Cooperative Federation, RD, NCDC, Hyderabad and other key officials of the Federation visited some NCDC assisted projects in Telangana on 23.04.2019 like Turkapally - Beneficiaries of sheep distribution programme; Siddipet -Integrated Fish Market and Vegetable Market Yard; Gonepally - Beneficiaries of milch animals; Shanigaram - Fishermen assisted under IFDS.
- Managing Director, NCDC visited Hyderabad and participated in the meeting of Board of Directors of the



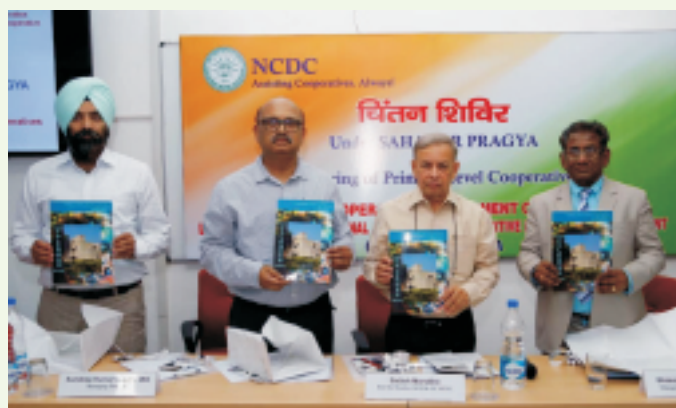
National Federation of State Cooperative Banks Ltd. (NAFSCOB) as a special invitee and attended the award function as chief guest. He also visited TS Stree Nidhi Credit Cooperative Federation and had interactive discussion with the MD & Key officials of the Federation.



- Hon Chief Minister of Goa, Sh. Pramod Sawant released NCDC Coop Goa Strategy document on 30th May at Goa Sadan. MD NCDC Sh. Sundeeep Kumar Nayak, Member BoM NCDC / RBI Board, Sh. Satish Marathe, Sh. P Krishnamurthy Pr Secy Goa, Sh. WVR Murthy Commissioner & Secretary (Cooperation), Goa, Sh KK Chaudhary, ED NCDC were present on the occasion.

## LINAC Activities

- LINAC Training Calendar 2019-20 released.
- Six Regional Training Centres of LINAC set up at Kolkata, Bhubneshwar, Gandhinagar, Hyderabad, Pune and Bengaluru to extend outreach activities of LINAC, besides advocating the DFI strategy.



- HE Wassfi Hassan El Sreihin, Secretary General of AARDO was the Chief Guest at the Valedictory Ceremony of 2nd Batch of Foundation Course at LINAC, Gurugram on 10th May 2019.
- A three days programme on 'Organisation Behaviour and Communication Skills' was conducted for officials of NCDC and other cooperative organisations.
- In collaboration with CICTAB, two international programmes were organised by LINAC on 'Adopting Area Based Integrated Approach for Cooperative Development – An Experience of NCDC's ICDP Scheme in Indian Context' and 'Developing of Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions'.
- LINAC conducted 'Professional Leadership Development Programme' for CEOs/Directors of Urban Cooperative Banks with the theme : Governance, Regulation and Cyber Security.
- 'Role of Women Directors in Development and Governance of Cooperatives' was conducted for women of cooperative societies in district Narmada, Gujarat.



- LINAC organised the World Bank Washington funded international workshop on 'Disaster Risk Management Mainstreaming and Cooperative Development' at Gurugram, Haryana, India. Shri RR Rashmi, TERI inaugurated the workshop. This two weeks residential workshop was attended by 18 professionals from Ethiopia, Nepal, Bangladesh and India.

## Highlights- Ministry of Agriculture & Farmers' Welfare

- Sh. Narendra Singh Tomar has taken over the charge of the Union Minister for Agriculture and Farmers Welfare. Ministers of State for Agriculture are Sh. Parshottam Rupala and Sh. Kailash Choudhary.
- As recommended by the committee on Doubling Farmers Income, deployment of technology is very important to make schemes of the Ministry successful and major technology interventions are Kisan Suvidha mobile application, Development of mKisan Portal ([www.mkisan.gov.in](http://www.mkisan.gov.in)), More than 100 mobile apps compiled by ICAR, e-National Agriculture Market initiative, Soil Health Card Scheme, Use of space technology etc. The committee has appreciated the role of Digital Technology, which can play a transformational role in modernizing and organizing how rural India performs its agricultural activities. The technologies include Artificial Intelligence, Big Data Analytics, Block chain Technology, Internet of Things etc.
- Government has announced Minimum Support Prices (MSPs) for 22 mandated crops and fair and remunerative price (FRP) for sugarcane on the basis of recommendations of the Commission for Agricultural Costs & Prices (CACP), after considering the views of State Governments and Central Ministries/Departments concerned and other relevant factors.
- The ambit of the PM- Kisan Scheme has been expanded to cover all farmers in the country irrespective of the size of their land holdings, subject to the other existing exclusion criteria.
- The Department has taken note of Fall Army Worm (FAW) infestation in the country. The infestation has been found primarily on maize and to a small extent on Ragi and Sorghum. A High Power Committee (HPC) has been constituted, headed by the Secretary (DAC&FW) and Secretary (DARE) to review the status and to recommend appropriate strategies.

## IICTF - A Step towards International Cooperation



- A meeting was convened in Head Office on 16th April 2019 with the representatives of some of the High - Commissions and Embassies in India for publicizing on India International Cooperative Trade Fair scheduled to be held from 11-13

October 2019 at Pragati Maidan, New Delhi. The highlights of the meeting were the importance of cooperative to cooperative trade globally and how cooperatives can bring transformation in business by minimizing the number of intermediaries thereby benefitting both producers and the consumers.

- Roadshow on India International Cooperatives Trade Fair 2019 in Ho Chi Minh city Vietnam on 17 April by NEDAC Vice Chairman and other members.
- Regional Director NCDC, Hyderabad made a presentation on NCDC at Saigon (Ho-Chi-Minh) city, conference of ICA-APCRS Forum on 18th April 2019.



- Mr Tarun Bhargava GM IFFCO and Member NEDAC presenting the IICTF 2019 promotional material introduction to all members of ICAO, Wing of ICA in Oslo Norway
- NCDC officers met the Ambassadors of Turkmenistan, Georgia and Kyrgyzstan on 24 May in Delhi.
- Heads of Missions of 53 foreign countries based in India attended an Interactive Meeting on India International Cooperatives Trade Fair (IICTF) at Ministry of External Affairs Auditorium on 30th May, 2019. Hon'ble Co-op



Minister, Uttarakhand, Dr. Dhan Singh Rawat Chaired the meeting. Mr Manoj Bharti, AS (ED & States), MEA along with Sh. J.P. Meena, Senior Advisor, NCDC, stressed the need for Cooperatives to Business direct trade. MD NCDC Mr Sundeep Kumar Nayak highlighted immense opportunities for collaboration with cooperatives on products, processes and technology through IICTF route.



- HE Bulat Sarsanbayev, Ambassador of Kazakhstan to India was presented with promotional material of India International Cooperatives Trade Fair by Advisor (IA) in NCDC at New Delhi on 10th June 2019.
- NCDC Senior officers met Amb Yogesh Punja of Fiji High Commission in India on 11th June 2019.
- NCDC officers met Amb Nejmeddine Lakhal in the High Commission of the Republic of Tunisia in India on 14th June.

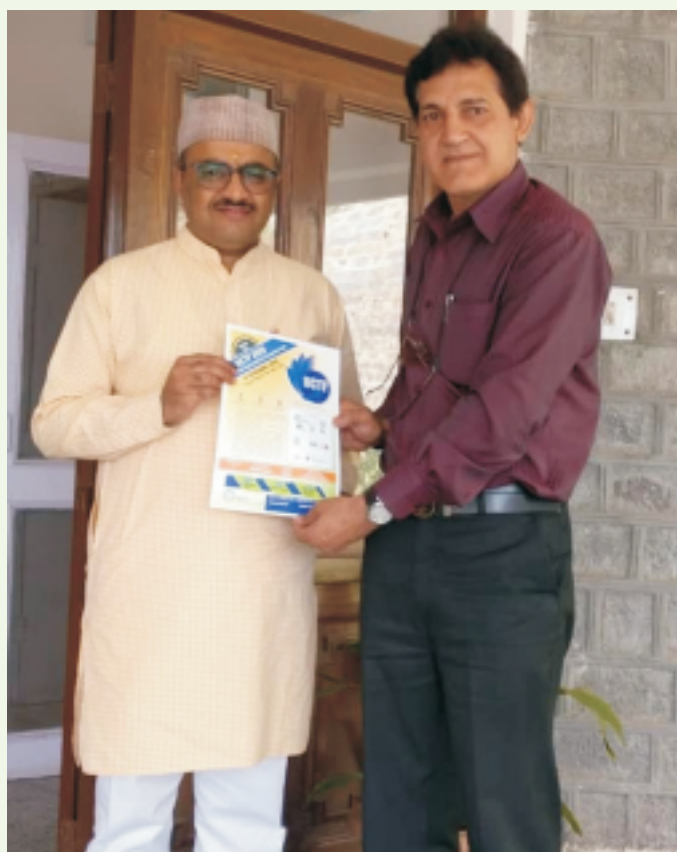
- RD Lucknow with Hon'ble Dy Chief Minister UP Dr Dinesh Sharma who released IICTF publicity material at Lucknow on 28th May 2019.



- Amb TS Tirumurti, Secretary Economic Relations in India's Ministry of External Affairs released International Cooperatives Trade Fair IICTF 2019 publicity matter on 15th May 2019 at New Delhi.

#### **RDs promoting IICTF in their jurisdiction**

- RD Shimla with Dr Rajiv Saizal, Hon'ble Minister (Cooperation), Govt. of Himachal Pradesh on 23 May.



- Publicity of IICTF in Launching Program of Market Linkage Vehicle and Recovery Vehicle in Nagaland by Hon'ble Minister, Agriculture and Cooperation.
- Managing Director, NCDC participated in an interactive meeting with stake-holders organised by the Government of Telangana in Secretariat on 24.04.2019, to sensitize them about the India International Cooperative Trade Fair.



## Regional Office – Important Activities

- Additional Chief Secretary, Department of Cooperation, Government of Haryana, Mrs. Jyoti Arora, IAS visited Regional Directorate, NCDC, Chandigarh on 28th March, 2019. Ms. Poonam Nara, Additional RCS, Haryana and Mr. Naresh Goyal, Joint RCS also accompanied ACS.



- 60,000 mopeds have been distributed in Telangana with NCDC assistance through Telangana State Fisherman Cooperative Federation Ltd. to enable market access by Primary Fishery Cooperatives.



- Taking forward the Mission Nurturing of Cooperative, officials of RD, NCDC, Jaipur visited PACS.



- क्षेत्रीय कार्यालय चंडीगढ़ में दिनांक 22.05.2019 को कृषि एवं किसान कल्याण मंत्रालय, भारत सरकार के राजभाषा विभाग के अधिकारियों द्वारा क्षेत्रीय कार्यालय में राजभाषा हिंदी के अनुपालन हेतु निरीक्षण किया गया। क्षेत्रीय कार्यालय के कार्यो की उन्होंने प्रशंसा की।

### क्षेत्रीय निदेशालय, शिमला का दिनांक 20.05.2019 को राजभाषा निरीक्षण



दिनांक 20.05.2019 को क्षेत्रीय निदेशालय, शिमला का राजभाषा निरीक्षण, कृषि एवं किसान कल्याण मंत्रालय के राजभाषा विभाग द्वारा भेजे गए दो सदस्यी दल द्वारा किया गया। निरीक्षण दल ने इस निदेशालय को राजभाषा के उपयोग एवं इसके प्रचार प्रसार के लिये विभिन्न स्तर पर मिले पुरस्कारों की सराहना की। साथ ही निरीक्षण के दौरान इस निदेशालय को हिंदी प्रयोग के माप-दंडों पर खरा पाया।

### राज्य सहकारी बैंक, हिमाचल प्रदेश के प्रशिक्षण संस्थान सांगटी को सर्वश्रेष्ठ गुणवत्ता पुरस्कार

राष्ट्रीय स्तर पर सहकारी बैंकों की शिखरीय संस्था नैफस्कॉव मुम्बई ने हिमाचल प्रदेश के राज्य सहकारी बैंक के प्रशिक्षण संस्थान सांगटी को सर्वश्रेष्ठ गुणवत्ता युक्त प्रशिक्षण कार्य

निष्पादन हेतु 30 अप्रैल, 2019 को देश के समस्त सहकारी प्रशिक्षण संस्थानों की श्रेणियों में प्रथम पुरस्कार से सम्मानित किया है ।



हैदराबाद में सम्पन्न नैफस्कॉब के निदेशक मंडल की बैठक में बैंक के प्रबंध निदेशक डा. पंकज ललित व महाप्रबंधक डा. आर. पी. नैंटा ने यह पुरस्कार सांसद एवं अध्यक्ष, राष्ट्रीय सहकारी संस्थान, नैफस्कॉब श्री दिलीप सिंघानी एवं प्रबंध निदेशक, एन.सी.डी.सी. श्री संदीप कुमार नायक के कर कमलों से प्राप्त किया। राज्य सहकारी बैंक व इसके अधीन कार्यरत प्रशिक्षण संस्थान अपनी बेहतर कार्यप्रणाली एवं समय की मांग के अनुसार नई तकनीक आधारित समग्र कार्य—निष्पादन में देश के अग्रणी बैंकिंग संस्थानों में शुमार है। इसके अतिरिक्त बैंक एन.सी.डी.सी. के द्वारा संचालित एकीकृत सहकारी विकास परियोजनाओं के माध्यम से भी प्राथमिक सहकारी सभाओं के उत्थान व नए तकनीक आधारित तंत्र को मजबूत करने हेतु उदार वित्तीय सहायता भी प्रदान कर रहा है ताकि प्रदेश में सहकारी संस्थाओं के सफल विकास के साथ—साथ उनकी आर्थिकी को भी बल मिल सके।

## प्राथमिक स्तर की सहकारी समितियों का दौरा



“सहकार—22 : प्राथमिक स्तर की सहकारी समितियों का पोषण” के क्रम में क्षेत्रीय निदेशालय, शिमला द्वारा भ्रमण व जानकारी एकत्रित की गई।



## Cooperative Success Stories

### बुन्देलखण्ड महिला साख सहकारी समिति मर्यादित छतरपुर अब तक का सफर

सन् 1995 में छतरपुर जिले के शहरी क्षेत्र में रहने वाली आर्थिक एवं सामाजिक रूप से पिछड़ी घर खाता महिला श्रमिकों के साथ सेवा ने स्वयं सहायता समूहों का गठन किया। सेवा का उद्देश्य इन महिला श्रमिकों के सशक्तिकरण के साथ—साथ उन्हें समाज की मुख्य धारा में लाना भी था। समूहों के गठन के बाद सन् 1995 से 1999 में समूहों में प्रति सदस्य बचत रु. 5 से बढ़ कर रु. 20 तक पहुची। ऋण राशि रु. 50 से बढ़ कर रु. 2000 तक पहुची। चार वर्षों में समूहों की संख्या बढ़ी परन्तु छोटे—छोटे खातों के रूप में व अलग—अलग बैंक खातों में जिसका संचालन आसान नहीं था। चार वर्षों तक स्वयं सहायता समूह अच्छी तरह संचालित हुए। सदस्य महिलाओं में समूह के प्रति विश्वास जागा। राशि का लेन देन भी हुआ परन्तु उसका कोई वैधानिक स्वरूप नहीं था। इतनी कम बचत से ऋण कार्यक्रम सुचारु रूप से नहीं चल पा रहा था। सदस्यों की ऋण की मांग पूर्ति के लिये कहीं से भी ऋण प्राप्त नहीं हो पा रहा था।





19 जून 1999 में सभी समूहों की अध्यक्ष एवं सचिव महिलाओं ने साथ मिलकर 25 सदस्यों के साथ बुन्देलखण्ड महिला साख सहकारी समिति मर्यादित का गठन किया जिसका वैधानिक पंजीयन भी किया गया। सन् 2000 से 2003 तक समिति ने बिना किसी बाहरी सहायता के अपने दम पर कार्य किया। अंशधारी सदस्यों की संख्या बढ़ के 200 हो गई बचत राशि रु. 20 से बढ़ के रु. 50 हुई ऋण राशि भी रु. 50 से बढ़ के रु. 2000 हो गई।

सन् 2003 से 2008 तक विभिन्न संस्थाओं जैसे सेवा गुजरात, सेवा भारत समर्थन एवं मध्य प्रदेश सहकारी संस्थाओं ने बुन्देलखण्ड संस्था की कार्य क्षमता बढ़ाने हेतु समिति के कर्मचारियों को विभिन्न प्रकार के प्रशिक्षण दिये और संस्था की कार्य प्रणाली को सुचारु रूप से व्यवस्थित किया।

कार्य क्षमता बढ़ाने के साथ-साथ विभिन्न वित्तीय संस्थाओं ने संस्था की सदस्य महिलाओं को ऋण भी उपलब्ध करवाया। जिसमें एफ. डब्ल्यू.डब्ल्यू.बी.ए. इंडियन ग्रामीण सर्विसेस और भारतीय स्टेट बैंक प्रमुख है। वर्ष 2003 से 2005 के बीच में रु. 30,000 के ऋण से शुरु हो कर यह कार्यक्रम वर्ष 2018 में रु. 50 लाख तक पहुंचा।

इसी क्रम में बुन्देलखण्ड महिला साख सहकारी समिति मर्यादित ने भी अपना कार्य क्षेत्र शहरी से ग्रामीण तक बढ़ाया एवं ब्लाक स्तर पर छोट-छोटे कार्यालय भी खोले। स्थानीय स्तर पर बैंक में खाता खोला ताकि ऋण बचत कार्यक्रम सुचारु रूप से चल सके। संस्था का अपना ऋण बचत कार्यक्रम भी सुगमता से चल पाये, इसलिये सदस्य महिलाओं में से कार्यकर्ता का चयन किया गया, उन्हें प्रशिक्षित कर सदस्यों को डोर स्टेप सेवायें प्रदान की जिससे उनके समय और पैसों की बचत हुई।

वर्तमान में संस्था की सदस्य संख्या अंशधारक एवं नाममात्र को मिलाकर 7500 है। बचत राशि रु. 5 से बढ़ के रु. 100 (कम्पलसरी बचत) एवं अन्य प्रकार के बचत उत्पादों में यह राशि रु. 10,000 तक पहुंच गई है। ऋण राशि भी रु. 2000 से बढ़ के रु. 40,000 तक हो गई है। वर्ष 2016-17 में रु. 43.51 लाख, 2017-18 में रु. 68.20 लाख एवं 2018-19 में रु. 62.91 लाख के ऋण वितरित किये गए। इसके अलावा संस्था में वर्ष 2016-17 में रु. 21.07 लाख, 2017-18 में रु. 29.27 लाख एवं 2018-19 में रु. 15.50 लाख का कुल जमा सदस्यों द्वारा किया गया।

संस्था की सभी महिला सदस्य जागरूक हो रही हैं, चाहे स्वयं की साक्षरता को लेकर हो या बच्चों की पढ़ाई हो, रोजगार से सम्बंधित बातें या घर में निर्णय लेना हो। आज संस्था की सदस्य महिलाओं का सपना है रोजगार मिले, आमदनी बढ़े, अपना घर हो, जीने के लिये सभी मूलभूत सुविधायें हों जिसे वे अपने दम पर हासिल कर सकें।



*क्षेत्रीय निदेशालय, भोपाल*

## **Multinationals versus Cooperatives: the income and efficiency effects of supply chain in India**

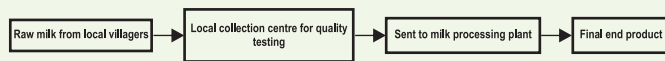
Over the past decades, successive waves of liberalization all over the world have led to an increased inflow of Foreign Direct Investment (FDI) in developing countries. FDI offers the best road to economic growth by relaxing capital constraints, creating employment, and transfer of technology and know-how. Critics however argue that multinationals locate their production processes in developing countries mainly to exploit cheap labour and lax labour & environmental standards.

At the other end we have the cooperative firms. For decades, cooperatives have been promoted based on their strong potential to contribute to equitable growth and poverty reduction by strengthening their members' economic position. But low productivity and underutilisation of resources have often led to various setbacks which require strong supplier relationship.

This ultimately brings us to realise the importance of effective supply chain management to increase the productivity and finally create profitability to survive in this highly competitive market. With the advent of IT and globalization, supply chain management has become an important factor for world's economic development in a sustainable, healthy and rapid way.

**Dairy sector in India:** Uttar Pradesh is the highest milk producing state in India mainly because of superior supply chain management which includes development of an effective marketing channel i.e Buyer driven, self selection or a mix of both.

Progress of cooperative dairy farm AMUL in India as compared to the multinational dairy farm NESTLE in recent years proves the effectiveness of the rural supply chain and the marketing channels adopted by AMUL. The simple process flowchart followed by AMUL is:



AMUL has managed to gain a competitive advantage by sticking its roots to the rural areas of the country and their simple yet effective supply chain with 100 % automated processing plants has given an extra paddle to their wheels by increasing the efficiency and time management.

Thus we do infer that suppliers are more likely to supply to the cooperatives to derive more yields for their dairy farms:

The main reason for the success of AMUL is healthy relationship between supplier and buyer. AMUL helps by providing credit in the form of advance payments, subsidized feed and veterinary care, preferential loans to buy new animals which impacts positively on herd size and productivity. So in today's world, cooperatives need to:

- Build a responsive and effective supply chain.
- Focus on modern technologies and efficient supply chain just like AMUL to create more value for their members ensuring future prosperity.
- Evaluate value chain analysis to identify their primary and support activities.

Thus Supply Chain is the backbone of any business, be it cooperative or multinationals. Supply chain management not only helps in improving the whole network but also helps in creating profit leverage for the firms in the long run.

*Subham Biswas*  
*Senior Assistant*  
*RO Hyderabad*

## ASHALATA VIKALANG VIKAS SAHAYOG SAMITHI LTD., BOKARO



The Ashalata Vikalang Vikas Sahayog Samithi Ltd., Bokaro was registered on 15th January, 2009 with registration No.01/2009. In the beginning, 50 physically challenged people came together to set up the society for improvement of their socio-economic status.

The Society started with a milk booth, selling milk and other dairy products of "Sudha". It commenced its business with a capital of Rs. 50000/- only after receiving financial assistance under the NCDC flagship scheme ICDP being implemented in Bokaro since 2014. The endeavor of the Society to improve and expand its business operations finally started taking shape and the turnover increased to Rs. 33.053 lakh in 2018.



The Society has received financial assistance of Rs. 27.50 lakh under ICDP Bokaro towards infrastructure and business development activities like Milk Booth, Consumer Store, Cyber Café, Computers, Furniture and Margin money. As a result, the Society with 52 members and with its own office has diversified business where its consumer store is equipped with modern facilities like CC TV, Bar code reader, Billing machine & POS machine.



**Present business activity and approx/ sale/ business of the society:**

• Milk Business	: 12,000.00 per day
• Consumer Store business	: 15,000.00 per day
• Cyber Café business	: 500.00 per day
<b>Total</b>	<b>: 27,500.00 per day</b>

The society has been improving its business operations over the years and is working in profit. The working result of the society during the last 3 years is given below:

(Rs. In lakh)

Year	Turnover	Net profit
2015-16	29.450	1.360
2016-17	30.159	0.229
2017-18	33.053	0.410

With the above activities, the society has been able to give regular employment to 12 members with a monthly salary of Rs. 3000/- and employment to 15-20 members on occasions.

Thus, the success story of the Ashalata Vikalang Sahayog Samiti is an excellent example of will power of its differently abled members, not only to integrate into the mainstream overcoming their limitations but also improving the socio-economic status of its members with the timely support by State Government/NCDC.

*Regional Directorate, Ranchi*

## NCDC's ENDEAVOUR TO TRANSFORM Aspirational District Narmada (Gujarat)

Narmada is the third least populous district of Gujarat. 89.5% of the district's population is rural and 81.6% is that of scheduled tribes. By extending its support to Narmada district, NCDC is contributing to the Aspirational District Programme for rapid transformation of the districts.



### (i) Ultra Modern Cattle Feed plant, Dediapada

NCDC is assisting Bharuch district Cooperative Milk Producers Union Ltd to establish 100 MTPD cattle feed plant in Dediapada tehsil which is an extreme remote location. Out of sanctioned financial assistance of Rs. 19.73 crore, an amount of Rs. 7.20 crore was released to the Milk Union for the project during the financial year 2018-19.

The plant aims to make available quality feed round the year to its members at affordable price. The Milk Union has estimated an increase of 25% in milk collection from the region. This will automatically increase the income of rural folk of the district. The project has completed trial runs in the month of April 2019.



### (ii) 45 KLPD Ethanol (Anhydrous Alcohol) Plant

The Ethanol Blending Programme (EBP) of Government of India seeks to achieve blending of Ethanol with motor spirit with



a view to reduce pollution, conserve foreign exchange and increase value addition in the sugar industry enabling them to clear cane price arrears of farmers. To complement the government efforts, NCDC assisted Shree Narmada Khand Udyog Sahakari Mandli to establish 45KLPD ethanol plant at Dharikheda Village in Nandod taluka at a block cost of Rs.48.60 crore. An assistance of Rs. 6.07 crore was released to the Sugar Mill for the project during the financial year 2018-19.

In the proposed plant that is expected to be operational soon, after recovering alcohol, the spent wash will be efficiently processed for bio-gas generation to be utilized in sugar factory itself as fuel in boilers for power generation.

*Shailendra Singh  
Regional Director  
RO Gandhinagar*

## Gujarat Cooperatives harvesting a Sunny Crop



In 2016, six farmers of Dhundi village in Kheda district of Gujarat formed the world's first solar irrigation cooperative called "Dhundi Saur Urja Utpadak Sahakari Mandali" (DSUUSM). The farmers in this cooperative used solar power to run irrigation pumps for their fields and sell the surplus energy generated from the solar panels to Madhya Gujarat Vij Company Ltd (MGVCL), a leading power distribution company in the state. Within two years farmers of the DSUUSM have become solar power entrepreneurs. It has inspired a similar cooperative in Anand district's Mjukva village.

It is to be highlighted that there are 21 million diesel and electric pumps in India that can be replaced by solar pumps. If these are connected to the grid, it would increase farmer income, reduce the subsidy burden on electricity distribution companies, curb over-use of groundwater, and reduce carbon footprints.

By understanding the utility of solar power, cooperative societies working in different domains are also installing solar panels at godown roofs. The society, Shri Gadat Vibhag Vividh Karykari Shakari Mandli Ltd. Navsari is not only fully operating on solar power but also motivating and supporting its farmer members for planting solar plates at their home roofs. About 60 farmer members are successfully enjoying the benefits of Green Power for household consumption.

**Shailendra Singh**  
Regional Director  
RO Gandhinagar

## South Gujarat F & V Cooperative Societies: Exploring markets for banana farmers



In Southern Gujarat farmers engaged in banana cultivation, have been consistently earning profits. The Fruit & Vegetable Cooperative Societies in the region facilitate marketing of bananas outside the state. The Cooperatives supply raw bananas mainly to Mumbai and Delhi markets. Banana cultivation and marketing operations provide livelihood to a large number of women in Southern Gujarat.

Poona Kumbharia Group Cooperative Fruits & Vegetables Growers Society Limited, Surat finds marketing of banana comparatively less risky. There are fluctuations in banana market also, but as compared to other horticulture produce it is more stable. Hence it is a win-win situation for Cooperatives as well as farmers. More than ten fruit & vegetable Cooperative Societies have been extending their support to banana farmers in the district.

**Shailendra Singh**  
Regional Director  
RO Gandhinagar

## Employees' Corner

### कृषक आय को दोगुना करने के उपाय व संबंधित सहकारिता करने का योगदान

भारत देश में किसानों की आय को दोगुना करना एक अहम कदम है जिससे देश को मजबूत किया जा सकता है। यह मुद्दा सिर्फ देश के लिए सीमित नहीं है बल्कि पूरे विश्व के लिए एक अहम मुद्दा है। किसान किसी भी देश की अर्थ व्यवस्था को ही नहीं बल्कि देश को भूखा न रहने

में भी काफी योगदान देता है। विश्व के सभी देशों ने किसानों की आय को 2030 तक दोगुना करना, एक सस्टेनेबल गोल लिया गया है।

भारत एक कृषि प्रधान देश है और अगर किसानों को उनकी आजीविका के साधन सही से प्राप्त हो तो, वे देश की अर्थ-व्यवस्था में काफी योगदान दे पाएंगे। हम निम्न तरीकों से उनकी आय को दोगुना करने में मदद कर सकते हैं।

**कोल्ड स्टोरेज चैन :-** देश में जितना अन्न जैसे धान और अनेक खाद्य सामग्री पैदा होती है, उसके सही रख-रखाव न होने के कारण खराब हो जाती है, यदि सही तरीके से रख-रखाव का ध्यान रखा जाए तो, खाद्य सामग्री व्यर्थ नहीं होगी और यह एक महत्वपूर्ण कदम होगा, जो किसानों के हित में होगा।

**सही लोगों को ऋण :-** अत्यधिक किसान जिनके पास सही मात्रा में धन नहीं है और अगर उन्हें ऋण दिया जाए, तो वे अपनी फसल का सही से ध्यान रख पाएंगे क्योंकि किसी भी कार्य को करने में पूंजी एक बहुत अहम हिस्सा है। अगर किसान के पास बीज भी खरीदने के लिए रुपये न हों, तो वह कैसे आगे की फसल करेगा, तो सही मायनों में जरूरतमंदों को अगर सही बीज, खाद के लिए ऋण दिया जाए तो यह बेहतर होगा। हालांकि सरकार इसके लिए काफी प्रयास कर रही है।

**बेचने के लिए सही मार्केट :-** देश में पैदावार बहुत है, पर सही मायनों में किसानों को यह ज्ञान नहीं है कि वे कहां अपना सामान बेचें। ऐसे में वे बिचौलियों द्वारा शोषित किये जाते हैं और उनका शोषण होता है। कम रुपये में सामान खरीद कर, बाहर ज्यादा में बेचा जाता है। जिसका फायदा किसान को नहीं मिलता। अगर न्यूनतम समर्थन मूल्य की बात करें तो बस सहायक राशि इससे ली जा सकती है, पर सही दाम इससे कभी नहीं मिलता। इसलिए किसानों के लिए ऐसा कुछ किया जाए कि जो आखिरी दाम हो, उसके हिसाब से उन्हें लाभ मिले। सहकारी समिति इसमें काफी योगदान कर सकती है। वह खुद अपना एक मार्केट बना सकती है और खुद एक ब्रैंड बन सकती है।

**लोगों को प्रोत्साहित और अवगत कराना :-** किसानों को यह नहीं पता होता कि कौन सा बीज कितना सही है या कौन सी फसल को उगाने में कितनी नयी सुविधा उपलब्ध हुई है। अगर कोई कृषि वैज्ञानिक उन्हें फसलों में होने वाली बीमारियों से अवगत करा सके, तो यह उनके हित में होगा। सहकारी समितियां बहुत हद तक इसमें सहायता कर सकती हैं। सही मायनों में जो सरकार भी नहीं कर सकती, क्योंकि सहकारी समितियों का निर्माण इसी आधार पर हुआ है कि वे लोगों की जरूरतों को पूरा करें और उनके 7 नियमों में यह विदित है कि सहकारी समिति में किसान ही अहम भूमिका निभाता है और उसे विश्वास होता है समितियों के लोगों पर, अगर हम समितियों को जितना अवगत करा पायें कि कैसे हमें निर्यात को बढ़ाना चाहिए, कैसे रख-रखाव करना चाहिए तो यह बेहतर होगा।

**बबीता मीना  
वरिष्ठ सहायक**

## Cooperative Principles

The cooperative principles are guidelines by which cooperatives put their values into practice.

### 1st Principle : Voluntary and Open Membership

Cooperatives are voluntary organisations, open to all persons able to use their service and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### 2nd Principle : Democratic Member Control

Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member one vote) and cooperatives at other levels are also organised in a democratic manner.

### 3rd Principle : Member Economic Participation

Members contribute equitably to and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative possibly by setting up reserves part of which at least would be indivisible; benefitting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

### 4th Principle : Autonomy and Independence

Cooperatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

### 5th Principle : Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.

### 6th Principle : Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

### 7th Principle : Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.

## अंतर्राष्ट्रीय सहकारिता मेला (IICTF )

आया—आया IICTF मेला आया,  
सहकारिता विकास का पैगाम है लाया,  
तीन दिवसीय सहकारिता का महाकुंभ है आया  
एनसीडीसी की मेहनत का है ये फल आया,  
आया—आया IICTF मेला आया।।

न गर्मी का सितम, न सर्दी का डर,  
अक्टूबर के खुशनुमा मौसम में है आया,  
दिल्ली के प्रगति मैदान में, 11 से 13 अक्टूबर  
सहकारिता को नई पहचान है देने आया,  
आया—आया IICTF मेला आया।।

सहकारिता व्यापार को अतुलनीय  
मौका मिलने का समय है आया,  
देशी—विदेशी सहकारिताओं के एक मंच पर आने का  
सपना साकार होने का अब समय है आया  
आया—आया IICTF मेला आया।।

सहकारिता के क्षेत्र में, नया इतिहास रचने ये आया,  
कृषि और सहकारिता को नया आयाम देने है ये आया,  
हर क्षेत्र में सहकारिता की पहुंच का लक्ष्य है इसने बनाया  
आया—आया IICTF मेला आया।।

2000 प्रदर्शकों को एक साथ एक मंच  
पर देखने का है अब वक्त आया,  
संस्कृति, ज्ञान, तकनीकी और व्यवसाय संभावनाओं के  
आदान प्रदान का सुनहरा अवसर है लाया,  
आया—आया IICTF मेला आया।।

मीटिंग्स, सेमिनार और कॉन्फ्रेंस भी साथ लाया  
देशी—विदेशी खान पान और सांस्कृतिक आयोजन भी है रखवाया  
सहकारिता के इस समागम ने,  
सहकारिता आंदोलन को नया जोश है दिलाया  
आया—आया IICTF मेला आया।।

सहकारी संस्थाओं और बंधुओं को  
सम्मान देने का सही समय है आया,  
किसानों की आय दुगुनी करने के  
लक्ष्य को इसने भी अपना लक्ष्य बनाया  
आया—आया IICTF मेला आया।।

आओ इसमें भाग लें, सहयोग करें  
समझो ये मौका दोबारा न आया,  
सदा सहकारिता विकास का वादा  
एनसीडीसी ने फिर एक बार निभाया  
आया—आया IICTF मेला आया।।

सुनील छपोला  
उप निदेशक  
क्षेत्रीय निदेशालय, जयपुर

### “जय सहकार”

1. जब सब मिल कर साथ आये,  
तब ही तो होता है “सहकार”।
2. जब सबके होते पूर्ण कार्य,  
तब ही तो होता है “सहकार”।
3. सेठ—साहूकारों से जब पाना था छुटकार,  
तब सबने जाना था “सहकार”।
4. सबका, सबके लिए, सभी को करना था उद्धार,  
बिन सहकार नहीं उद्धार, जनजन की थी यही पुकार।
5. नए भारत के सपने को अब, हमको करना है साकार,  
फिर दुनिया के नक्शे में परचम लहराएगा “सहकार”।

जय “सहकार”, जय “सहकार”, जय “सहकार”

कविता सिंह राजपूत  
सहायक निदेशक (सी, आईसी एवं एससी)

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