

Study of
COOPERATIVE EDUCATION FIELD PROJECTS
Run by NCUI, New Delhi

Submitted by

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for

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55th PGDCBM (2021-2022)

Executive Summary

Title : Study of Cooperative Education Field Projects Run by
NCUI, New Delhi

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The main objective of the study is to analysis the present structure of CEF projects and recommend future schemes to develop and promote cooperative societies in project areas and through them to increase the productivity of farmer members and thus improve their socio – economic conditions.

As a special measure for strengthening cooperative movement in cooperatively under– developed states / areas and reducing regional imbalance in the level of development, Government of India approved a scheme of Cooperative Education of NCUI in 1976. This is a central sector scheme funded by the Ministry of Agriculture. NCUI is implementing central sector for the intensification of Cooperative Education through 41 Cooperative Education Field Projects located in all over the India including Women Projects and North Eastern Projects.

Even after 45 years, CEF Projects are working on initial methodology of conducting education and training programmes which needs to be incorporated with new dimensions, new skill programmes for overall growth of cooperative movement. A detailed study is carried out on the existing pattern and challenges to adopt new technologies in the CEF projects.

I have gathered information from various CEF field projects of NCUI, extracted information from existing research papers, Government guidelines / directions, news, various other sources of NCUI like Annual Reports, Audit Reports, publications, periodicals, press releases of the society.

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Chapter – I

Introduction

1.1. The National Cooperative Union of India (NCUI) is an apex organization of Indian cooperatives which represents all the segments of the Indian Cooperative Movement established in the year 1929 under the provision of the Cooperative Societies Act 1904. Later in the year 1961 it was reorganised as the National Cooperative Union of India (NCUI). Its objectives are to promote and develop the cooperative movement in India; to educate, guide and assist the people in their efforts, to build up and expand the cooperative sector and serve as an exponent of cooperative opinion in accordance with cooperative principles.

Functioning

1.2. The working of NCUI reflects the demographic yearnings of the co-operators and the cooperative institutions involved in cooperative development. The membership of NCUI is broad-based comprising of cooperative institutions at national level, state level and multi-state cooperative societies representing all sectors of the India Cooperative movement. At present there are 272 institutions which are members of NCUI.

Objectives of NCUI

1.3. The main objectives of this organisation are to promote cooperative movement in the country by conducting education and training programmes to co-operators, farmers, other related personnel and interacting with Government agencies who are supporting farmers as well as downtrodden personnel in rural areas.

1.4. In furtherance of its principal objective, the Union may either by itself or in collaboration with other cooperative institutions:-

- Develop inter-cooperative relationship and help the functioning of cooperative movement in the various sectors as coordinated system.
- Organize cooperative education and training programmes and popularize the principles and practices of cooperation;
- Organize, conduct, collaborate and assist in carrying out research, investigations of cooperative problems and formulation of projects for cooperative development;
- Arrange for the production and publication of literature and audio-visual aids including films, filmstrips on cooperation and allied subjects;

- Give publicity to the achievements of cooperatives through periodicals, journals, newspapers, pamphlets, brochures, books, films, broadcasts, T.V. and the like for creating favorable atmosphere for the development of the cooperative movement;
- Maintain an information bureau and a library;
- Convene and hold the National Cooperative Congress and Cooperative Seminars, Meetings, Conferences, Exhibitions etc.;
- Select delegates, representative and observes on behalf of the Union for participation in the International, National and State Conferences;
- Facilitate the promotion of cooperative institutions and assist the member societies in resolving their problems and difficulties and formulation of programmes and their implementation and preserve and safeguard the democratic character of the cooperative movement in the country;
- Confer/honour on the eminent cooperators;
- Promote international cooperative relations through active collaboration with ICA, UNO, FAO, ILO, UNDP, UNIDO and other international agencies involved in cooperative development;
- Help, promote international marketing on cooperative-to-cooperative basis by documenting necessary information and to act as nodal agency for the benefit of Indian Cooperative Movement; and
- Provide consultancy services to the cooperatives.
- Express opinion on matters of cooperative policy and act as the accredited representative of the Indian Cooperative Movement in the national and international spheres;

Organisation Structure

1.5. Like all other Indian Cooperative Societies, the supreme authority of NCUI vests with its General Body. The Chairman of the NCUI is the head of the organisation and is supported by the Chief Executive, who operates through other Functional Divisions of the organisation in order to plan and carry out systematically the functions for achieving the overall objectives of the union within the available resources.

Cooperative Education and Training

1.6. One of the important functions of NCUI is to develop a strong human resource base in the cooperative sector. Visualizing the importance of HRD, the NCUI is actively involved in arranging

and providing cooperative education to members, potential members and leadership development covering these crucial areas through four categories of programmes:

- a) General Member Education Programme;
- b) Sector-Specific Programme;
- c) Special education projects in under-developed states and underdeveloped areas of developed states; and
- d) Leadership development programme.

Member Education Programmes

1.7. The NCUI formulates, monitors and evaluates the education programmes for members, prospective members and office-bearers of cooperative societies. The overall objectives of cooperative education programmes are to create enlightened, participatory approaches that bring improvement in the working of cooperatives by strengthening their management and increasing members' participation in the planning, implementation and monitoring of business activities of cooperatives. The programme is implemented by the State Cooperative Unions with the help of number of cooperative education instructors working in the field. Special education programmes for women and youth are also conducted keeping in view the growing needs of diversification of cooperative sector.

Education Programmes through Cooperative Education Field Projects

1.8. **Background.** With the era of modernization and development, it was felt that the technical guidance regarding crop farming, dairy, poultry horticulture etc. should also be included in the cooperative education. In view of this, NCUI carried out a field project in collaboration with the International Cooperative Alliance in Indore District of Madhya Pradesh from 1970-75. Some specific practice-oriented Cooperative Education Programme were developed by this project.

1.9. Later, the Government of India approved a scheme of Cooperative Education of NCUI in 1976, as a special measure for strengthening the cooperative movement in cooperatively under-developed states / areas and reducing regional imbalance in the level of development. This is a central sector scheme funded by the Ministry of Agriculture and Farmers' Welfare. The Department of Agriculture and Cooperation had been providing 100% grants-in-aid to NCUI for implementing the Special Scheme of intensification of Cooperative under Developed States. From 12th five year Plan it has been proposed that DAC will provide 50% of expenditure to NCUI and the balance 50% is met through the funds collected from Cooperative Movement in the form of Cooperative Education Fund for running these projects in all over India.

Objective of Education Field Projects

1.10. The main objective of the scheme is to develop and promote cooperative societies in project areas and through them to increase the productivity of farmer members, to inculcate the habit of thrift amongst the women members, to develop skills of the women and youth members thus improving their socio-economic conditions. Each project is given activity-wise targets to be achieved over the course of entire year in the following areas:-

- ⊃ Educational and Training activities
- ⊃ Farm / technical guidance activities
- ⊃ Socio-developmental activities
- ⊃ Women development activities

1.11. The main emphasis of the cooperative education projects are to:

- ❖ Strengthen the democratic character of the societies with a strong financial base;
- ❖ Provide farm technical guidance to increase farm production by adopting improved farm technology;
- ❖ Educate for upliftment of social standards;
- ❖ Promote women's development activities.

Approach

1.12. The major parts of the project strategy are intensive efforts for cooperative development through cooperative education and farm/technical advice. The office-bearers and members of the, adopted by the NCUI Projects, are motivated and educated to implement the business development plans through their active participation in planning of business activities, operational management and evaluation. Self-help groups are formed by the project personnel to facilitate disbursement of micro – credit and initiating sustainable income – generating activities. Formation and working of these groups is based on cooperative culture. All educational, farm guidance and developmental activities are linked with business development plans of PACS / LAMPS adopted by projects for their overall development.

CHAPTER - II

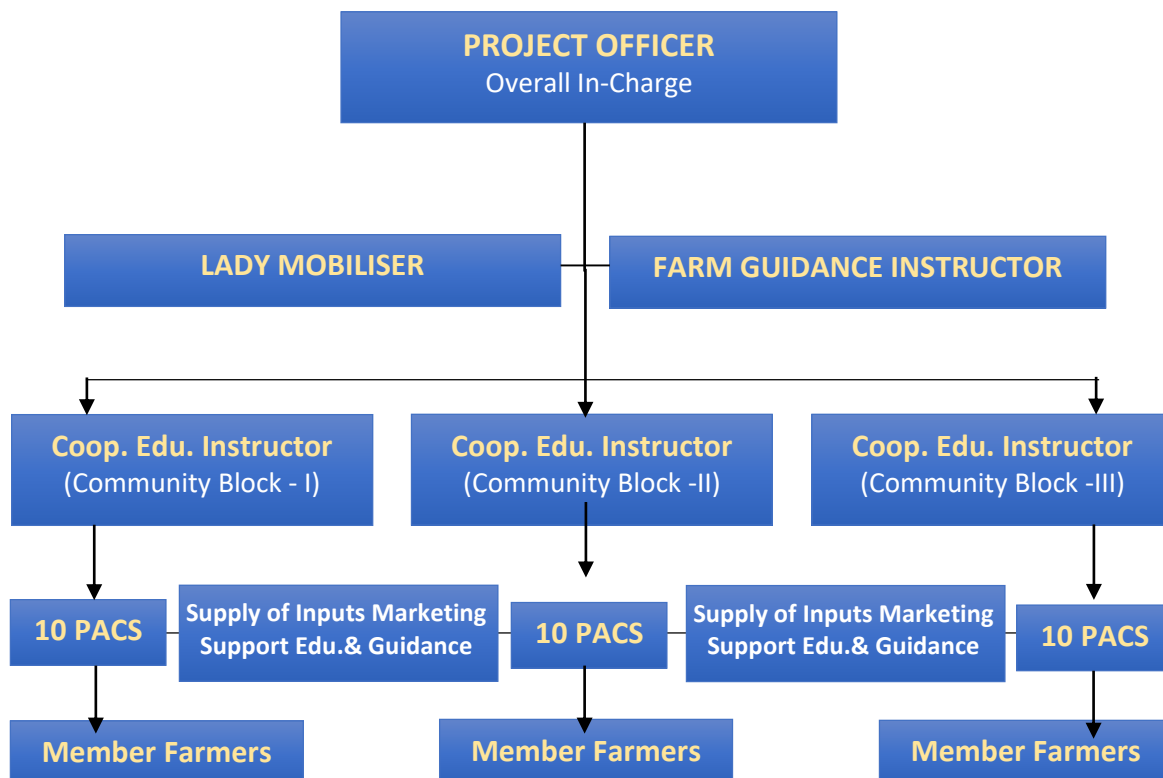
Functioning of Cooperative Education Field Projects

2.1. The main thrust of the Cooperative Education Field (CEF) Projects is to improve the operational efficiency of primary agriculture societies and Shelf Help Groups (SHGs) so that the socio-economic conditions of their members may improve through increased production, remunerative price of their produce and undertaking of other income generating activities. It is expected that the members of cooperatives would become more active participants in the decision making process and business of their cooperative with the education programmes of CEF. Similarly, it is also expected that the management committee members would also become more professional in their approach and manage the cooperatives and SHGs in the most democratic and professional manner.

Composition of Project Team

2.2. In a project approach, a full team consists of one Project Officer, one Agricultural Extension Expert (Farm Guidance Instructor) (FGI), One Lady Mobilizer & Three Cooperative Education Instructors (CEI) as per following:-

Functional Integration of Project Activities



Duties & Responsibilities of Project Team

2.3. **Project Officer (PO)**. The Project Officer is over all in-charge of the project and responsible for planning, coordination, liaison, supervision and follow-up of educational activities, publicity, reporting of activities to NCUI and assisting the cooperative societies in all matters especially in their dealing with high level officers and government and non-government development agencies. The Project Officer is also responsible to achieve the project, targets and sent report to head office timely.

2.4. **Farm Guidance Instructor (FGI)**. The FGI is responsible for providing guidance regarding agricultural technology, farm management, plant protect, diary poultry, animal husbandry etc. to all the members of societies in all the designated blocks of a district of respective project area.

2.5. **Lady Mobilizer (LM)**. The LM is responsible for formation of SHGs, conducting motivational meetings of SHGs / Cooperative societies, workshops for income generation guidance, Micro business activities, awareness of health and family welfare, adult educational programmes etc.

2.6. **Cooperative Education Instructor (CEI)**. Each CEI has to conduct the cooperative educational activities in the adopted block. The CEI is entrusted with duties to carry out Training Programme for Secretaries/Managers for making them more professional to focus on PACS as business model, Training Programme for Member/ Potential Members about the rules and regulations and relevance of the cooperative societies for their socio economic development, Training performance for Formulation and Guidance for implementation of BDP in PACS, Participation & Guidance in Management committee meetings of SHG to guide them for their affective functioning in coordination with the various organizations.

2.7. Other Activities Carried Out by the Project Team

- ə Formulation of BDP in the PACS
- ə Help and Supports Programmes for Implementation of BDP
- ə Arrangement of Kisan Cards to Farmers
- ə Implementation of different Income Generating Schemes of Central / State and other Agencies.
- ə Formation of SHGs in collaboration with other organizations
- ə Conversion of SHGs into Cooperatives
- ə Testing of Seed Samples of Farmers
- ə Formation of Farmers Club under VVV Scheme of NABARD
- ə Organization of District Level Seminars/ Conferences/ Workshops
- ə Organization of Adult Literacy Programmes & Awareness Camp for Foeticide
- ə Preparation of Vermi Compost Pits

- ⊃ Organization of Skill Development Programmes
- ⊃ Programme for Guidance to Farmers on Climate Change
- ⊃ Awareness Camp for Environment Protection including Plantation of Tree
- ⊃ Organization of Exposure Visit to KVK / Agriculture University
- ⊃ Participation in Exhibition / Krishi Melas
- ⊃ Arrangement for Documentary Film Show
- ⊃ Leadership development programme

Project Activities

2.8. NCUI Cooperative Education Field Projects including North-East and Women exclusive Projects conducted wide ranging programmes on various issues of Cooperative development over the years. During the recent Financial Year ending on 31 Mar 2021, through 41 CEF projects of NCUI, 240 SHGs with membership of 2048 women were formed by the Lady Mobilizers and in the row, total of 3575 SHGs with membership of 32784 have been formed. Also, 70 cooperative societies have been registered under various State Cooperative Societies Acts out of the members of SHGs established by NCUI Cooperative Education Field Projects.

2.9. In order to achieve its objectives, the CEF projects carry out the Project activities as per following classification:-

- ⊃ **Educational / developmental activities:** Aiming at strengthening and developing cooperative societies with sound democratic character and strong financial base.
- ⊃ **Farm / technical guidance activities:** Aiming at increasing farm production by adopting improved farm technology.
- ⊃ **Socio–developmental activities:** Aiming at increasing functional literacy / adult education, better living conditions, health care, family welfare, drinking water facilities.
- ⊃ **Women development activities:** Aiming at the involvement of women in cooperatives as well as promoting women cooperatives exclusively and through them raising their socio – economic conditions.

Reach of CEF Projects in the Country

2.10. NCUI is implementing central sector scheme for the intensification of Cooperative Education through 41 Cooperative Education Field Projects including Women Projects and North Eastern Projects located in cooperatively under developed states / under developed areas of developed states and union territories as per details given below :-

State Wise List of Cooperative Education Field Projects

Zone	Sl No.	State	Project Location	No.
South	1.	Karnataka	Gulbarga (Yadgir), Shimoga	2
	2.	Kerala	Thiruvananthapuram	1
	3.	Andhra Pradesh	Vijayawada	1
	4.	A & N Islands	Port Blair	1
	Total			
West	5.	Goa	Panaji	1
	6.	Gujarat	Ahmedabad, Surendranagar	2
	7.	Madhya Pradesh	Raghogarh, Ujjain, Bhopal & Ratlam	4
	8.	Chhattisgarh	Raipur	1
	Total			
East	9.	Bihar	Hazipur & Arrah	2
	10.	Orissa	Khurda, Aska & Cuttack (Jagatsingpur)	3
	11	West Bengal	Raiganj	1
	Total			
North	12.	J & K	Udhampur	1
	13.	Himachal Pradesh	Bilaspur & Hamirpur	2
	14.	Punjab	Bathinda & Jalandhar	2
	15.	Rajasthan	Sawai Madhopur, Jhunjhunu & Jodhpur	3
	16.	Uttar Pradesh	Pilibhit, Fatehpur, Baghpat, Jhanshi, Deoria, Unnao & Sultanpur (Amethi)	7
	Total			
North East	17.	Assam	Morigaon & Jorhat	2
	18.	Manipur	Thoubal & Imphal	2
	19.	Meghalaya	Shillong	1
	20.	Nagaland	Kohima	1
	21.	Mizoram	Aizwal	1
	Total			
Total Projects				41

Table 2.1

CHAPTER - III

Comparative Study of Data

3.1. The data of various projects run by the NCUI at 41 places as per *Table 2.1* in Chapter –II, is further compiled as per following classifications:-

- Women specific CEF Projects
- North East CEF Projects
- All other Projects (Except Women & North East)

Women Cooperative Education Programme

3.2. With the overall objective of bringing women in the cooperative fold from grass root levels by informal approach and to revitalize and develop women participation in group activities and to improve the socio-economic conditions of women of selected blocks, NCUI is running 4 exclusive women development project under the Special Scheme of intensification of Cooperative Education in the cooperatively under-developed states at following places:-

- Shimoga (Karnataka)
- Aska (Orissa)
- Bhopal (Madhya Pradesh) and
- East Imphal (Manipur)

3.3. Besides, each field project has got a special women development component. Under this, women are organized into self-help groups and help them to develop thrift habits. Women are also given training to undertake income-generating activities with the help of their own resources or by borrowing from cooperatives. The projects personnel help them in marketing their produce in the local market by organizing fair/exhibitions.

*SHG members
of NCUI Coop.
Education Field
Project Manipur
Imphal making
masks during
Covid Pandemic*



Progress

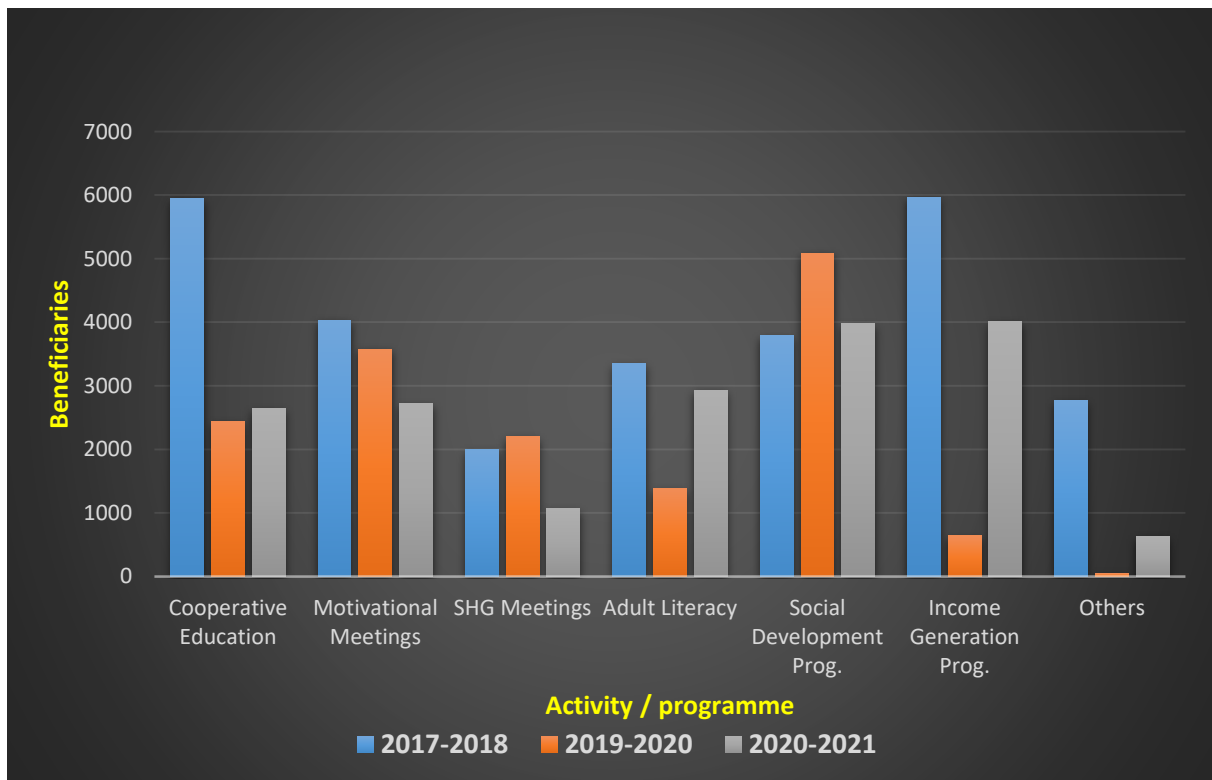
3.4. The comparative yearly progress data relating to various activities conducted for the benefits of women for the year 2017-18 to 2020-2021 are as appended below:-

ACTIVITY- WISE DATA (WOMEN SPECIFIC CEF PROJECTS)

Activity-wise-Beneficiaries	2017-2018	2018-2019	2019-2020	2020-2021
<i>Cooperative Education</i>	5948	4377	2434	2635
<i>Motivational Meetings</i>	4034	2971	3573	2718
<i>SHG Meetings</i>	1992	2950	2194	1070
<i>Adult Literacy</i>	3348	3560	1377	2929
<i>Social Development Programmes</i>	3793	4870	5086	3983
<i>Income Generation Programmes</i>	5969	4435	637	4007
<i>Others</i>	2767	1636	53	628
Total Participants	27851	24799	15354	17970

Table 3.1

Graphical Presentation: Women Specific CEF Projects



Graph - 3.1

North East CEF Projects

3.5. As a special measure for strengthening the cooperative movement in the North Eastern states and reducing regional imbalances, the Government of India provided adequate grants to NCUI under Central Sector Scheme to operate 7 Cooperative Education Field Projects in the under developed area of the North East Region namely, Aizwal (Mizoram), Thobal & Imphal(Manipur), Shillong (Meghalaya), Kohima (Nagaland), Morigaon and Jorhat (Assam).

Progress

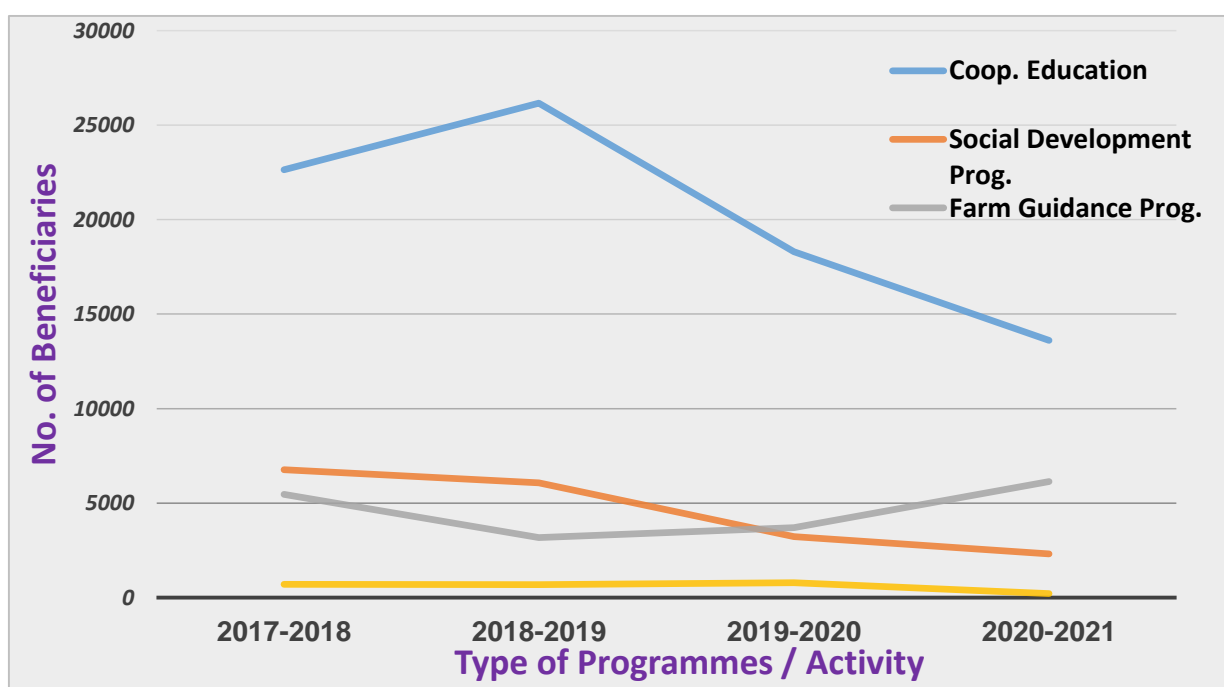
3.6. The yearly data of beneficiaries of various programmes conducted in the North Eastern region for the year 2017-18 to 2020-2021 are as following table:-

ACTIVITY- WISE DATA (NORTH-EAST CEF PROJECTS)

Activity wise No. of Beneficiaries	2017-2018	2018-2019	2019-2020	2020-2021
Cooperative Education	22,631	26,158	18,297	13,605
Social Development Programmes	6,776	6,076	3,235	2,315
Farm Guidance Programmes	5,470	3,175	3,700	6,146
Other Programmes	703	686	796	221
Total Participants	35,580	36,095	26,028	22,287

Table 3.2

Graph 3.2 - Growth Rate: North East CEF Projects



CEF Projects (Other than Women specific & North East Projects)

3.7. The comparative yearly progress data relating to various activities conducted for the benefits of farmers, women, youth of under developed states / area for the year 2017-18 to 2020-2021 are as appended below:-

ACTIVITY- WISE DATA OTHER CEF PROJECTS (Except North East & Women Projects)

Activity wise No. of Beneficiaries	2017-2018	2018-2019	2019-2020	2020-2021
<i>No. of Societies Formed</i>	21	24	15	12
<i>Societies Revitalised</i>	125	26	426	26
<i>No. of SHGs formed</i>	119	1,913	1,337	75
<i>No. of SHGs converted into Cooperatives</i>	17	47	50	29
<i>Kisan Cards arranged to farmers</i>	91,717	27,032	33,630	74,394
<i>Farmers Clubs Membership - VVV Scheme NABARD</i>	1,737	128	864	2,119
<i>Seminars/ Conf. / Workshops(Beneficiaries)</i>	11,305	12,463	6,795	4,517
<i>Skill Development Programmes (Beneficiaries)</i>	2,245	2,564	999	1,255
<i>Workshop for youth (Beneficiaries)</i>	1,066	490	7,718	259
<i>Leadership Development Prog. (Beneficiaries)</i>	5,011	8,496	10,313	3,522

Table 3.3

PROGRAMME-WISE NO. OF BENEFICIARIES

Activity-wise-Beneficiaries	2017-2018	2018-2019	2019-2020	2020-2021
<i>Cooperative Education</i>	1,28,522	1,20,668	1,14,978	67,545
<i>Social Development Programmes</i>	38,327	33,182	26,283	16,544
<i>Farm Guidance Programmes</i>	48,214	36,183	25,291	23,298
<i>Other Programmes</i>	1,34,04	17,375	11,751	4,231
Total Participants	2,28,467	2,07,408	1,78,303	1,11,618

Table 3.4

ACTIVITY- WISE BENEFICIARIES
(Combined Data of all CEF Projects)

Activity-wise-Beneficiaries	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022
<i>Cooperative Education</i>	1,51,153	1,46,826	1,33,275	81,150	1,25,000
<i>Social Development Programmes</i>	45,103	39,258	29,518	18,859	45,000
<i>Farm Guidance Programmes</i>	53,684	39,358	28,991	30,493	57,000
<i>Women Development Programmes</i>	85,973	80,887	68,711	53,676	85,000
<i>Skill Development Programmes</i>	2,654	2,671	1,707	-	3,500
Total Participants	3,38,567	3,09,000	2,62,202	1,84,178	3,15,500

Table 3.5

Note: During f.y. 2018-19 to 2020-21 – Reduction in activities due to non-receipt of grants / late receipt of grants and COVID-19 Lockdown in the country.

CHAPTER - IV

Success Stories

Case-1 : Zero Tillage Potato Cultivation

4.1. Bangshar village is one of the agricultural dependent area of Mayang block of Morigaon District of Assam. Farmers are practicing paddy cultivation as major crop. Earlier they need to start potato cultivation from Sept/Oct just before the *Sali* paddy harvesting time. But due to this, land was not ready for *Sali* paddy at right time due to potato cultivation underway. Similar situation happened when harvesting of *Sali* paddy delayed the potato cultivation by 3 to 4 weeks.

4.2. NCUI Project officials understand the problem of farmers and conducted workshops / awareness meetings with the farmers to adapt new technique developed by international potato centre (CIP) for cultivation of potatoes which was useful after complete *Sali* paddy crop in the area considering paucity of time for favourable season of potato cultivation. In this method potato cultivated by Zero tillage method (Without ploughing) and mulching

4.3. **Cultivation Practices:-** Just after harvest of *Sali* paddy at mid of November strew are cut down at ground level and kept separately. At a spacing of 60 cmx20 cm potato seeds are planted just above the ground level and surrounded by compost and mixed fertilizer of NPK in ring method and all are covered by mulching with straw. Varieties like *Kufri Surya*, *Kufri Malini*, *Kufri Jyoti*, *Kufri Pokhrajare* easily cultivated in this process. As per weather condition, 2 irrigation is sufficient and harvesting may be done by 1st week of February.

4.4. Merits

- Potato cultivation can now be done after harvest of *Sali* paddy.
- Time saving by 16-20 days.
- Size of potato tuber grows well in size and shape.
- The requirement of irrigation is very minimal.
- Lesser Weed problem.
- Reduction in Labour cost for field preparation, weeding, earthingup etc.

4.5. With the efforts of NCUI Project team, the potato cultivation by Zero tillage method has increased the earning of farmers and this technique has been widely accepted by the other farmers.

Zero Tillage Potato Cultivation



Sh. M C Sarma, NCUI Project Officer (Morigaon Assam)
Interacting with the Local Farmers

Case-2 : Seuj Self Help Group

The Success Story of Woman Empowerment

Introduction. Seuj Self Help Group (SHG) was formed in the early part of year 2016 at Goshbari village of Morigaon district. The woman of area came in contact with the project Officials of NCUI, Morigaon (Assam). Under the supervision and guidance of NCUI Project team, the women formed Seuj Self Help Group of 10 members and took part in various meetings and training programmes.

4.6. **Economic support.** Initially all members contributed monthly Rs.50/- for 1 year & made internal loaning with min. interest rate and all transaction were done through bank A/c.



Seuj Self Help Group selling Products in Local Mela

4.7. **Business Activity.** As per guidance of project personnel and market demand the group started a business of preparation of local fast food (pitha, laru, jalpan etc.). They purchased the rice and make it powder in *wooden-dhaki* and make various type and designed *pitha, laru, chiramuri* etc. with sugar, jaggery, coconut, sesame seeds etc. They sold it locally and supplied to local hotels, restaurants or food item shops in Morigaon town as well as they sold these products through small tea stall where customers prefers home made food items instead of biscuits etc.

4.8. **Organisational support.** Apart from technical support from NCUI project team, the group registered under Municipal corporation and initially got a fund of Rs 25,000/- as revolving fund and also during the year 2018-19 got bank loan of Rs-2.5 lac. They procured grinding machine, utensils and packing machine from fund of Tiwa autonomous council, Morigaon. The group also registered under Co-operative Society also as Area level Federation (ALF). Presently they are participating in various types of district level, state level and national level *mela*, exhibition etc. and numbers of SHG /Farmers club/JLG/ Co-operative societies are visiting the SEUJ self help group for exposure visit programme.

4.9. **Business turn over and profit.** The group prepares various types of items like *pitha, larunamkin* and fast-food and supplying in the market as well as fulfilling the orders from religious ceremony, officials meetings, seminars, party etc. As per the balance sheet of 2018-19 the business of group is as:-

Total selling	:	Rs. 3.2 lac (Average)/per month)
Annual selling	:	Rs. 38.4 lac.
Total expenditure-(Annual)-		Rs. 27.25 lac
(Including raw materials, out side labour, electricity etc.)		
Annual income-	:	Rs. 11.15 lac (Including own labour charge)
Monthly income	:	Rs. 10,000/- (Approx. Per member)

4.10. **Social status.** The woman came forward from poor families and engaged in special type of business activities. The home-made products of Seuj Self Help Group are preferred by consumers which upgraded their financial status. The group always take care of proper cleanness and hygienic condition with standard packaging & labelling. They are always changing the taste of items as per market demands which has increased their product value and demand in the area.

4.11. **Future Target.** The Seuj SHG's homemade products are getting popularity and large demand. With more exposure in the market place and feedback to their products, the SHG has diversified its product range and technology. Now they have decided to extend its business by selling of spices-powder and addition in food items like prickle, jam jelly etc.

CHAPTER - V

New Initiatives for Development of Cooperative Education Field (CEF) Projects

Establishment of NCUI Haat

5.1. The COVID-19 epidemic wreaked havoc on a number of small businesses and cooperatives, causing them to struggle to stay afloat. Due to financial restrictions, a lack of sufficient training and expertise, and a lack of awareness about the location of ecommerce platforms, many of these smaller businesses were unable to access larger markets. An initiative of NCUI known as "NCUI हाट" has been conceived to assist women-led and lesser-known cooperatives by providing them with stall space for exhibiting their art and products in its premises located in a premium location in Delhi and also encourage them to undertake skill up-gradation so as to come up with innovative products of all types.



5.2. 'NCUI हाट', unique of its type, has been inaugurated on 16th August, 2021, hosting year-round exhibition of products of cooperatives/SHGs all over the country. Over the course of the year, a calendar of activities has been established, under which cooperative organizations/SHGS from all states will be given exposure to not only showcase their diverse products in the NCUI Haat in NCUI campus, additionally they can sell their unique products and gets maximum benefits.

5.3. To present, the 41 CEF projects of NCUI established almost 3600 SHGs in all over the country. The new initiative of NCUI assists SHG members in increasing their earning potential and providing them with hands-on assistance so that they may become effective and successful cooperative societies. It is seen that due to poor marketing and weak communication strategies, planning etc. these cooperatives are far from spotlight of attention, and their success stories are not highlighted due to which such cooperatives feel de-motivated to expand their business. Against this backdrop, NCUI's initiative in setting up NCUI Haat is indeed timely.

5.4. SHGs participating in NCUI Cooperative Education Field Projects will be able to display their goods at the NCUI Haat. *Namkeen, besan, spices, mushroom, honey, artificial jewellery, toran*, handcraft goods of many varieties, and other products produced by SHGs under NCUI Cooperative Education Field Projects have grown increasingly popular in recent years. These goods now have the opportunity to broaden their horizons from a localised emphasis to a national one, with a plethora of new opportunities opening up for them.

5.5. 'NCUI हाट' also supports many of the flagship programmes and initiatives launched by Government of India such as National Livelihood Mission, 'Vocal for Local', 'Skill India Mission', 'आत्मनिर्भरभारत' expanding its reach to all parts of the country thereby creating an enabling environment for 'सहकार से समृद्धि' i.e., prosperity through co-operation.

Showcasing of Products in NCUI Haat



Diwali Mela

5.6. During the festive season of Diwali, NCUI Haat organised Diwali Mela from 25th Oct to 2nd Nov 2021 at NCUI campus. Various products arrived at *NCUI हाट* and unique items from our affiliated cooperatives and self-help groups from several regions in the country were showcased in No. of other stalls in NCUI campus. Distinctive items from Andaman and Nicobar islands such as Coconut Shell Toys, Jute items and gilt jewellery from Madhya Pradesh, Bamboo products from Kerala, flavourful pickles and spices from Himachal Pradesh, and a collection of soft toys and clothing apparel from Uttar Pradesh were among the highlights of batch of products during Diwali Mela.



5.7. The overwhelming sale of these products in NCUI campus, made by cooperatives and self-help groups propelled new enthusiasm & confidence among participating smaller cooperatives & SHGs in the country.

Organisation of Cooperative Fair - 2021

5.8. To Boost up the NCUI Haat initiative and to promote CEF project's products of various artisans, SHGs, Cooperative societies etc. for the first time during the 68th All India Cooperative Week, a *Cooperative Fair* was organized from 14th to 20th Nov, 2021, thus giving a larger common platform to the artisans in the heart of Delhi. **The Cooperative Fair commenced on the 14th of November 2021** with more than 70 stalls being set up at the NCUI campus for self-help groups from the less privileged sections of the society.



The Inauguration Ceremony of the fair took place on 15th of Nov, 2021 in the presence of **Sh. B L Verma, Minister of State for Cooperation, Government of India** Shri Dileepbhai Sanghani, President of NCUI, Sh. DK Singh, Secretary Min. of Cooperation & many other Eminent dignitaries.



5.9. As we know, the youth of a country like India plays an active role in the promotion and in increasing the public participation in all sorts of events across all platforms. Therefore, to attract youth towards Cooperative arena, NCUI organized:-

- **Western Dance Competition on the 17th of November, 2021**
- **Street Play Competition on the 18th of November, 2021**



5.10. Youth from various colleges from Delhi University and IP University participated in both the competitions. These youths also showed interest in the products of the cooperative sector and carried out wide publicity via social media platforms like twitter, FaceBook, Instagram and WhatsApp.

5.11. In addition to above, the various Resident Welfare Association's (RWA's) were also invited to have a glance of the week long celebrations for the traditional artisans and interact with them. The initiative was appreciated by one and all.

Infrastructure Up-gradation

5.12. The NCUI has taken various steps to strengthen the infrastructure of Projects. Following items have been provided to all the 41 Field Projects of NCUI across the country:-

- a) Laptops with latest Configuration alongwith MFP Printers for day-to-day official work.
- b) Mobile Phone to each official of Project team, responsible to hold meetings, workshops, trainings and other programmes in the area.
- c) All Project offices will be provided with ergonomically designed modern office furniture viz. Computer Table / Office Tables, Office Chairs, Almirahs etc. for setting up of proper office which will enhance the ambiance of workplace and this will give a favorable and good image of workplace. This process is in final stage.

CHAPTER - VI

Findings & Recommendations

6.1. National Cooperative Union of India (NCUI) being an apex organization for all cooperatives functioning in India, it has the huge responsibility of promotion of cooperative principles, empowering and building capacities of cooperatives. The Covid-19 pandemic in the last two years has hit India's economy badly and it has led to huge challenges of unemployment, reverse migration and healthcare issues for the working population engaged in micro, small and medium enterprises in the country. There is a need to empower women, youth, farmers and cooperatives by building their capacities through innovative agribusiness models and facilitating market linkages.

6.2. The data shown in Chapter-III, reproduced from various sources of NCUI documents, website links and newspapers. Though the fact NCUI's Annual Report shows that 'Target Activities/Programmes' set for the particular year have been achieved by each Project, it has been observed that overall growth of NCUI projects is decreasing each year since 2017. This has been primarily due to decrease in manpower looking after projects in the various parts of country. The available workforce is carrying out the activities successfully as per targets set for them. The other cause for this serious decrease in overall list of beneficiaries found to be the Central Government's unclear stand in this scheme from the year 2012. The Covid pandemic since last two years exacerbated the progress severely and added fuel in the fire.

6.3. NCUI is managing its day-to-day activities / expenses of Society by generating revenue from its limited sources like Membership fee, Subscription / Advertisement of Journals, paid Education programmes, interests from Bank Deposits and property etc. Therefore, for undertaking other educational & promotional programmes of Cooperative movements, NCUI needs the Central Govt. support concurrently.

6.4. The Government of India has been implementing a Central Sector Scheme for Cooperative Education and Training through the National Cooperative Union of India (NCUI) since the 3rd Five year plan i.e. 1976. It is a continuing scheme. But from 12th Five year Plan, the Government of India is providing 50% grants in aid to NCUI for implementing the Special Scheme for Intensification of Cooperative Education in Cooperatively under Developed States and for approved activities.

6.5. As per the terms and conditions of Project Team, the Project employees are eligible to get all the benefits that are availed by the NCUI Head Office Employees *subject to the continuation of the Central Sector Scheme of Field Project*.

6.6. Since, the Govt. reduced the 50% of grant-in-aid, the salary of Project employees suffered proportionately as per terms and condition of recruitment. Their increments, DA and other benefits were frozen and granted fixed salary for the duties performed. This has resulted dissatisfaction among the project officials. It has been learnt that since the reduction of grant to NCUI from DAC and withholding of regular benefits to Project employees by NCUI, more than 50% employees have left the job for better career progression in other jobs.

6.7. Presently, only 150 Project employees are looking after NCUI's 41 Cooperative Education Field projects in the country. All these employees are doing best of their job in the respective area and achieving the set targets of Cooperative education / programmes set for a particular year by the NCUI HQ.

6.8. Meanwhile, to boost the morale of these employees, NCUI has increased their salary considerably. Number of new initiatives have launched in the current Financial year 2021-22 like establishing of *NCUI Haat*, *Organising Diwali Mela & Cooperative Fair*. All these initiatives have motives to encourage the Project Officials and recognise their education, training and guidance to SHGs, Women and small Cooperative Societies.

6.9. NCUI has also provided IT infrastructure (Laptops, Printers) to all Project Units and Mobile Phones alongwith full reimbursement for internet Data / calling features to all responsible Officials for seamless carrying out the day-to-day official works. Besides that organisation is in process to provide modern infrastructure to these Projects.

Recommendations

6.10. In the Current Financial Year, NCUI has made many prolific decisions for long lasting favourable effect on Cooperative Field projects. These initiatives have changed the directions of depleting graph to rapid increase in each sector of its defined set of activities. Although, to make the objectives of NCUI beneficial in real terms to women, youth, farmers and downtrodden personnel of country, followings may be considered:-

- a) NCUI may compile a comprehensive framework of Cooperative education & training activities / programmes for under-development states / areas across the country through NCUI Projects and submit proposals to the newly formed Ministry of Cooperation for revitalising the Cooperative Projects under the Govt. Central Sector Schemes.

- b) Alternate scheme of Govt. (sponsored by Central & State) may be grabbed and put in force to influx the fund for Projects activities.
- c) Govt of India, in Feb 2020 has launched a new Central Sector Scheme "Formation and Promotion of 10,000 Farmer Produce Organizations (FPOs)" with a clear strategy and committed resources to form and promote 10,000 new FPOs in the country with budgetary provision of Rs. 6865 crore. NCUI may liaise with Implementing Agencies (IAs) or Cluster Based Business Organizations (CBBOs) to provide professional handholding support to FPOs registered under Societies Act through its PAN India established field Projects.
- d) NCUI Projects are functioning at same location since long and there may be chances of less feasibility of extension in new beneficiaries. Therefore, these Projects should be relocated to another area, where people are deprived of similar support from Govts / Other societies / NGOs.
- e) The issue of Salary for Project staff should be resolved on priority, as the moral of human resource is backbone of any organisation to achieve its goals within time. At the same time, deficiency of manpower also to be made good for each project for smooth conduct of its operations.
- f) Training is crucial for organizational development and success. It is fruitful to both employers and employees of an organization. An employee will become more efficient and productive if he is trained well. The officials of NCUI field projects should also be trained on new developments in cooperatives for enhancing their training skills, capabilities and knowledge.
- g) NCUI to avoid duplicity of education and training programmes in the area of operation. Presently NCDC, NBCFDC, FISHCOFED, SFAC, TRIFED etc. and many State Cooperative Unions are also conducting social upliftment programmes in various sectors in the country. People of target group / SHG who have already availed the training or guidance, may lead to less or no interest in NCUI Projects.
- h) The member organisation of NCUI or other cooperative societies may be requested to adopt Project units falling under their Sector / State for exploring their business idea and simultaneously benefiting the people under the supervision of NCUI Projects.
- i) NCUI projects to diversify its objectives and also include youth as target groups for intensifying the cooperative education in the country. They need to be encouraged to be *Job Creators instead of Job Seeker.*

j) Education and Training pattern needs re-formulated by the NCUI in the era of social networking, computers/laptops, smart phones, online classes etc. With the fastest growth in technology and infrastructure in the country and worldwide, education and training methods requires to be aligned to meet the need of hour and encapsulate the larger variety of contemporary learning environments.

k) Cooperative Education and promotion through Field Projects is the primary business of NCUI. The society may prioritise its proper functioning and track the all-round progress of each Project at HQs. A data in standard forms may be called upon at regular intervals to analysis the progress internally / externally and carry out other statistical study.

Conclusion

6.11. The cooperative movements in the country, being led by the National Cooperative Union of India, has contributed significantly to the development of rural & under developed areas through its field projects besides various adversaries in the past. The organisation has strengthen the supervision and management for achieving its objectives, set in the bye-laws for the benefit of all countryman. The apex organisation has reversed its activities graph of Field Projects in the upward direction from the current year i.e. 2021-22 to a large extent with able leadership, motivated staff, overhauling of Projects and various new initiatives as discussed in Chapter V.

6.12. As studied, the role of NCUI field projects at national level has been instrumental in making possible the vision of newly formed Ministry's 'सहकार से समृद्धि' (prosperity through cooperatives) besides other flagship schemes of government to bring the margined sections of the society to the mainstream of the economy for inclusive growth, women empowerment by employment generation and establishing sustainable entrepreneurship programmes.

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