



## **Bankers Institute of Rural Development (BIRD)**

*(A Premier Learning Center of NABARD)*

**Lucknow, Uttar Pradesh, India**

**Brief Course Design**

### **International Program on “Rural Co-operatives In India”**

India has embarked on promoting co-operatives of farmers, weavers, artisans, labour groups for almost a century, with the broad objective of creating member owned democratic institutions to meet their credit and non-credit requirements. ‘Amul’ pattern of dairy co-operatives is a unique model of village level co-operatives federated into District / Province level co-operative unions for linking rural producers with urban consumers. NABARD is in the forefront in strengthening the co-operative institutions through credit and developmental initiatives. A dedicated ‘Center for Professional Excellence in Co-operatives’ has been established by NABARD in BIRD, Lucknow to cater to the capacity building needs of the co-operatives in India.

#### **Aim & Objectives:**

At the end of the programme the participants will be able to understand:

- Co-operative Movement in India and other Developing Countries
- Different types of Co-operatives – Credit and non-credit
- Crop Loan dispensation system in India
- Business Diversification in Co-operatives – Evolution of Primary Agriculture Co-operatives into Multi Service Co-operatives
- Involvement of Co-operatives in Input supply, aggregation and marketing – Agri and Non Agri products
- Successful examples of rural Co-operatives – Learnings
- Successful initiatives of Co-operatives – Cross Country Learning

## **Course Content**

The Program will lay emphasis on the following -

- Rural Co-operatives in India and Developing Nations – Relevance to development of Agriculture & Allied Sectors and Non-farm Sector
- Co-operative Banking in India – Structure, Legal Framework, Governance
- Products for financing Agri and Non Agri activities – Farmers Credit Card, General Purpose Credit Card
- Non Credit Co-operatives in India – Handloom, Handicrafts, Dairy, etc.
- Role in input supply, aggregation and marketing - Case Study of Amul, Shri Mahila Griha Udyog Lizzat Papad and Mulkanur Co-operative
- New Generation Co-operatives -- Farmer Producer Organizations/Farmer Producer Companies
- Sustainable Group mode of Finance ; Lending to Self Help Groups & Joint Liability Groups

## **Participants:**

The program participants will be middle/senior Officers from ITEC member countries working in government, universities, banks, NGOs, Co-operatives MFIs and other institutions concerned with agriculture, rural development and financial inclusion with around 2-3 years' work experience.

## **Duration:**

One week (residential) at Bankers Institute of Rural Development (BIRD), Lucknow during 30 October – 03 November 2023 including relevant field visits.