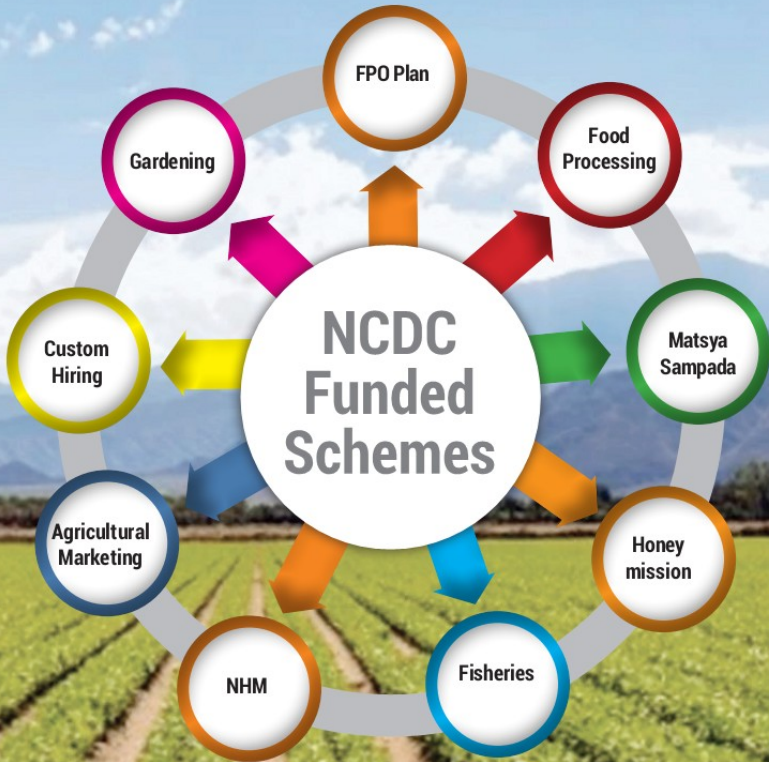




Year:01-Issue:-04- July 2023

# Sahkar Uday

Sarv Sahkar, Sarv Sakaar



## NCDC Catalyzes Cooperative Sector Growth



## Table of Contents

### Sarv Sahkar, sarv Sakaar **Sahkar Uday**

July 2023, Issue-4, Year-1

#### Editorial Board

(Editor in Chief)

**Santosh Kumar Shukla**

Editor

**Rohit Kumar**

Assistant Editor

**Ank Anjalideep**

#### Members

Madhavi M.Vipradas

Vivek Saxena

Hitendra Pratap Singh

Rashid Alam

If you have any suggestions, feedback, or articles related to Sahkar Uday, please email us at:

**sahkaruday@ifco.in**

The final decision on publication will be taken by the editorial board.

Joint General Manager

(Cooperative Development)

IFFCO Sadan, C-1, District Centre,

Saket Place, New Delhi 110017

You can also reach us at:



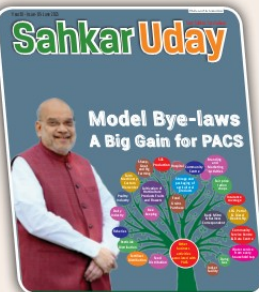
**iffco.coop**



**IFFCO\_PR**



**iffco\_coop**



Publisher: Indian Farmers Fertiliser Cooperative Ltd.

Printer: Royal Press  
Okhla, New Delhi.

## NCDC Catalyzes Cooperative Sector Growth

Prime Minister Shri Narendra Modi is committed to positively changing the lives of people associated with cooperatives through his vision of 'Sahakar Se Samridhhi'.

Page No **08**



Page No **14**

### PM's Push for Digitalization and Inclusive Development



Prime Minister Shri Narendra Modi highlighted the transformative impact of digitalization in India at the G20 Development Ministers' meeting held in Varanasi under the G20 Indian Presidency.

Page No **19**

### The Food Storage Scheme Will Revolutionize Rural India: BL Verma

Page No **20**

### IFFCO is Committed to PM's Vision of Clean and Green India

Page No **24**

### IFFCO Kisan Seva Kendra Runs Successful Pathshala

Page No **15**

### PM Modi Urges Attention to Global Food Security

Prime Minister Shri Narendra Modi emphasized the multitude of challenges faced by the agricultural sector worldwide and called upon the G20 Agriculture Ministers' Meeting to discuss collaborative measures to ensure global food security.

Page No **16**

### New Cooperative Policy Set to Accelerate the Cooperative Movement

Page No **18**

### Ease of Doing Business Will Boost Cooperative Sector: Amit Shah



Page No **23**



**IFFCO's Nano Urea Makes Waves in America**

## From the Editor's Desk

Cooperatives are defined as autonomous associations of people united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise. The responsibility of effectively implementing this form of cooperatives and making them people-friendly rests with some important organizations such as the National Cooperative Development Corporation (NCDC).

Established in the year 1963 by an Act of Parliament, the NCDC presently has 18 regional offices across the country, with headquarters in Delhi. The corporation provides excellent opportunities for cooperative societies engaged in the fields of agriculture, fertilizers, sugar, textiles and food grains.

The NCDC is successfully making efforts to form and promote cooperatives as provided in the directives of the Constitution of India, which should be appreciated.

The formation of the Ministry of Cooperation gave further impetus to the efforts of the NCDC. Under the dynamic leadership of the Union Minister for Home and Cooperation, Shri Amit Shah, the Ministry of Cooperation is continuously working on giving a new impetus to the development of the cooperative sector, strengthening it and making it a model of all-inclusive development. As many as 63,000 functional Primary Agricultural Credit Societies (PACS) are being computerized across the country with the objective of increasing their efficiency, bringing transparency and accountability to their operations and facilitating them to diversify their business and undertake multiple activities.

The PACS across the country have been connected with this ambitious project of about ₹2,500 crores, which will ensure that detailed information on important schemes of various ministries is available in one place. The computerization of these credit societies will also promote new employment opportunities and cooperative-based economic development.

Cooperatives operate based on seven fundamental principles, with democratic control being a key ideal. Recently, Indian Farmers Fertilizer Cooperative Limited (IFFCO) held its 52nd Annual General Meeting (AGM) in New Delhi. As part of its ongoing commitment to ensuring the financial prosperity of member societies, IFFCO announced a 20% dividend for the year 2022-23, continuing its tradition from previous years. Further, the books "*Sangharsh Ka Sukh*" (Hindi language) and "*The Joys of Crisis*" (English language) were launched at IFFCO's 2023 AGM. These books are based on the life story of Dr Uday Shankar Awasthi, the pioneer of Indian cooperatives and IFFCO's Managing Director. Both books highlight the struggles behind making the cooperative movement a success.

The team of "*Sahkar Uday*" conveys its respect and best wishes for the success of these notable books. This month's issue of "*Sahkar Uday*" contains detailed coverage of the NCDC and IFFCO AGM, along with other important thematic information.

Inspired by the increasing popularity of the magazine in different languages and encouraging messages from our readers, we are determined to make the magazine more impactful and interesting. Hope you enjoy the present issue.

Thanks and regards!  
*'Jai Sahkar'*



## Cooperative Voice



In the last 9 years, many important decisions have been taken in the interest of farmer brothers and sisters. In this series today, the government has approved the increase in MSP for Kharif crops. Apart from getting remunerative prices for the produce to the food providers, the efforts to diversify the crops will also be strengthened.

**Shri Narendra Modi, PM**



The Modi government has taken five more important decisions to increase the income of crores of farmers associated with cooperatives. These important decisions will increase the income of PACS, as well as increase the employment opportunities in rural areas and farmers will be able to get fertilizers, pesticides, seeds and agricultural machinery at the local level.

**Shri Amit Shah**

Union Minister for Home and Cooperation



Prime Minister Shri Narendra Modi's government has launched four important initiatives to strengthen the 1,514 Urban Cooperative Banks in the country and this will help in realizing the vision of 'Sahakar Se Samridhi'.

**BL Verma**

Minister of State for Cooperation, Government of India



IFFCO Nano Urea, invented and produced in India, is the world's first fertilizer that reduces the use of chemical fertilizers. IFFCO Nano Urea is being exported to the USA, an agreement in this regard was signed between IFFCO and Kapoor Enterprises Inc, California.

**Dileep Sanghani**

Chairman, IFFCO



IFFCO Nano DAP supplies a sufficient quantity of Nitrogen and Phosphorus to the crop. It also increases the rate of germination of seeds. Farmer brothers must use Nano DAP (liquid) in their crops.

**Dr Uday Shankar Awasthi**

MD & CEO IFFCO



To realize Prime Minister Shri Narendra Modi's vision of 'Sahakar se Samridhi', four important initiatives have been taken to strengthen the 1,514 Urban Cooperative Banks (UCBs) in the country.

**Ministry of Cooperation**



# PACS gets Permission to Open 2,000 Jan Aushadhi Kendras

Sahkar Uday Team

The government has taken another important step to fulfil the objective of bringing prosperity to rural areas through cooperatives. The Ministry of Cooperation has made Primary Agricultural Credit Societies (PACS) a medium for providing affordable medicines to farmers and the poor in rural areas.

The government has granted permission for 2,000 PACS to open Pradhan Mantri Jan Aushadhi Kendras throughout the country. With this decision, there will be an unprecedented reduction in the medical expenses of farmers, poor and agricultural laborers in rural areas.

This decision is a step towards fulfilling Prime Minister Shri Narendra Modi's "Sahakar Se Samridhi" resolution. Union Minister for Home and Cooperation Shri Amit Shah took this important decision in a meeting with Union Minister for Health, Chemicals and Fertilizers Shri Mansukh L Mandaviya. In addition to increasing PACS' revenue, it will also create more job opportunities for rural people.

By August of this year, 1,000 out of the 2,000 Jan Aushadhi Kendras will be operational. The remaining 1,000 Kendras are expected to be functioning by December. PACS have an essential role in expanding public service schemes of the Ministry of Cooperation. A significant decision was made to permit PACS to operate petrol



pumps and gas agencies a while ago. The responsibilities of PACS have grown with the addition of Jan Aushadhi Kendras.

Despite the availability of primary health centre facilities in rural areas, medicines have always been quite expensive. Cheap medicines are available for the first time in India through these Kendras. So far, more than 9,400 Kendras have opened across the country.

“

It is one of the priorities of our government that even the most expensive medicines should be available at the lowest cost across the country. I have full faith that this initiative of opening Jan Aushadhi Kendra in the cooperative sector will make life easier for the people living in rural areas.

**Shri Narendra Modi**  
Prime Minister

”

Although medicines were available at 50% to 90% lesser cost at these centres, the reach of these Kendras in rural areas was limited. With the opening of Jan Aushadhi Kendras by PACS, cheap medicines will also be available in the villages. Due to this, the cost of treatment for the people living in the villages will also decrease. ♦♦♦

## Eligibility Criteria for Establishing Jan Aushadhi Kendra

- ♦ The application cost is ₹5,000. Women entrepreneurs, 'divyang', scheduled castes, scheduled tribes, and ex-servicemen are under the special category. Special areas include the Himalayan Mountain Region, the northeastern states, and the islands. Applicants from specific categories and particular places are exempted from application fees.
- ♦ The Kendra will get an incentive of ₹5 lakh (15% of monthly purchases, up to a maximum of ₹15,000 each month). Additionally, a one-time incentive of ₹2 lakh is offered as reimbursement for IT and infrastructure costs incurred in particular categories and regions.

## Important Decision

# Four Groundbreaking Initiatives to Boost Urban Cooperative Banks

Initiatives to realize PM Modi's "*Sahakar Se Samridhi*" vision

**Sahkar Uday Team**

**U**nder the able leadership of Prime Minister Shri Narendra Modi, the Government of India has announced four important initiatives to strengthen 1,514 Urban Cooperative Banks (UCBs) in the country to fulfil the PM's vision of "*Sahakar Se Samridhi*". The Ministry of Cooperation is continuously taking steps to boost the cooperative sector in the country. The Reserve Bank of India (RBI) has taken some decisive steps to strengthen UCBs, after discussions with Union Minister Home and Cooperation Shri Amit Shah, Finance Minister Nirmala Sitharaman and RBI Governor Shri Shashikant Das. The scope of UCBs has been significantly broadened by extending various concessions.

**The Important Measures Taken by The RBI are as follows:**

### **UCBs Can Now Open New Branches**

UCBs can now open new branches up to 10% (maximum five branches) of the number of branches in the previous financial year without prior approval of the RBI in their approved area of operations. In order to avail of this facility, UCBs have to get the policy approved by their board and comply with the Financially Sound and Well Managed (FSWM) guidelines. The RBI also notified a framework governing this aspect for all regulated entities, including UCBs.



### **UCBs Can Also Do One-Time Settlements at Par with Commercial Banks**

Now cooperative banks, through board-approved policies, may provide a process for technical write-off as well as a settlement with borrowers. This has brought cooperative banks at par with other commercial banks now.

### **Revised Timelines for Priority Sector Lending Targets Given to UCBs**

The RBI has decided to extend the financial year 2023-24 (FY24) timeline for UCBs to achieve Priority Sector Lending (PSL) targets by two years, until March 31, 2026. The deadline of March 31, 2023, to achieve the PLS targets of 60% has also been extended to March 31, 2024. The

excess deposits, if any, after clearing the shortfall of PSL during FY23 will also be refunded to UCBs.

### **Designating a Nodal Officer in the RBI**

Unlike commercial banks that also have branches in rural areas, UCBs face hardships as they work only in urban areas. To meet the long-pending demand of the cooperative sector for closer coordination and focused interaction, the RBI has recently notified a nodal officer as well.

Shri Modi has welcomed the RBI initiatives. Responding to Shri Amit Shah's tweet on the important steps taken to strengthen UCBs, Shri Modi tweeted that this is wonderful for the cooperative sector and will empower many. ♦♦♦



# Government Unveils Five Key Decisions to Empower Agriculture Sector

## Sahkar Uday Team

The government has made five significant decisions to realize Prime Minister Shri Narendra Modi's "Sahakar Se Samridhi" vision for the agriculture sector. These decisions were finalized by Union Home and Cooperation Minister Shri Amit Shah in a meeting with Minister of Chemicals and Fertilizers Shri Mansukh Mandaviya to address the sector's needs.

Primary Agricultural Credit Societies (PACS), the lowest unit of the cooperative sector, will implement these decisions to play a crucial role in increasing agricultural yield and meeting other needs. Instead of using traditional methods, modern fertilizers and pesticides can be sprayed using drones. PACS can be employed as drone entrepreneurs. Using pesticides in conventional farming requires more workforce. Using drones will make the process faster and less labour-intensive. Farmers can increase their income and reduce cultivation costs using drones. Additionally, drones can be utilized for property surveying purposes.

The government has taken another decision under which the PACS, which still needs to be fixed as Pradhan Mantri Kisan Samridhi Kendra (PMKSK), will be brought under the ambit of PMKSK. Currently, under the supervision of the Union Ministry of Chemicals and Fertilizers, 600 PMKSK centres are operating throughout India.

These centres offer a variety of farm equipment and machinery for



## The Five Government Decisions at a Glance

- ♦ As many as one lakh PACS across the nation will function as fertilizer retailers
- ♦ PACS will be brought under the ambit of PMKSK
- ♦ PACS will also be tasked with the marketing of organic fertilizers
- ♦ Fertilizer companies will act as an aggregator for small bio-organic producers
- ♦ PACS can be employed as drone entrepreneurs. These drones will spray fertilizers and pesticides and also carry out property surveys.

rent to farmers. Farmers can also buy fertilizers and pesticides from these centres at cheaper rates in rural areas. Crop literature, soil testing facilities, and information about other government schemes are available at these centres.

Under the Market Development Assistance (MDA) scheme of the Department of Fertilizers, fertilizer companies will act as an aggregator for small bio-organic producers to market the end product. PACS will participate in the bio-organic fertilizer supply and build a marketing chain as wholesalers and retailers. There are about 1 lakh PACS across the country. Based on the mapping,

PACS that are not functioning as fertilizer retailers will be identified and encouraged to function as retailers in a phased manner. PACS will be tasked with the marketing of organic fertilizers, especially Fermented Organic Manure (FOM), Liquid Fermented Organic Manure (LFOM) and Phosphate Enriched Organic Manure (PROM).

The proposed plan aims to benefit PACS by increasing their income, improving employment opportunities in rural areas, and providing easier access to local supplies of fertilizers, pesticides, seeds, and agricultural equipment. Furthermore, the plan will also aid in enhancing crop yields. ♦♦♦

Cover Story



# NCDC Catalyzes Cooperative Sector Growth

## Sahkar Uday Team

Prime Minister Shri Narendra Modi is committed to positively changing the lives of people associated with cooperatives through his vision of 'Sahakar Se Samridhhi'. Under the dynamic leadership of the Union Minister for Home and Cooperation, Shri Amit Shah, the Ministry of Cooperation is working on a war footing to realize Shri Modi's vision and give a new impetus to developing

■ National Cooperative Development Corporation has created a new record. The disbursement of loans to cooperatives from PACS to Apex has increased significantly, reaching a total of ₹2 lakh crore compared to only ₹25 thousand crore before 2014.

and strengthening the cooperative sector. There has been a slew of policy changes and reforms in the last nine years, due to which the cooperative lender, the National Cooperative Development Corporation (NCDC), has created a new record. Under the Modi government, the disbursement of loans to cooperatives from PACS to Apex has increased significantly, reaching a total of ₹2 lakh crore compared to only ₹25 thousand crore





“

**Ministry of Cooperation will work constantly to meet the challenge of accessibility to development for every deprived individual in rural areas. The Ministry of Cooperation has been created to strengthen, bring transparency, modernize, computerize and create competitive cooperatives.**

**Shri Amit Shah  
Union Minister for Home  
and Cooperation**

”

before 2014. Today the corporation is capable of meeting the financial needs

of the entire cooperative sector.

The NCDC provides farmers with financial assistance through loans and subsidies through active PACS in the agriculture sector. It also meets the financial needs of many PACS that run as mini savings banks. The dormant cooperative societies have also become active now. The NCDC is continuously working to meet the financial needs of farmers, weavers, laborers, women, young entrepreneurs, and those in animal husbandry, dairy, fisheries, and poultry sectors. This has greatly improved their lives.

**Reforms in the cooperative sector have given it a new impetus**

The newly formed Ministry of Cooperation has brought significant changes in the cooperative sector.

## NCDC

Backbone of cooperatives

- ♦ NCDC disburses loans worth two lakh crores in nine years.
- ♦ Highest expenditure on government procurement of agricultural produce.
- ♦ NCDC is working to meet the financial needs of the cooperative sector.

PACS bye-laws have been modified and accepted by the states. PACS computerization is underway to bring greater transparency and efficiency. Cooperative societies have been provided with a regular supply of funds through the NCDC.



### Emphasis on the purchase of agricultural produce in the interest of farmers

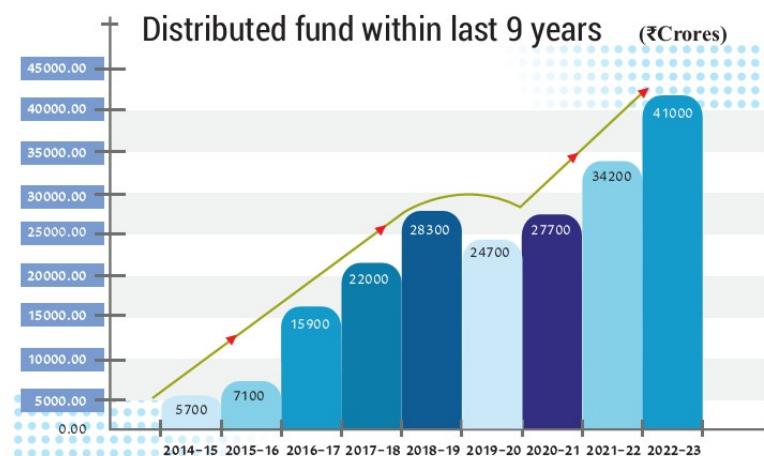
The NCDC is disbursing loans to state governments, state cooperative banks, District Central Cooperative Banks (DCCBs), central and state cooperative federations and various types of cooperatives up to the PACS level. In 2022, the NCDC disbursed a total loan of ₹41,000 crore to various cooperative societies, of which ₹35,000 crore was spent on procuring farmers' produce. The cooperative marketing federations of states like Chhattisgarh, Telangana, Punjab, Haryana and Uttar Pradesh raised huge amounts of money and procured food grains from farmers at minimum support prices (MSP). This resulted in direct benefits to farmers and the rural economy.

Apart from farmers, the NCDC also provides loans to the dairy sector

for a wide variety of activities, from the purchase of milch animals to integrated dairy development projects linking production, processing & marketing of milk, and working capital for increasing business turnover. Cooperative societies can also get loans for livestock development programmes at easy and concessional rates. During the financial year 2022, a loan of about ₹1,500 crore was

given to cooperative sugar mills for expansion and setting up an ethanol plant.

Shri Modi has reiterated that his government works to protect the interests of villagers, the poor, women, youth and the deprived sections of society. These sections are given special emphasis on the various schemes provided by the Ministry of Cooperation. The NCDC disburses







## Various Central Schemes getting benefits

- ♦ Formation and promotion scheme of 10,000 Farmer Producer Organizations (FPOs)
- ♦ Fisheries and Aquaculture Infrastructure Development Fund (FIDF) Scheme
- ♦ Pradhan Mantri Matsya Sampada Yojana (PMMSY) Scheme
- ♦ Prime Minister Micro Food Processing Enterprises (PMFME)
- ♦ Pradhan Mantri Kisan Sampada Yojana (PMKSY)
- ♦ Farmers Marketing Structure (AMI)
- ♦ Mission for Integrated Development of Horticulture (MIDH)
- ♦ National Beekeeping and Honey Mission (NBHM)
- ♦ National Mission on Agricultural Extension and Technology (NMAET)
- ♦ National Livestock Mission Scheme (NLM)
- ♦ National Scheduled Tribes Finance and Development Corporation (NSTFDC)

loans to the underprivileged and low-income groups on priority, including cooperatives of poultry, fisheries, animal husbandry, weavers and women who are extended easy credit. The service sector, which includes

healthcare, the hotel industry and education, is also given loans by the NCDC on a priority basis.

### Special schemes to attract youth

The ministry is encouraging the formation of youth cooperatives to

draw young people to the cooperative sector. Loans are disbursed to young cooperative entrepreneurs at 2% less than the normal interest rate under special incentives. About a dozen schemes are being implemented to take forward such youth cooperatives.

### Rejuvenation of NCDC

As soon as Shri Shah took over the responsibility of the new ministry, the NCDC was reconstituted and activated by a 51-member General Council. The Union Minister for Home and Cooperation serves as the chairman, while the Central Cooperation Secretary acts as the vice-chairman. Similarly, a 12-member board of management, headed by the Secretary of the Ministry of Cooperation, was empowered to take quick decisions. The additional Secretary of the ministry has been nominated as its vice-chairman. Nine of its members are representatives of





## Cover Story

its General Council, and one member is the Managing Director of NCDC.

The NCDC is headquartered in Delhi, while the remaining 18 regional offices have been established in different parts of the country. Among these, Bangalore, Bhopal, Bhubaneswar, Chandigarh, Chennai, Dehradun, Gandhinagar, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram are prominent. Business activities are conducted from these regional offices. Cooperative institutions in regional offices can receive approval for projects valued up to ₹1 crore. Projects exceeding this amount are managed by the NCDC headquarters. The NCDC activities also include training representatives of cooperatives in various fields from PACS to Apex. Gurugram-based Laxman Rao Inamdar National Institute of Cooperatives (LINAC) is topmost in this area.

### NCDC has an ambitious target

Shri Amit Shah has raised the target for the NCDC loan disbursement to ₹3,25,000 crore over the next three years. While in 2022, The NCDC had disbursed a total loan of ₹41,000 crore, it has set a target of ₹1,00,000 crore in the current financial year 2023. Despite this, the Non-Performing Assets (NPA) of NCDC is zero.

### NCDC strengthening state cooperations

The NCDC's role is important in the overall development of cooperatives. In states where cooperatives are strong and active, cooperatives are trying new areas with NCDC's financial support. In a state like Kerala, cooperatives are performing very well

in health, tourism and other sectors. More than 20 thousand members benefit from the Uttarakhand Livestock and Dairy Project. Meghalaya Piggery Mission has helped 62,000 members

in the state. Similarly, The NCDC has provided financial assistance of ₹4,000 crores in Telangana's sheep and goat farming development programme, benefiting more than four lakh

## Cooperative Societies Getting Benefits

The government is implementing the various rural development schemes of different ministries through cooperatives. National Cooperative Development Corporation (NCDC) has been entrusted with the important responsibility of planning, promoting, coordinating and financing cooperative development programmes at the national level. It provides financial and technical support for various government schemes to cooperative institutions of farmers, youth, poor and other weaker sections of society associated with agriculture and allied rural economic activities. NCDC is providing funds for such programmes as the formation of farmer producer organizations (FPO), the promotion of horticulture on landless and non-cultivable land, the availability of modern equipment at subsidized rates to farmers, and also for fisheries, beekeeping and animal husbandry. The government is providing huge subsidies for most of these schemes. NCDC is providing financial assistance also to silk, jute, coir, handloom and women cooperatives. Not only youth cooperatives, but all societies are getting various incentives to start new ventures as well.

## Steps Taken After the Formation of Ministry of Cooperation

- ♦ Grant of ₹1,000 crore to NCDC for strengthening cooperative sugar mills.
- ♦ With a grant of ₹1,000 crore, NCDC is able to disburse loans up to ₹10,000 crore.
- ♦ Establishment of a Project Management Unit (PMU) to set up two lakh new PACS in the dairy and fisheries sector.
- ♦ NCDC gets the responsibility of operating the world's largest food grain storage scheme.
- ♦ NCDC's 18 regional offices play an important role in the creation of the National Cooperative Database.
- ♦ NCDC to infuse equity of ₹200 crore in the National Federation of Urban Cooperative Banks and Credit Societies (NAFCUB)





pastoral members. Under the Karnataka State 'Amrut Swabhimani Charvaha Yojana', The NCDC has provided financial assistance of ₹200 crore, due to which more than 20 thousand shepherd members are happy. Various schemes for handloom weavers under the Ministry of Textiles are also being implemented. Special assistance is being given to the cooperative jute mills of Assam.

The Ministry of Cooperation has also entrusted the responsibility of the formation of the Farmers Producers Organization (FPO) to the NCDC. In the fisheries sector, 1,000 FPOs are being formed, for which the Department of Fisheries has allocated ₹225 crore. As many as 14 deep-sea fisheries in coastal Maharashtra and 10 in Gujarat have been given financial assistance for the purchase of fishing trawlers. ♦♦♦

## Expansion of NCDC

- ♦ Appointment of chartered accountants and skilled managers (MBA) to improve NCDC functioning.
- ♦ Contraction of senior consultants and professionals with technical qualifications.
- ♦ Formation of marketing cell in head office and regional offices.
- ♦ Initiatives to start businesses by identifying new business areas.
- ♦ Increasing the reach of NCDC by expanding it into the cooperative sector.
- ♦ Joining three national-level multi-state cooperative societies as partners.

# PM's Push for Digitalization and Inclusive Development

**Sahkar Uday Team**

Prime Minister Shri Narendra Modi highlighted the transformative impact of digitalization in India at the G20 Development Ministers' meeting held in Varanasi under the G20 Indian Presidency.

In his speech, he emphasized the necessity of high-quality data for successful policy-making, effective resource allocation, and enhanced public service delivery. He underlined the need to democratize technology as a critical tool to bridge the data gap and said that India is eager to share its experiences with partner nations.

He expressed his happiness that the G20 development agenda had made its way to Varanasi, highlighting the crucial topic of development for the Global South. During his address, Shri Modi emphasized the importance of collective responsibility in ensuring that the Sustainable Development Goals (SDGs) are not overlooked.

He highlighted the challenges posed by the Covid-19 pandemic and current geopolitical tensions, which have led to food, fuel, and fertilizer crises in some countries.

The PM stressed the need for comprehensive, inclusive, fair, and sustainable efforts to achieve the SDGs. He urged for increased investment to achieve these objectives and find answers to the debt risks that many countries are facing. Shri Modi proposed reforming

- Digitalization brought a revolutionary change in India.
- It is the collective responsibility of people not to let the Sustainable Development Goals fall behind.

“



**Development is a core issue for the Global South.**

**Shri Narendra Modi  
Prime Minister**

”

multilateral financial institutions to broaden the eligibility requirements and ensure that financial assistance is available to those requiring it.

During his speech, Shri Modi highlighted India's efforts to enhance the quality of life for citizens in over 100 aspirational districts. These areas have played a crucial role in driving national growth. He also urged the G20 Development Ministers to examine this successful development model and utilize it to expedite the progress of Agenda 2030.

The Prime Minister emphasized the importance of having accurate and reliable data for making policies and providing public services. He also mentioned the concept of the “data divide,” which represents the disparity between nations that have access to data based on their resources and technological advancements and those that do not.

He spoke highly of India's digitalization efforts, emphasizing their revolutionary impact in empowering people and promoting inclusivity. Additionally, he expressed India's willingness to share its experiences and encouraged concrete actions toward promoting the use of data for discourse, development, and delivery in developing countries.

PM Modi also addressed environmental issues, highlighting India's pro-earth culture rooted in ancient Indian philosophy that respects nature. He emphasized the launch of Mission LiFE, which aims to develop a set of high-level principles in collaboration with the UN Secretary-General, contributing to climate action.

Recognizing the importance of women's empowerment and gender equality in achieving the SDGs, Shri Modi stated that India's goal is to go beyond empowerment and promote women-led development. ♦♦♦



“

India's G20 priorities in agriculture focus on healing our 'One Earth', creating harmony within our 'One Family' and giving hope for a bright 'One Future'.

**Shri Narendra Modi**  
**Prime Minister**

”

**Sahkar Uday Team**

Prime Minister Shri Narendra Modi emphasized the multitude of challenges faced by the agricultural sector worldwide and called upon the G20 Agriculture Ministers Meeting to discuss collaborative measures to ensure global food security. He invoked the spirit of “One Earth, One Family and One Future” and urged the agriculture ministers of the G20 countries to deliberate on how to undertake collective action to achieve global food security.

Shri Modi highlighted the difficulties faced by the Global South, specifically the effects of the pandemic and increased geopolitical tensions that are causing disruptions in the supply chain. “We must find ways to build sustainable and inclusive food systems focused on marginal farmers. We must find ways to strengthen global fertilizer supply chains,” he said.

Alerting the participating countries about modern farming methods, the Prime Minister said agricultural practices related to better soil health, crop health and yield should also be adopted.



## PM Modi Urges Attention to Global Food Security

### Farmers empowered by digital technology

Shri Modi emphasized the need for the economic progress of the farmers by empowering them with innovation and digital technology. He also talked about making solutions affordable for small and marginal farmers in the Global South (the developing countries of the Southern Hemisphere). During the meeting, the Prime Minister emphasized the importance of decreasing agricultural and food waste while also investing in methods to generate wealth from waste. He pointed out that India is implementing a policy that combines the principles of ‘Back to Basics’ and ‘March to the Future.’ As part of this policy, India is promoting both natural and technology-enabled farming.

### Indian farmers adopting natural farming

Reflecting on India's commitment to the concept of sustainable development, Shri Modi said, “Farmers all over India are now adopting natural farming methods. They are not using

synthetic fertilizers or pesticides. They focus on rejuvenating Mother Earth, producing ‘per drop, more crop’ and promoting organic fertilizers and pest management solutions.”

He said that farmers in India are proactively using technology to boost productivity. He gave the example of generating and using solar power on their farms, using Soil Health Cards to optimize crop selection, and using drones to spray nutrients and monitor their crops. Shri Modi expressed the belief that this ‘fusion approach’ is the best way to address several issues in agriculture.

### Appeal to encourage the use of Shri Anna

Apprising the world leaders with India's knowledge and experience in the agriculture sector, Shri Modi noted that the year 2023 is being celebrated as the ‘International Year of Millets’. He said these superfoods are healthy to consume and help raise farmers' incomes as the crop requires less water and fertilizer. ♦♦♦



# New Cooperative Policy Set to Accelerate the Cooperative Movement

## New Cooperation Policy Expected soon

### Sahkar Uday Team

The Central government, led by Prime Minister Shri Narendra Modi, is making efforts to introduce a new National Cooperative Policy. In this regard, a 47-member national-level committee was established on September 2, 2022, to prepare the policy draft, which is now in its final stages. The committee's chairman, Suresh Prabhu, and other members recently presented the draft and a detailed presentation to the Union Minister Home and Cooperation Shri Amit Shah.

During the meeting, Shri Prabhu and other committee members informed the Union Home Minister

- President of National Level Committee Suresh Prabhu made a presentation to Union Home and Cooperation Minister Amit Shah regarding the draft of the new cooperative policy.
- Consultations with all the stakeholders like State Governments, Central Ministries and Departments, National Cooperative Societies etc. reached the final stage.
- There are about 8.5 lakh cooperative societies in India with about 29 crore members.

about the draft policy's objectives, vision, and mission. They also discussed key recommendations in various sectors, including structural reforms & governance, cooperatives as vibrant economic entities, a level

playing field for cooperatives, sources of capital and funds, the inclusion of priority sections, use of technology, upskilling and training, sustainability and implementation plan.

The meeting was also attended



Initiative



“

Formulation of new National Cooperative Policy will help in realizing the vision of ‘Sahakar Se Samriddhi’, will strengthen the cooperative movement at the grassroots level.

**Shri Amit Shah**  
Union Minister for Home  
and Cooperation

”

including state governments, central ministries and departments, National Cooperatives, etc.

In 2002, a cooperation policy was formulated, but due to changes in the economy, there was a need to draft a new one. This was initiated after discussing the concept at a conference on April 12th and 13th, 2022. Over 500 suggestions were received from stakeholders and the public for the new policy document. A National Committee held over eight meetings and consulted with various stakeholders to create the draft. ♦♦♦

The drafting committee, led by former Union Minister Shri Suresh Prabhu, comprises 49 members from across India and various stakeholder groups. These groups include officers from cooperative departments of state governments, ministries, and departments of the central government, institutions such as IRMA and RBI, national federations like IFFCO, NCCF, NAFCARD, NAFCUB, KRIBHCO, NFCSF, NCUI, NAFED, representatives from cooperative societies in different sectors, as well as academicians and experts.



by other committee members, including Shri Dileep Sanghani, Chairman of NCUI; Shri KV Shahji, Chairman of NABARD; Shri Jyotindra Mehta, Chairman of NAFCUB; Shri PK Aggarwal, Financial Advisor from the Department of Cooperation, Govt. of Uttar Pradesh; Dr Umakant Dash, Director of Institute of Rural Management Anand (IRMA); Shri Satish Marathe, Director of the RBI; Dr C Pitchai, Professor at Gandhigram Rural University, and Dr Hema Yadav, Director of VAMNICOM.

The Secretary (Cooperation), Additional Secretary (Cooperation) and senior officers of the Ministry of Cooperation also participated in the meeting.

During the meeting, Shri Shah guided the committee on how to realize Shri Modi’s vision of ‘Sahakar Se Samriddhi’ and to strengthen the cooperative movement at the grassroots level. The new Cooperation Policy is expected to be unveiled in July 2023 after consulting all the stakeholders,



# Ease of Doing Business Will Boost Cooperative Sector: Amit Shah

## Sahkar Uday Team

In order to realize Prime Minister Shri Narendra Modi's vision of '*Sahakar Se Samridhi*', the Ministry of Cooperation has taken several steps to promote ease of doing business in the cooperative sector. Under these initiatives, the office of the Central Registrar of Cooperative Societies (CRCS) is being computerized to create a digital ecosystem for Multi-State Cooperative Societies (MSCS) to facilitate all their activities, including the registration of new cooperative societies.

A software and portal are being developed, which is targeted to be launched by July end. The Union Minister for Home and Cooperation, Shri Amit Shah, reviewed the progress of computerization in a recently held meeting. During the meeting, Shri Shah directed that youth should also be involved in better utilization and improved analytics of the portal through competitions to be organized by the CRCS office.

The office of CRCS looks after MSCS in its management, registration, yearly filings, and other regulatory processes. It is also responsible for ensuring that various cooperative societies function under the Multi-State Cooperative Societies Act, 2002.

The main objectives of computerization include complete paperless submission and processing of applications, automatic compliance



- Registration of new cooperative societies will be easy and functioning will be convenient.
- Ministry of Cooperation expressed satisfaction over the progress of the computerization of the Central Cooperative Registrar office.

with the MSCS Act & Rules through software, enhanced ease of doing business, digital communication, transparent processing and improved analytics.

### Going Digital Will Make Work Easier

The software being developed will enable the processing of application and service requests through digital media in the CRCS office in a time-bound manner.

It will feature several key functionalities, including OTP-based user registration, validation checks to ensure compliance with the MSCS

Act and Rules, video conferencing capabilities for conducting hearings, electronic issuance of registration certificates, and other forms of communication.

The initial version of the software is built upon the existing MSCS Act and Rules. However, the upcoming second version will encompass proposed amendments to the MSCS Act & Rules. This updated version will incorporate the proposed changes and improve upon the initial release by addressing any gaps or deficiencies identified through user feedback. ♦♦♦



### Sahkar Uday Team

Under the dynamic leadership of Prime Minister Shri Narendra Modi, the government has taken several decisive steps to increase farmers' income. The government has taken a farsighted decision in the form of the world's largest food storage scheme to prevent the wastage of grains and to make extensive arrangements for their storage, which will also boost India's food security.

Union Minister for Home and Cooperation Shri Amit Shah is implementing the scheme through Primary Agricultural Credit Societies (PACS) to realize Shri Modi's vision of "Sahakar Se Samridhhi". Union Minister of State for Cooperation Shri BL Verma described the far-reaching benefits of the multi-dimensional food storage scheme and said that it will provide the farmers with the facility of safe storage of crops at the local level.

PACS will also be strengthened by bridging the gaps in the grain storage infrastructure in the country. To promote rural prosperity and increase PACS's business activities, warehouses will be constructed at the PACS level.

#### The grain storage scheme will provide the following benefits

It will function as procurement centers for state agencies and the Food Corporation of India (FCI), serving as Fair Price Shops (FPS), setting up custom hiring centers, and setting up common processing units, including assaying, sorting, grading units for agricultural produce, etc.

Creating decentralized storage capacity at the local level would reduce food grain wastage and strengthen India's food security.

## The Food Storage Scheme Will Revolutionize Rural India: BL Verma



- The scheme will bring prosperity to the lives of about 14 crore farmer families in the country, especially small and marginal farmers

The farmers will get the facility of storage, which will prevent distressed sales of crops, thus enabling them to realize better prices for their produce. This will strengthen the villages' economy, thereby strengthening the country's economy.

It will vastly reduce the cost incurred in the transportation of food grains to procurement centers and transporting the inventory back from warehouses to FPS. Through a 'whole-of-government' approach, this scheme would strengthen PACS by enabling them to diversify their business activities, thus enhancing farmers' income. PACS will be able to function as a vibrant multi-purpose business entity. The Central government will also gain momentum in fulfilling the aspiration of an "Aatmanirbhar Bharat-Viksit Bharat".

The Ministry of Cooperation is implementing a pilot project in 10

selected districts in different states and Union Territories (UTs) to provide vital information regarding various regional requirements of the scheme and to ensure its timely and uniform nationwide implementation.

The scheme will be implemented under the identified projects of the Ministry of Agriculture and Farmers' Welfare, the Ministry of Food Processing Industries and the Ministry of Consumer Affairs, Food and Public Distribution. Countrywide implementation of the scheme will bring a major revolution in India's food grain storage sector. Through far-reaching positive effects on socio-economic development at the grassroots level, this scheme will be able to write a new script for rural development. This will bring prosperity to the lives of about 14 crore farmer families in the country, especially small and marginal farmers. ♦♦♦



# IFFCO is Committed to PM's Vision of Clean and Green India

## Sahkar Uday Team

IFFCO has done remarkable work in limiting the indiscriminate use of fertilizers to maintain soil and groundwater health. Setting a milestone in the agriculture sector, IFFCO launched indigenous Nano Urea and Nano DAP, which took the world by storm. While this is helping the farmers reduce the cost of cultivation, environmental protection has also got a big boost. IFFCO is committed to fulfilling Prime Minister Shri Narendra Modi's vision of Green India and has planted one lakh neem saplings so far to promote a greener

- One crore neem saplings planted for environmental protection
- In the 52nd AGM, Dilip Sanghani praised IFFCO for its achievements.
- Declaration of the highest dividend of 20% to members.

environment and maintain ecological balance.

The development of varied nano fertilizers will help achieve self-reliance and save foreign exchange spent by reducing the import dependence on fertilizers. IFFCO

Chairman Dileep Sanghani, while enumerating the achievements in its annual general meeting (AGM), said that IFFCO takes full care of its members and the country, society, and environment.

Appreciating IFFCO's performance,





he added that this year it was able to give its members the highest-ever 20% dividend. A team led by IFFCO Managing Director Dr Uday Shankar Awasthi is planning to ensure the same dividend for the next 25 years.

IFFCO has also strengthened its identity on the global platform.

In the 2022 edition of the “World Cooperative Monitor Report”, the International Cooperative Organization (ICA) has ranked IFFCO as the top cooperative in the world based on the ratio of turnover to GDP per capita. The ICA is responsible for monitoring cooperatives.

According to Shri Sanghani, IFFCO made a record-breaking sale of 128.07 lakh tonne of fertilizer materials during the reviewed year. This included 76.83 lakh tonne of urea and 32.80 lakh tonne of DAP. Additionally, they sold a record-breaking 326.56

“  
IFFCO is committed to fulfilling PM's vision of a 'Clean and Green India'

**Dileep Sanghani**  
Chairman, IFFCO

”  
lakh bottles of Nano Urea (liquid).

He added that IFFCO achieved the highest-ever profit before tax of ₹4,107 crore and the highest sales turnover of ₹60,324.00 crore during the year.

Shri Sanghani mentioned several achievements this year, including the foundation laying ceremony of the Nano Urea plant in Deoghar, Jharkhand, spearheaded by Union Minister for Home and Cooperation

“  
For the first time in the country, such a fertilizer has been prepared which is completely indigenous.

**Dr Uday Shankar Awasthi**  
MD & CEO IFFCO

”  
Shri Amit Shah. He also mentioned the inauguration of Nano Urea manufacturing units at Phulpur and Amla by Union Minister for Chemicals and Fertilizers Dr Mansukh Mandaviya.

The IFFCO Managing Director, Dr Uday Shankar Awasthi, said that IFFCO Nano Urea is a perfect example of Shri Modi's dream of “Atmanirbhar Bharat”. He also exhorted the delegates to help popularize it in their





### Distribution of Sahakarita Awards

IFFCO, in its commitment to the cooperative movement, has instituted two awards, "IFFCO Sahakarita Ratna" and "IFFCO Sahakarita Bandhu", to honour eminent cooperators who have contributed to the movement at the grassroots level. The award carries a cash amount of ₹11 lakh and a citation. For the year 2021-22, Shri Haji Ali Mohammad Wani from J&K was conferred the Sahakarita Ratna Award and Shri Nawal Kishore Singh from Bihar was given the IFFCO Sahakarita Bandhu Award.

### Release of books "The Joys of Crisis" and "Sangharsh Ka Sukh"

Two biography books on the life of Uday Shankar Awasthi, Managing Director, IFFCO, titled "*The Joys of Crisis*" and "*Sangharsh Ka Sukh*" in English and Hindi, respectively, were released by the IFFCO Chairman and Board of Directors. The books are inspired by the struggle and efforts of Dr Uday Shankar Awasthi, who rose from a humble background to lead a cooperative society ranked number one globally.

respective areas. As an illustration, he mentioned a Regional Governing Body (RGB) member from Jammu and Kashmir, who rides his bike around

the area and sells 500 to 1000 bottles of the product daily.

IFFCO has also been one of the five promoters of two national-level

and multi-purpose cooperatives in the field of export and seeds, thus fulfilling its commitment to strengthening the cooperative movement. ♦♦♦





# IFFCO's Nano Urea Makes Waves in America

## MoU signed between IFFCO and Kapoor Enterprises Inc., California

### Sahkar Uday Team

Supplementing the visit of Prime Minister Shri Narendra Modi to the United States, IFFCO, the world's leading cooperative, has commenced exporting the world's first Nano Urea to the US. Nano Urea has been invented and is manufactured indigenously in India by IFFCO. An agreement to export IFFCO's Nano Urea to the US has been signed between IFFCO and Kapoor Enterprises Inc in California.

Nano Urea export to the US is a giant step towards realizing Shri Modi's dream of "Sahakar Se Samridhi" and "Atmanirbhar Bharat". Over 500,000 bottles of IFFCO Nano Urea have already been exported to over 25 countries. This is an important development in the growth of the Nano Urea saga as the inventions accepted by the US are ultimately accepted by the world.

Nano Urea increases production with improved nutritional quality and reduces chemical fertilizer usage. It reduces water, air and soil pollution, significantly impacting climate change and leading to sustainable

development. IFFCO's Nano Urea has been found to be effective and efficient for plant nutrition.

### Nano Urea is Bringing Change to Agriculture

This is an inspiration taken from the call of Shri Modi to reduce the use of urea in the soil. Nano Urea is indigenously developed after many years of dedicated and sincere research by IFFCO's scientists and engineers through a proprietary technology developed at Nano Biotechnology Research Centre, Kalol. IFFCO has made another significant stride in the agricultural sector with the introduction of Nano DAP liquid, which is now accessible to farmers worldwide. This innovative product, available at a more affordable price than conventional DAP, offers an effective solution for enhancing plant productivity.

Additionally, Nano DAP is environment friendly, ensuring the safety of both plants and animals. By reducing reliance on traditional DAP and providing cost savings across various levels, Nano DAP proves to be a game-changer in the industry.

The excessive use of urea and DAP has been associated with numerous environmental concerns and often result in delayed crop ripening and decreased production. However, the utilization of Nano Urea brings about significant benefits by enhancing crop strength and promoting overall plant health.

### High Quality of Nano Urea Proved by Research

A report by E&Y, a global consultancy, states, "Using five bottles of nano urea saves greenhouse gas equivalent to one tree planted". Another International Rice Research Institute report stated, "If Nano Urea is used in 50% of rice cultivation, it will reduce greenhouse gas emissions equivalent to 4.6 million tonne of carbon dioxide."

A 500 ml bottle of IFFCO Nano Urea liquid will replace at least one bag of conventional urea. The bottle can significantly bring down the cost of transportation and warehousing. Since its inception, IFFCO has already sold more than 5.7 crore bottles of Nano Urea. Both Nano Urea and Nano DAP are game-changing innovations leading to sustainable agriculture. ♦♦♦



## Success Story

### Bumper production from Taiwanese watermelon cultivation

- One crore farmers from 17,000 Uttar Pradesh gram panchayats to get trained in modern farming methods at these pathshalas

## IFFCO Kisan Seva Kendra Runs Successful Pathshala

**S N Tripathi**

The central government is continuously taking measures to make the agriculture sector a profitable business and rescue farmers from distress.

Under the efficient leadership of Prime Minister Shri Narendra Modi, farmers are given technical training and opportunities to learn advanced farming technology through cooperatives.

Kisan Seva Kendra of Indian Farmers Fertiliser Cooperative (IFFCO), a national-level cooperative, is one such place. Its Barabanki branch in Uttar Pradesh runs a Kisan Pathshala, which has become a source of inspiration for farmers across the

country. In this Pathshala, farmers are trained in advanced farming practices so they can increase crop yields at lower costs.

IFFCO Kisan Seva Kendra in Barabanki district, just 30 kilometres away from Lucknow, runs a Kisan Pathshala that imparts training and assistance in all areas ranging from the preparation of seasonal crops to providing seeds of advanced varieties and information on seed purification, sowing time, soil testing, bio-fertilizer, marketing and storage. Emphasis is also being laid on increasing the farm yield in districts with minimum production earlier.

Farmer Uday Singh is one such success story. During his training, he





## Success Story



learned that the remains of banana plants can be decomposed with a bio-decomposer and used as rich manure.

It has been scientifically proven that these plant residues contain many nutrients. After decomposing the residue, farmer Uday Singh sprayed IFFCO Sagarika, sulphur bio-decomposer and water-soluble fertilizers on his crops.

He was happy to witness that the production of his crops increased manifold. Uday Singh then told others about his successful experiment, and other farmers of Barabanki also bought ten units of bio-decomposer and used it along with banana plant residues on their crops and witnessed the same miracle.

Manoj Kumar, another progressive farmer from Barabanki, started using the rice transplanter machine in his paddy fields for which he first prepared a paddy nursery as per the requirements of the machine.

He received the information about transplanting paddy through a machine through the Kisan Pathshala. Kumar is the first farmer in the district to switch "Dhap" with the rice transplanter.

Similarly, Nandram Verma also experimented after his training.

Apart from being a reputed lawyer, he is also a progressive farmer. Nandram sowed Taiwanese watermelon seeds and sprayed Sagarika using zinc, sulphur, calcium, nitrate and boron. This resulted in a bumper production of Taiwanese watermelons.

Kisan Pathshala of IFFCO Kisan Seva Kendra proves that new farming methods can be adopted successfully if given proper training



and information. The endeavor of the farmers in the right direction and the usage of advanced technology is increasing farmers' income by reducing the cost of crops, along with

increasing crop production.

### Barabanki's Land Best Suited for Crops

Barabanki is a unique and rare district that grows all sorts of fruits (guava, mango, banana, strawberry, papaya, and watermelon), vegetables (potato, cabbage, brinjal, and capsicum), and flowers (marigold, rose, gladiolus, and gerbera). Farmers are given all kinds of technical assistance at the Kisan Pathshala for the best harvest of all these crops so they can experiment with their farming more confidently.

### An Effective Initiative of the UP Government

This Kisan Pathshala of IFFCO Kisan Seva Kendra is one of the most effective initiatives of the UP government. The government is planning to organize Kisan Pathshalas in 17,000 gram panchayats and train one crore farmers. Along with higher income, farmers will be given information and training for higher production of food grains. ♦♦♦

Retired Officer IFFCO

## Skill Development

**Bridging the Gap: IFFCO Yuva Portal Empowers Rural Youth for a Bright Future**

# IFFCO Helps Rural Youth Find Employment

**Ank Anjalideep**

**M**any young people leave their villages and move to cities in search of employment due to the lack of opportunities and information. However, if they could find work in their own area, it would prevent this migration.

In collaboration with the online talent platform "Youth4work", IFFCO has introduced the "IFFCO Yuva" platform. Its primary focus is to promote skill development and enhance employment opportunities. This portal strives to establish a strong connection between skills and opportunities, making a substantial contribution to India's overall progress by providing proper guidance to the youth.

By leveraging this portal, youth can self-assess their skills and work on improving them. In addition, the platform offers information on new career opportunities from various companies. This helps rural youth discover new possibilities and broaden their horizons. Some websites connect job seekers with employers, but they often charge a fee. However, these sites tend to focus on urban areas and may not be helpful for rural youth seeking employment.

But with this new effort by IFFCO, village youth will also get the same employment opportunities as urban



- A major IFFCO initiative regarding skill development and employment in rural areas.
- The portal has connected 15,000 companies in India, and agricultural universities have also been approached.

youth. This portal is connected to 15,000 companies throughout India and has reached out to various agricultural universities to ensure its success.

Rural youth can enhance their career opportunities by enrolling in free certified online courses that align with their qualifications and interests. These courses are visible to companies, which can then provide better job opportunities to qualified candidates. Mobile users, too, can easily access the youth portal.

IFFCO Managing Director Dr Uday Shankar Awasthi recently said that under Prime Minister Shri Narendra Modi's "Digital India" and "Skill India" programmes, IFFCO is playing a crucial role in promoting employment opportunities for rural youth. This

portal provides skill development programmes and connects them to the digital platform. This initiative is expected to benefit millions of young people in rural areas across India.

The IFFCO youth portal is maintained by a team of expert IT professionals. Unlike many other websites, registration is open to anyone, and no fee is required.

"I am extremely happy to share that we have launched a new platform to benefit farmers and youth living in rural India. It will educate, empower and provide a platform for skill development and jobs to youth in rural areas. A free service for rural youth," Dr Awasthi said. ♦♦♦

**Assistant Manager (Public Relations, IFFCO)**





# Empowering Rural India

## Sandeep Rokde

A good friend is often compared to a library, and IFFCO has consistently strived to embody this analogy for its farmer friends. Through the IFFCO Kisan Friends Club, this cooperative society has continuously worked towards disseminating knowledge and empowering Indian farmers and the rural population to become self-sufficient and reliant. The club organizes various activities to foster a sense of belonging and connection among farmers, ensuring they feel like an integral part of the IFFCO family.

The primary focus of the IFFCO Kisan Friends Club is to educate farmers about new methods and techniques in the agricultural sector. Additionally, the club introduces farmers and rural communities to new and essential product lines offered by IFFCO. These interactions facilitate two-way communication between IFFCO and farmers, promoting the development of strong bonds and lasting relationships

- Satara Farmer Friends Club increases farmers' efficiency.
- Farmers are getting valuable information through a WhatsApp group.

among club members.

One remarkable example of such efforts is the Satara Farmer Friends Club in Maharashtra. As farmers in the region are busy carrying out essential tillage work during the monsoon season, IFFCO Satara has gone the extra mile by organizing a two-night farmers' meeting at Ekambe Tq-Koregaon and Pali Tq-Karad.

The purpose of these gatherings is to educate farmers about innovative techniques and products. Furthermore, the club has established a WhatsApp group to directly communicate with these farmers and provide them with information about IFFCO's product line. So far, there have been two meetings exclusively with these farmers.

In addition to knowledge sharing, the 'Sankat Haran Bima Yojana' insurance policy has played a pivotal

role in assisting farmers in making informed decisions. The club has also engaged in conversations with farmers about the appropriate usage of fertilizers, promoting responsible agricultural practices.

To further enhance and sustain farmers' interest, IFFCO Satara has implemented novel approaches such as conducting quizzes based on programme discussions and rewarding winning farmers with Sagarika and bio-fertilizers.

For the IFFCO family, it is essential to support their people. The initiative in Satara exemplifies one of the many steps taken by IFFCO to address the needs and demands of farmers. The dedicated staff at IFFCO is fully committed to advancing rural development in India. ♦♦♦

**Assistant Area Manager,  
Satara, IFFCO**

## Success Story

# IFFDC Project Transforms Siula Women's Lives



## Madhu Singh

About 31 km from Bhubaneswar, Pipili Bazaar is thronged by tourists for the beautiful handicraft items sold there such as coir animal figurines, handmade toys, beautiful purses and wall hangings, among others. These products are made by women members of Jan-Jagran and Maa Jogeshwari self-help groups (SHGs) in Siula village. Indian Farm Forestry Development Cooperation Limited

- Women get skill training and make purses and wall hangings.
- Siula women get strength from skill training.
- Handicrafts made by women are sold in major markets including Bhubaneswar's Pipili Bazar.

(IFFDC) under the IFFCO Rural Livelihood Development Project (RLDP) provided skill training to these poverty-stricken women which has now brought a phenomenal change in their lives.

Siula is a small village in the Pipili block of Puri district, Odisha, with a total of 396 families. Agriculture and daily wages were the main means of livelihood there. Sudamani Jaina, a woman resident, with painstaking





efforts, got two SHGs Jan Jagaran and Maa Jogeshwari established there. Smt Sudamani was earlier engaged in family farming, but due to severe floods in 2006, her fields got completely destroyed. However, she did not lose courage and formed a small women's group. In the beginning, the group members opened a bank account by depositing monthly savings of Rs 20 per member. Gradually, their savings increased to Rs 9 lakh and the members started taking loans from this account at a 24% annual interest rate.

IFFCO RLDP then extended a helping hand and provided two months of design development training on handicraft art to 26 group members. Purse making, wall hangings,

various types of coir toys, and other handicrafts were taught. After the training, these members took out their savings and bought raw materials. Collectively, they started selling their goods in the Pipili market. Thus, they began earning for the first time and gained a lot of self-confidence.

Gradually, five SHGs were formed in the village. IFFCO joined these SHGs to establish Jan Jagran Mahila Multipurpose Cooperative Society. This cooperative soon earned credibility in the nearby market. Two banks, State Bank of India and Bank of Baroda gave a total loan of Rs 55 lakh to further their work, which has already been returned on time. Committee President Smt Sudamani Jaina proudly told that the illiterate

women of her village were now selling handicraft products at the national level NCUI Haat and at block, district, and state level fairs and Haat Bazaars. They were receiving continuous orders from Pipili Bazar, Puri Bazar, churches, and other places.

In 2021-2022, through IFFDC efforts and help from the Directorate of Handicrafts, Government of Odisha, a stall was set up for the sale and exhibition of their products at the National Toshali Handicrafts Fair, Bhubaneswar. The group earned an income of Rs two lakh in just 10 days. IFFDC has also contacted Utkalika Handloom and Handicraft Orissa and has arranged for regular marketing of these handicraft products. ♦♦♦

**Deputy Manager, Marketing, IFFCO**

## Guest Column



Dhananjay Kumar Singh

# Cooperatives Driving Youth Employment Empowering India's Future

India, brimming with youth power and innovative skills, is writing a unique story of development in the global arena today. Today, we are celebrating 'Azadi ka Amrit Mahotsav', marking the 75th year of India's Independence. Young Indian scientists have made their mark in England and the US in the fields of modern sciences, computers, medicine and nanotechnology. Former US President Bill Clinton, during his visit to Bengaluru, praised the Indian youth saying that computer science in the US is incomplete without Indian computer scientists.

India used to rely on foreign countries for technology and modern equipment 22 years ago. However, today's youth is achieving Prime Minister Shri Narendra Modi's vision of "Aatmanirbhar Bharat" by creating successful Indian innovations and effectively implementing them within the country. Under Shri Modi's 'Make in India' campaign, 10,000 startups were launched in the IT sector and 8,000 startups in healthcare and life sciences.

With an aim to empower the country's youth and continue the journey of the 'Skill India Mission' in building the country as the skill capital of the world, young people in India are receiving both skill and upskill training, as well as degree and diploma certificate courses, at colleges, polytechnic colleges, and Industrial Training Institutes (ITIs). As a direct result of this, education is also becoming employment oriented. The Ministry of Cooperation, formed under the able leadership of Shri Modi and under the guidance of Union Minister for Home and Cooperation Shri Amit Shah, is providing employment opportunities to the youth

through cooperatives. The way to the prosperity of the villages has been found through youth cooperation.

During the 1960s, the cooperative movement in India began to lose its significance in the Five-Year Plans. This movement, which is the father of the White and Green Revolutions that made the country self-sufficient in milk and food grains, was halted due to the unnecessary interference of the state governments. In all the states where the interference of the governments increased, the cooperative institutions went into heavy losses.

The present government, committed to bringing a positive change in the lives of people associated with cooperatives through Shri Modi's vision of "Sahakar Se Samridhhi", revived it, providing employment opportunities to the youth and making villages prosperous. The foundation of the Ministry of Cooperation was laid, which was considered a historic decision. Shri Shah breathed life into the cooperative movement as the country's first cooperative minister. The computerization of Primary Agricultural Credit Societies (PACS) to make them multi-purpose, the use of software for more transparency, and other such simple decisions taken by the cooperatives of the country proved to give a new dimension to the movement.

Training programmes run by the National Cooperative Union of India (NCUI) are seeing increased youth participation. Organizations, willing to realize "Sahakar Se Samridhhi", are reaching out to the youth through various awareness programmes. Training camps are being

organized in association with universities and agricultural universities or after signing a memorandum of understanding (MoU). Agricultural cooperatives are giving the youth an opportunity to return to their hometowns, and PACS formed at the village level are helping them establish cooperative entrepreneurship by providing microfinance loans. Today's Indian youth, equipped with training, is not only seeking employment but also creating opportunities for their peers by establishing cooperative societies and embracing innovation.

Under National Cooperative Development Corporation's (NCDC) "Yuva Sahakar" and "Nandini Sahakar" schemes, the work of providing employment opportunities, financial assistance and training to youth and women is done through Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) and its 18 regional offices spread across the country.

In Uttarakhand, Uttar Pradesh, Bihar, Jharkhand, and West Bengal, campaigns such as "Sahakar Bharti Ganga" and "Sahakar Gram Yojana" aim to raise awareness among people, particularly the youth and women, about cooperatives and provide them with assistance in establishing such organizations. This way, the benefits of various Central and state government schemes are reaching the youth. Thus, the path of inclusive development will be paved, and the "Sahakar Se Samridhhi" concept will be realized.



Director, NCDC



Success Story



Shri BL Verma, Union Minister for Cooperatives giving information on the various development schemes of the central government and the decisive steps taken by the Ministry of Cooperation.



A cyclothon was organized for the township residents under Mission Life at the NFL, Vijaipur unit. Unit Head, Shri Bangar along with employees and their families and CISF personnel participated in the Cyclothon.



A farmers' seminar was organized by IFFCO, Madhya Pradesh, on the various development schemes of the central government and the use of Nano fertilizers in the Chichli tehsil of Narsinghpur district. Farmers were informed about the use of Nano DAP and Nano Urea (Liquid) by experts.



IFFCO Maharashtra organized IFFCO Nano Urea and IFFCO Nano DAP training program at Jalgaon. In the program, 75 farmers also took an oath to reduce conventional urea use by 50% and replace it with Nano urea.



Mehak Jadeja from IFFCO Kandla Unit was awarded the Sarvshreshtha Kalakar Award for her performance in the 11th Inter Unit Cultural Festival. The program was organized at IFFCO Phulpur Unit (Prayagraj).

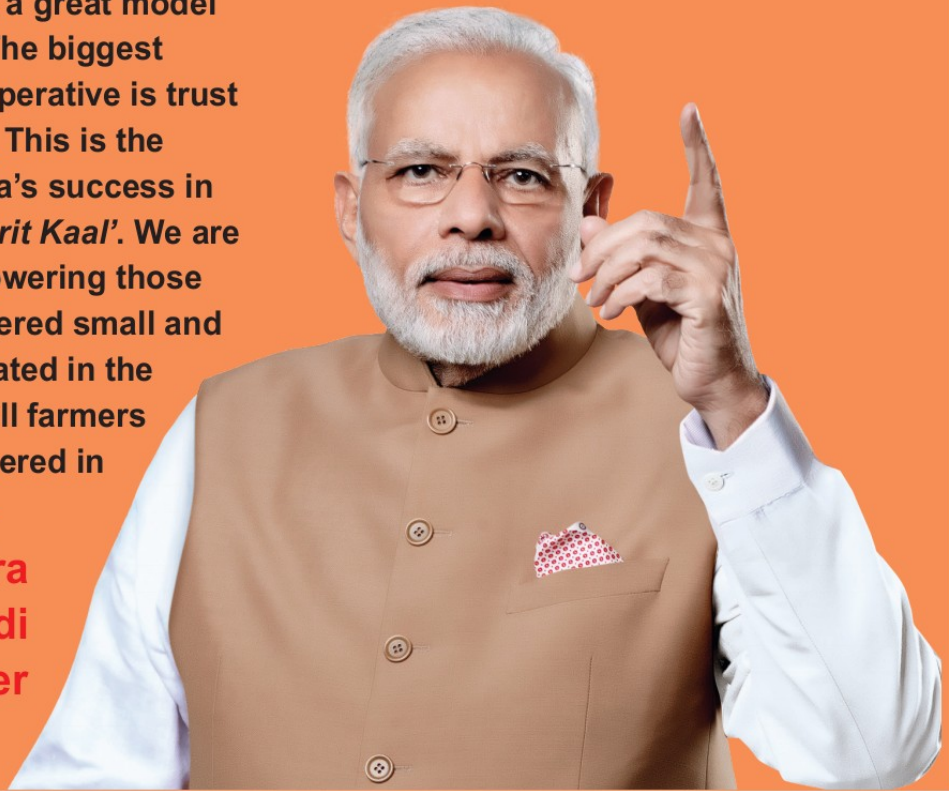


Shri Naval Kishore Singh was bestowed with the IFFCO Sahakarita Bandhu Award for his exemplary work toward strengthening the cooperative movement in Bihar.



Cooperatives are a great model of self-reliance. The biggest strength of a cooperative is trust and cooperation. This is the guarantee of India's success in the 'Azadi Ka Amrit Kaal'. We are working on empowering those who were considered small and were underestimated in the 'Amrit Kaal'. Small farmers are being empowered in every way today.

**Shri Narendra  
Modi  
Prime Minister**



**IFFCO Nano Urea (Liquid) and  
IFFCO Nano DAP (Liquid)**



**IFFCO Nano's Vow,  
Profit More, Price Low.**



पूर्णतः सहकारी स्वामित्व  
Wholly owned by Cooperatives



**Indian Farmers Fertiliser Cooperative Limited**

IFFCO Sadan, C-1, District Centre, Saket Palace, New Delhi-110017

Postal Registration No.: DL(S)-17/3559/2023-25

Published on 10-07-2023 Applied for RNI Registration/Exempted for Six Months vide ADG Posts Letter No.22-1/2023-PO, dt.21-04-2023