

THE

COOPERATOR

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UNION BUDGET

24
YEAR
25

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THE COOPERATOR

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VOL. 63 NO. 02 | AUGUST 2024

INSIDE



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Editorial

Budget and Opportunities for Cooperatives

After the formation of Cooperative Ministry in July 2021, the cooperative sector has been given due recognition in every year's Budget. This paradigm shift, as compared to the past when cooperatives were not even mentioned in the budgetary provisions on several occasions, clearly indicates that cooperatives are the focal point of attention in the policy pronouncements in the recent times. The recent initiatives by Ministry of Cooperation to strengthen the cooperative movement have further given a strong policy thrust to the sector. No doubt, the budget pronouncements every year further give a boost to strengthening of this sector while also providing new opportunities for their growth and development.

The focus of this year's Budget on '**Garib**' (Poor), '**Mahilayen**' (Women), '**Yuva**' (Youth) and '**Annadata**' (Farmer) is indeed timely considering the need to give due attention to the needs of the deprived and neglected sections of the society. The cooperatives, which are primarily meant for these sections of the society, play an important role in poverty eradication thus improving the socio-economic condition of the farmers. This is validated from the fact that the focus of this year's budget is on employment and skilling. In the wake of growing unemployment, as cooperatives play an important role in employment generation, there are huge expectations that the cooperative sector will play a leading role on this front. In fact, the budget emphasizes that the National Cooperation Policy's goal will be fast-tracking growth of rural economy and generation of employment opportunities on a large scale. As the budget talks of importance of skilling, the cooperatives need to be skilled at all levels so that their professional competence is enhanced and they are able to successfully compete in the market economy. Under a new Centrally Sponsored scheme, the budgetary provision of 20 lakh youth being skilled over a five year period, will certainly provide opportunities to cooperative organizations to take advantage of this provision.

In fact, the budget provides several opportunities to cooperatives to lead and take initiatives in areas where there are immense potentialities. For example, as the budget lays emphasis on India achieving self-sufficiency in pulses and oilseeds, the cooperatives need to devise effective strategies and action-programs so that they can very well contribute in strengthening production, storage and marketing which can help in achieving this objective. Similarly, through effective panchayat-cooperative collaboration, the cooperatives can play an important role in bringing one crore farmers in the potentially rich field of natural farming.

The present issue of 'The Cooperator' has a focus on analysis of budget from a cooperative perspective. Hope the readers will like the various shades of opinion expressed by the experts in the articles

- Sanjay Kumar Verma



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- To function as focusing centre on non-official on various subjects pertaining to the movement and representing it.
- To promote study and research of problems connected with cooperation.
- To conduct training classes, manage training centres, prescribe courses of instructions for them, conduct examination and award diplomas and certificates.
- To conduct program for Co-operative Education and Training from Rural to State level by male and female Co-operative Education Instructors (CEI) through District Co-operative Union located in various districts of Gujarat.

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(APEX ORGANISATION OF THE INDIAN COOPERATIVE MOVEMENT)

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(पूर्व सांसद एवं पूर्व मंत्री गुजरात सरकार)
अध्यक्ष



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

President

दिनांक : 26.07.2024

श्री दिलीप संघाणी

अध्यक्ष, भारतीय राष्ट्रीय सहकारी संघ
की वर्ष 2024-2024 के बजट पर टिप्पणी

माननीय प्रधानमंत्री श्री नरेंद्र मोदी के नेतृत्व में एनडीए सरकार द्वारा प्रस्तुत दूरदर्शी बजट (2024-25) के लिए मैं हार्दिक बधाइयाँ देना चाहता हूँ। इस वर्ष का यह बजट सहकारी क्षेत्र सहित अन्य सभी क्षेत्रों में वृद्धि और विकास को बढ़ावा देने के लिए सरकार की प्रतिबद्धता को दर्शाता है।

भारत सरकार द्वारा कृषि क्षेत्र में उत्पादकता बढ़ाने के लिए 1.52 लाख करोड़ रुपये की राशि का आवंटन कृषि परिदृश्य को बदलने की दिशा में एक महत्वपूर्ण कदम है। इस निवेश से विशेष रूप से कृषि क्षेत्र में कार्यरत सहकारी समितियों को फायदा होगा, जिससे उन्हें बेहतर संसाधन और समर्थन मिलेगा तथा बाजार तक पहुंच भी बढ़ेगी। यह सभी कदम जैसे कि प्राकृतिक खेती के लिए एक करोड़ किसानों का प्रमाणन, दस हजार जैव-इनपुट केंद्रों की स्थापना, कृषि के लिए डिजिटल सार्वजनिक बुनियादी ढांचे का निर्माण, देश भर के चार सौ जिलों में खरीफ फसलों का सर्वेक्षण, सब्जियों और तिलहन की खेती पर विशेष ध्यान निश्चित रूप से कृषि क्षेत्र को आत्मनिर्भरता की ओर ले जाएगा। इन सभी पहलों से कृषि क्षेत्र में कार्यरत सहकारी समितियों और विशेष रूप से प्राथमिक कृषि ऋण समितियों (पैक्स) को सीधे लाभ होगा जिससे उन्हें बेहतर संसाधन, समर्थन और बाजार तक पहुंच भी मिलेगी। इसके फलस्वरूप हमारे कृषकों का सशक्तिकरण होगा तथा संपोषणीय कृषि प्रथाओं को बढ़ावा भी मिलेगा।

यह सराहनीय है कि बजटीय प्रावधानों के अनुसार नैनो डीएपी का उपयोग विभिन्न उत्पादों के लिए किया जाएगा। वर्ष 2024-2025 के बजट में इफको के नैनो उत्पादों को उचित महत्ता देने के लिए मैं प्रधानमंत्री श्री नरेंद्र मोदी जी को विशेष धन्यवाद देता हूँ।

यह भी अच्छी बात है कि इस वर्ष के बजट में सब्जियों और तिलहन जैसे सरसों, मूंगफली, सोयाबीन की उपज आदि हेतु सहकारी समितियों को बढ़ावा देने पर विशेष जोर दिया गया है जिससे सहकारी समितियों को उत्पादन, भंडारण और विपणन के क्षेत्र में भरपूर अवसर प्राप्त होंगे। अपनी विस्तृत पहुँच और नेटवर्क से सहकारी समितियाँ आपूर्ति श्रृंखला को सुचारु रूप से चला सकती हैं ताकि ताजा उपज की बरबादी जो कि बीस से पैंतीस प्रतिशत हैं, उसको कम किया जा सके और कंपनियों पर निर्भरता खत्म हो। भारतीय राष्ट्रीय सहकारी संघ, राज्य सहकारी संघों/महासंघों के सहयोग से सहकारी मॉडल के माध्यम से सब्जी और तिलहन क्लस्टर को विकसित करने के सार्थक प्रयास करेगा।

(.....2)



: 2 :

मैं और मेरे सभी सहकार साथी इस वर्ष के बजट में की गई घोषणाओं और नई राष्ट्रीय सहकारिता नीति शुरू करने के लिए सरकार की प्रतिबद्धता को देखकर बहुत ही उत्साहित हैं। 'राष्ट्रीय सहकारिता नीति' एक महत्वपूर्ण कदम है जो सहकारिता आंदोलन को मजबूत करेगा और जमीनी स्तर पर इसकी पहुंच बढ़ाएगा। यह नीति सहकारी समितियों के विकास और विनियमन के लिए एक मजबूत ढांचा प्रदान करेगी जिससे उनकी वृद्धि भी सुनिश्चित होगी। यह सहकारिता-आधारित आर्थिक मॉडल को बढ़ावा देने के लिए सरकार की प्रतिबद्धता को रेखांकित करता है जो समावेशिता, समानता और साझा समृद्धि को प्रोत्साहित करता है।

मुझे पूर्ण विश्वास है कि सहकारिता मंत्रालय द्वारा की गई विभिन्न महत्वपूर्ण पहलें सहकारी समितियों को देश में रोजगार सृजन के मुख्य स्रोत के रूप में स्थापित करेगी। ग्रामीण क्षेत्रों में प्राथमिक कृषि ऋण समितियों (पैक्स) को मजबूत करने के प्रयासों से निसंदेह रोजगार के विशेष अवसर पैदा हुए हैं। इस नीति से सहकारिता के मॉडल पर आधारित ग्रामीण उद्यमियों के और आगे बढ़ने की उम्मीद है जो निकट भविष्य में सतत विकास और आर्थिक सशक्तीकरण का मार्ग प्रशस्त करेंगे।

इनके अतिरिक्त कई ऐसी अन्य घोषणाएं भी हैं जहां सहकारी समितियां प्रत्यक्ष और अप्रत्यक्ष रूप से अहम भूमिका निभा सकती हैं जैसे “पीएम जनजाति उन्नत ग्राम अभियान” के माध्यम से आदिवासी समुदाय के 63,000 गांवों का विकास” एक सराहनीय पहल है। सहकारी समितियां इस मिशन में महत्वपूर्ण भूमिका निभा पाएंगी और सामाजिक-आर्थिक प्रगति को आगे बढ़ाने के लिए ग्रामीण क्षेत्रों में अपनी उपस्थिति का लाभ उठा पाएंगी। इस कदम से आदिवासी समुदायों की आजीविका में वृद्धि होगी और यह सुनिश्चित हो पाएगा कि विकास का लाभ देश के कोने-कोने तक पहुंचे।

इस बजट में घोषित 'पूर्वोदय' योजना बिहार, झारखंड, पश्चिम बंगाल, ओडिशा और आंध्र प्रदेश राज्य के बुनियादी ढांचे, मानव संसाधन, रोजगार और आर्थिक विकास को नई ऊर्जा प्रदान करेगी। इसके बदौलत सहकारी समितियों का क्षेत्रीय विकास की परियोजनाओं में अहम योगदान होगा जो स्थानीय अर्थव्यवस्थाओं की प्रगति में हमारी महत्वपूर्ण भूमिका को दर्शाएगा।

एक अन्य महत्वपूर्ण बात यह है कि भारत सरकार द्वारा तीन लाख करोड़ रुपये की राशि “नारी शक्ति” पहल के तहत आवंटित की गई है। यह पहल नारी को सशक्त बनाने की सरकार की प्रतिबद्धता को स्पष्ट रूप से दर्शाता है। इससे महिलाओं में नेतृत्व विकास की क्षमता को बढ़ावा मिलेगा। कामकाजी महिलाओं के लिए छात्रावास और क्रेच की सुविधा भी होगी। महिला स्वयं सहायता समूहों का गठन होगा, महिला उद्यमियों की बाजार तक पहुंच बढ़ेगी, मुद्रा लोन की सीमा में वृद्धि होगी और राज्य सरकारें महिलाओं द्वारा खरीदी गई संपत्तियों पर स्टॉप शुल्क कम करने के लिए प्रोत्साहित होंगी जो सहकारिताओं में महिलाओं को और सशक्त करेंगी। यह सभी कदम महिलाओं में नेतृत्व क्षमता को बढ़ाने और उन्हें अपने व्यवसाय का विस्तार करने के लिए और सक्षम बनाएगा।

इस तरह से बजट 2024-25 सशक्त सहकारी आंदोलन के लिए मंच तैयार करता है और 'सहकार-से-समृद्धि' के दृष्टिकोण को साकार करता है जो पूरे देश में सतत विकास और समावेशी विकास को बढ़ावा देता है। हम सभी इन महत्वाकांक्षी लक्ष्यों को प्राप्त एवं साकार करने के लिए भारत सरकार के साथ मिलकर कार्य करने के लिए प्रतिबद्ध हैं।


(दिलीप संघाणी)

The Union Budget 2024 : Sustained Effort Towards the Pursuit of Viksit Bharat

Budget Focus

‘Garib’
(Poor)

‘Mahilayen’
(Women)

‘Yuva’
(Youth)

‘Annadata’
(Farmer)

Budget Theme



Employment Generation



Support for MSMEs



Skill Development



Strengthening Middle Class

Priority Areas

The budget envisages sustained efforts on the following 9 priorities for generating ample opportunities for all

Productivity and Resilience in Agriculture



01

- ₹ 1.52 Lakh Crore for Agriculture and Allied Sector
- Releasing 109 High-Yielding and Climate-Resilient Varieties for Cultivation by Farmers
- In the next two years, 1 crore farmers across the country will be promoted into natural farming
- Implementation of the Digital Public Infrastructure (DPI) in agriculture
- Rolling of National Cooperation Policy
- 10,000 need-based bio-input resource centers will be established
- NABARD will Finance for Shrimp farming, processing and export

Employment & Skilling



02

- Prime Minister's Package: schemes announced under 'Employment linkage incentive'; 'Boost to Skilling', and 'Focus to Women and Students'
- These schemes have an outlay of ₹ 2 lakh crore for facilitating opportunities for 4.1 crore youth in next 5 years

Inclusive Human Resource Development and Social Justice



- The government will formulate a plan, Purvodaya, for the all-round development of the eastern region
- Launch of 'Pradhan Mantri Janjatiya Unnat Gram Abhiyan' by adopting saturation coverage for tribal families in tribal-majority villages and aspirational districts covering 63,000 villages and benefiting 5 crore tribal people
- 3 lakh crores for schemes benefitting women and girls
- ₹ 2.66 lakh crore for rural development

Manufacturing & Services



The limit of Mudra loans increased from ₹10 lakh to ₹20 lakh

Comprehensive scheme for providing internship opportunities in 500 top companies to 1 crore youth in 5 years

E-Commerce Export Hubs to be set up in PPP Mode

New Mechanism of Bank Credit to MSMEs

Turnover threshold of buyers for mandatory onboarding on TReDS platform to be reduced from ₹500 Cr to 250 Cr

Financial Support for 50 Multi-product food Irradiation Units in MSMEs

Manufacturing & Services



Under PM Awas Yojana Urban 2.0, Housing Needs Of 1 Crore Urban Poor and Middle-Class Families Will Be Addressed with an Investment of ₹10 Lakh Crore

Encouraging states to lower stamp duties for properties purchased by women

Envisioning a scheme to develop 100 weeklies 'haats' or street food hubs in select cities

Transit Oriented Development plans for 14 large cities with a population above 30 lakhs

Promote water supply, sewage treatment and solid waste management projects and services for 100 large cities through bankable projects

Energy Security



06

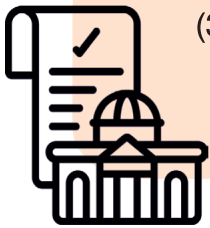
- PM Surya Ghar Muft Bijli Yojana to install rooftop solar plants to enable 1 crore households obtain free electricity up to 300 units every month.

Infrastructure

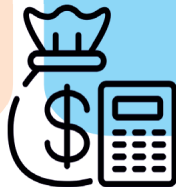


07

Provision of
₹11,11,111 crore
for infrastructure
(3.4% of GDP)



₹1.5 lakh crore to
states as long-term
interest free loans
to support resource
allocation



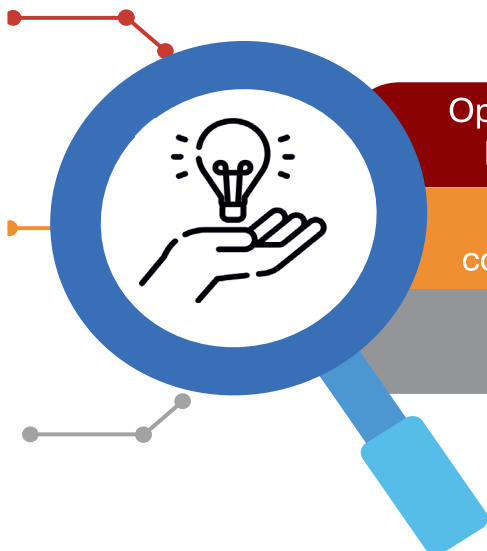
Phase IV of PMGSY
will be launched to
provide all weather
connectivity to 25,000
rural habitations



Innovation, Research & Development



08



Operationalization of the Anusandhan National Research Fund for basic research and prototype development

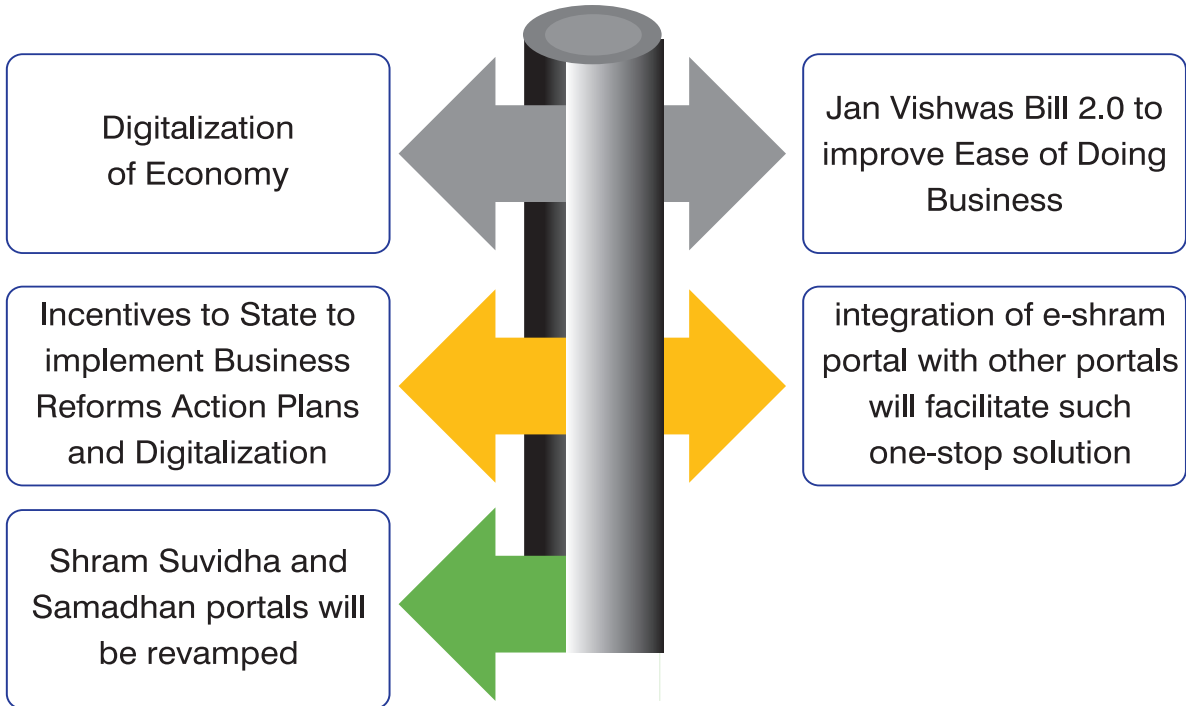
Private sector-driven research and innovation at commercial scale with a financing pool of ₹1 lakh crore

Space Economy: A venture capital fund of ₹1,000 crore is to be set up

Next Generation Reforms



09



Tax Provisions in The Union Budget

Major relief to 4 crore salaried individuals and pensioners in income tax

Standard deduction increased from ₹ 50,000 to ₹75,000/- for those in new tax regime

Standard deduction increased from ₹ 50,000 to ₹75,000/- for those in new tax regime

Deduction on family pension increased from ₹15,000/- to ₹25,000/-

Angel tax abolished for all class of investors to boost start-ups and investments

Capital gain exemption limit increased to ₹1.25 lakh per year to benefit lower and middle-income classes

5 per cent TDS on many payments merged to 2 per cent TDS

Corporate tax on foreign companies reduced from 40 to 35 % to invite investments

Implications of Union Budget 2024 on Indian Cooperative Movement

Dr. G. Veerakumaran ¹



The Economic Survey 2023-24, reviewing the state of the economy of the country, was placed in the Parliament on 22nd July 2024 by India's Finance Minister Smt. Nirmala Sitharaman. The report took special note of the status of ongoing cooperative revamping in India. The report also has acknowledged 'Farmer Producer Organizations', the alternative form of cooperative business entities. The survey states that the 'cooperatives are vital in aggregating produce, enhancing bargaining power, and ensuring better market access to small and marginal farmers, thereby preventing exploitation by middlemen and traders. Further, the report highlighted the role played by the Dairy cooperatives, PACS, tribal and other cooperative societies.

The report specifically mentions micro irrigation projects, banking and financial inclusion measures, input distribution such as fertilizers, and value addition of agricultural produce. The survey brought out the status of multi-state cooperative societies in India and the recent developments of organizing National Cooperative Exports Limited (NCEL),

Bhartiya Beej Sahakari Samiti Limited (BBSSL) and National Cooperative Organics Limited (NCOL). The survey envisions that 'the new cooperatives seek to promote exports, facilitate access to improved seeds under a single brand name, and work toward the production, distribution, and marketing of certified and authentic organic products. The report further states that the 'grain storage programme, which will be the world's largest decentralized storage program, is planned in the cooperative sector to ensure food security and reduce wastage'.

The Finance Minister, in her budget speech, stated that the government would bring out a National Cooperation Policy for the systematic, orderly, and all-round development of the cooperative sector. Fast-tracking the growth of the rural economy and generating employment opportunities on a large scale will be the policy's goal. Further, she promised that the government would promote Farmer-Producer Organizations, cooperatives, and start-ups for vegetable supply chains for collection, storage, and marketing. The budget focused on

the development of four castes, namely 'Garib' (Poor), 'Mahilayen' (Women), 'Yuva' (Youth), and 'Annadata' (Farmer). It is implied that the implementation of schemes to empower those four castes is possible mostly through collectives.

The Parliament has also passed the Finance (No. 2) Bill, 2024, moved by the Finance Minister. With respect to income tax to be paid by the Cooperatives, the bill states that for all cooperative societies, except those whose income is taxable under section 115BAD or section 115BAE of the Income-tax Act, a tax rate of 7% on income tax is levied if the total income exceeds one crore rupees but does not exceed ten crore rupees. Moreover, a tax rate of 12% on income tax is levied if the total income exceeds ten crore rupees.

Moreover, several aspects of the 2024 budget are designed to benefit the common man and will significantly impact the economy. The government has correctly identified the following four sectors that require considerable attention. Cooperatives can serve as a crucial tool in addressing them and meet their needs.

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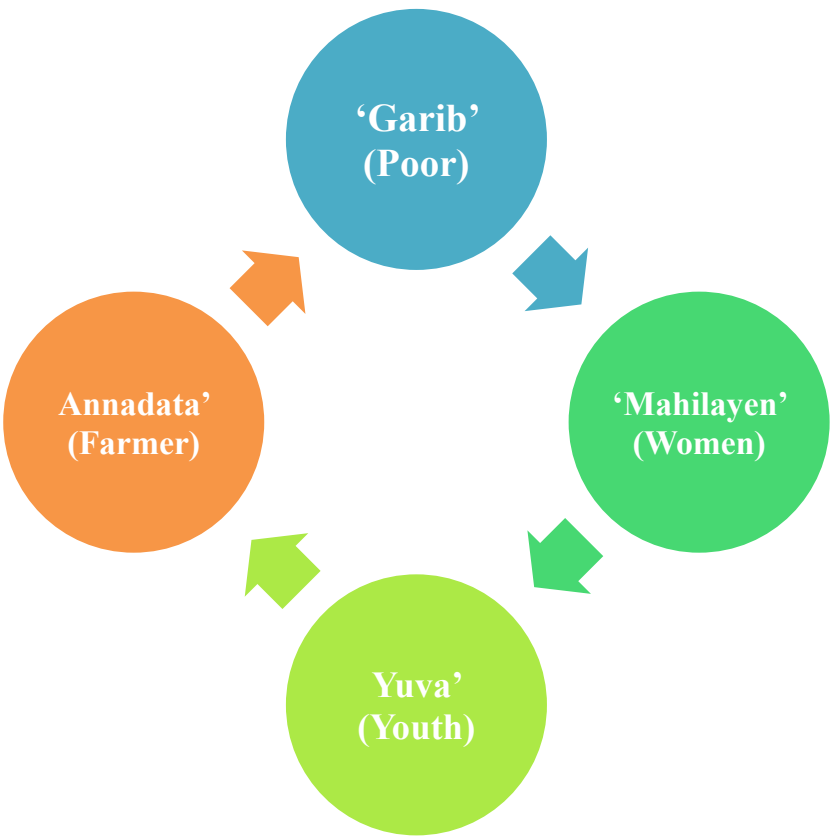


Figure: Four Identified Castes in the Budget (24-25), Gol

Addressing first Identified Caste: The Poor

The main driving force here should be to bring them out of the menace of poverty and hunger. Cooperatives could be instrumental in making basic necessity like food, shelter and clothing available to them. The existing system of public distribution in the nation is mainly rooted through cooperatives. By strengthening the cooperatives, the government can distribute food grains and other basic goods effectively. It will be a win-win situation for both the cooperatives and the marginalized sections of India.

The second major announcement of the Finance Minister is that ‘under PM Awas Yojana Urban 2.0, housing needs of 1 crore urban poor and middle-class families will be addressed with an investment of ₹10 lakh crore’. The housing cooperative societies can play a vital role in availing funds from the government and construct houses for the identified beneficiaries. For clothing, the government should

leverage weavers’ cooperatives by training weavers (with the budget providing for the skilling of youth and women) and establishing a sustainable network from cotton production to garment marketing.

Addressing Second Identified Caste: The Women

The second group identified by the Government of India for focused attention is ‘Indian Women.’ The budget allocates over ₹3 lakh crores to schemes benefiting women and girls, promoting women-led development. This demonstrates the government’s commitment to enhancing women’s role in economic development. Their empowerment is supported through self-help groups and joint liability groups. Additionally, the budget allocates funds for Small, Micro, and Medium Enterprises (MSMEs), and the limit for Mudra loans has increased to ₹20 lakhs.

In this context, the cooperative sector should respond proactively to implement these schemes through cooperatives. Cooperatives specifically registered for women’s

development, such as Women Welfare Cooperative Societies (of which there are 25,092 according to the National Cooperative Database), have the potential to access these funds for their development. To start with, MSMEs and women’s cooperatives can utilize the finance minister’s promise to organize women-specific skilling programs and promote market access for women-led SHG enterprises.

Addressing Third Identified Caste: The Youth

The third caste is youth. The youth who hesitate to join cooperatives should be sensitized, their skills developed and avenues should be explored for their meaningful employment in the cooperative sector. The National Council for Cooperative Training and the universities offering cooperation as a degree or diploma programmes can very well use this opportunity to undertake skill training programmes and help the youth start cooperative enterprises. Further, the youth, particularly the gig workers can start platform cooperatives to systematize their collective efforts. Through these measures, employment can be generated, and labour exploitation can be eradicated.

Addressing Fourth Identified Caste: The Farmers

The fourth and most important group are the farmers. The government’s vision of doubling farmers’ income is achievable by increasing their production and productivity. Organic produce will fetch premium prices and profits for Indian farmers. Farmers should be provided with credit and other inputs like fertilizers and pesticides through cooperatives. To achieve social justice comprehensively, a saturation approach will be adopted to cover all eligible people through various programs, including those for education and health, to empower them by improving their capabilities.’ In this direction, the Ministry of Cooperation, Government of India, has given much attention to reorienting the functions of PACS

and upgrading them as multi-service centers. Moreover, schemes for fishermen development and animal husbandry will strengthen the rural economy.

Thus, it can be concluded that the budget allocates significant resources for the advancement of agriculture, rural development, youth, and women. The creation of a dedicated Ministry for the

cooperative movement highlights the government's commitment to this sector. It is now crucial for the National Cooperative Policy to be announced to provide a clear framework for future initiatives. NABARD is preparing an action plan to implement these policies effectively. Strengthening cooperative education and training, establishing a cooperative university, and expanding degree and diploma

programs in cooperation and agribusiness will develop a skilled pool of youth to drive cooperative enterprises. A proactive stance from cooperative federations in securing government funds and engaging actively in the food chain, both domestically and internationally, will enhance the role and influence of cooperatives in the economy.

Amit Shah Hails Budget for Steps Taken to Promote Fishery Cooperatives

Cooperation Minister Amit Shah on recently lauded the Union Budget 2024-25 for promoting fishery cooperatives as they will get a new impetus from the facility of financing through NABARD for shrimp cultivation, processing and export.

Shah, in a social media post, also said the announcement of formulation of 'National Cooperative Policy' in the Budget will empower the cooperative movement in the country and strengthen its reach at the grassroots level.

Prime Minister Narendra Modi



is working towards strengthening the rural economy by continuously

expanding the cooperative sector, he added.

Awareness Program under Coop Connect Division

Continuing its mission to engage youth in cooperatives, NCUI's Coop Connect Division conducted a 1-Day Awareness Programme on 'Cooperatives' for the students of PGDAV College (Evening), University of Delhi on August 7, 2024. During the introductory session, Rajeev Sharma, Executive Director (Coop Connect), NCUI, highlighted the cooperative business model and key initiatives undertaken by NCUI in the recent years. Anant Dubey, Deputy Director, NCUI, encouraged students to follow the social media handles of the Ministry of Cooperation & NCUI. Dr. Shrija Sinha, Research



Officer, NCUI, conducted a session on NCUI's innovative online learning platform, the CEAS-LMS Portal. She highlighted the portal's unique features and encouraged participants to register, and enroll in the wide range of courses available. After a series of engaging and

interactive sessions, the students visited the NCUI Haat, where they saw the unique products crafted by lesser-known Self-Help Groups (SHGs) and cooperatives. The program concluded with a valedictory function, during which certificates of participation were distributed to the students.

Union Budget FY-25 and the Cooperative Sector: Key Reflections

Krishna Kumar Gupta*



Union Budget FY 2024-25

highlights continuance of the spirit of the Interim Budget presented by the Union Finance Minister in February 2024, before the commencement of elections. The budget lays emphasis on growth momentum, productivity enhancement and employment generation with a sense of fiscal prudence, policy continuation and no-political-popularism. In the direction of achieving the esteemed goals of "Viksit Bharat", the Union Finance Minister has underlined nine priorities of the Government, namely, Productivity and resilience in Agriculture; Employment & Skilling; Inclusive Human Resource Development and Social Justice; Manufacturing & Services; Urban Development; Energy Security; Infrastructure; Innovation, Research & Development and the Next Generation Reforms. It is pertinent to deliberate upon these priorities with specific focus on the likely direct or indirect impact of the new initiatives being perceived by the Government of India in respect of various sectors

of the economy under this Annual Budget.

In the **Agriculture Sector**, the emphasis is on research for enhancing crop productivity and for development of climate resilient crop varieties; as many as 109 new high-yielding and climate-resilient varieties of 32 field and horticulture crops will be released for cultivation by farmers. For further promotion of natural farming, 1 crore farmers across the country will be supported by way of certification and branding of their naturally grown crops, in the next two years' period. For this purpose, 10,000 need-based bio-input resource centres will be established. For achieving self-sufficiency in pulses and oilseeds, a strategy shall be put in place for enhancing their production, improving storage-infrastructure and enlarging the marketing network, more particularly for mustard, groundnut, sesame, soybean, and sunflower. Similarly, for promoting higher production of vegetables,

large scale clusters will be developed closer to major consumption centres; the Government will promote Farmer-Producer Organizations (FPOs), cooperatives and start-ups for vegetable supply chains with focus on an efficient infrastructure for collection, storage, and marketing of vegetables. For creating an efficient digital public infrastructure (DPI) for agriculture, the Union Government will implement various projects in association with the State Governments for coverage of as many as about 6 crore farmers under the "Farmer and Land Registry", along with the Kharif Crop Survey in about 400 districts using the DPI so created.

The Budget speaks of a special focus on Shrimp Production & Export for which financial support will be provided through NABARD for setting up a network of Nucleus Breeding Centres for Shrimp Broodstocks. These initiatives shall introduce a substantially enhanced potential for investment in the cooperative sector,

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opening up greater opportunities for the cooperative financial institutions by way of enhanced credit demand for both the production and the investment credit purposes for the new crop varieties, vegetable production, pulses and oilseeds, natural farming produce and the agricultural infrastructure. The demand for the geographical areas covered for these initiatives shall have to be given a special treatment by the rural cooperative financial institutions as against the uniform yardstick adopted by them under the normal crop loan system for the district as a whole prevailing in the rural cooperative banks as of now.

Rural financial cooperatives will need to mobilize significant additional financial resources to meet the demands of grassroots cooperatives. This can be achieved through improved low-cost deposit mobilization strategies and by enhancing their ability to borrow from higher financing institutions. This need arises in the context of declining deposit growth rates across the banking sector in recent years. The Kisan Credit Cards shall also have to be reviewed so as to accommodate these new avenues of credit demand. Further, the PACS shall have to be enabled to get a link with the 'Farmer and Land Registry' for real time linkage of the farm holdings with the land records of PACS members. The financial cooperatives will have to upgrade themselves on their operational technology systems to take the best advantage of the initiatives under the digital public infrastructure for agriculture. As the cooperative is the oldest form of collectivisation of farmers, yet the new generation formats like the Farmer Producers' Organisations, Joint Liability Groups etc. are posing a formidable challenge to the cooperatives; hence, a better coordination would have to be ensured by the cooperative institutions with the agriculture departments in various States for taking a greater share of

the new initiatives.

It is heartening to note the announcement by the Union Finance Minister about the **new National Cooperation Policy** for systematic, orderly and all-round development of the cooperative sector. Fast-tracking growth of rural economy and generation of employment opportunities on a large scale will be the goal of the new National Cooperation Policy. While the contours of the Policy shall be known within a short time after its publication, the Cooperative Sector has to galvanise itself in advance for taking the best advantage of the new initiatives unfolding under this Policy.

The second priority of the Government is about the **Employment and Skilling**. The Government has announced a couple of incentives for enhancing both the employment and skilling. The cooperative sector is one of the largest employers in the rural sector and a large number of backlogs is in existence in various cooperative institutions at different levels across almost all cooperative sub-sectors. It is high time that the cooperative institutions took a thorough review of their Human Resource Policies in respect of meeting the shortage of the manpower with an optimum cost burden and increasingly larger adoption of technology driven work systems, taking due advantage of the new initiatives of the Government for increasing the employment opportunities. This will have to go hand in hand with the review of the Human Resource Training and Skilling Policies both at the entry level as also the periodical skilling and re-skilling strategies. Adequate support will have to be considered for upgradation of the existing training and capacity building infrastructure and its appropriate enlargement in a phased manner to meet the emerging demands of the training, skilling and capacity building of the human resource in the emerging competitive scenario in various sectors of economy, more

so with respect to the cooperative financial institutions.

The Ministry of Cooperation will have to take adequate initiatives to ensure that the policy and strategy document of Government of India for the employment and skilling for implementing the budget proposals has a fair amount of consideration of the requirements of the cooperative sector and, at the same time, align the cooperative institutions with the intent of the Government of India in this regard.

Linked to the aforesaid priority on the employment and skilling is the priority relating to **Inclusive Human Resource Development and Social Justice**. Cooperative Sector by its concept itself is wedded to the cause of inclusive development and social justice. The Union Finance Minister mentioned that the Government is committed to all-round, all-pervasive and all-inclusive development of people, particularly the farmers, the youth, the women and the poor. Further, it is mentioned that the implementation of schemes meant for supporting economic activities by craftsmen, artisans, self-help groups, scheduled castes, schedule tribes, women entrepreneurs and street vendors will be stepped up. The cooperative institutions have to step up their all-round participation in implementation of various schemes for all these sectors of economy. Moreover, a Plan for the all-round development of eastern region of the country covering, *inter alia*, various components of human resource development, infrastructure, and generation of economic opportunities is to be formulated by the Government. Even though the cooperative sector has not witnessed appropriate growth and development in the eastern part of India, it has to be emphasised that the cooperatives cannot remain oblivious of the new initiatives to be rolled out for development of this part of the country, nor the proposed plan can ignore the potential of the

cooperative sector in development of the Rural Eastern India. Therefore, the cooperative leadership must debate thoroughly upon the possible role of the cooperative sector in this Plan and work out appropriate suggestive strategy for consideration of the Ministry of Cooperation for its inclusion in the Plan of developing the eastern part of India under the banner of “Purvodaya” as envisaged in the Budget document.

The priorities in **Manufacturing & Services sector** envisage a substantial support for promotion of Micro, Small, and Medium Enterprises (MSMEs), particularly the labour-intensive manufacturing, covering financing, regulatory changes and technology support to help the MSMEs grow and also compete globally. The measures regarding the financial aspects include a Credit Guarantee Scheme for MSMEs in the Manufacturing Sector, new assessment model for MSME credit, a new mechanism for facilitating continuation of bank credit to MSMEs during their stress period, enhancing the limit of Mudra loans to ₹ 20 lakh from the current ₹ 10 lakh for those entrepreneurs who have availed and successfully repaid previous loans and enhanced scope for mandatory on-boarding in Trade Receivables Discounting System (TReDS) for facilitating MSMEs to unlock their working capital by converting their trade receivables into cash. Further, the financial support for setting up of 50 multi-product food irradiation units in the MSME sector and for setting up of 100 food quality and safety testing labs with National Accreditation Board for Testing and Calibration Laboratories (NABL) accreditation will be facilitated. These measures shall offer additional opportunities for setting up of MSMEs by the industrial cooperatives as also the enhanced scope for better quality financing by the financial cooperatives to individual MSME units. The MSME portfolio of most of the financial cooperatives is quite limited as of now; however, these

cooperatives need a substantial and carefully crafted growth of their rural MSME portfolio, more so related to the agro-processing and agricultural inputs and implements related MSME units. To further prop up the basic infrastructure in manufacturing sector, the budget proposals include promotion of Rental Housing with dormitory type accommodation for industrial workers in Public-Private Partnership (PPP) mode with viability gap funding (VGF) support and commitment from anchor industries. The industrial cooperatives with a substantial work-force may take advantage of promoting such residential units in their premises or nearby locations for use by their residential purposes rather than investing in creation of their own housing buildings. Further, the financial cooperatives having a housing loan portfolio may look for participating in financing of such projects in cooperative sector and otherwise; they will have to make room for such lending in their housing loan policies with the approval of RBI as the rental housing is not permissible to them as of now.

Under the priority on **Urban Development**, the Government proposes, among other important measures, a high priority to the Urban Housing sector. With a target of facilitating around one crore families under the PM Awas Yojana Urban 2.0, the investment of around Rs 10 lakh crore including the central assistance of Rs 2.2 lakh crore is envisaged for over the next 5 years' period. A provision of interest subsidy to facilitate loans to the eligible families at affordable rates is also being considered. This offers an opportunity to the housing construction cooperatives to participate in this growth story. Also, the financial cooperatives must find an enhanced scope for their housing loan portfolio. The Urban Development priority also includes bankable projects for Water Supply and Sanitation that will include use of treated water for irrigation and filling up of tanks in nearby areas. The

financial cooperatives, especially the State Cooperative Banks (StCBs) and the capable District Central Cooperative Banks (DCCBs) may find scope for participation in the consortia of banks that may be created for financing of such large projects.

Under the priority on **Energy Security**, the Scheme of PM Surya Ghar Muft Bijli Yojana for installing rooftop solar plants has been highlighted apart from various other initiatives. It has to be examined as to whether the Primary Agricultural Credit Societies as also other functional cooperative societies in far-flung areas could also be included as beneficiaries under this Scheme; the branches of DCCBs as also the Cooperative Agricultural and Rural Development Banks (CARDs) in such areas could also be included for this purpose. If not, then the Ministry of Cooperation may be requested to intervene and formulate a similar scheme with appropriate financial support for the ground level cooperative institutions. The StCBs and DCCBs as also the CARDs may consider their own schemes for financing of such solar energy units by the users both at individual family as also the institutional level. The alternate sources of energy are surely going to be a major source of energy in near future and the cooperative financial institutions have to gear up themselves to utilise the emerging potential demand for credit under this sector.

The **Infrastructure** continues to be a high priority area for the Government as the investment in basic infrastructure goes a long way in spurring the growth of all sectors of economy. Apart from a large-scale public sector investment, both by the Central Government and the State Governments, a high proportion of private sector investment is also envisaged through viability gap funding, promoting enabling policies and regulations as also a market-based financing framework. The Union Finance Minister has laid emphasis on Pradhan Mantri Gram

Sadak Yojana (PMGSY), Irrigation & Flood Mitigation and Tourism apart from the ongoing areas of roads, ports, airports, multimodal communication and social infrastructure as also the critical infrastructure for manufacturing and services sectors. The infrastructure development shall require a substantial amount of non-budgetary financial resources at various levels for Government as also the private infrastructure developers. The Cooperative Financial Institutions should find a way for participation in the consortia led by the commercial banks and financial institutions for supporting these infrastructure finance requirements. The construction sector cooperatives also need to gear up themselves to participate competitively in infrastructure development story of the country.

The last two priorities enlisted by the Union Finance Minister in her Budget Speech relate to the **Innovation, Research & Development** and the Next Generation Reforms focussing on Economic Policy Framework, land-related reforms, Labour related reforms and Capital and entrepreneurship related reforms etc. The government will create taxonomy for climate finance to boost capital for climate adaptation and mitigation, supporting the country's climate goals and green transition. These measures shall go a long way in stepping up the development and economic growth opportunities in the years to come for building Viksit Bharat. The theme and intent of these reform measures need to be imbibed by the cooperative sector also as this sector may not remain oblivious of the wave of institutional reforms envisaged by the Government in the Budget Document. The cooperatives leadership should come forward for initiating an appropriate dialogue for futuristic integrated reforms in each sub-sector and segment of the cooperative sector that may be driven by the New National

Cooperative Policy and the ongoing effort of the Government under the theme of 'Next Generation Reforms', especially for adoption of evolving operational technology and digitalisation by the cooperative institutions of all kinds.

The Budget Document lays down substantially enhanced financial allocations for meeting the goals of each of the nine priorities as discussed in the previous paragraphs. Happily, the budget **allocation for the Ministry of Cooperation** has been enhanced by 58.20% from Rs 7 billion in 2023-24 (RE) to Rs 12 billion for FY 2024-25. Evidently, a large chunk of this enhancement shall be going for the developmental initiatives for strengthening the cooperative sector.

■ Ending Remarks

The Union Budget 2024-25 lays down a comprehensive charter of growth, development and renaissance of the national as also the local economy across the length and the breadth of our country. Apart from various other important aspects, the Budget places a lot of importance to the investments linked with a substantial financial support as also the institutional strengthening and reforms so necessary for the objective of Viksit Bharat. The cooperatives constitute a widespread institutional infrastructure for financial growth of the rural economy of our country. These institutions are at a crossroad in their endeavour to reform themselves to match their capabilities to the requirements of the evolving economy in a futuristic scenario to serve the Rural India based on its natural expectations. Historically, the Cooperatives have been in the reactive and compliance mode, responding to what has been prescribed for them. There have been very little proactive efforts and initiatives emerging from within the cooperative sector. This mindset has to be shelved with and

the cooperatives need to adopt a pro-active approach imbibing the signals emerging from the evolving socio-economic environment of the country. As evident from the Budget Speech of the Union Finance Minister, the new National Cooperation Policy is to be rolled out soon. But the Budget has given a lot of signals within the nine priorities set out for the Government over the years to come by. The cooperatives need absorbing these aspects to learn about the potential available for their growth, realise the threats emerging in the evolving economic space and, accordingly, lay down an appropriate path for their moving ahead.

A lot of strategic, moral, operational, technology and financial support shall be needed by the cooperative sector from the external environment in their pursuit of strengthening, restructuring and reforming the entire sector over a period of time. However, it should be appreciated that this would be possible only when the cooperative sector stands on its own feet and proves its worthiness for such external support. The Ministry of Cooperation is a strong pillar of strength for the cooperatives in entire country, but the National and State level Cooperative Leadership and Institutions must rise to the occasion the cause and come out with a series of documents specifying their action plan and the support needed by them. The role of the Ministry of Cooperation shall be very important in this regard for providing adequate support to the cooperatives from the Governments at National and State levels and to get the cooperatives included in various support measures rolled out in the Budget. Yet, the role of the Cooperative Leadership is greater to keep the flag of the cooperative ethos and values high in the coming years.

Let's Prosper Together through Best Practices for Successful Co-operative Management

G.H Amin*



■ Introduction

Co-operatives, often referred to as co-ops, represent a unique and powerful business model that lay emphasis on democratic governance, member participation, and community development. Unlike traditional enterprises driven primarily by profit maximization, co-operatives are owned and controlled by their members—individuals who use their services, work there, or are otherwise closely connected to the organization. This member-centric approach inherently promotes a more equitable and sustainable form of business, addressing both economic and social objectives.

The essence of a co-operative lies in its foundational principles: voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education and training, cooperation among cooperatives, and concern

for community. These principles set the stage for a management style that must carefully balance the needs and expectations of its diverse membership with the operational and financial demands of the enterprises.

Managing a co-operative involves navigating the complexities of collective ownership and participatory decision-making, which can be significantly different from traditional corporate management practices. The success and sustainability of a co-operative hinges on effective governance, robust member engagement, prudent financial management, strong leadership, active community involvement, continuous innovation, and adherence to ethical business practices. Each of these elements contributes to creating a resilient organization capable of adapting to changing environments while remaining true to its core values and

mission.

In this article, we will explore best practices in co-operative management, offering insights and strategies that can help co-operatives thrive in an increasingly competitive and dynamic marketplace. By embracing these practices, co-operatives can enhance their operational efficiency, foster member satisfaction, and amplify their positive impact on the communities they serve. Whether you are a co-operative leader, a member, or someone interested in the co-operative movement, understanding these best practices is crucial for fostering successful and sustainable co-operative enterprise.

■ Best Practices in Co-operative Management

Co-operative management plays a critical role in the success and sustainability of cooperative enterprises. Unlike traditional businesses, cooperatives are

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member-owned and member-governed, which necessitates unique management practices that balance financial performance with member satisfaction and community development. Here are some best practices in co-operative management that can help ensure the effectiveness and longevity of these enterprises.

1. Democratic Governance

At the heart of co-operatives is the principle of democratic governance. Each member typically has one vote, regardless of their investment size, ensuring that decision-making power is evenly distributed. Best practices in democratic governance include:

- *Inclusive Decision-Making* : Regularly hold transparent and inclusive meetings where all members can voice their opinions and vote on important issues.
- *Board Training*: Ensure that board members are well-trained in cooperative principles and governance practices.
- *Clear Communication*: Maintain open and effective communication channels to keep members informed and engaged.

2. Member Engagement and Education

A well-informed and actively engaged membership is crucial for the success of a co-operative. Practices to enhance member engagement include:

- *Continuous Education*: Offer ongoing education and training programs about the co-operative model, financial literacy, and business operations.
- *Member Feedback*: Regularly solicit and act upon feedback from members to improve services and address concerns.
- *Incentives for Participation*: Create incentives for active participation, such as rewards programs or recognition initiatives.

3. Effective Financial Management

Sound financial management

ensures the sustainability and growth of a co-operative. Best practices include:

- *Transparent Financial Reporting*: Maintain and share detailed financial reports with members regularly to build up trust and accountability.
- *Prudent Risk Management*: Implement robust risk management strategies to protect the co-operative's assets and operations.
- *Strategic Financial Planning*: Develop long-term financial plans that align with the co-operative's mission and goals.

4. Strong Leadership and Management

Effective leadership is essential in guiding the co-operative towards its objectives. Key practices include:

- *Leadership Development*: Invest in leadership development programs which provide a conducive atmosphere for skilled and knowledgeable leaders to emerge from within the membership.
- *Collaborative Leadership*: Encourage a leadership style that promotes collaboration and teamwork among members and employees.
- *Succession Planning*: Develop a clear succession plan to ensure continuity in leadership and management roles.

5. Community Involvement and Social Responsibility

Co-operatives often have a strong commitment to their communities and social causes. Best practices in this area include:

- *Community Engagement*: Actively participate in community activities and build partnerships with local organizations.
- *Social Responsibility Programs*: Develop programs that address social and environmental issues, reflecting the co-operative's commitment to broader societal goals.

- *Measuring Impact* : Regularly assess and report on the social and environmental impact of the co-operative's activities.

6. Innovation and Adaptation

To remain competitive and relevant, co-operatives must embrace innovation and be adaptable to change. Best practices include:

- *Encouraging Innovation*: Foster a culture of innovation where members and employees are encouraged to propose new ideas and solutions.

- *Continuous Improvement*:

Regularly evaluate and improve processes, products, and services to meet changing member needs and market conditions.

- *Technology Adoption*: Leverage modern technology to enhance operations, member engagement, and service delivery.

7. Ethical Business Practices

Adhering to ethical standards is fundamental to the co-operative model. Best practices include:

- *Integrity and Transparency*: Conduct business with the highest level of integrity and transparency, building trust among members and the community.
- *Fair Treatment*: Ensure fair treatment of all members, employees, and stakeholders.
- *Sustainable Practices*: Commit to sustainable business practices that consider the long-term impact on the environment and society.

8. Member-Centric Service and Product Development

Focusing on the needs and preferences of members is essential for co-operatives. Best practices include:

- *Needs Assessment*: Regularly assess the needs and preferences of members to tailor services and products accordingly.
- *Customization and Personalization*: Offer customized and personalized services to enhance member satisfaction.

- **Quality Assurance:** Implement rigorous quality assurance processes to ensure high standards of service and product delivery.

9. Effective Communication Strategies

Clear and effective communication is vital for the smooth operation of a co-operative. Best practices include:

- **Regular Updates:** Provide regular updates to members about the co-operative's performance, new initiatives, and upcoming events.
- **Feedback Mechanisms:** Establish robust feedback mechanisms to capture member opinions and suggestions.
- **Crisis Communication:** Develop

a crisis communication plan to effectively manage and communicate during emergencies or unforeseen events.

Conclusion

In conclusion, implementing best practices in co-operative management is essential for fostering a thriving and sustainable co-operative enterprise. By promoting democratic governance, enhancing member engagement, ensuring effective financial management, cultivating strong leadership, committing to community involvement and social responsibility, embracing innovation, and adhering to ethical business practices, co-operatives can achieve their mission and make a lasting positive impact

on their members and communities. The unique structure of co-operatives, centered on shared ownership and collective decision-making, offers a resilient and socially responsible business model. By staying true to these principles and continually striving for excellence in management practices, co-operatives can navigate the complexities of the modern business environment and continue to serve as beacons of economic and social equity. Whether you are a co-operative leader, member, or advocate, understanding and applying these best practices is crucial for building and sustaining successful co-operative enterprises.





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Cooperatives, Farmer- Producer Organizations and Start-Ups for Strengthening Vegetable Supply Chain

Saurabh Pandey¹ and Shubham Mishra²



“Large scale clusters for vegetable production will be developed closer to major consumption centres. Co-operatives, FPOs and start-ups will be promoted for vegetable supply chains including for collection, storage, and marketing”, announced Hon’ble Union Finance Minister Nirmala Sitaraman in her budget speech this year. As per ICMR recommendations for a 2000 kcal intake a day, people should eat about 250 grams of cereals, 400 grams of vegetables, 100 grams of fruits, 85 grams of pulses/eggs/flesh foods, 35 grams of nuts and seeds, and 27 grams of fat/oils. This clearly highlights the importance of ‘Vegetables’ in human nutrition. As much as importance the vegetables have in a human food plate, more important become its supply chain. Ironically, vegetable supply chain has its own limitations until affirmative efforts are being made to make this supply chain efficient. Price volatility, demand-supply mismatch, perishable nature of products, poor infrastructure for transportation and storage, post-harvest losses and long chain of intermediaries

are the well-known problems of the vegetable supply chain. Addressing these major problems with proper solutions and schemes will turn out to be a commendable work if implemented properly.

Why Cooperatives and FPOs?

The big institutions like Indian Farmers Fertilizer Cooperative Limited (IFFCO), Krishak Bharati Cooperative Limited (KRIBHCO), Anand Milk Union Limited (AMUL), etc. are the best example of the success stories in cooperative sector. As per the cooperative structure in India, a good number of cooperatives at the state level, like urban cooperative banks, primary agriculture cooperative societies at the village level, fishery and other forms of cooperatives are making unwavering efforts to improve the status of the people in the rural as well as urban areas. Cooperatives have enormous potential of solving the problem of unemployment by skilling people in the field of horticulture, more particularly in post-harvest operations. Cooperatives are meant not to eliminate commission agents

but also control the ecosystem activities through laying down community guidelines and also offering an alternative channel of sale for the cultivators. Co-operatives also have a strong element of trust within the organization which is one of the highest social values needed to run an organization successfully.

The cooperatives played an important role in horticulture sector by providing marketing and distribution network along with credit and inputs to the farmers, which supplemented the efforts of the state and private sector. The National Cooperative Development Corporation (NCDC) is a major organization in the country which is meant for promoting, developing and financing post-harvest activities through cooperatives in agriculture and allied sectors. Due to realization of its enormous potential for socio-economic upliftment of its members and overall community, the cooperative sector in the country has developed fast..

A new Ministry of Cooperation under the Government of India has been

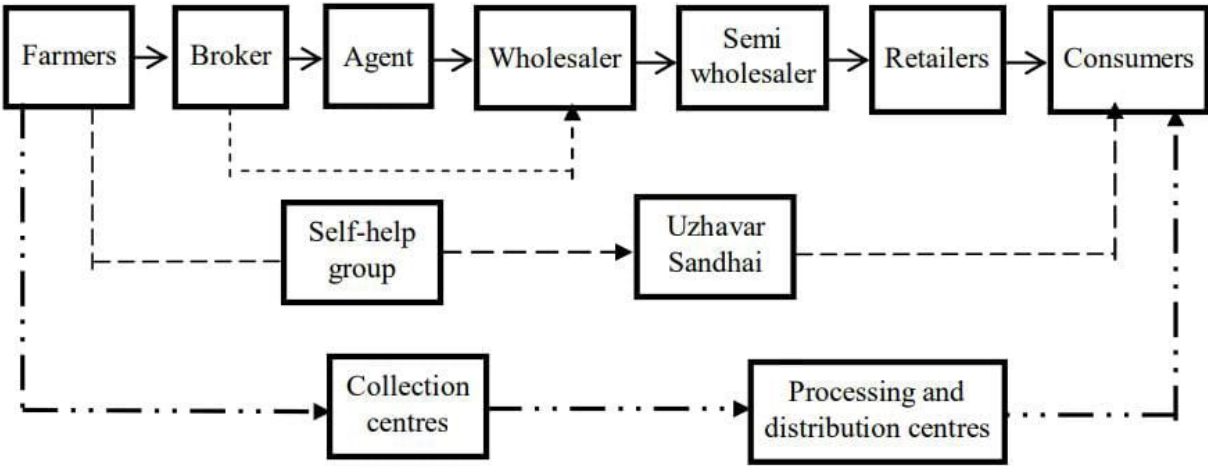
¹Ph.D Research Scholar, Anand Agricultural University Anand (Gujarat) ²Field officer, JFR - IFFCO

recently established to provide a separate administrative, legal and policy framework for strengthening the cooperative movement in the country. The vision statement of this Ministry is 'Sahkar Se Samridhhi' (Prosperity from cooperation). This Ministry through various initiatives is working hard to strengthen the co-operatives at the grassroot level. It is streamlining processes for ease of doing businesses for co-operatives and enabling the development of Multi-State Co-operatives (MSCS).

Farmer Producer Organizations (FPOs) play a pivotal role in transforming the landscape of Indian agriculture. They serve as a vital bridge, mobilizing and uniting small and marginal farmers, and enabling them to operate within a business-oriented framework across the entire agricultural supply and value chain. This collective approach not only enhances the economic standing of individual farmers but also contributes to the overall sustainability of agriculture in India.

Vegetable Supply Chain and its Volatility

Vegetable supply chain involves a set of activities starting from production to distribution, bringing the vegetables to the market and eventually, to the consumer. It encompasses stages such as production, processing, storage, transportation, and distribution. Further, in the journey from farm to fork, there are several stages where products are lost within the supply chain. Following is the typical Vegetable Supply Chain prevalent in India.



Insufficiently ventilated trucks and inadequate packaging methods are major problems during the transportation of harvested goods. The absence of essential components like reefer trucks and cold storage facilities further adds to the problem within the supply chain.

Vegetable inflation has been trending up with more frequent spikes in recent years mainly driven by a supply-demand mismatch. Total losses on account of harvesting, packaging, transporting, storage and marketing remain significant and high, in the range of 4.9-11.6 per cent for various vegetables as per the NABCONS study in 2022. Such losses put further pressure on the supply and availability of vegetables for final sale and consumption.

Tomatoes, onions and potatoes (TOP) are the most consumed vegetables in India and make up more than a third of the Consumer Price

Index (CPI) vegetables category. Hence, any sharp movement in TOP prices influences the movement in CPI vegetables inflation. For instance, during fiscal years 2020-23, vegetable inflation surged to 5.7 per cent from nil in the preceding four fiscal years, driven by a sharp rise in TOP inflation to 9.1 per cent. With the price fluctuations in TOP “Operation Greens” was announced on the line of “Operation Flood”, with an outlay of Rs.500 crore to promote Farmer Producers Organizations (FPOs), agri-logistics, processing facilities and professional management.

How Collectives Can Contribute to the Cause: Way Forward

Developing large scale clusters near the consumption centres can bring down transportation costs and post-harvest losses. The fresh roduce can reach consumers, improving quality and reducing waste. Large clusters can also achieve economies of

scale, making production more efficient and cost-effective, leading to higher productivity and profitability for farmers. Focus also is required on increasing food processing capacities and value addition in value chain by creating firm linkages with identified production clusters. In addition, enhancing value realisation of farmers by targeted interventions to strengthen production clusters and FPOs, and linking/ connecting the farmers with the market., are also important. Promoting FPOs and cooperatives can enhance collective bargaining power, improve access to inputs and technology, and facilitate better market linkages. FPOs and cooperatives can play a crucial role in value addition and processing. Start-ups in the agricultural sector can come up with innovative solutions in the areas of precision farming, supply chain management, and direct-to-consumer models, leveraging technology to enhance

efficiency, transparency, and traceability. Enhanced efficiency and reduced wastage can also contribute to better profitability. With improved infrastructure and organized supply chains, the quality of vegetables can improve, and their availability can be more consistent throughout the year.

Conclusion

The government's vision of developing vegetable production closer to consumption centres and promoting FPOs, cooperatives, and startups for efficient supply chains is likely to benefit both farmers and

consumers. These initiatives can potentially lead to increased farmer incomes by reducing intermediaries and improving market linkages, ensuring farmers receive a higher share of the final market price.

NCRC (NCUI) Launches Training Module on 'Business Development Planning in Cooperatives'

The Training Module on "Business Development Planning in Cooperatives," created by the NCRC Division of NCUI, has been launched. This module aims to equip participants with the essential information, knowledge, and skills needed to successfully plan, implement, and oversee the growth and development of Cooperative Societies of all types, helping them develop successful business models. This comprehensive module is now available on NCUI's CEAS-

About Training Module on Business Development Planning in Cooperatives: Driving Sustainable Competitiveness for Economic Growth

Cooperatives are pivotal entities fostering growth, enhancing market presence, and ensuring viability. This module explores the multifaceted process of business planning, aligning objectives with strengths, weaknesses, and market dynamics. Designed to guide the creation and management of cooperative enterprises across all sectors, it covers key topics including cooperative structure, business opportunities, and the fundamentals of crafting a business plan. Tailored for trainers and development practitioners, this resource equips participants with the knowledge and skills needed to foster inclusive growth and advance cooperative societies. Let's explore the potential of cooperatives for equitable development and sustainable prosperity.

About NCUI

The National Cooperative Union of India (NCUI) is a federation of all cooperatives, including sectoral national federations, with the goal of advancing and expanding the cooperative movement in India. The primary goal of NCUI is to build and grow the cooperative sector in all facets of the economy by promoting cooperative identity among its members and the general public. The NCUI works with all stakeholders involved to improve and develop the organisational and functional capacity of cooperatives by delivering education and training to members, leaders, and managers. The NCUI coordinates and facilitates the efforts being undertaken by national, international, corporate, and public organisations as well as other key players to realise the Sahakar-se-Samridhi goal.



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FINANCIAL HIGHLIGHTS

[Rs. In Crores]

Sl. No.	Particulars	2021-22	2022-23	Net growth	
				Amt.	%
1	Share Capital	274.99	351.63	76.64	27.87%
2	Reserves	263.40	304.16	40.76	15.47%
3	Deposits	2994.24	3054.37	60.13	2.01%
4	Loans & Advances	5742.07	6827.29	1085.22	18.90%
6	Investments	1997.23	2042.52	45.29	2.27%
5	Borrowings	4351.08	5333.63	982.55	22.58%
11	Net Profit	34.10	42.28	8.18	23.99%
12	Gross NPA%	2.56%	2.21%		
13	Net NPA%	1.12%	0.95%		

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- Education Loans
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- Two & Four Wheeler Loans
- Karshakmithra - CC
- Rythunestam - Term Loans
- Loans to Weavers thru PWCS
- Personal Loans to Employees
- Loans to Aquaculture

IYC 2025 launched at UN Headquarters



The soft-launch event for the 2025 UN International Year of Cooperatives kicked off with full enthusiasm at the UN Headquarters in New York on Tuesday. The event was attended by the who's who of the International cooperative movement.

From ICA President Ariel Guarco to ICA-AP President Dr Chandra Pal Singh Yadav to UN representatives and others were there to celebrate the soft-launch event. IFFCO's Chairman Dileepbhai Sanghani, Nafed Director Bijendra Singh, NCUI CE Sudhir Mahajan, Savitri Singh, IFFCO's Santosh Shukhla and others were present from India.

ICA President Ariel Guarco said, "The motto for the International Year of Cooperatives, "to build a better world," highlights the continuous and collective efforts of over one billion people associated with three million cooperatives worldwide, he said.

He emphasized that this motto resonates with everyday actions and contributions of cooperative members on all continents, underscoring the pride and dedication within the cooperative movement.

Addressing the participants, ICA-AP President Dr Chandra Pal Singh Yadav said, "The Asia Pacific region is a vibrant hub for cooperatives, spread across all countries and sectors", he remarked.

"We aim to increase the visibility of cooperatives through media, enhance people-to-people engagement, and showcase all the positive contributions that cooperatives make as part of the IYC2025 celebrations", he underlined.

India's Representative at the UN, Ambassador R Ravindra said, "The reach and size of India's cooperative movement is so vast and big, which is

difficult to put in words. We are having cooperatives in agriculture, horticulture, fisheries, dairy housing, health and others. The Co-op sector played a significant role in India in overall economic development", he said.

IFFCO President Dileep Sanghani said, "India, home to more than 0.85 million cooperatives. I feel proud to IFFCO, world ranked No. 1 cooperative by World Cooperative Monitor continuously for the 4th time in the agriculture sector on the basis of GDP per capita and NCUI, the apex cooperative of India", Sanghani stated.

"The Govt. of India has established



a separate Ministry of Cooperation in 2021 to enhance the cooperative movement in India. I would like to convey my sincere thanks to the United Nations for declaring 2025 as the International Year of Cooperatives", he added.

Sanghani further said, "I, on behalf of IFFCO, NCUI and Indian Cooperative movement invite you all to New Delhi on 25 November 2024 for witnessing the official launch of the "International Year of Cooperative 2025" and to participate in the Global Cooperative Conference", he said.

In her address, H.E. Ms. Njambi Kinyungu, Ambassador/Deputy Permanent Representative of Kenya to the UN said, "'Cooperatives prove it is possible to pursue economic efficacy and social development. Cooperatives play an important role in every sector of the economy. In

Kenya, they provide a sustainable way of reaching the 2030 Agenda, members represent Vs of the Kenyan population", she informed.

Another participant, H.E. Mr. Ankhbayar Nyamdorj, Permanent Representative of Mongolia to the UN said, "'Cooperatives in their various forms promote social and economic development in every community. Since 1981, Mongolia has been the proud co-sponsor of the UN Resolutions on the role of cooperatives on social development. This has been contributing greatly to development worldwide".

H.E. MS. Paula Narvaez, President of Ecosoc said, "The values and principles of cooperatives make them directly relevant to sustainable development. They need to be promoted more widely so cooperatives can become the norm

and not the exception".

Dr. Mallika Kumar, Vice-Chairperson, ICA-AP Committee on Cooperatives in Educational Institutions (ICEI) said, "Cooperatives have long existed but are not visible, especially amongst youth. There is a need to educate youth about cooperatives and to better understand their needs. IYC2025 is a pivotal moment for cooperatives to not just celebrate but also retrospect, reflect and reset", she said.

The official launching of the International Year of Cooperatives will be held during the ICA Global Cooperative Conference, scheduled for November 25-29, 2024, in New Delhi, India. The last International Year of Cooperatives was held 12 years ago.

Source :

www.indiancooperative.com



NCCE Hosts Leadership Development Program for Housing Cooperative Leaders



Housing cooperative societies can serve as the starting point of the Indian Cooperative Movement. Living in these societies exposes individuals to the cooperative identity and its way of living, inculcating a sense of community and shared responsibility. Recognizing the critical role of housing cooperatives in promoting affordable housing and collective management, the National Cooperative Union of India (NCUI) organized a transformative three-day Leadership Development Program (LDP) for Chairpersons and Directors of Housing Cooperatives from July 24th to 26th, 2024.

The program which aimed at enhancing leadership skills and knowledge within the sector, attracted 63 representatives from various states across India. The inaugural function on July 24th was graced by Savitri Singh, Deputy Chief Executive, NCUI, who warmly welcomed the participants and outlined the program's objectives. N.S. Mehara, Managing Director of the National Cooperative Housing Federation (NCHF), applauded NCUI's initiative.

Throughout the programme the participants were engaged in a series

of valuable sessions led by experts from the field. Mr. Mehara delivered an insightful lecture on Housing Cooperative Management. While Dr. Shrija Sinha, Research Officer, NCUI, talked about Cooperative Philosophy, Values, and Principles. Lalit Goyal, Regional Manager at the National Housing Bank (NHB), discussed NHB's role in promoting affordable housing. Pankaj Gupta, Deputy Chief (I&D) at BMTPC, led a session on new construction technologies and cost-effective building materials. Dr. Sagar Wadkar, Adviser, NCUI, delivered a lecture

on exploring various services that cooperative housing societies can offer in this modern era. Other topics like the Ministry of Cooperation's role, new cooperative policies and their impact, and the role of information technology in cooperative growth, were also discussed. Discussions also covered issues like GST implications on housing society redevelopment and the transfer of TDR/FSI between societies and developers.

The program concluded on July 26th, 2024, with an interactive session where Smt. Savitri Singh, Mr.



N.S. Mehara, and Mrs. Dipti Yadav engaged with the participants, who shared their positive feedback and experiences. The event ended with the distribution of certificates to all

participants by Mrs. Savitri Singh. The Leadership Development Program was well-received, providing participants with valuable insights and practical knowledge to enhance

their leadership roles within housing cooperatives, thus strengthening the cooperative movement in India.



Uttarakhand to Give 33% Reservation to Women in Cooperative Institutions

An order giving 33 per cent reservation to women in cooperative institutions was issued by the Uttarakhand government recently.

The decision was taken at a meeting of the state cabinet chaired here recently by Chief Minister Pushkar Singh Dhami and will end the monopoly of men in cooperative institutions, an official release said.

The order issued on International Cooperative Day will ensure the participation of women in 10 district cooperative banks, 670 multipurpose cooperative societies and other top cooperative institutions in the state, an official release said.

Women will also get the quota in Uttarakhand State Cooperative



Bank, State Cooperative Federation, Housing and Construction Cooperative Federation, Regional Co-operative Union, Consumer Cooperative Federation, and Silk Federation among others, it said.

State Cooperative Minister Dhan Singh Rawat said it was a historic decision by the state government which will prove to be a milestone in the direction of women's empowerment.

Training of Trainers' Program of Alliance India-CEDC (NCUI)



Alliance India in partnership with Centre for Entrepreneurship Development and Cooperation, NCUI, organized a three 'Training of Trainers' Program on 'Entrepreneurship and Cooperative Development' for the state representatives of project SAHAS in its office from 17th to 19th July, 2024. Project SAHAS, supported by Azim Premji Philanthropic Initiatives (APPI) and implemented by India HIV/AIDS Alliance, focuses on empowerment of the transgender



community across India. On the first day, Anubhuti Bhattacharya, Program Manager, Alliance India introduced the participants about the agenda of the meeting. Sumit Singh, Advisor (Strategy &

Cooperation), NCUI addressed the audience and explained the role of cooperative entrepreneurship in the socio-economic upliftment of the marginalized sections of the society. He also highlighted the key initiatives of NCUI in the past three years like NCUI Haat, Skill Development Centre, Incubation Centre, etc. Dr Shikha Dhawan, MD, Abhay Life, Bipin Kevadita, CMD, Ethics Group, etc. were some of the key Resource Persons who spoke on the occasion.

The concluding ceremony of the 'Training of The Trainers' Program for the state representatives and transgender entrepreneurs of India HIV Alliance was organised in NCUI on 19th July, 2024. Dr. Sudhir Mahajan, IAS (Retd.), Chief Executive, NCUI chaired the meeting and around 50 participants from Alliance India, ISRA and other organisations participated in the event. Ms. Anubhuti M Bhattacharya, Program Manager, Alliance India introduced the participants about the agenda and objectives of 'Saahas' project. Sumit Singh, Advisor, NCUI explained the areas of collaboration planned under NCUI - Alliance India collaboration and how the

NCUI Haat e-commerce portal and Incubation Centre projects of NCUI can help in building capacities of the transgender community. Many trainee turned trainers of Incubation centre shared their experiences and how they have benefitted in establishing their own enterprises with support from CEDC, NCUI. Many transgender entrepreneurs shared the challenges faced in livelihood enhancement and requested support from NCUI and its partner institutions like ISRA to get benefits of various social welfare schemes. They also showed keen interest to form cooperative societies in near future.

Bipin Kevadiya, CMD, Ethics

Group of Companies explained the benefits of Jan Aushadhi Kendra and NCUI Haat E-commerce portal in socio-economic development of the transgender and other needy sections of the society. Ethics Group is currently managing supply chain of both the projects run by Ministry of Health, GoI and NCUI respectively. Dr. Sudhir Mahajan appreciated the efforts of Alliance India in empowering the transgender community across India through their interventions in areas of healthcare and livelihoods. He also motivated the transgender entrepreneurs to take benefits of the various initiatives of Ministry of Cooperation and NCUI.

IFFCO secures Patent for Stable Nano Nitrogen-Phosphorus fertilizer



IFFCO, a leading fertilizer cooperative, has achieved a major milestone by securing a patent for its innovative Stable Nano Nitrogen-Phosphorus fertilizer. The patent, granted for a term of 20 years from February 8, 2023, under the Patents Act, 1970, represents a significant advancement in agricultural technology.

This new patent follows IFFCO's previous successes with Nano Urea and Nano DAP fertilizers. The Stable Nano Nitrogen-Phosphorus fertilizer is designed to improve the efficiency of nitrogen and phosphorus use in crops.

This enhancement aims to promote more effective and sustainable farming practices, providing farmers with valuable tools for increasing productivity and reducing environmental impact.

Managing Director Dr. U.S. Awasthi announced the achievement via Twitter, expressing his satisfaction and extending congratulations to the IFFCO team.

He stated, "I am happy to share that a patent has been granted to IFFCO for an invention entitled stable NANO NITROGEN-PHOSPHORUS

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containing fertiliser and method of manufacture thereof for the term of 20 years from the 8th day of February 2023 in accordance with the provisions of the Patents Act, 1970."

Dr. Awasthi also acknowledged the inspiration provided by Prime Minister Shri Narendra Modi, emphasizing the role of government initiatives in promoting chemical-free farming and Aatmanirbhar Krishi.

He noted, "We at IFFCO are able to fulfil this dream of Nano DAP Liquid

for the farmers of the country."

Earlier this year, IFFCO was awarded a patent for its pioneering "Nano Urea Fertilizer and Method of Manufacture Thereof," which is also valid for 20 years from January 12, 2023. This earlier patent underscored IFFCO's commitment to advancing agricultural innovation.

Dr. Awasthi highlighted the impact of these innovations, stating, "This innovation would help farmers with effective nitrogen nutrition for crops and guide them towards profitable and sustainable farming."

IFFCO's Nano range of fertilizers signifies a leap forward in agricultural technology. These advanced fertilizers are expected to play a critical role in reducing soil, air, and water pollution while enhancing agricultural productivity.

The global recognition of IFFCO's Nano Fertilizers not only strengthens the cooperative's reputation but also affirms India's position as a leader in agricultural innovation and sustainable practices.

Source :

www.indiancooperative.com

NCCE and GGSIPU Conduct a Two-Week Certificate Course on Cooperative Law and Practices



Cooperative law and practices are crucial for the effective management and growth of cooperative organizations, providing a strong legal framework that ensures transparency, accountability, and fairness. With this perspective, the NCCE wing of NCUI, in collaboration with Guru Gobind Singh Indraprastha University (GGSIPU), launched a two-week certificate course on "Cooperative Law and Practices" on August 2, 2024. The inauguration saw the presence of Savitri Singh, Deputy Chief Executive, NCUI, Prof. Queeny Pradhan, Jeena Potsangbam, and Dr. Rakesh Kumar from GGSIPU.

The course attracted twenty participants from states like Manipur, Arunachal Pradesh, Delhi, Uttar Pradesh, Karnataka, Bihar, and Gujarat. It aimed to deepen their understanding of cooperative law and practices, covering essential topics such as the Indian Cooperatives Act, the Model Law on Cooperative Societies, the Multi-State Cooperatives Societies Act (2023), CPC-1908, Bharatiya Sakshya Adhiniyam (2023), the powers of Arbitrators to settle disputes, the Indian Contract Act, the

Constitution (97th Amendment Act, 2012), Part IX B of the Constitution and its judicial interpretation, the Banking Regulation Act (1949), the Consumer Protection Act (2019), state-specific cooperative laws, the National Cooperative Policy, and other relevant subjects.

The valedictory function, held on August 2, 2024, was attended by

Smt. Savitri Singh and Dr. Singh, who engaged with participants and discussed their feedback. The participants praised the course for its practical value and relevance. Smt. Savitri Singh congratulated the participants for their enthusiasm and announced the top three performers. Certificates were awarded to all who completed the course.





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Refresher Course on 'Cooperative Policy and Development' Commences at NCUI



NCCE (NCUI) launched a five-day refresher course on 'Cooperative Policy and Development' on 5th August 2024. This program was designed for 37 faculty members from various states across India, including Assam, Meghalaya, Jammu & Kashmir, Maharashtra, Karnataka, Haryana, Chhattisgarh, Kerala, Gujarat, Bihar, Tamil Nadu, and Uttar Pradesh. It aimed to provide participants with valuable insights about significant

developments, and recent updates in the cooperative sector. In addition to theoretical learning, the course includes study visits to various cooperatives in Delhi, offering participants practical insights and hands-on learning experiences.

The inaugural function of the program witnessed the presence of eminent guests, Kapil Meena, IAS, Director, Ministry of Cooperation, & Savitri Singh, Deputy Chief

Executive, NCUI. Savitri Singh delivered the opening address, with a focus on knowledge sharing and collaboration for the days ahead. Following her address, Kapil Meena briefed the participants on recent government initiatives and new policies, providing a comprehensive overview of the current landscape and future directions of the cooperative sector. The programme concluded on 9th August 2024..





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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
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17	Post Graduate Diploma in Retail Management (Collaborative-AIMA)	Any Degree / M.B.A	1 year
18	Graduateship Programme for Computer Science Graduates	B.Tech- CS&IT/ MCA / M.Sc.(CS)	6 months
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- A 9-acre campus with 1,86,389 sq. feet built-up area at Chavara, located beside NH47, Kollam – Karunagappally road.
- 38 classrooms, workshops, computer labs, office rooms, Hostels, etc.
- 40 student batches for each course with Placement facilitations.
- Collaboration with reputed Indian and International institutions and industries.

Admissions open

How to apply? : Students can apply online from the website www.iiic.ac.in
Contact info : admissions@iiic.ac.in | +91 8078980000
For more details visit : www.ulccsltd.com | www.uleducation.ac.in | www.iiic.ac.in



Registration



Course Selection



Payment



Admission

Affiliated to NSDC and Courses accredited by CSDCI

A joint venture of Kerala Academy for Skills Excellence (KASE), Dept. of Labour Govt. of Kerala
& Uralungal Labour Contract Co-operative Society Ltd. (ULCCS)

Indian Institute of Infrastructure & Construction, Near Chavara Bridge, AMC, Puthanthura Post, Neendakara - 691582, Kollam, Kerala



ULCCS Ltd.





KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE LIMITED

A leader in development of Souharda Cooperative Movement in Karnataka

A Statutory Body in Cooperative Sector

"Souharda Sahakari Soudha" 18th Cross, Margosa Road, Malleswaram, Bengaluru - 560055

The Model Cooperative Act (Liberal Cooperative Act) has been adopted in Karnataka state by the name Karnataka Souharda Sahakari Act of 1997, which came into force on 01.01.2001 by the consent of President of India and Government of Karnataka.

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), Bengaluru, is a statutory cooperative Federal body formed by the Karnataka Souharda Act to look after the growth and development of souharda 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 Comprise (i) Service, (ii) Knowledge, (iii) Commitment, (iv) Involvement, (v) Accountability

Progress of Souharda Cooperatives in Karnataka as on 31.03.2024

No. of Cooperative	6194
E-stamping Centre	1631
Members	72 lakh
Share capital	1610 crore
Deposit	43,704 crore
Loans	34,030 crore
Working Capital	49,396 crore
Profit	626 crore
Reserves	3690 crore
employees	1,00,000



G. Nanjana Gowda
President



A. R. Prasanna Kumar
Vice President



Sharanagouda G. Patil
Managing Director

Autonomy, self administration and self control is our concept, "we are proud to be Souharda Cooperatives"

KSSFCL MAIN ACTIVITIES

Diploma in Cooperation and Banking Management:

The said course has been started under the joint collaboration of **Karnataka State Rural Development and Panchayat Raj University Gadag and Karnataka State Souharda Federal Cooperative Ltd., Bengaluru**. Admission for the 2nd batch of DCBM course starting May 2024 has been started. Registration process is on.

Karnataka State Rural Development and Panchayat Raj University Gadag, is recognized by the University Grants Commission (UGC) under 2(f) UGC Act.

Souharda Cooperative Court: To finalize the disputes of souharda cooperatives Karnataka Govt has sanctioned a separate court to the Karnataka state souharda federal cooperative ltd. Till today 34,228 Cases have been registered and 24,608 cases have been settled and 9,620 cases are under Process.

E-stamping: It is a matter of great pride for KSSFCL that for the first time in India, E-stamping facility has been given to Karnataka State Souharda Federal Cooperative ltd, in the cooperative sector. It is pride to KSSFCL

Swabimani Sahakari Monthly Magazine: A monthly Magazine of is being published printed and circulated to all souharda cooperative both hard copy and digital copy.

Statutory Duties : Karnataka State Souharda Federal Cooperative has a unique feature of having non official elected Board of Management to regulate the activities of souharda cooperative societies in addition to the education, training and publicity activities.

"Sahakar Se Samriddhi": It is our pleasure that Central Government has started separate Cooperative Ministry with a slogan of "Sahakar Se Samriddhi" and we the Souharda cooperators are always with this new era of development.

Cooperative can build a strong Nation

- United Nations Organization

Cooperative is a golden mean between capitalist and socialist

- Jawaharlal Nehru