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Contact: Sanjay Kumar Verma

Mobile No. 9871146034

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Tel: 011-49407837, 41811157, 40793299

E-mail: ncui.pub@gmail.com,

ncui.pub@india.coop

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Editorial

Promoting Cooperative Start-ups; Need of the Hour

During the recent two-day National Review Meeting of Ministry of Cooperation on Empowering and Strengthening Cooperatives in rural areas held in Bhubaneswar , it was discussed that participation of youth is very important for promoting cooperative startups, and there is a need for increasing youth participation in cooperatives. In the wake of wide-ranging initiatives to strengthen the cooperative movement in India, there is strong realization that youth are the pivotal force which can lead the cooperative movement to reach new heights.

In the era of youth entrepreneurship, the cooperative model has its huge significance in the wake of new and emerging areas which have emerged at a time when the cooperative movement has been given due priority in national policies. As youth play a vital role in promoting cooperative startups, driving innovation, and fostering sustainable development, they can act as leaders and innovators who can develop innovative solutions, products and services. However, for this to materialize, conducive atmosphere must be created so that youth not only come up with new business ideas, but also financial and hand-holding support is provided to them so that they are encouraged to trust the cooperative model for fulfilling their business aspirations. Yuva Sahkar Scheme of NCDC, with financial support, has an important role to play in promoting cooperative start-ups. The Government may also consider more innovative schemes to promote cooperative youth startups.

Generating awareness for cooperative startup ideas for youth through organizing innovative competitions is very important. ICA's Coop Pitch competition, which has seen active participation of youth with their business ideas, has been playing a very important role in attracting the youth towards the cooperative business model. A large number of workshops/seminars also need to be organized on career and entrepreneurial opportunities in cooperatives, with cooperative practitioners/leaders talking about their experiences with good examples.

There are several challenges in promoting cooperative startups like lack of funding/ crowd-funding opportunities, absence of mentorship programs, weak advocacy, etc. However, it is a wake-up call for the cooperative sector to promote cooperative startups by all means so that cooperatives are able to successfully compete in the market economy.

In accordance with our endeavours to come up with theme-based issues of cooperative development with insightful articles, the present issue of ' The Cooperator' has a focus on the vital issue of empowerment of youth through cooperatives. We look forward to valued feedback of our readers.

- Sanjay Kumar Verma

Cooperative Sector as a 'Career Hub' for Youth: Opportunities and Strategies for Retention

Sagar Kisan Wadkar[1]
Shrija Sinha[2]

Indian economic landscape and its growth is crippled by various factors, one critical among them is 'unemployment'. According to the India Employment Report (2024), India's working population has increased from 61 percent in 2011 to 64 percent in 2021, and it is projected to further rise to 65 percent in 2036. Paradoxically, youth involvement in economic activities declined to 37 percent in 2022. Data from the Centre for Monitoring Indian Economy (CMIE) supports the above trends, according to them while the Labour Participation Rate (LPR) of India rose to 41.4 percent in June 2024 from 39.9 percent in June 2023, the unemployment rate stood at 9.2 percent in June 2024, up from 7 percent in May 2024.

The private and public sectors are recognized as the primary sustainable institutions responsible for job creation in any economy. According to an article published in the economic times in May 2024, over the past decade, India has made significant progress in job creation, generating nearly 514 million person-years of employment. Notably, 197.9 million of these jobs have resulted from governance-led interventions, emphasizing the crucial role of the public sector in job creation. The private sector too significantly contributes to this number. However, the job security offered by private sector employment is far from credible. The COVID-19 pandemic, which triggered a severe recession in 2020-21, highlighted this vulnerability. According to the CMIE, 122 million Indians lost their jobs during the lockdown in April 2021 alone, with most of these losses occurring in the private and informal sectors.

After every dramatic phase of the recession, the economy tries to recover but ironically this transition varies in terms of pace and reach. The planned economic policies do not really transform into improved well-being for all groups of society. This lack of outreach of incentives creates a new pocket of marginalized and socially excluded groups. These pertinent problems of income inequality and social exclusion among certain groups of the population, cannot be efficiently and effectively tackled by public and private alone, it is the need of the hour to reintroduce the concept of third-sector organizations, inculcating the concept of self-help, self-responsibility organization and self-reliance among the citizens of India.

Re-emergence, Scaling, and Perpetuity of the Third Sector Organisation in India

According to the United Nations Development Programme (UNDP), the term "third-sector organizations' refers to the institutionalized entities found within civil society that are dedicated to advocacy, redistribution, or production". They operate between the domain of public and private sectors and pursue specific social goals. It includes a wide range of entities, including voluntary and community organizations, charities, social enterprises, cooperatives, and mutuals. This article highlights the role of the 'Cooperatives', an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise; play in the employment generation arena of the country.

Cooperative institutions work on the solid foundation of their values and principles. These cooperative identities regulate daily operations, guide future decisions, and sustain the institution through challenges and successes. Cooperatives are built on values of self-help, self-responsibility, democracy, equality, equity, and solidarity. They are guided by seven core principles: voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training, and information, cooperation among cooperatives, and concern for the community. Cooperative identity aligns seamlessly with the four Decent Work Pillars outlined by the ILO: employment generation, social protection, rights at work, and social dialogue. In India, the cooperative sector is not just a financial institution rather is a forgotten way of living. Its existence can be traced back to 1904 when cooperatives were considered as a means of work integration, employment creation, and service delivery. However, due to industrialization, globalization, privatization and liberalization, the entity lost its

[1] *Adviser, National Cooperative Union of India, New Delhi*
[2] *Research Officer, National Cooperative Union of India, New Delhi (View expressed herein are personal)*

significance for obvious reasons. With the new Ministry of Cooperation (MoC) in place since July 2021, comprehensive efforts are being made to revive, expand, and sustain the cooperative sector. The Ministry's fifty-four strategic initiatives are shattering the obsolete belief systems revitalizing cooperatives from the grassroots to the apex, enabling them to contribute to society in their best capacity.

According to the recent data on the National Cooperative Database (June 2024), India is home to approximately 8,10,000 cooperatives with 290.06 million members, accounting for 21.7% of the country's population. There exists an extensive cooperative network functional in India with 19 national-level cooperative federations/ societies, 390 state-level cooperative federations, 2,705 district-level cooperative federations, and 1,435 multi-state cooperative societies.

According to the MoC, the cooperatives directly generate 13.3% of employment and facilitate about 10.91% of self-employment opportunities in the nation. Additionally, Cooperatives are present in diverse sectors- 20% of cooperatives are in the credit and banking sector, while 80% of them are in the non-credit sectors like agriculture, tribal/SC-ST, service sector, women, multi-state, multipurpose, consumer, housing, industrial cooperatives, etc.

Strategies for Attracting and Retaining Youth in the Cooperative Sector

The relationship between 'Youth' and 'Cooperative' sector is synergistic. On one hand the sector brings gainful employment to the young entrants, while on other the involvement of youth is essential for the sector to remain relevant, dynamic, and responsive to the needs of its members and customers. Young people bring contemporary skills and values into an organization in whatever capacity they participate. In this context, it become imperative to form strong, replicable and implementable strategies to attract and retain youth in the cooperative sector.

The International Cooperative Alliance (ICA) has come out with a 5'E' model in 2020, which includes five distinct criteria namely Employment, Education, Equality, Engagement and Entrepreneurship. These criteria which can be effectively used to develop strategies and recommendations to draw youth in this re-emerging economic sector. Figure 1 depicts suggestions based on these overlapping and yet stand-alone indicators for the readers perusal.

Identifying Cooperative Employment through ILO's Triple Employment Generation Model

The International Labour Organization (ILO) defines the term "cooperative employment", as employment generated both in and within the scope of cooperatives. Broadly speaking, there are triple forms of work and employment generated by the sector, as explained under:

a. Employees

Most cooperatives employ their staff to achieve their goals and economic activities as mandated by their members. Cooperatives like any other enterprise have specialized departments ranging from human resources to entrepreneurial incubators, to research, study, and extension. Since cooperatives operate in nearly every sector of the economy- agriculture,

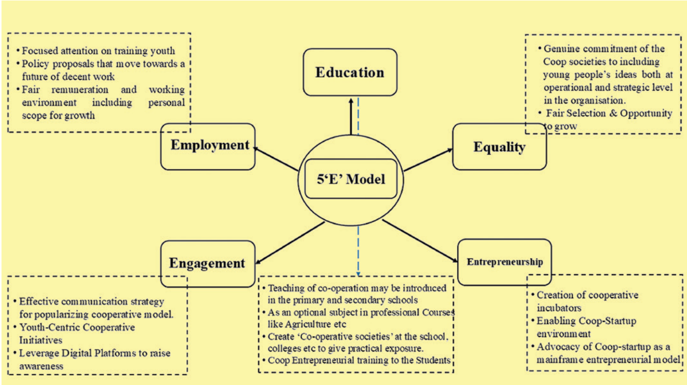

Figure 1: Recommendations to Attract and Retain Youth in Coop Sector Using ICA's 5 E Model

renewable energy, biotechnology, IT/platform, labour, health, and many more professionals from any field can find meaningful, skillful, and valued employment within this sector.

Since the cooperative too has a hierarchical structure, professionals with varied educational qualifications can be employed in it. According to the World Cooperative Monitor, 2023, two of the Indian cooperatives 'Indian Farmers Fertiliser Cooperative Limited (IFFCO)' and 'Gujarat Cooperative Milk Marketing Federation (GCMMF/ AMUL)' top the chart of cooperatives worldwide. These two cooperatives employ approximately sixty-one hundred young and competent minds. Imagine the volume of employment that approximately 8.09 lakh cooperatives can generate.

b. Worker-Members

According to the International Monetary Fund (IMF), 83% of India's workforce is employed in the unorganized sector, with only 17% in the organized sector. The informal economy comprises 92.4% of workers who lack formal contracts, paid leave, and other benefits, while 9.8% of workers in the organized sector are informal due to outsourcing.

The Economic Survey 2021-2022 reports that approximately 439.99 million people worked in the unorganized sector in 2019-20. The work satiation in this section often is subdued, with no ownership, autonomy or economic prosperity. In this line, the cooperative sector has come up with Labour/ Workers/ Professional Cooperatives, where employees jointly own and democratically control the cooperative and provide job and employment opportunities for their members.

Among the notable cooperatives making a significant impact is the Uralungal Labour Contract Cooperative Society (ULCC), which ranks 2nd globally in the Industry and Services Category (World Cooperative Monitor, 2023) and employs over 13,000 workers. Another prominent example is the Indian Coffee House, founded in 1936, with around 11,000 members. These cooperatives have played a vital role in providing sustainable livelihoods and dignified living conditions for many.

In India, the National Labour Cooperatives Federation of India Ltd (NLCF) is instrumental in promoting, organizing, and supporting labour and workers' cooperatives. The latest figures reveal that the NLCF represents 2.73 million workers and encompasses 44,143 cooperatives in the labour contract, construction, and forest sectors, along with 215 district and 17 state-level federations.

c. Self-Employed Producer-Members

Many cooperatives work as an interface with people working as self-employed individual producers, such as farmers, fishermen, artisans, and small & marginalized enterprises. India has around 93.09 million agricultural households, out of which a staggering 82 per cent are small and marginal farmers, typically holding less than two hectares of land. A large portion of these farmers rely partly or totally on cooperatives to transform or commercialize their products or services. Cooperatives although cooperatives do not employ these producers, they provide them with critical production tools to carry out their economic activities so that employment under these work forms can be maintained and strengthened, allowing them to compete in the marketplace. Further, cooperatives give fair chances to these farm members to act as leaders, at various levels from village, district, state, national and international Cooperative levels.

The world of work or the future of work is rapidly changing. Characterized by the rise of remote work, automation, and the gig economy, transforming traditional employment structures. This shift emphasizes flexibility, digital skills, and adaptability, reshaping how and where we work. As we navigate through this evolving era, new areas of employment are emerging beyond the traditional ones in the cooperative sector as well. Although still in their nascent stages, these new areas hold the potential to yield significant results in the future. Some of them are:

- **Jobs in Institutions Created to Augment the Cooperatives:**

These include jobs created because of the very existence of cooperatives such as Central/ State cooperative departments, cooperative education and training institutions, cooperative audit companies, and national / state level federations.

- **Jobs in Institutions where the "spill-over effect" of cooperatives is seen:**

This includes the jobs created in other businesses with which cooperatives maintain commercial relations. Examples include IT companies, infrastructure firms, the service industry, manufacturing, and finance sectors.

- **Jobs Opportunities as a part of the Gig Economy:**

The cooperatives stand as a part of the gig economy as they give opportunities for short-term contracts, freelance work, and flexible, project-based jobs. It offers opportunities for individuals to engage in diverse roles, providing services on demand across various industries.

- **Jobs Opportunities due to Innovative Initiatives of the Ministry of Cooperation:**

With the amendment in the bye-laws governing Primary Agricultural Credit Societies (PACS) which transform PACS into vibrant multipurpose business units. They can offer diverse services such as dairying, fisheries, credit services, input supply, agricultural production and marketing, storage, common service centres, and agri-tourism. This transformation creates a wide array of job opportunities for both young and experienced professionals. Additionally, the Ministry has established three new multi-state cooperatives focused on seeds, organic products, and exports, which is currently inducting many professionals in various positions.

Prepping for these Lucrative Jobs: Where to begins

For those seeking rewarding careers in the cooperative sector, numerous institutions offer specialized education and training to equip individuals with the necessary skills. Leading institutions such as the National Centre for Cooperative Education (NCCE) at NCUI, the National Council for Cooperative

Training (NCCT), Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune under Ministry of Cooperation, the Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) under NCDC, and the Bankers' Institute of Rural Development (BIRD) under NABARD provide robust training programs.
Other key organizations like the National Dairy Development Board (NDDB), the National Cooperative Development Corporation (NCDC), and the College of Agricultural Banking (CAB) under RBI also offer comprehensive courses. Additionally, Junior Cooperative Training Centers (JCTCs), along with State and District Cooperative Unions (SCU and DCU), State Governments, and State and District Central Cooperative Banks, run their own training centers to provide cooperative education to local stakeholders, ensuring that aspiring professionals are well-prepared for success in this dynamic field.

Types programmes offered by these Institutions

These institutions offer a wide range of programs designed to meet the diverse needs of youth who wishes to join the Cooperative Sector. Few of them are discussed below: -

• **Post Graduate Diploma in Cooperative Business Management (PGDCBM), VAMNICOM,** Pune designed to ensure quality management education for cooperative executives in India and SAARC nations.

• **LINAC-NCDC Fisheries Business Incubation Centre (LIFIC), Gurgaon:** the country's first-of-its kind, dedicated to support young professionals who are willing to operate in collaboration with fisheries cooperatives at various levels. The centre provides a six months incubation programme inclusive of practical exposures.

• **Leadership Development Programmes** (LDP) are regularly conducted by these institutions to build managerial capacities in the coming generation to join the 'Cooperative Sector'.

• **Certificate Courses:** A range of certificate courses including the diploma courses are offered by these institutions for those seeking to learn more about the cooperative sector. NCDC also provides a four-month internship program, allowing graduates to gain hands-on experience in the cooperative sector, enhancing their career prospects.

Some Unique Courses of NCUI, New Delhi

• **Coops4SRD programme:** The Cooperative for Sustainable Rural Development course is designed for students in any Agri-professional courses like Agribusiness Management (ABM) and Rural Development, providing valuable insights into how cooperatives contribute to sustainable rural development. This is a five-day course.

• **CoopConnect Programme:** An exclusive initiative by NCUI, this program aims to raise youth awareness about the cooperative business model. It highlights the model's relevance and its potential to create gainful employment opportunities, while also contributing to the growth and strengthening of India's economy. Students from various colleges and schools visit NCUI for this one-day program, while NCUI experts also visit universities, colleges, and schools to promote cooperative awareness.

• **Cooperative Extension and Advisory Service-Learning Management System Portal (CEAS-LMS Portal):** NCUI, New Delhi has come up with one of its kind online portal called 'CEAS-LMS' portal to impact online training for students who wish to acquire competencies in the cooperative field. The portal has three basic components: Learning Management System **(LMS), Cooperative Resource Centre (CRC), Query Management System (QMS)**
Cooperative enthusiast can access the portal at https://ncuicoop.education/ or by typing "NCUI-LMS" into any web browser. The courses on the portal are free, self-paced, and available in English. A certificate is awarded based on the score achieved in the assessment test. Participants must complete the course within three months of enrolment. We are also in the process of adding vernacular languages and video lectures to the portal to enhance accessibility and learning.

Conclusion

The cooperative sector in India presents a transformative potential for job creation and economic stability beyond the traditional public and private spheres. With a strong foundation in democratic values and self-reliance, cooperatives address unemployment, support the unorganized workforce, and provide sustainable livelihoods. By aligning with modern economic trends and innovative government initiatives, cooperatives offer diverse and meaningful employment opportunities, emphasizing their fundamental role in the evolving Indian economic landscape.

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Encouraging the Participation of Youth in Rural Fin-Coops in India

*Krishna Kumar Gupta**

The cooperative institutions are about 120 years in India with the first of these institutions having been brought into existence under Cooperative Credit Societies Act, 1904. With the passage of time, the cooperative movement has grown by leaps and bounds in numbers as also in its coverage of sectors / activities beyond the initial subject of agricultural credit. However, as the cooperatives are growing old, various signs of sickness in the pace of the growth of entire cooperative movement are being witnessed. The largest components of the cooperative institutions are by far the financial cooperatives as the cooperatives in various other sectors have largely turned dormant over a period of time. The economy of the country has transformed at least from the advent of the current century. However, the cooperatives have developed a sort of rigid resilience to change with the changing scenario of the rural economy and, as such, they are losing on their comparative relevance in financial market. The cooperatives also continue to be dominated by the elderly, and the youth in rural areas are not seeing enough scope and potential for their involvement in the cooperative institutions. This situation has to be dealt with seriously by the current leadership of the cooperatives so as to create an environment of encouraging the youth to enhance their participation in with the cooperative institutions if the cooperative sector has to regain its glory of serving the national economy. The induction of fresh blood, the fresh mind and the fresh thought process in all aspects of functining of the cooperative sector cannot be postponed any more.

Agriculture and the Cooperatives

The cooperatives owe their advent to the need of the small landholders for their financial requirements for crop production purposes for which the Primary Agricultural Credit Societies (PACS) were initiated. As the number of PACS and the quantum of financial support extended by them increased gradually, the District Central Cooperative Banks (DCCBs) and, later, the State Cooperative Banks (StCBs) were set up to extend the short term financial support to the PACS for their onward lending to the needy farmers. Thus came into existence an institutional set up focusing on financing short term agricultural production activities of the agriculture sector that we call today as the Short Term Cooperative Credit Structure (STCCS). Over a period of time, the Long Term Cooperative Credit Structure (LTCCS) was created to meet the investment credit needs of the

*Krishna Kumar Gupta is a retired Chief General Manager of NABARD. Views expressed herein are personal.

farm sector in rural areas. These two structures, expected to work in close coordination to meet the composite needs of the farm sector, evolved independently in different structures and functional directions virtually to the detriment of each other. These separate structures did well initially after India gaining independence. However, with the emphasis on agriculture sector in the Five Year Planning Process in India, the needs of composite financing of agricultural sector and other rural development works could not be met by these cooperative structures as a result of which a host of banking institutions were created by the Government to cater to the needs of rural economy. Thus started the trend of waning interest of the youth with the cooperatives as the new and modern age banking institutions provided all the needs of a farmer invariably under one roof that the cooperative institutions have not been able to do even today.

As per the Agricultural Statistics, 2022, published by the Government of India, 86% of the total number of Agricultural Holdings as of 2025-16 was constituted by the holdings of small and marginal farmers; this percentage would have increased as of the present day context.

The overall average size of operational land holdings was mere 1.08 hectare. Thus, the financial cooperatives had a substantial scope of financing the small and marginal farmers in rural areas. It is on record that the agricultural and rural credit in the country has been growing in its dimensions in terms of size, spectrum and the complexities. It is poised for further growth so as to keep pace with the targeted growth rate of national economy. However, despite the growth of cooperative agricultural credit in absolute terms, its market share in the total agricultural credit has been decelerating in geometric proportions as the market share of rural financial cooperatives has come down from 56% in FY 1982-83 to 11% in FY 2021-22. This is to indicate that the upcoming farming community is moving away from the cooperative credit institutions and the outreach of these institutions to the youth in rural areas is decelerating. The cooperatives have to restructure themselves to function as universal banks providing for all rural credit needs under one roof and any structure short of it would not be viable in the current economic scenario.

While the reducing size of agricultural operational holdings is a matter of concern, it is also a fact that in rural areas, the elderly family heads are hesitant in transfer of ownership of land holdings in the name of the younger generation; this also makes it difficult for the youngsters to become the members of financial cooperatives and avail of their services for the crop production purposes. This also keeps the youth disinterested towards the local financial cooperatives. This fact is witnessed by the low percentage of the borrowing membership out of total membership of these cooperatives. There is an urgent need for looking into facilitating the youth to become active and operational members of the financial cooperatives.

On the other hand, the agriculture sector is witnessing certain new trends that the financial cooperatives are quite oblivious of. The Government of India as also the State governments are emphasising upon sustaining the growth in factors of productivity in almost every segment of the agricultural sector through various measures including adoption of modern technologies and practices like multiple cropping, intercropping, integrated farming systems and collective farming. The agriculturists are being encouraged to adopt non-traditional cropping patters and systems with a larger share of commercial crops on their fields as also various measures for land improvement, improving irrigation systems, arrangement of inputs, use of farm machines, electrification, crop-practices implements, harvesting systems, storage and marketing infrastructure, primary processing etc. at individual and collective levels. The processes like organic agriculture, hydroponics, multi-layered agriculture, controlled condition agriculture and various other specialised technologies shall be widely adopted by the young farmers. At the same time, the effective communication and transport systems are also required for improving the individual's personal and agricultural efficiency. Therefore, the need for motor-cycles, tractor-trolleys, farm-trucks, machine-fuel supply systems, hand- held information technology tools, mobile phones, card-based money remittance systems etc. is no more a factor of affluence in rural areas but a necessity. Such diversification in the purpose of the agricultural credit requires appropriate diversification in the credit policies of the financial cooperatives along with the diversified product and services as the youth in agriculture looks at these activities as the factors of his farm productivity and, therefore, inclined for investments therein which is not available at present from the rural fin-coops.

Youth and the Cooperatives

The rural youth of today is comparatively more educated and better informed through the spread of information and communication technology. The substantially enhanced access to the mobile telephony in rural areas has empowered the rural youth towards accessing various services to their advantage. The services offered by the commercial banks and various other new-age financial institutions having their presence in rural areas are based largely on internet banking and mobile banking technology. The financial cooperatives are yet at a comparatively disadvantageous position in regard to their ICT based services. Further, the rural youth looks for the banking institution providing all banking services under one roof and at a single delivery point; however, we still have STCCS and LTTTS as two separate monoliths operating in isolation with each other despite the best intentions of the cooperative principles. The youth also favour the institution that has simplified and composite operational systems that are customer centric. The young farmers are not able to appreciate the uniform systems adopted by the rural financial cooperatives in lending to its member farmers only for crop loans based broadly on the guidelines contained in the Crop Loan Manual that may not be equally relevant in today's context; as such, the rural cooperative banks need a wider flexibility and innovation in their loan products for different kinds of the farmers, singularly and collectively, specially the youth. The youth should be able to find a reason to their advantage by having a relationship with the local financial cooperative. They should be able to access various types of banking products and services provided by the DCCB at the counter of the local PACS; for this to happen, the amalgamation of the services of STCCS and LTCCS as also comprehensive computerisation of PACS duly integrated with the ICT system of DCCB.

Another factor for attracting the youth in cooperatives is the need for incentivisation for their retention in agriculture. The general trend in rural areas is that with acquiring the education at the matriculation or higher level, the rural youth migrates in large numbers to the urban centres in search of jobs as they look for better pastures in services and manufacturing sectors in urban areas. It may be argued that there is nothing wrong in such migration if it facilitates reducing dependence on agriculture even though a good number of them revert back to agriculture at different stages of their life. There is an inconspicuous proportion of the youth that have ventured into the modern agricultural vocations mentioned in the earlier paragraph here. The average age of the people engaged directly in agriculture has risen substantially that may be assumed to be above 45 years as of now. This also has its connotations with the high average age of persons involved with the cooperatives as witnessed now a days. Therefore, it is incumbent that in order to retain the youth in agriculture, and accordingly attracting the youth with the cooperatives, the Governments at all levels have to take initiatives for incentivising the investment in agricultural and allied sector activities at the ground level.

Another perception of the rural youth is to see the cooperatives more as the extended arm of the government as quite often the functioning of these organisations is governed and controlled by the dictates of the RCS and implementation of a number of Government's rural schemes has been overloaded on the cooperatives, digressing their focus from their original mandate. The Government intervention in cooperatives has to be minimised if they are to emerge as cooperatively driven and managed organisations with the rural youth at their helm of affairs.

Youth in Cooperative Leadership and Governance

Traditionally, it is observed that the involvement of youth at the governance systems of the cooperatives at various levels is comparatively low. The leadership in the cooperatives is being held for a long by a few stalwarts of the sector. Despite the statutory changes in various States restricting the tenure of top level cooperative governance levels to not more than two terms, it is a common sight that a few cooperative leaders keep changing the hands at the helm of various National / State level cooperatives by mutual arrangement once their statutory tenure in one such cooperative comes to an end. Even in the apex leadership organisations of the STCCS and the LTCCS, the chief executives are continuing in their positions for a substantially long period. While the long experience of the leadership may be perceived as being, prima facie, in the interest of such governed cooperative, these practices decelerate the chances of involvement of youth in cooperative leadership and governance thereby restricting the induction of fresh blood and thought process in the financial cooperatives.

It may be appreciated that various initiatives at Central & State levels, including the constitutional amendments, statutory changes and administrative decisions, are being taken to increase the numbers, functional diversity and geographical spread of the cooperatives as also to promote voluntary formation, autonomous functioning, democratic control and professional management of cooperative societies. Consequently, the increasing numbers amongst the leadership in the cooperative institutions have to imbibe very intimately these intents of the cooperative spirit. At the same time, the regulatory environment is also changing fast and the cooperative banking system is being subjected, by and by, to almost all regulatory norms as applicable to other banks. The top management levels in the cooperative institutions have to understand these developments and usher in a set of governance practices at all levels that need to be very different from the current governance practices. Therefore, for effective functional excellence, the cooperative leadership has to imbibe a professional approach and have to keep themselves abreast of and updated on the regulatory developments. Further, it must be appreciated that a wider and complex competition is visible in the financial market; to remain relevant in the emerging institutional finance space, the cooperatives have to bring in drastic changes within, so as to prepare and equip themselves to grow in the competitive market-place.

The cooperative institutions are no more protected or specially treated institutions. Moreover, new products, services and technologies are being adopted by the competing institutions to penetrate in the rural markets that were the bastions of cooperatives till the recent past. The cooperatives cannot remain isolated to disburse the crop loan and small medium term loans out of the versatile credit needs of an Indian Farmer of the day. The cooperatives have to restructure themselves to function as universal banks providing for all rural credit needs. The expectations of restructuring and increasing the quantum and the diversification of cooperative credit to meet the emerging demands will call for a versatile mindscape of the cooperative leadership to meet the greater complexities in cooperative credit system. Furthermore, it is needless to emphasise that the Financial Technology (FinTech) has to be at the core of the evolving growth strategy of the cooperatives. The top management leadership in the rural financial cooperatives has to equip itself with the competitive technological advancements in the field of banking and keep themselves abreast with not only the operational aspects thereof but also with the growing risks associated with the technology so as to be able to strategise on technology induction in their cooperatives. While the competence of the aging cooperative leaders is not at a question mark here but it is obvious that the propensity of the younger leadership to adopt itself for decision-making shall be faster.

Another disquieting feature of rural fin-coops is that the cooperative leadership has been politicised and the political fiefdom of some of the particular leaders in some cooperatives is continued by way of getting their wards replacing them in the positions of Chairman / Vice- Chairman of a particular cooperative after their term is over. This may, prima facie, appear to be a case of governance of the cooperative by the young leaders but in reality it is not. It dissuades the real ground level young cooperative workers from aspiring for these leadership positions.

Leadership Competence Building

Recognising the need for induction of youth at the lead positions at various levels of cooperatives, it need not be re-emphasised that the extensive initiatives have to be taken for the process of leadership competence building amongst the youth. NCUI has taken a lot of initiatives in conduct of leadership development programmes but these programmes need to be reoriented to focus on developing the young leaders that could take top level positions in rural fin-coops at primary, central and apex level. Focussed programmes have to be designed for the young members of the Board of Directors of these organisations as also for the aspiring professionals looking for these positions in near future. There may be a need for making it mandatory for first time directors to undergo such orientation programmes within a limited time of their joining the Board unless they have already undergone such a programme on their own in advance.

It may be worth consideration to introduce certain on-line programmes also for this purpose so that the budding cooperative leaders could also have sufficient experience of Information and Communication Technology (ICT) by the time they reach the governance positions. Centre for Professional Excellence in Cooperatives (C-PEC) in BIRD, Lucknow had also designed certain modules for cooperative professionals to prepare them for undertaking the top leadership positions in fin-coops; these modules may also be reviewed appropriately. The concept of registration of the Directors in cooperative institutions should also be put in place on the lines of the concept obtaining in the Corporate Institutions along with specific Director Identification Number (DIN).

Cooperative Education

For the purpose of spreading cooperative education and ethos amongst the rural youth, the organisations like NCUI and State Cooperative Unions had undertaken a lot of work during the initial period of the five-year planning era in India. However, of late, these efforts are at a stage of dormancy. In the text book courses at the matriculation or undergraduate levels also, the cooperation finds a minuscule coverage. Government of India had also taken an initiative for setting up of the National Cooperative University for encouraging courses aimed at various aspects of cooperation and the cooperative institutions. While these initiatives shall go a long way in establishing the cooperation as a subject of study, the youth shall be encouraged by these initiatives largely if these course modules offer opportunities of a career in cooperation to the budding students aspiring to grow with the cooperatives and lead these organisations in due course of time.

Cooperative Reforms

The reforms in rural financial cooperative sector have been more talked of than actually implemented. Numerous Committees have made their recommendations at national level and State levels for one or more aspects of the structural and operational reforms required in the cooperatives in the country. However, the same have been implemented without much of the desired ground level impact in the growth of these institutions with the changing socio- economic scenario in our country. The comprehensive reforms are required in rural fin-coops to make them vibrant organisations in the rural economy. This has to be seen in the context of the deep rural penetration of the modern-age financial institutions as also an extensive exploration of rural markets by the FMCG products that have made redundant some of the activities of PACS like selling consumer goods, non-PDS commodities etc. The all-pervasive outreach of the ICT to the far-flung rural corners of the country through the mobile telephony and internet based services has changed the canvass of the service-processes, more so for the banking services, forcing the rural cooperatives also to undergo a transformation of their service-processes and products. The USP of the rural fin-coops has to change with the changing socio-economic environment. The platter of reforms in rural financial banks must provide for universal banking functions by them in a graded manner and their digital / computerised systems should be able to make it possible for the customers to avail most of these banking services at the counter of PACS as the touch point so that the youth in villages finds a cause for associating with the rural cooperatives. A few aspects of such a reforms process have been covered in earlier paragraphs also.

Conclusive Remarks

The aging cooperative institutions, more so in the rural India, need induction of fresh blood, fresh thought process and a fresh agenda to be able to stand head-high with its competitors in the rural financial market. The induction of youth first in governance and management of these institutions cannot be postponed any more. The current cooperative leadership shall be well advised to consider seriously about enabling the budding young cooperative workers to come forward to lead the cooperative institutions by offering them adequate space. It is not intended to advocate here to replace the cooperative leadership masse by the youngsters merely for the sake of it. The induction of youngsters has to be a phased process so that the governance level of any cooperative institution has a balance mix of expertise and youth. Yet, it is emphasised that the process has to start urgently in each cooperative organisation. A balanced approach is required to make the youngsters occupy the leadership positions while continuing with the guardianship of the old leaders for some more time. At the same time, an enabling environment has to be created in every sub-sector of the cooperatives for the youth to find a reason to feel elated by their participation with the cooperatives through its usefulness to them in their daily life. To attract the youth, the cooperatives themselves have to be a vibrant organisation and to do so, a series of reforms processes have to be undertaken by each of these organisations some of which have been deliberated in this write up. Indeed, the cooperatives have served well the rural economy in the past and they continue to hold a substantial potential in the current economic scenario to regain their past glory.

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A Meaningful Effort to take Co-operation to a New Dimension through Youth

*Dr. Neha Choudhary**
*Mahesh Kumar Verma**

Abstract:

In recent years, the role of youth in advancing international cooperation has become increasingly prominent. This article examines the evolution of youth-led initiatives from 2018 to 2023, highlighting key efforts and their impacts on global cooperation. By analyzing year-wise data and referencing pivotal programs, we demonstrate how young people are reshaping diplomatic and collaborative landscapes. The findings underscore the critical contributions of youth in fostering a more interconnected and cooperative world, providing insights into how policymakers and stakeholders can further empower young leaders to amplify their global impact.
Keywords: Youth, International Cooperation, Global Collaboration, United Nations Youth Strategy, Global Shapers Community, Digital Transformation, Policymakers, Stakeholders, Global Impact.

INTRODUCTION

In the last half-decade, the role of youth in driving international cooperation has seen significant advancements. From 2018 to 2023, various youth-led initiatives and programs have emerged, showcasing the power of young people in fostering global collaboration. This article delves into key efforts year by year, highlighting their contributions to international cooperation and providing references to support the analysis.

The Launch of the United Nations Youth Strategy:

In 2018, the United Nations launched its Youth Strategy, aiming to engage young people in global efforts for peace and sustainable development (United Nations, 2018). This strategy focused on integrating youth perspectives into policymaking processes, promoting youth empowerment, and ensuring that young people are central to global initiatives. The strategy led to numerous youth-led projects that addressed issues such as climate change, social justice, and economic inequality.

The Rise of Global Shapers Community Initiatives:

The World Economic Forum's Global Shapers Community significantly expanded its activities in 2019. This network of young leaders from various countries launched projects aimed at enhancing cross-border cooperation. A notable example is the Global Shapers Climate Action

*Lecturer HRM, Institute of Co-operative Management, Jaipur, Rajasthan nehachoudhary.choudhary085@gmail.com
*Deputy Director Institute of Co-operative Management, Jaipur, Rajasthan verma.mahesh09@gmail.com

Summit, which brought together young activists from over 100 countries to develop collaborative strategies for combating climate change (World Economic Forum, 2019). This summit underscored the potential of youth in driving international environmental cooperation.

Digital Transformation and Youth Activism:

The COVID-19 pandemic in 2020 accelerated digital transformation, providing new platforms for youth activism. Digital forums, virtual conferences, and social media campaigns enabled young people to connect and collaborate globally despite physical restrictions. Organizations like AIESEC adapted by offering virtual internships and online cultural exchange programs, fostering global citizenship and understanding (AIESEC, 2020). This digital shift allowed youth to maintain and even strengthen international cooperation during challenging times.

Youth in Climate Policy:

The year 2021 saw a heightened focus on youth involvement in climate policy. The United Nations Climate Change Conference (COP26) in Glasgow prominently featured youth voices, with initiatives like the Youth4Climate summit advocating for stronger climate action (UNFCCC, 2021). Young climate leaders presented innovative solutions and urged policymakers to commit to more ambitious climate goals, highlighting the crucial role of youth in shaping global climate policies.

Expansion of Youth-led Economic Initiatives:

In 2022, there was a notable increase in youth- led economic initiatives aimed at promoting sustainable development. The Youth Co, co-created by the United Nations Development Programme (UNDP) and the Citi Foundation, supported young entrepreneurs in developing solutions to social and economic challenges (UNDP, 2022). These initiatives demonstrated the entrepreneurial spirit of youth and their ability to drive economic cooperation and innovation.

Institutional Support for Youth Cooperation:

By 2023, institutional support for youth cooperation had grown significantly. Governments and international organizations increasingly recognized the importance of youth engagement in global affairs. The European Union launched the European Year of Youth, dedicating resources to empower young people and enhance their participation in policy discussions (European Commission, 2023). This initiative aimed to ensure that youth perspectives were incorporated into the European Union's policies and programs, fostering a more inclusive and cooperative international community.

CONCLUSION

The period from 2018 to 2023 witnessed substantial progress in youth-led efforts to advance international cooperation. These initiatives, supported by strategic programs and institutional backing, have demonstrated the significant impact of youth in shaping a more interconnected and cooperative world. Empowering young leaders and integrating their perspectives into global strategies remains crucial for sustaining and enhancing these efforts in the future.

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Youths in Cooperatives: A Beginning of new Era for Cooperatives

*Dr. Prashant V Kadam**

Introduction

The jobs gap and unemployment have both decreased from the pre-pandemic levels, but the worldwide unemployment is expected to climb in 2024, raising concerns about rising inequality and sluggish productivity. (ILO's World Employment and Social Outlook: Trends 2024). The 2023 global unemployment rate stood at 5.1 per cent, a modest improvement from 2022 when it stood at 5.3 per cent. In India, the unemployment has however been on the higher side. It increased from 7.4% in March 2024 to 8.1% in April 2024, as per the Consumer Pyramids Household Survey conducted by CMIE. Both rural and urban areas of India saw a rise in the unemployment rate.

The rate of unemployment in rural areas increased from 7.1% in March to 7.8% in April. The urban unemployment rate increased to 8.7% from 8.1%. The employment rate—that is, the percentage of people in the working age population (those who are 15 years of age and older) who are employed—dropped from 38.1% to 37.6%. Due to a lack of job prospects, the decent work deficit not only puts young people at danger but also puts entire societies at risk of witnessing an increase in social discontent and political disturbance.

In addition to suffering great losses from not reaching their full potential, young individuals who are underutilised in the workforce may also set off a vicious cycle of poverty and social exclusion that spans generations. Amidst such development, cooperatives can be looked as ultimate source of employment by the youths. The induction of youths in the cooperatives can set positive vibes and hopes for educated unemployed youths. Further, young individuals are a valuable resource for cooperatives because they not only guarantee the generational renewal of the membership but also serve as the organisations' future leaders and they tend to be more educated than older cooperative members who can have a greater capacity for innovation and entrepreneurship.

The rise of cooperatives in Europe can be attributed in large part to the willingness and participation of young people to work for co-ops as members. The University Co-operatives, in which young students actively participated, served as the foundation for the consumer cooperative movement in Japan. In India from the very early stages the co-operatives in educational institutions were among the most successful consumer co-

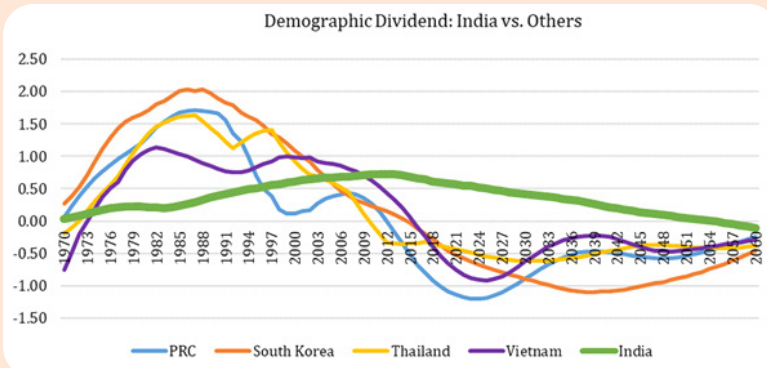
*Professor and Head, CED, VAMNICOM, Pune.

operatives. However, it appears that things have completely altered lately, to the point where the cooperative movement is now being referred to as a movement of the elderly. The majority of young people worldwide reside in the Asia Pacific region, yet their involvement in cooperatives is not as high as it should have been. The position of youths in cooperatives in India needs to be diagnosed with her advantage in demographic dividend.

Demographic Profile of Youths in India

With almost a fifth of the world's population, India is the most populous nation. The population was 1,407,563,842 as of the World Population Prospects 2022 revision. The population of India stood at 1.44 billion in January 2024. It was increased by 13 million (+0.9 present) between early 2023 and the start of 2024. 48.4 present of India's population is female, while 51.6 present of the population is male. The median age of India's population is 28.4.

India is experiencing a demographic window of opportunity, a "youth bulge". However, youth come across various development challenges viz. access to education, gainful employment, gender inequality, child marriage, youth- friendly health services and adolescent pregnancy. (Youth bulge refers to a demographic pattern where a large share of the population is comprised of children and young adults). As per the most recent United Nations (UN) forecasts, India's population is anticipated to reach 1.46 billion by 2030, making up 17% of the predicted global population. India's population grew at an astonishing rate up until the 1970s, after which it began to fall steadily in terms of fertility. This decline, which is reflected in the Total Fertility Rate (TFR), has been instrumental in shaping India's demographic trajectory. With the TFR projected to touch 1.73 in 2031-35 from 2.5 in 2009-11, India will witness a demographic transition characterised by a decreasing proportion of the child population and an increasing proportion of the working-age population.



India's population offers a significant advantage in terms of a large workforce, which can help drive economic growth. India's 68% population is in the 15 to 64 years age group, providing a significant contribution to the working or able-to-work population. India has one of the youngest populations in an ageing world. By 2022, the median age in India was just 29, compared to 38 in China and the US, 46 in Western Europe, and 51 in Japan.

Demographic Dividend and its Capitalisation

India's demographic dividend presents an opportunity for accelerated economic growth per capita, provided investments are made in health, education, and skill development.

Capitalising on this dividend requires initiatives to enhance human capital and integrate marginalised groups into the workforce which the envisaged committee can complement significantly. Cooperatives are values-driven businesses that prioritise serving the needs of their members before making money. As a result, they uphold a wider range of ideals than those that are just connected to generating profit, including self-help, self-responsibility, democracy, equality, equity, and solidarity. The democratic structure of the cooperative business promotes young empowerment, ownership expansion, and engagement. In addition to offering compensated work, the cooperative business model promotes youth employment by helping individuals start their own businesses. The concept works well for people of diverse academic backgrounds and skill levels, including fresh graduates with slim employment prospects, as well as for both rural and urban locations.

Through group voice, economies of scale, and the expansion of social protection, cooperatives also contribute to the formalisation of informal employment. The expansion of entrepreneurs' cooperatives, which are groups of small and medium-sized enterprises—many of which are informal—to pool resources and provide services, is evident in Africa. Further, lots of efforts are being taken to get Youths in cooperatives across the globe. ". For example, in Ontario, Canada, a survey showed that the program of offering internships to the youngsters proved to be very effective. Nearly 60 per cent of the interns that they had engaged, found full time or contract employment with cooperatives following the completion of their internship. In Italy, an innovative programme that places young people in cooperatives and other social enterprises as part of their civil service requirement has allowed exposure to cooperative business culture and education and resulted in 10 per cent of the participants seeking and being employed by the cooperative. Through national youth employment initiatives, young people in few nations also receive training in cooperative entrepreneurship.

Looking Forward.

The educated unemployment has been on the rise. Every government has been floating several programs and schemes to absorb the surplus employees in one or the other sectors. Cooperatives also do play a role in providing not only employment but also self-ventures and entrepreneurship opportunities which are usually community driven by young emerging talents. However, there are number of challenges which need to be addressed so that youth can facilitate the cooperative movement to its new heights of success. Further, cooperatives are not taught in many nations' curricula, depriving young people of the chance to learn about this type of enterprise while they are in school.

The cooperative concept is also disregarded by current mainstream entrepreneurship education and company development programmes. Even when the cooperative form of business is introduced to potential members, promoters often underestimate the need for capacity building, business management skills, and specific training in cooperative governance. On the enabling environment front, existing policy and legislation continues to limit the formation and growth of cooperative enterprises.

The International Labour Organization (ILO) Recommendation 193 on the Promotion of Cooperatives can provide guidance to the major cooperative stakeholders on what measures need to be taken. With the right support and progress in addressing the challenges, advances can be made to ensure that the right conditions are in place so that the cooperative model of enterprise can improve livelihoods and help break the barriers which young people face in taking their place in society.

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Youth and Co-operatives: Shaping a New Cultural Frontier in India

*Arjun Kumar Singh**

Today, co-operatives are increasingly recognised as an important policy tool for achieving welfare goals in India. This is most evident in the creation of a dedicated Union Ministry, mandated with the "realisation of vision 'Cooperation to Prosperity,' strengthening the co-operative movement in the country, deepening its reach to the grassroots, and promoting a co-operative-based economic development model". However, advancing the movement extensively requires the infusion of fresh and young minds. As Mr Okayasu Kisaburo, formerly Managing Director of the National Federation of University Co-operative Associations Japan and the Founder Chairperson of the International Co-operative Alliance Consumer Subcommittee on University/ Youth Co-operatives in Asia and the Pacific, remarked at the time of the subcommittee's launch: "any movement that fails to attract young people to its fold is bound to decline soon."

While no credible, objective data appears to be available to demonstrate the presence (or absence) of youth in India's co-operative movement, qualitative insights suggest a gloomy picture. It seems there is widespread youth detachment from co-operatives, which operates both ways.

Empowering Youth, Strengthening Cooperatives

While co-operatives have a strong need for the involvement of youth, they also stand to benefit greatly from their participation. Fundamentally, as young people actively seek platforms to express themselves and earn dignified incomes, co-operatives can provide a viable avenue.

With globalisation and automation, novel economic opportunities have emerged for many young people. However, for many others, particularly rural youth, these opportunities remain elusive due to barriers such as inadequate education, evolving educational standards, and the nature of higher education systems. Consequently, many youth are increasingly disillusioned with the rapidly changing economic landscape. This disillusionment is compounded by a lack of public sector opportunities, given the oversupply of candidates in India. With limited support from both the public and private sectors, youth face significant status anxiety. This disillusionment is detrimental not only to the youth but also to society at large, increasing the risk of social conflict and political unrest.

On the other hand, principle-driven co-operatives are not only facing increased competition and

*is a Delhi-based researcher. He can be reached at arjunks.work@gmail.com

a decline in patronage but are also encountering new opportunities. With deregulation, they can now enter previously state-restricted sectors. Recent policy actions have also provided more flexibility for co-operative operations. As the state withdraws from certain sectors, co-operatives are well-positioned to compete with the private sector. To seize these opportunities, co-operatives need dynamic leaders, workers, and members, particularly by engaging the youth.

Thus, the union of cooperatives and youth is desirable for all and presents itself as a win-win situation.

A Cultural Constraint

While it is rather well-established that there is a need to unite cooperatives and youth in India, the understanding of the challenges needs to be reiterated and appropriately understood. Bluntly put, Indian youth have strong misgivings against the cooperative movement. The sad and tough part about that is many of those misgivings are not misplaced. Cooperatives are widely viewed as one of the most politicised sectors of the economy. Many view cooperatives as mere launchpads for aspiring and budding politicians. Naturally, the youth seeking meaningful and stable employment will be repelled.

Further, the cooperative movement in India is predominantly government-sponsored, which has led to a common perception among youth that cooperatives are merely extensions of government systems. Consequently, many young people see little incentive to engage with such institutions. This highlights a broader issue: any movement that fails to transform into a true people's movement, with grassroots involvement and ownership, struggles to gain relevance and attract active participation from the wider population, especially the youth.

Furthermore, the traditionally weak position of a variety of cooperatives in India has presented cooperatives as a pursuit of the lazy, unmotivated, and foolish. With success rare and driven majorly by luck, cooperatives became too risky with no potential positive return - a pursuit in sheer futility. After all, for too long, successful cooperatives have been oddities and not the norm in India. This has been the tragic culture that has forestalled deep engagements between youth and cooperatives.

Introducing a Culture of Change: Insights from Global Best Practices

Achieving this ideal union presents challenges, but it can be realized by drawing inspiration from globally successful models. By learning from proven frameworks worldwide, India can adopt strategies that address local youth challenges and effectively integrate them into cooperative movements. Importantly, this can enable India to mainstream cooperatives for youth.

This has been achieved through multiple methods. Chief among them is deliberately creating a culture of cooperatives amongst youth to make them organically inclined and interested in cooperatives. Japan stands as a great example. With a strong embedded culture of university cooperatives, many youth not only join cooperatives to secure decent employment, they also use the platform to drive changes. For example, the country's consumer cooperative movement was strongly anchored in university cooperatives, where youth played an important role in driving its success. Due to the active university cooperatives, youth continue to take up employment in consumer cooperatives—a unique case of constructing a young talent pipeline in the cooperative movement globally. Moreover, cooperatives contribute to education in multiple ways in Japan. University cooperatives offer student support services, foster learning environments, and provide part-time jobs for youth. Additionally, cooperative educational institutions focus on enhancing access, equity, and quality of education for young people. As a result, young people also grow up with a highly positive image of cooperatives.

Similarly, in Malaysia, school cooperatives are commonplace. Functioning for decades in schools, many cooperatives have diversified by selling stationery and other similar items and providing essential services like photocopying. For instance, many now engage in tourism services, offering students an opportunity to be trained to operate small local tour agencies to promote local tourist attractions. Notably, in all such cooperatives, students, as members and shareholders, receive annual dividends for their investments. In addition to students developing new skill sets, an added advantage is that many successful school cooperatives reinvest profits to improve their school infrastructure and even support students from economically challenged backgrounds.

Evidently, cooperatives can help youth transition from school to work by offering hands-on experience through internships and apprenticeships, providing employability skills, and breaking the much-dreaded "experience trap". This trap demands young people to have prior experience before being eligible for entry-level roles. For instance, in Ontario, Canada, cooperatives have been used as an effective tool to bridge the gap between classroom and work for several young people. Likewise, Italian cooperatives are also active in providing employment support to youth as well as supporting youth-led entrepreneurial pursuits.

These enabling conditions for youth participation need to be crystallised, consolidated, and communicated. An enabling culture can only be built through holistic efforts across the cooperative ecosystem in the Indian landscape.

The Road Ahead: Cooperatives and Youth Inclusion

India has still a long way to go as it moves rapidly towards mainstreaming cooperatives, especially normalising it as a career pathway. In this journey, stakeholders like the National Cooperative Union of India (NCUI) are integral. The consistent efforts of NCUI to meet with young minds in schools, colleges, and beyond, are commendable in positively shaping perceptions amongst young minds.

Beyond perception change, efforts must focus on enhancing cooperative education, offering clear career pathways, and creating enabling environments for youth-led cooperatives. By promoting dynamic, youth-friendly policies, India can harness the potential of cooperatives to drive economic and social development. One also hopes that the impending National Cooperation Policy also addresses the all-important issue of youth engagement, thereby building a positive culture.

The renewed policy attention and action toward strengthening cooperatives across sectors is a welcoming step that can radically alter the perceptions of cooperatives. The youth must be supported in shifting their views from 'corrupt cooperatives' to 'Kurien's cooperatives, and all stakeholders must step up for achieving cultural shifts.

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भारत में सहकारिता के क्षेत्र में युवाओं हेतु रोज़गार के अवसर

डॉ. भावेशकुमार परमार*

भारत की अर्थव्यवस्था दुनिया की पांचवीं सबसे बड़ी अर्थव्यवस्था बन गयी है। यह देश की आबादी का उपयोग दुनिया की तीन सबसे बड़ी अर्थव्यवस्थाओं में से एक बनने में मदद करने में कर सकता है। सहकारी आंदोलन एक ऐसा तरीका है जिससे युवा लोग मुख्यधारा में शामिल हो सकते हैं और अर्थव्यवस्था को स्थायी रूप से बढ़ने में मदद कर सकते हैं। भारत में सहकारी समितियाँ व्यवसाय के लगभग हर क्षेत्र में अपनी पहचान बना रही हैं। भारत सरकार ने स्वतंत्रता के 75 वें वर्ष में इस विचार को आगे बढ़ाने के लिए एक नए सहकारिता मंत्रालय का निर्माण किया कि सहकारी समितियों में आत्मनिर्भर भारत और ग्रामीण विकास से संबंधित सामाजिक-आर्थिक लक्ष्यों को प्राप्त करने में मदद करने की बहुत बड़ी क्षमता है। सहकारी मॉडल को बढ़ावा देना जिसमें लोगों के कौशल का निर्माण करना, उन्हें शिक्षित करना और युवाओं और महिलाओं को इसमें शामिल करना है।

सहकार एक ऐसा क्षेत्र है जहां "छोटी पूंजी वाले हजारों लोग बड़ी पूंजी वाले उद्योगों के साथ प्रतिस्पर्धा कर सकते हैं।" यह देश को आगे बढ़ने में मदद कर सकता है तथा युवाओं और महिलाओं में नेतृत्व क्षमता को विकसित कर सकता कर सकता है। यह लोगों को ग्रामीण से शहरी क्षेत्रों में जाने से रोक सकता है और स्थानीय अर्थव्यवस्था को हर तरह से आत्मनिर्भर बना सकता है। सहकारी समितियाँ कृषि, वित्त, वितरण और अन्य जुड़े क्षेत्रों में योगदान देती हैं। सहकारी समितियों के लिए समाजवाद और पूंजीवादी मॉडल के बीच एक मध्य रास्ता खोजना "हर किसी के हित" में था जिसने सोचा था कि सरकार या बाजार चीजों को संभाल लेंगे, सहकारी मॉडल भारत के लिए अच्छा काम करता है क्योंकि हमें नौकरियों, बड़े पैमाने पर उत्पादन की आवश्यकता है जिससे अर्थव्यवस्था को आगे बढ़ाया जा सकता हैं। इससे देश में सभी के लिए रोजगार पैदा करने में मदद मिलेगी। भारत केवल सहकारी क्षेत्र और देश की अर्थव्यवस्था के साथ काम करने वाली संस्थाओं के सर्वोत्तम मिश्रण के साथ ही आगे बढ़ सकता है।

भारत में सहकारी क्षेत्र की वर्तमान स्थिति

देश में तीस करोड़ सदस्य संख्या के साथ 8.5 लाख से अधिक सहकारी समितियां हैं। इसमे इफको, कृभको और अमूल सहित दो लाख से अधिक दुग्ध समितियाँ भी हैं। कृषि अवसंरचना कोष एक तरह से सरकार सहकारी समितियों, विशेष रूप से प्राथमिक कृषि ऋण समितियों (पैक्स) को देश के कृषि बुनियादी ढांचे के निर्माण में बड़ी भूमिका निभाने के लिए प्रोत्साहित कर रही है। सरकार के कई हिस्से युवाओं और महिलाओं को सहकारी समितियों में शामिल करने के लिए विभिन्न योजनाएँ और कार्यक्रम चलाते हैं। जन-धन योजना, जिसे प्रधानमंत्री फसल बीमा योजना, प्रधानमंत्री कृषि सिंचाई योजना और मुद्रा योजना के रूप में भी जाना जाता है, यूनियनों को सरकार के साथ काम करने और कई लाभ प्राप्त करने का मौका देती है। इसके साथ ही युवाओं को सहकारी आंदोलन में शामिल होने का मौका मिलता है जो एक अच्छी जनसांख्यिकीय खिड़की है। औसतन भारतीयों की उम्र 29 वर्ष है जो उन्हें सबसे युवा आबादी वाला देश बनाता है जो आर्थिक और सामाजिक परिवर्तन ला सकता है। युवा लोग सहकारी विकास में मदद कर सकते हैं यदि उन्हें जानकारी, कौशल और नौकरी के अवसर दिए जाएं जो उन्हें कार्यबल में शामिल होने की अनुमति देंगे। कई देशों ने यह दिखाने के लिए आयु समूह बनाए हैं कि युवा क्या है। भारत की राष्ट्रीय युवा नीति- 2003 के अनुसार एक "युवा" वह है जिसकी आयु पैतीस वर्ष से कम है।

*सहायक प्राध्यापक, राष्ट्रीय न्यायालयिक विज्ञान विश्वविद्यालय, गांधीनगर, गुजरात

सहकारी समितियाँ विश्व स्तर पर लगभग एक दस करोड़ व्यक्तियों के रोजगार में योगदान करती हैं। हालांकि इस समग्र आंकड़े के भीतर युवाओं के सटीक प्रतिशत को सटीक रूप से निर्धारित करना चुनौतीपूर्ण है लेकिन यह स्पष्ट है कि सहकारी समितियां रोजगार के अवसर पैदा करने में महत्वपूर्ण भूमिका निभाती हैं। सहकारी व्यवसाय मॉडल न केवल वेतन पद प्रदान करके युवा रोजगार में योगदान देता है, इसमें न केवल रोजगार के अवसर प्रदान करना शामिल है, बल्कि इसमें स्व-उद्यम के माध्यम से नौकरियों के निर्माण को बढ़ावा देना भी शामिल है। यह दृष्टिकोण ग्रामीण और शहरी दोनों स्थानों के लिए उपयुक्त है और इसका उपयोग विभिन्न शैक्षिक और कौशल स्तरों वाले व्यक्तियों द्वारा किया जा सकता है, जिनमें नए स्नातक भी शामिल हैं जिनके पास कैरियर के सीमित अवसर हैं।

युवाओं के लिए सहकारी क्षेत्र में अवसर

भारत के युवा अपने लक्ष्य तक पहुंचने के लिए नए अवसरों का लाभ उठा रहे हैं। वे आसानी से ऋण प्राप्त करने में सक्षम होना चाहते हैं और कॉलेज जाने, नए व्यवसाय शुरू करने और अचानक धन की समस्याओं से निपटने के लिए वित्तीय स्वतंत्रता प्राप्त करना चाहते हैं। मिलेनियल्स और जेन जेड, जो इस समूह का एक बड़ा हिस्सा हैं, वे हैं जो आधुनिक ऋण योजनाओं का उपयोग करने में अग्रणी हैं। इससे न केवल उन्हें बेहतर करने की प्रेरणा मिलती है, बल्कि इससे भारत की अर्थव्यवस्था को भी मदद मिलती है।

यदि युवा लोग देश की मौजूदा समस्याओं से निपटने में मदद कर सकते हैं तो सहकारी समितियाँ युवाओं के लिए एक बढ़िया विकल्प होंगी। बहुत सारे तथ्य और ठोस तर्क यह दर्शाते हैं कि सहकारी समितियाँ युवा लोगों की विभिन्न आवश्यकताओं को पूरा करने के लिए अच्छा काम कर सकती हैं। सिद्धांत-आधारित संगठन होने के नाते, सहकारी समितियां सामाजिक जिम्मेदारी की भावना दिखाती हैं, इसलिए जो लोग उनसे संबंधित हैं वे हमेशा अपनी जरूरतों को पूरा करने की उम्मीद कर सकते हैं।

सहकारी समितियाँ इच्छुक उद्यमियों को अपने सीमित वित्तीय संसाधनों को अपनी विशेषज्ञता के साथ और उत्पादक प्रयासों की एक विस्तृत श्रृंखला को पूरा कर सके। सहकारी व्यवसाय मॉडल अपनी न्यूनतम पूंजी मांग, प्रतिबंधित दायित्व और सदस्य-कर्मचारी व्यवस्था के माध्यम से स्व-रोज़गार की क्षमता के कारण युवा व्यक्तियों के लिए एक व्यवहार्य विकल्प है। स्व-रोजगार उन युवाओं के लिए विशेष रूप से महत्वपूर्ण है जिन्हें सीमित अवसरों या विशेषज्ञता की कमी के कारण अपनी पहली नौकरी हासिल करने में कठिनाई होती है। यह उन्हें श्रम बाज़ार में प्रवेश के लिए एक वैकल्पिक मार्ग प्रदान करता है।

युवाओं की बहुत सारी समस्याएं सहकारी समितियों द्वारा हल की जा सकती हैं, और अगर युवा लोग इसमें शामिल होंगे तो आने वाले वर्षों में सहकारी आंदोलन बढ़ेगा। युवाओं को सहकारी समितियों में शामिल करने से उन्हें यह सीखने में मदद मिलती है कि एक-दूसरे की मदद कैसे करें, एक साथ कैसे काम करें और पारस्परिक रूप से लाभकारी बनें। सहकारिता युवाओं को अपनी समस्याओं को हल करने के लिए स्व-सहायता और स्व-संचालित का उपयोग करने का एक अनूठा सामाजिक विकल्प देती है। ऐसा कहने के बाद, यदि बहुत से युवा लोग सहकारी समितियों में शामिल होते हैं तो सहकारी आंदोलन को बड़ी जीत हासिल होगी। किसी भी सामाजिक या आर्थिक उद्देश्य से युवाओं को जोड़ने से यह मजबूत हो सकता है और इसे लंबे समय तक चलने में मदद मिल सकती है। सहकारी समितियों को नए विचार मिलते हैं, ऐसे कार्यकर्ता मिलते हैं जो आधुनिक तकनीक का उपयोग करना और समझना जानते हैं, और भविष्य के नेता मिलते हैं जो इस उद्देश्य को मजबूत बनाएंगे और इसे नई ऊंचाइयों पर ले जाएंगे।

मौजूदा स्थिति सहकारी समितियों के लिए यह दिखाने का एक शानदार मौका बनाती है कि वे किसी संगठन के लिए एक अच्छा विकल्प हैं। चूँकि सहकारी समितियाँ लोकतांत्रिक हैं, उनका एक सामाजिक मिशन है, और वे खुली हैं, वे युवाओं के लिए इसमें शामिल होना और उनकी जरूरतों को पूरा करना आसान बना सकते हैं। वास्तव में, सहकारी समितियों के कुछ हिस्से ऐसे हैं जो उन्हें युवा लोगों की ज़रूरतों के लिए उपयुक्त बनाते हैं। सहकारी व्यवसाय युवाओं को अपनी खुद की नौकरी बनाने, अपने मूल्यों को साझा करने वाली कंपनियों के लिए काम करने और उन व्यवसायों का हिस्सा बनने का एक तरीका देता है जहां उनकी आवाज सुनी जाती है।

एशियाई क्षेत्र में, शैक्षणिक संस्थानों में यह सामान्य बात है जहां छात्र, शिक्षक और कर्मचारी सभी कैंपस समुदाय की मदद के लिए मिलकर कार्य करते हैं। जापान में अंतर्राष्ट्रीय विश्वविद्यालय सह-ऑप्स छात्र सहायता सेवाएँ प्रदान करने, छात्रों को सीखने में मदद करने और युवाओं को अंशकालिक काम देने का एक बेहतरीन उदाहरण हैं। ऐसे सहकारी स्कूलों के उदाहरण हैं जो युवाओं को शैक्षिक सेवाएं प्रदान करते समय उपलब्धता, निष्पक्षता और गुणवत्ता पर ध्यान केंद्रित करते हैं।

इस तरह से यह स्पष्ट है कि सहकारिता युवाओं को कई मायनों में बहुत अधिक शक्ति दे सकती है। वे न केवल युवाओं को शामिल होने का मौका देते हैं, जिससे उन्हें नेतृत्व, धन प्रबंधन और व्यवसाय प्रबंधन सीखने में मदद मिलती है, बल्कि वे उनकी कई जरूरतों को भी पूरा करते हैं। इस वजह से, सहकारिता क्षेत्र के युवाओं के लिए उनकी कई समस्याओं से निपटने का एक दयालु, लोकतांत्रिक और विश्वसनीय तरीका हो सकता है।

इसके अतिरिक्त सहकारिता बेहतर और सस्ती स्वास्थ्य देखभाल प्रदान करने का सबसे अच्छा तरीका है। बांग्लादेश इस बात का अच्छा उदाहरण है कि कैसे सहकारी समितियाँ सदस्यों को उनके जोखिमों से निपटने में मदद कर सकती हैं। वे किसी के बीमार होने पर जोखिम साझा करने के मूल विचार पर काम करते हैं। यह जोखिम-साझाकरण प्रणाली स्वास्थ्य देखभाल के लिए जेब से भुगतान करने के प्रभावों को कम कर सकती है, जो सार्वभौमिक स्वास्थ्य कवरेज प्राप्त करने की प्रक्रिया में मदद कर सकती है। अध्ययनों से पता चला है कि सहकारिता युवाओं को उनकी आवश्यक स्वास्थ्य देखभाल प्राप्त करने में मदद कर सकती है और युवाओं को उन लोगों की मदद करने के लिए जगह दे सकती है जिन्हें स्वास्थ्य देखभाल की अत्यंत आवश्यकता है।

सहकारिता में युवाओं की भागीदारी का भविष्य

हाल ही में आयोजित 17वें भारतीय सहकारी महासम्मेलन में दिए गए मुख्य सुझावों में से एक यह था कि सहकारी अधिनियम और नीतियों में युवाओं को सहकारी समितियों में शामिल करने के तरीके शामिल होने चाहिए। अब ऐसे कानून और नियम बनाने का समय आ गया है जिससे युवाओं के लिए सहकारी आंदोलन में शामिल होना आसान हो जाए। सहकारी समितियों पर नई राष्ट्रीय नीति जारी होने के साथ, उम्मीद है कि अधिक युवा लोग सहकारी आंदोलन में शामिल होंगे।

हम नए विचारों, बेहतर तकनीक और बढ़ते व्यवसायों के समय में रहते हैं। यूनियनों को आगे बढ़ने हेतु किशोरों और युवा वयस्कों को इन सभी क्षेत्रों में शामिल करने की आवश्यकता है। युवाओं को सहकारी आंदोलन का नेतृत्व करना चाहिए क्योंकि इससे उन्हें नए कौशल सीखने, व्यावसायिक अनुभव हासिल करने और टिकाऊ और निष्पक्ष व्यवसाय बनाने में

मदद मिल सकती है।

जुलाई 2021 में सहकारिता मंत्रालय बनने के बाद से सहकारी क्षेत्र में बड़े बदलाव हुए हैं। इससे युवाओं के इस क्षेत्र में शामिल होने की संभावना अधिक हो गई है। सहकारिता मंत्रालय की हालिया परियोजनाएं युवाओं को इसमें शामिल होने के कई मौके देती हैं। हम कंप्यूटर का उपयोग करके संबन्धित संस्थाओं को और अधिक मजबूत बना सकते हैं और मॉडल उपनियमों को अपनाकर पैक्स को बहुउद्देशीय बना सकते हैं और प्रत्येक पंचायत/गांव में बहुउद्देशीय (पैक्स)/डेयरी/मत्स्य पालन सहकारी समितियां स्थापित कर सकते हैं। इसके अतिरिक्त दुनिया का सबसे बड़ा विकेन्द्रीकृत अनाज भंडारण कार्यक्रम बना सकते हैं, और ई-सेवाओं के लिए पैक्स को "जन औषधि केंद्र" के रूप में उपयोग कर सकते हैं। युवा लोगों के लिए ग्रामीण क्षेत्रों में शामिल होने के लिए पैक्स सबसे अच्छी जगह हो सकती है क्योंकि वे रोजगार के बहुत सारे अवसर पैदा करेंगे। कॉप-कनेक्ट नामक एक कार्यक्रम है जिसे एनसीयूआई युवाओं के बीच समझ बढ़ाने के लिए चलाता है। यह हाल ही में बहुत लोकप्रिय हो गया है और इसमें सुधार के लिए सभी की मदद की ज़रूरत है। एनसीयूआई अपना ई-लर्निंग कार्यक्रम, "कूप्स फॉर जेन नेक्स्ट नॉलेज सर्विसेज" शुरु किया है। इस कार्यक्रम में अधिक से अधिक युवाओं को सहकारी आंदोलन में रुचि दिलाने के लिए विशेषज्ञों, सफल व्यवसाय मालिकों और अन्य लोगों की बातचीत शामिल है। नए मंत्रालय द्वारा सहकारी आंदोलन को नई ऊंचाइयों पर ले जाने के साथ ही सहकारी आंदोलन में तेजी से बदलाव आ रहा है। सभी सहकारी समूहों को ऐसी नीतियां और कार्यक्रम बनाने पर ध्यान केंद्रित करने की आवश्यकता है जो विशेष रुप से युवाओं के लिए हों।

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सहकारिता के विकास में युवाओं की अहम भागीदारी

सुभाष पाटील*

वर्तमान समय में सहकारिता के विकास में युवाओं की अहम भागीदारी है। आज का शिक्षित और युवा वर्ग देश के आर्थिक विकास के प्रमुख अंग है। सहकारिता क्षेत्र मुख्य रुप से गरीब, वंचित और पिछडें समाज के विकास के लिए कार्य करते है। यह बताना भी आवश्यक हैं कि आज की बदलती परिस्थितियों का भान युवा वर्ग को है। युवा सामाजिक दायित्वों को पूरा करने के लिए सहकारिता पर पुरा भरोसा कर सकता हैं। इसके माध्यम से व्यावसायिक प्रशिक्षण इसके प्रमुख कार्यों में से एक कार्य है जिससे युवाओं की क्षमता में संभावित परिवर्तन किए जा सकते हैं और इस तरह से युवा "सहकार से समृद्धि" के नारे को साकार कर सकते हैं। सहकारिता मंत्रालय की स्थापना जुलाई, 2021 में हुई थी। मंत्रालय की स्थापना का उद्देश्य देश के युवाओं को सहकारिता के प्रति और कार्य-कलाप के बारें में जागृत करना और उनको प्रशिक्षण के बलबूते रोजगार के लायक बनाना हैं। इससे देश के ग्रामीण युवाओं की हाथ में ग्रामीण भारत के विकास की बागडोर होगी। युवा ग्रामीण महिलाओं को भी सहकारिता के बारें में जागरूक कर उनमें नेतृत्व क्षमता इसके माध्यम से विकसित की जा सकती हैं।

आज का युवा कल के विकसित भारत

का आधार स्तम्भ हैं। सहकारिता के क्षेत्र में लाभ के बारें में उनको कॉलेज स्तर पर प्रोत्साहित करना महत्वपूर्ण हैं जिससे कि वें विकसित भारत का सपना पूरा कर सकें। आज का युवा समाज के सभी वर्ग का महत्वपूर्ण हिस्सा हैं जिसके बदौलत आमजन का सामाजिक और आर्थिक विकास संभव हो सकता हैं।

इसलिए युवाओं को रोजगारपरक प्रशिक्षण देना अनिवार्य हैं जिससे कि उज्ज्वल भारत का निर्माण सुनिश्चित किया जा सकें। इस तरह से भारत का युवा विकसित भारत के सपने को साकार करने में अपनी अहम भूमिका निभा सकता है और यही अंतरराष्ट्रीय-2025 युवा वर्ष की सफलता हैं।

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*अध्यक्ष महाराष्ट्र राज्य बलुतेदार फेडरेशन

NCUI Annual General Body Meeting Approves Key Agendas

On September 25, 2024, the National Cooperative Union of India (NCUI) convened its Annual General Body Meeting, chaired by President Shri Dileep Sanghani, with 111 representatives from member organizations in attendance. NCUI Chief Executive Dr Sudhir Mahajan welcomed the delegates and presented the Agenda items for the consideration of the delegates. The meeting approved nine key agendas, including the approval of NCUI's Annual Report and Audit Report for the fiscal year 2023-2024. Additionally, the work program for 2025-2026, revised budgets, and amendments to the bye-laws in accordance with the MSCS (Amendment) Act, 2023, were also approved.

In his address, Shri Sanghani credited the steady growth of NCUI to the spirit of unity and collaboration among the members. He highlighted the crucial role of Shri Amit Shah, India's first Minister of Cooperation, in advancing Prime Minister Modi's vision of "Sahakar Se Samridhi" and "Atma Nirbhar Bharat." He mentioned about the challenges posed by the transfer of the Cooperative Education Fund to the Ministry and assured members that the new National Cooperative Policy would effectively address these issues. The AGM encouraged productive discussions among delegates, and many valuable suggestions emerged.

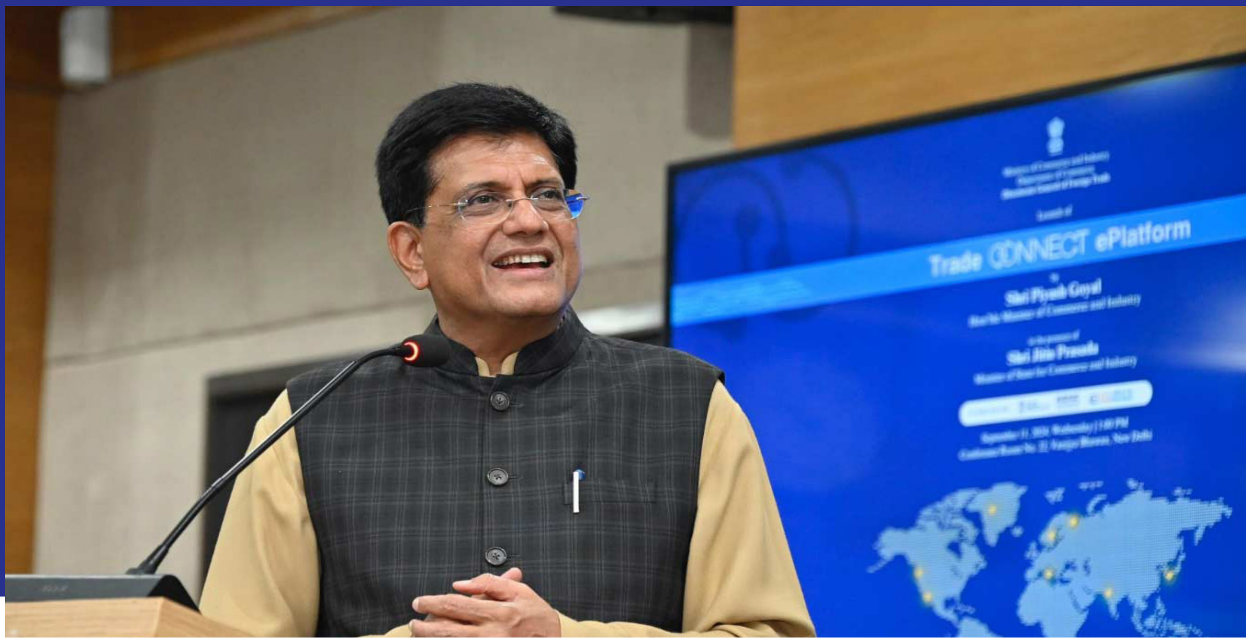
Some important several key suggestions and issues were raised by prominent cooperative leaders and delegates from across the country. Shri G. Nanjana Gowda, Chairman of Karnataka State Souharda Federal Cooperative Ltd., sought clarification on the utilization of the Cooperative Education Fund (CEF), emphasizing the need for nationwide seminars to support cooperators. Similarly, Shri Sunil Kumar of Farmers Agro Cooperative Marketing Efficient Supply Society raised concerns about the fund's transfer to the Ministry, stressing the importance of NCUI's role in cooperative education.

Shri R.P. Singh Baghel, Chairman of Uttar Pradesh State Construction and Labour Development Cooperative Federation Ltd., proposed the organization of a 'Cooperative Exhibition' at the upcoming Kumbh Mela in Prayagraj in 2025, while Shri M.L. Chaugule from Kolhapur called for the introduction of a Cooperative Award for credit and finance. Many delegates, including Shri Binod Ashish from Bihar, expressed the need for sectoral reforms, such as the introduction of a Minimum Support Price (MSP) for makhana farmers, while others like Dr. Sanjay P. Hosmath commended NCUI for its success in securing tax relief under the ADP Act and Sections 269 ST and 269 SS of the Income Tax Act. He stressed the need for depositors' insurance and advocated for the implementation of the SARFAESI Act within the cooperative banking sector to aid in loan recovery and tackle non-performing assets (NPAs). Additionally, Dr. Hosmath called for the adoption of CIBIL scoring in the cooperative sector and recommended the creation of a national payment gateway to support rural cooperative credit societies.

Adv. Gurunath Janthikar, President of the Karnataka State Baseveshwara Suddi Madhyama Cooperative Federation Ltd., emphasized on the importance of reinstating the Cooperative Education Fund (CEF) under NCUI's control and proposed the establishment of an institution similar to the Deposit Insurance and Credit Guarantee Corporation to protect depositors' interests in cooperatives. Furthermore, he suggested that the National Cooperative Development Corporation (NCDC) should provide financial assistance to small cooperatives to address funding challenges caused by insufficient collateral. Dr. M. Aloysius, Chief Executive Officer of the Family Development Cooperative Thrift and Credit Society Ltd. in Puducherry, expressed concern over the time it may take for the Cooperative University to become a reality. He urged NCUI to utilize existing university platforms to impart cooperative education to the coming generation, suggesting the formation of student-run cooperatives to promote life-oriented cooperative learning.

Shri Bijendra Singh, Vice-President of NCUI, expressed gratitude to all attendees for their insightful suggestions and assured that the NCUI would work towards implementing the recommendations. The AGM's agenda and resolutions were unanimously approved, reflecting the cooperative spirit that guided the discussions and decisions.

Government of India Launches 'ChatGPT' for Exporters



In a significant move to empower Indian exporters, the Ministry of Commerce and Industry has launched the **'Trade Connect ePlatform,'** a single-window system for export and import-related services. Launched by Commerce Minister Piyush Goyal and developed in partnership with the Ministry of MSME, EXIM Bank, TCS, the Department of Financial Services, and the Ministry of External Affairs, this platform is set to revolutionize the way Indian businesses engage with global markets.

The platform is designed to cater both new and seasoned entrepreneurs and offers a range of features aimed at simplifying the complexities of international trade, these includes:

- **'Product and Country Guides'** for comprehensive market insights.
- **'Trade Agreements and Tariff explorer'** to unlock the benefits of Free Trade Agreements (FTAs).
- **'Global E-Commerce Guide'** for thriving in online markets.
- **'EXIM Paathshala'** to educate exporters on mastering global trade,
- **'Source From India'** to showcase Indian products globally.
- **'Ask an Expert' for instant advice from trade professionals,** ensuring exporters get expert guidance when they need it.

The platform is expected to connect over 6 lakh Importer Exporter Code (IEC) holders, 180 Indian Mission officials, and 600 Export Promotion Council representatives, alongside officials from DGFT, DoC, and major banks. With a second version planned for 2025, which will integrate critical services like banking, insurance, and logistics. With the Trade Connect e-Platform, the Ministry of Commerce and Industry seeks to reduce the costs, lead times, and complexities associated with global trade, ultimately ensuring that Indian businesses can thrive in the international marketplace.

Source: PIB Delhi

NCCF Set to Begin Maize Procurement at MSP, over 3.5 Lakh Farmers Pre-Registered on e-Samyukti Portal

The National Cooperative Consumer Federation (NCCF) is fully prepared to begin procuring maize from farmers at the Minimum Support Price (MSP), with 3.5 lakh farmers already registered on its e-Samyukti portal. NCCF Managing Director Anice Joseph emphasized the cooperative's commitment to ensuring farmers receive fair prices for their maize, facilitated by the digital platform that streamlines the selling process. With groundwork in place across 12 maize-producing states and strong support from various state governments, the initiative is expected to provide significant relief to farmers by offering transparent and efficient procurement.

To further enhance efficiency, NCCF has signed MoUs with 53 distillers to ensure smooth d istribution of maize and mapped major maize-growing regions in relation to distiller plants, transportation, and storage facilities. While the federation is addressing logistical challenges, such as securing adequate and strategically located storage to prevent spoilage and delays, Joseph expressed confidence in

the cooperative's ability to deliver timely and fair value to farmers across the country.

Source: Indian Cooperative

National Conference on Initiatives taken in 100 Days by the Ministry of Cooperation

Union Home Minister and Minister of Cooperation, Shri Amit Shah, recently chaired a National Conference in the capital, highlighting the key initiatives undertaken by the Ministry of Cooperation during the first 100 days of the third term of Prime Minister Narendra Modi's NDA government. The event saw the participation of several prominent dignitaries, including Union Minister for Fisheries, Animal Husbandry and Dairying and Panchayati Raj, Shri Rajiv Ranjan Singh (alias Shri Lallan Singh), Minister of State for Cooperation, Shri Muralidhar Mohol, and Secretary, Ministry of Cooperation, Dr. Ashish Kumar Bhutani.

On this occasion, Shri Amit Shah launched the Margdarshika for the formation and strengthening of two lakh new Multipurpose Primary Agricultural Credit Societies (MPACS), Dairy, and Fishery Cooperatives. He also unveiled the Standard Operating Procedures (SOPs) for White Revolution 2.0 and Cooperation among Cooperatives, aimed at boosting cooperative development in India.
In his address, Shri Shah emphasized the significant progress made by the Ministry of Cooperation in the past 100 days, with 10 major initiatives undertaken, three of which were launched at the conference. He outlined the government's ambitious targets for the cooperative sector, which include the establishment of 70,000 new Multipurpose PACS in the next five years, with 22,752 to be set up by 2026 and 47,248 by 2029.

Additionally, the government plans to create approximately 56,000 new Multipurpose Dairy Cooperative Societies (MDCS) and 6,000 new fisheries cooperatives over the same period. The initiative also aims to strengthen 46,500 existing dairy cooperatives and 5,500 fisheries cooperatives.
Shri Shah noted that White Revolution 2.0 will play a crucial role in enhancing women's self-reliance and empowerment, as well as in combating malnutrition across the country. The principal goal of these initiatives is to ensure easy access to credit and services at the Panchayat or village level, significantly boosting rural economic development through cooperatives.

Source: PIB, Delhi

Role of Cooperation in Peacebuilding Highlighted at International Conference in Nepal

Dr. Sagar Wadkar, Adviser, NCUI, participated in the WWA/EQ4Peace 11th Annual International Conference, "Pathways to Global Peace through Emotional Intelligence, Positive Mental Health, Human Behaviour, and Cooperative Management," held in Kathmandu, Nepal, from September 21-22, 2024. Addressing 150 delegates from six countries, he highlighted the role of the Ministry of Cooperation, GoI and NCUI-led initiatives in expanding India's cooperative movement. He stressed the significance of responsible governance and self-regulation in cooperatives as a means to foster peace and accountability.

NCUI Partners with Manipal Academy to Advance Cooperative Development

The National Cooperative Union of India (NCUI) has signed a Memorandum of Understanding (MoU) with the Manipal Academy of Higher Education (MAHE) on September 30, 2024, at the MAHE Bengaluru Campus.

The event was attended by NCUI Chief Executive Dr. Sudhir Mahajan, IAS (Retd.), Sumit Singh, Advisor (Strategy & Cooperation), NCUI along with prominent figures from MAHE, including Pro-Vice Chancellor Prof. Madhu Veeraraghavan and Dean of TAPMI Prof. Aditya Mohan Jadav.

This collaboration aims to plan and execute research and consultancy projects focused on developing regional models of cooperative development in India. The partnership is expected to promote innovative approaches and sustainable practices within the cooperative sector.

NCUI and APMAS Sign Landmark MoU to Strengthen Cooperative Sector

The National Cooperative Union of India (NCUI) and Mahila Abhivruddhi Society (APMAS) have signed a significant Memorandum of Understanding (MoU) to enhance cooperative capacity-building and development. The MoU was exchanged by Dr. Sudhir Mahajan, IAS (Retd.) and Shri. C. S. Reddy, Chief Executive of APMAS. Shri. Ritesh Dey, Executive Director, NCRC, Dr. Sagar Wadkar, Adviser (Research & Study), NCUI and Rajani, Assistant Director, NCUI were also present at the signing ceremony held at the NCUI Campus at Delhi .

Key objectives of the partnership include implementing PACS Model Bye-laws, promoting new cooperatives in emerging sectors, and conducting research and training programs. This collaboration aims to empower cooperative institutions, Farmer Producer Organizations (FPOs), and staff through collective efforts.

Meghalaya establishes own organic certification agency, aims to make state farmers self-reliant

Meghalaya has established its own APEDA-certified organic certification agency, the Meghalaya State Organic Body, under the Planning Department, becoming the second state in the North-East region to do so after Sikkim.

This move marks a significant step towards promoting organic agriculture in the state. In a major development, a Memorandum of Understanding (MoU) was recently signed between the Meghalaya Natural and Organic Society for Livelihood and Innovation in Agriculture (MEGNOLIA) and National Cooperatives of Organic Limited (NCOL) during World Food India 2024.

This partnership aims to enhance the procurement, marketing, and sale of organic products from Meghalaya, providing new opportunities for the state's organic farmers and boosting the region's presence in the organic market.

Source: ANINews

ICA Director General Jeroen Douglas Visits NCUI

On September 10, 2024, Mr. Jeroen Douglas, Director General of the International Cooperative Alliance (ICA), visited the National Cooperative Union of India (NCUI) ahead of the Global Launch of the United Nations International Year of Cooperatives 2025 and the ICA Global Conference & General Assembly, set to take

place in New Delhi from November 25-30, 2024. The visit aimed to strengthen ties between ICA and India's cooperative sector, enhancing collaboration for the success of the upcoming global events. Mr. Douglas expressed keen interest in engaging with Indian cooperative leaders and ICA members, discussing ways to boost cooperative efforts and foster global partnerships.

भारतीय राष्ट्रीय सहकारी संघ में हिंदी पखवाड़ा समापन, प्रतियोगिताओं में कर्मचारियों ने दिखाया उत्साह

भारतीय राष्ट्रीय सहकारी संघ कार्यालय में दिनांक 16 सितंबर, 2024 से 30 सितंबर, 2024 तक हिंदी पखवाड़ा का आयोजन किया गया। हिंदी दिवस और पखवाड़ा समापन समारोह दिनांक 30 सितंबर, 2024 को एनसीयुआई कार्यालय के बोर्ड रुम में आयोजित किया गया।

इस दौरान आयोजित प्रतियोगिताओं में हिन्दी निबंध लेखन प्रतियोगिता, हिंदी टिप्पण एवं मसौदा लेखन प्रतियोगिता, हिंदी राजभाषा एवं सहकारिता ज्ञान संबंधी प्रश्नोत्तरी प्रतियोगिता, हिंदी सुलेख एवं श्रुतलेख प्रतियोगिता और वाद-विवाद प्रतियोगिताएं थी। कार्यालय में प्रतियोगिता में भाग लेने के लिए सभी कर्मचारियों एवं अधिकारियों को प्रोत्साहित किया गया जिसके फलस्वरुप हर प्रतियोगिता में उम्मीदों से भी ज्यादा कार्मिकों ने हिस्सा लिया।

इस वर्ष के पखवाड़ा समापन समारोह के अवसर पर मुख्य अतिथि के रुप में प्रोफेसर (डा.) स्मिता मिश्र, हिंदी साहित्य एवं मीडिया, एसजीटीबी खालसा कालेज दिल्ली विश्वविधालय जिनका नाम लिम्का बुक आफ रिकार्डस (वर्ष-2016) में दर्ज है, उनकों आमंत्रित किया गया था। मुख्य अतिथि द्वारा विजेताओं को पुरस्कार के रुप में प्रशस्ति पत्र और नकद राशि प्रदान की गई। मुख्य अतिथि ने अपने सारगर्भित व्याख्यान से सभी को हिंदी राजभाषा में कार्य करने के प्रति बहुत ही प्रोत्साहित किया।

सहकारिता मंत्रालय द्वारा आयोजित राष्ट्रीय सहकारी सम्मेलन में भाग लेती जस्सको टीम

दिनांक 19 सितंबर, 2024 को सहकारिता मंत्रालय द्वारा सहकारिता के क्षेत्र में 100 दिनों की पहलों पर राष्ट्रीय सहकारी सम्मेलन मे भारतीय कृषि अनुसंधान परिषद, पूसा , नई दिल्ली में गृह एवं सहकारिता मंत्री, माननीय श्री अमित शाह जी के कर कमलों द्वारा सम्पन्न हुआ। सम्मेलन में गर्मजोशी से भाग लेते हुए जय श्री शारदा को आपरेटिव टी सी सोसायटी लि. के अध्यक्ष श्री शिवदत्त सिंह त्यागी जी, श्री आनन्द चौहान पूर्व उप महाप्रबंधक दिल्ली स्टेट कोआपरेटिव बैंक दरियागंज नई दिल्ली, श्री गजेन्द्र पाल सिंह सारन, जस्सको सचिव, श्री राम सिंह पाराशर,श्री विजय सिंह जस्सको डायरेक्टर, श्री गौरव त्यागी कोषाध्यक्ष, श्रीमती ममता कुमारी, श्री निर्दोष तेवतिया प्रबंधक, श्री देवेन्द्र पाल सिंह दलाल, श्री अमित चौधरी,श्री राकेश त्यागी, श्री आसबीर सिंह एवं श्री सोहन पाल इत्यादि।

NCUI To Organise 71st All India Cooperative Week

Day-Wise Theme

14-11-2024:	Strengthening Cooperation Movement through New Initiatives of Ministry of Cooperation.
15-11-2024:	Innovation, Technology and Good Governance in Cooperatives.
16-11-2024:	The Role of Cooperatives in Fostering Entrepreneurship, Employment, and Skill Development.
17-11-2024:	Transforming Cooperative Enterprise.
18-11-2024:	Strengthening Cooperation Among Cooperatives.
19-11-2024:	Cooperatives for Women; Youth; and Weaker Sections
20-11-2024:	Role of Cooperative in Achieving SDGs and way forward for Better World.

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