



CICTAB ***NEWSLETTER***

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About CICTAB

At the instance of FAO, Centre for International Cooperation & Training in Agricultural Banking(CICTAB) was set up by the Ministry of Agriculture & Farmers Welfare, Govt. of India as an autonomous institution with its head quarters at Vaikunth Mehta National Institute of Cooperative Management, Pune in January, 1983.

Scope & Functions

CICTAB through its member institutions promotes :

- International cooperation in the establishment and expansion of facilities for training in agricultural banking.
- Facilitates exchange of experience and information on harnessing of National systems of finance and banking for agricultural and rural development.
- Prominent activity focus of CICTAB is on programmes and practices relating to rural development with special reference to rural poor in developing countries of the SAARC region.

Management of CICTAB

Management of CICTAB is vested with General Council and Managing Committee consisting of representatives from member institutions in member countries.

**Shri Ashish Kumar Bhutani, IAS, Secretary,
Ministry of Cooperation, Government
of India & President, General Council, CICTAB**



**Shri Pankaj Kumar Bansal ,IAS, Additional Secretary,
Ministry of Cooperation, Government of
India & Chairman, Managing Committee, CICTAB**



Centre for International Cooperation & Training in Agricultural Banking
(Promoted by Government of India and Food and Agriculture Organization of United Nations)

**Vaikunth Mehta National Institute Of Co-operative Management Campus
Near Pune University , Pune - 411007, Maharashtra, India**

Activities of CICTAB : Training Programmes

International Programme on "Business Development Plan for Primary Agriculture Cooperative Society (PACS)" (CICTAB-MoC-VAMNICOM)

3 – 6 January, 2024 at VAMNICOM, Pune

The International Programme on "Business Development Plan for Primary Agricultural Cooperative Society" conducted at VAMNICOM, Pune from 3rd – 6th January, 2024. Programme was conducted in collaboration with Ministry of Cooperation, Government of India, NAFSCOB & Vaikunth Mehta National Institute of Cooperative Management, Pune. The programme was conducted in physical mode in VAMNICOM, Pune.

Dr. D. Ravi, Consultant, CICTAB inaugurated the programme in the presence of CICTAB team. Total 21 Participants from Nepal Rastra Bank Nepal (4), Small Farmer Development Microfinance financial institute Ltd, Nepal (1), Sana Kisan Bikas Laghubitta Bittiyasanstha Ltd (2), Nepal, Looms of Ladakh Women Cooperative Ltd, Ladakh (2), National Cooperative Consumer's Federation of India Limited (NCCF), New Delhi (2) and NAFSCOB (8) were attended the programme.

One day study visit was arranged on 5th January 2024 for the participants to Kashti Vividh karykari Seva Sahakari Society ltd Kashti to show the successful cooperative business model of primary cooperative society.

The theme of the programme was showcasing rural development through cooperative business model. In context of the theme, the topics covered in the programme were Experience sharing of successful PACs by chairman's of respective societies in Maharashtra. PACs as a facilitator for circular economy - Waste to Energy Project by Mr. Sameer Rege, Mailhem, Pune. Digital platform Experience of Biofuelcircle on Biomass and Biofuel - Connecting Rural and Industrial Economies. Business Development Plan for Primary Agricultural Cooperative Societies.



Study visit was arranged on 5th January 2024 for the participants to Kashti Vividh karykari Seva Sahakari Society ltd Kashti



Group photo of The international programme on "Business Development Plan for Primary Agricultural Cooperative Society" conducted at VAMNICOM, Pune

Feedback:

Cooperative Business Models in Maharashtra are very profitable. We visited one of the successful model at Kashti and got the information about different types of successful models like fishery, dairy, credit etc in experience sharing sessions

Ms. Bijaya Gautam, Assistant Director, Nepal Rastra Bank, Pokhara Office

International Programme on "Agri Export Procedure and Documentation for Cooperatives" (CICTAB-MoC-VAMNICOM)

8th – 11th January, 2024 at VAMNICOM, Pune, India

The International Programme on "Agri Export Procedures and Documentation for Cooperatives" was conducted from 8th – 11th January, 2024 at VAMNICOM, Pune in collaboration with Ministry of Cooperation, Government of India & Vaikunth Mehta National Institute of Cooperative Management, Pune. The programme was conducted in physical mode in VAMNICOM, Pune.

Dr. Hema Yadav, Director, VAMNICOM interacted with the participants in group photo session. Director shared that most basic ways to measure a product's potential in foreign markets is its success in domestic markets.

Total 21 Participants from Mulkanoor Co-operative Rural Credit and Marketing Society, Mulkanoor (2), National Agricultural Cooperative Marketing Federation of India Ltd(3), NCCF (1), Head of Department, Training Division, Maharashtra Cooperative Organization (1), Shri Mahalaxmi Mahila Nagari Sahakari Patsantha Ltd, Shri Sidhivinayak Nagari Sahakari Patsantha Ltd (5), Sri Channabasaveshwara Vividoddesha sauhardha sahakari Niyamit (3), Bhopal Coop. Central Bank Ltd., Bhopal (2), Shivasindhwa Pattina Souharda Sahakari Sangh Ltd., Siragate, Tunkur (2), Jila Sahakari Kendriya Bank Mydt., Dhar (2) were attended the programme.

Programme was designed in such way that participants from cooperatives will get detailed knowledge about the export documentation of the agricultural products. The topics covered in the programme are Identifying the agri and horticulture products for export, Agri Export Procedures and Documentation for Cooperatives, Warehouse Management, Custom Procedures, Opportunities and challenges in Agriculture Export, Agriculture Export procedure and Documentation, Traceability net system for Pesticide Residue assurance for Export and farm registration procedure, Importance of Geographical indication , current status and future scope for export, Profitable import-export businesses, Initiatives of SMART project for agri export. Study visits were arranged to KSH Distripark, Talegoan & Horticulture Training Centre, Talegoan



Inauguration of the programme by Dr. Hema Yadav, Director, CICTAB

Study visit to KSH Distripark, Talegoan



Group photo of The international programme on "Agri Export Procedure and Documentation for Cooperatives" conducted at VAMNICOM, Pune

Feedback:

Export of the Agricultural products through cooperatives is important for the strengthening of cooperatives and facilitating the farmers for export of their product. We got very relevant and useful knowledge from this programme.

Shri Nimesh Shahi, Marketing Officer, Bhopal Coop. Central Bank Ltd., Bhopal

International Programme on "Training Techniques for Trainers of Cooperative and Rural Financing Institutions (Focused on Trainers Training)" (CICTAB-NCUI-VAMNICOM)

15th – 19th January, 2024 at VAMNICOM, Pune, India

The International Programme on "Training Techniques for Trainers of Cooperative and Rural Financing Institutions (Focused on Trainers Training)" was conducted from 15 – 19 January, 2024 at VAMNICOM, Pune in collaboration with National Cooperative Union of India & Vaikunth Mehta National Institute of Cooperative Management, Pune. The programme was conducted in physical mode in VAMNICOM, Pune.

Dr. D. Ravi, Programme Director, CICTAB inaugurated the programme in the presence of CICTAB team and briefed about the programme and also conveyed gratitude to the participants. Total 24 Participants from Rajkot Nagari Sahakari Bank Ltd., Rajkot (1), Coop. Training Centre Sangli (1), District Coop. Board, Bhandara (1), District Coop. Board, Chandrapur (1), District Coop. Board, Beed (1), West Bengal State Cooperative Union (9), Department of Cooperation, Dindigul (1), Shri Sidhivinayak Nagari Sahakari Patsanstha Marya., Srirampur (2), Field Marshal K M Cariappa College, Karnataka (1), Karnataka State Coop Federation Ltd, Bengaluru (1), District Cooperative Union Ltd., Bijapur (1), Department of Cooperative Development, Colombo, Srilanka (2), Dhading Mandali Saving and Credit Cooperative Ltd, Kathmandu, Nepal (2) were attended the programme.

Programme was designed for trainers in the cooperative training sector and the topics covered were Designing, Planning and Implementation, use of 7S Methodology for creating impacting in training & Management games and role play, theories of learning & teaching and Outcome based learning - Bloom taxonomy, Competency enhancement in digital education & Startup ecosystem, effective Communication & Emotional Intelligence, data Storytelling – using charts in Excel & using PowerPoint and Power BI, communication for leaders.

Understanding training techniques of premier institutions of Pune visits were arranged to College of Agricultural Banking, RBI, Pune and National Insurance Academy, Pune.



Group photo of the programme



Visit to National Insurance Academy, Pune



Study visit to College of Agricultural Banking Pune

Feedback:

CICTAB conducted very useful training programme for trainers in cooperative sector. Earlier we were aware about only few training techniques. By attending this programme we got know the different techniques and use them effectively. Data Storytelling – using PowerPoint and Power BI technique was very new and useful for us.

Shri Arindam Sarkar, Lecturer, Centre for Coop. Management, Uttarpara, West Bengal

International Programme on “Implementation of Quality Assurance and Branding in Savings and Credit Cooperative” (CICTAB-SANASA-NEFSCUN-NCBL-VAMNICOM)

5th - 8th Feb, 2024 at SANASA Campus-Kegalle, Sri Lanka

The International Programme on “Implementation of Quality Assurance and Branding in Savings and Credit Cooperative” was conducted from 5th - 8th Feb, 2024 at SANASA Campus, Kegalle, Sri Lanka in collaboration with SANASA-NEFSCUN-NCBL-VAMNICOM. The programme was conducted in physical mode in SANASA Campus, Kegalle, Sri Lanka.

The program was inaugurated by Dr Kiriwandeniya, Chairman, SANASA Federation in presence of Prof Vigithapure Wimalarathna, Vice Chancellor, SANASA University, Dr D Ravi, Consultant, CICTAB & Faculty, VAMNICOM and Ms Sumadeni Kiriwandeniya, Director General, SANASA International.

Total 30 participants from Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN) Nepal (2), Nepal Rashtra Bank Nepal (2) : Bhutan Development Bank Bhutan (1), CICTAB India (1) & Sri Lanka (24) were attended the programme.

The programme was designed for SANASA member cooperatives to ensure about the Implementation of Quality Assurance and Branding in Savings and Credit Cooperative through the experience of Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN) Nepal and National Cooperative Bank Limited (NCBL) Nepal. The topics covered in the programme were Concept and overview of ACCESS Branding, concept of quality and brand Experience sharing of Branding, Concept and Importance of Quality Assurance and Brand Management of Financial Cooperatives, Opportunities & Challenges of quality assurance program in financial cooperatives, Experience Sharing and lesson learnt of Quality Assurance Program in Nepal, PROBATION and CURBS - NEFSCUN Experience, Assessment of Legal Framework, Legal Framework for Brand Management of Financial Cooperatives, Setting Standards on Operational Risk Management, Risk Assessment- Techniques & Methodologies, Comprehending Prudential Financial Standards, Crucial indicators of standardization and quality assurance of financial coops, Understanding Prudential Financial Standards, Prudential Financial Standards (PEARLS, Risk Weighted Assets & Capital Adequacy), Assessment of the network and readiness of the cooperative for branding program.

Field visits were arranged to five different cooperatives- Ahugoda Sanasa society, Pothuhara Sanasa society, Udawela Sanasa society, Polgahawela Sanasa Union, Dalada Maligawa



Group photo of the programme



Study visit to the cooperative



Dr. Shivaji Sapkota, CEO, NEFSCUN shared about branding of NEFSCUN

Feedback:

Branding and quality assurance techniques used by the NEFSCUN and NCBL were very useful. Also got knowledge about the different types of cooperatives in Sri Lanka. Techniques used by the NEFSCUN and NCBL will help us to improve our cooperative sector.

Mr. Tek Nath Powdyel, Bhutan Development Bank, Bhutan

International Programme on “Integrating Cooperative Institutions for Sustainable Rural Development” (CICTAB-NIRD&PR)

13th- 16th February, 2024 at NIRD & PR, Hyderabad, India

International training programme on “Integrating Cooperative Institutions for Sustainable Rural Development” during 13th to 16th February, 2024 organised at National Institute of Rural Development & Panchayatiraj (NIRDPR), Hyderabad in collaboration with National Institute of Rural Development & Panchayatiraj (NIRDPR)

Total 34 participants attended the programme from NEFSCUN Nepal (12), NACCFL Nepal (3), NRB Nepal (4) India (11), Bhutan (1), Mauritius (1), Zambia (1), Ghana (1) and Kenya (1).

The programme was inaugurated by Dr G Narendra Kumar, IAS, Director General, NIRDPR. The training sessions were handled by eminent speakers from NIRDPR to share valuable insights of Rural Development and how cooperatives can play a critical role in it. Special lectures on Financial Inclusion and the role of cooperatives was also organised for the participants where in Prof. M S Sriram, Professor (Financial Inclusion area) was invited to deliver the talks.

As a part of study visit the participants visited Mulknour Cooperative Credit Society and Mulknour All Women Cooperative Dairy. During the visit the participants were exposed to the best practices of Cooperative Credit Delivery System, recovery, successful value addition and marketing of the agricultural products. The participants also visited Mulknour All Women Cooperative Dairy. The cooperative dairy is owned by women is successful in providing sustainable employment and income to 24,000 families in the area.

The valedictory session was presided by Prof Jyothis Sathyapalan, P&H, CPGS&DE, NIRDPR. Programme was coordinated by Dr A Debapriya & Dr Partha Pratim Sahu, Associate Professors of NIRDPR and Dr D Ravi, CICTAB.



Group photo of the programme



Study visit to Mulknour Cooperative Credit Society and Mulknour

Feedback:

Study visit arranged to Mulknour All Women Cooperative Dairy. We got to know that Mulkanoor women started exploring ways of investment which would benefit a large section of poor rural women. Motivations behind the involvement of women's dairy cooperative and idea of promoting Dairy on Cooperative basis.

Mrs. Zipporah Musonda Nankonde, Lusaka Monitoring and Evaluation Officer, National Youth Development Council, Zambia

International Training program on “Dairy Development through Cooperative Business Model” (CICTAB-NDDDB-VAMNICOM)

26 – 28 February, 2024 at NDDDB, Aanand, Gujarat

The International Programme on “Dairy Development through Cooperative Business Model” was organised at National Dairy Development Board, Anand, Gujrat during 26th – 28th February 2024 in collaboration with NDDDB and VAMNICOM, Pune.

The programme was inaugurated by Ms. Anindita Baidya Deputy Group Head - Cooperative Training, NDDDB, Anand in presence of Shri Rahul R Nair, Manager - Cooperative Training NDDDB, Anand and Ms. Smita Kadam, Research officer, CICTAB, Pune.

Total 39 participants from Small Farmer Agriculture Cooperative Ltd., Nepal (NACCFL) (2); Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd., Nepal (SKBBL) (4); NEFSCUN (6); CCULB, Bangladesh (5); National Cooperative Council (NCC) Sri Lanka (19); Land use and spatial planning authority, Ghana (1); Chama Youth Resource Centre Zambia (1); Ministry of Rural and Urban Development, Namibia (1) were participated in the programme.

The programme was designed to know the new technological innovations in the dairy sector, showcase the Indian dairy sector to the SAARC countries and knowing their experiences of dairy sector. To fulfill there expectations the in house sessions and visits were arranged. In house sessions Role of Cooperative Business Model for enhancing rural livelihood, An overview of international dairy scenario , Milch Animal health Care Management, Technology in dairy sector-based business model: Role of NDDDB: Use of Information Technology in dairy value chain, Strategic Feed & fodder plan for augmenting animals productivity and improving profitability and the visits were arrangend as AMUL Chocolate Factory Mogar, NDDDBs visitors gallery for an overview of NDDDBs activities, SANDESAR Milk producers Cooperative Society Sandesar Village, AMUL Dairy Plant-III and museum, Innovation and Convergence of manure management interventions : Visit to Mujhkuva & Slurry Processing Unit Vasna, AMUL Chocolate Factory, Mogar.



Visit to the AMUL chese and milk powder unit at Anand



Visit to the AMUL Chocolate Factory, Mogar



Visit to a SANDESAR Milk producers Cooperative Society, Sandesar Village

Feedback:

As working in a rural sector, Dairy Development would give the sustainability to the rural poor's. This progrmme is very informative for me. In Namibia dairy development is not well established. This knowledge I will share with ministry so we can take initiative for the development of rurales through dairy.

Ms. Landuleni N. Uugulu, Ministry of Rural and Urban Development, Namibia

International Programme on "Women Empowerment through Income Generating Activities" (CICTAB-NIBM)

26 – 29 February, 2024 at NIBM, Pune

International Programme on "Women Empowerment through Income Generating Activities" was organised at National Institute of Bank Management (NIBM) Pune during 26 – 29 February, 2024 in collaboration with National Institute of Bank Management (NIBM) Pune

Dr. Naveen Kumar, Associate Professor & Programme Director, NIBM inaugurated an International Programme "Women Empowerment through Micro Finance" at National Institute of Bank Management, Pune, Maharashtra, India in the presence of NIBM team.

Total 42 participants from Small Farmer Agriculture Cooperative Ltd (NACCFL) Nepal (4), National Cooperative Federation of Nepal (NCF) (2), Nepal Federation of Savings and Credit Cooperative Unions Ltd. (NEFSCUN) (9), Consumer Cooperative Societies Federation of Sri Lanka Ltd. [COOPFED] (21), Bhutan Development Bank Limited (BDBL) (1), Ministry of Gender Equality and Family Welfare Mauritius (1), Ministry of Urban and Rural Development Namibia (1), Zambia (1), Youth and Gender Affairs Kenya (1), Government of Ghana (1) participated in the programme

The topics covered were SDGs and Women Empowerment: Role of Banks and Financial Institutions, Microfinance for Women Enterprises, Marketing Strategies for Business Development, Income generating activities for women: Financing farm and non farm sector, Digital Financial Services & Financial Inclusion, Project planning & preparing for income generating activities, Banking products and financing models for IGAs / Enterprise, International Experience in Women Empowerment through IGAs.

Field Visit was arranged to Krishi Vigyan Kendra (KVK) Baramati on- (i) Dairy, (ii) Poultry (iii) Green House (iv) Integrated Agriculture (v) High Yielding Variety Crops, High-Tech Agriculture, etc.



Group photo of the programme



Field Visit was arranged to Krishi Vigyan Kendra (KVK) Baramati



Certificate distribution to the participants by Dr, Naveen Kumar, Programme Director

Feedback:

I am grateful to CICTAB & NIBM for conducting such programmes. Women empowerment through income-generating activities has emerged as a pivotal strategy for fostering economic independence and social inclusion among women. Recognizing the significant role of women in the nation's development, initiatives aimed at enhancing their participation in income-generating endeavors have garnered attention and support from various stakeholders.

Ms. Beatrice Nkonde Chifota, Zambia

International Training Programme on “Special Refinance Facility from NABARD- Transformation of Primary Agriculture Cooperative Society (PACS) as Multi Service Centre (MSC)” (CICTAB-NBARD-BIRD)

27 – 29 February, 2024 at BIRD, Lucknow

International Training programme on "Special Refinance Facility from NABARD- Transformation of Primary Agriculture Cooperative Society (PACs) as Multi service center (MSC) was organised on 27th - 29th February 2024 at BIRD, Lucknow in collaboration with NABARD Mumbai and BIRD Lucknow.

Total 12 participants from NEFSCUN Nepal (2), NAFSCOB India (3), SANASA FEDERATION, Sri Lanka (7) were participated in the programme.

Dr. Sanjeev Raman, Programme Director inaugurated the programme in the presence of BIRD team

To achieve the objectives of the programme as to sensitize the participants to the concept of Multi Service Centre of NABARD and equip the participants to develop effective linkages between Rural Financing Institutions and PACSs the following topics were covered in the classroom sessions. PACS as MSCs- Various attributes of Multi-services Centers (MSCs), Preparation of business development plans for PACS, Need for Business diversification- Products, services and delivery mechanism, SWOT Analysis of converting PACS as MSCs, Financial support available to PACS for business diversification – NABARD/RBI/GoI Schemes.

The programme was organised for Trainers/potential trainers of Agricultural and Rural Financing Institutions. Executives/officers/Trainers of Rural Financing Institutions from member countries of CICTAB and other countries of SAARC Region. State Cooperative Banks, State Land Development Banks and other public sector banks and rural financing institutions where SHG and their linkages are developed.



Participated 12 officers for the programme

Feedback:

The initiatives Indian Government taking for strengthening primary cooperative societies as multiservice center are appreciated. Financial support available to PACS for business diversification from NABARD, RBI, GoI Schemes is providing moral support to cooperatives. This type of support is not available in Nepal. I will suggest my organisation to make such recommendations in our national policy

Mr. Bhuwan Bhandhari , Branch Manager, Shree Swarojagar Bhawani Saving and Credit Cooperative Ltd, Jhapa, NEFSCUN, Nepal

International Programme on “Cooperative Governance for the Women Board of Directors of Cooperative and Rural Financing Institutions” (CICTAB-NCUI)

5th - 9th March, 2024 at NCUI, New Delhi

International Programme on “Cooperative Governance for the Women Board of Directors of Cooperative and Rural Financing Institutions” was organised at NCUI, New Delhi during 5th - 9th March, 2024 in collaboration with National Cooperative Union of India, (NCUI).

Savitri Singh, Deputy Chief Executive, NCUI inaugurated the International Programme on “Cooperative Governance for the Women Board of Directors of Cooperative and Rural Financing Institutions” in the presence of NCUI team.

Total 27 participants from Nepal (10), NAFCARD (1), IFFCO (2), KRIBHCO (3), National Cooperative Consumers' Federation of India Limited (2), Jana Sanjeevi Multipurpose Cooperative Society, Gurugram (6), NCC Sri Lanka (1), Agricultural Engineering Services Directorate, Ghana (1) were participated in the programme.

To fulfil the objectives of the programme the sessions were arranged on the following topics: Cooperative governance an overview; Overview of Indian Cooperative Movement and role of NCUI; Financial discission making tools; Information technology governance for cooperative and RFIs technology use in finance and banking; Managerial discission making tools; HR issues in discission making; Conduct of board meetings; Eroding gender sub ordination through women led entrepreneurship: innovative cooperative business model; Diversification of cooperative business branding and marketing; Team building and communication; Business development planning; Micro planning project preparation and management.

International women's day was celebrated at NCUI in the presence of participants. Cooperative tour and sightseeing was arranged for participants. Field visit was arranged to the Agra.



Savitri Singh, Deputy Chief Executive, NCUI inaugurated the International Programme on “Cooperative Governance for the Women Board of Directors of Cooperative and Rural Financing Institutions” in the presence of NCUI team

Feedback:

Programme enriched about the role and responsibilities of women director in detail. The most important point is to ensure maximum value addition to the stakeholders in a transparent manner and act as a link between the stakeholders and management for obtaining maximum benefit.

Mrs. Devi Maya Baskota, Training Office, National Cooperative Federation of Nepal

International Programme on “Role of Cooperative Institutions in achieving Financial Inclusion” (CICTAB-NIRD&PR)

11th – 15th March, 2024 at NIRD&PR, Hyderabad

International Programme on “Role of Cooperative Institutions in achieving Financial Inclusion” was organised during 11th – 15th March, 2024 at NIRD&PR, Hyderabad at National Institute of Rural Development & Panchayatiraj (NIRDPR), Hyderabad in collaboration with National Institute of Rural Development & Panchayatiraj (NIRDPR), Hyderabad.

Programme was inaugurated by Dr. G Narendrakumar, IAS, Director General, NIRDPR in the presence of Dr. A Debapriya, Associate Professor and Dr. P P Sahu, Associate Professor.

Total 27 participants NCBL Nepal (6), NEFSCUN Nepal (4), SANASA Sri Lanka (10), Bhutan Development Bank Ltd., Bhutan (2), India (1) Local Government Service Ghana (1), County Savings And Cooperative Society Kenya (1), Cooperatives Division Mauritius (1), Rural Development Namibia (1) participated in the programme.

To fulfil the objectives of the programme the sessions were organised on following topics: Role of Cooperatives in Promoting Financial Inclusion, Financial Inclusion: An Indian Experience of CBO based framework, Country specific presentation by the participants on Financial Inclusion Initiatives, Enterprise Financing, Current status and future prospects of financial inclusion in developing countries, Government Schemes and Programmes towards Achieving Financial Inclusion, Digital Financing, Innovative Financing Models: A case of Streenidhi, NRLM’s efforts towards financial inclusion: SHG Bank Linkages, Institutional Architecture, Rural Financial Institutions, Financial Inclusion Initiatives: Experience of Society for Elimination of Poverty (SERP) Telangana, Issues and Challenges in achieving financial inclusion goals, Role of Cooperatives in promotion of Financial Literacy. Study Visits were arranged to Streenidhi, Hyderabad and Rural Technology Park



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15 Mar 2024 1

Valediction and certificate distribution of the programme by Dr. D. Ravi, Consultant, CICTAB and Dr. Debapriya, Programme Director

Feedback:

A heartfelt thank you to the organizer CICTAB, NIRDPR, expert trainers. Your management, dedication, expertise and collaboration have enriched these five days with invaluable learning and camaraderie. As we part ways, I'm grateful for the shared insights and inspiration.

Mr. Damodar Pangeni, Trainer, National Cooperative Bank Ltd, Nepal

International Programme on "Women Empowerment through Micro Finance" (CICTAB-NIBM)

12th – 15th March, 2024 at NIBM, Pune

International Programme on "Women Empowerment through Micro Finance" was organised at National Institute of Bank Management (NIBM) Pune during 12-15 March 2024 in collaboration with National Institute of Bank Management (NIBM) Pune

Dr. Hema Yadav, Director, CICTAB & VAMNICOM inaugurated an International Programme "Women Empowerment through Micro Finance" at National Institute of Bank Management, Pune, Maharashtra, India on 12th March, 2024 in the presence of Dr. Naveen Kumar, Associate Professor & Programme Director, NIBM and D. Ravi, Consultant, CICTAB.

Total 37 participants from Sri Lanka (29), Bhutan (1), Nepal (3), Gambia (1), Mauritius (1), Zambia (1), AARO New Delhi (1) participated in the programme

As per the title, the programme was designed in such way to full fill the title Women Empowerment through Micro Finance. The topics covered were SDGs and Women Empowerment: Role of Banks and Financial Institutions, Microfinance & Microfinance Models, Financing Informal Group of Women: Case of SHG and JLG Models, Digital Financial Services, Financial Planning, Women Empowerment & Financial Inclusion Digital Micro Financial Services, Financing Women Enterprises, Marketing Strategies for Business Development, Training Women on Micro Enterprise Development, Role of Development Agencies in Women Empowerment, International Experience in Women Empowerment through Microfinance

Field Visit was arranged to Krishi Vigyan Kendra (KVK) Baramati on- (i) Dairy, (ii) Poultry (iii) Green House (iv) Integrated Agriculture (v) High Yielding Variety Crops, High-Tech Agriculture, etc.



Dr. Hema Yadav, Director, CICTAB & VAMNICOM inaugurated an International Programme "Women Empowerment through Micro Finance" at National Institute of Bank Management, Pune, Maharashtra, India on 12th March, 2024 in the presence of Dr. Naveen Kumar, Associate Professor & Programme Director, NIBM and D. Ravi, Consultant, CICTAB.

Feedback:

These type of Micro Finance programmes are the key strategy for Women Empowerment. In relation of micro finance programmes, evidences suggests that women often prefer individual rather than group loans and that in many content group formation has been problematic. The micro credit programmes that mobilize and organize at the grassroots levels and provide access to supportive services, the issues of women's empowerment started to constitute the cornerstone of any discussion on planning and intervention for poverty alleviation.

Ms. Salma Yahya Bashir, Agricultural Officer, Agricultural Extension Services, Nigeria

International Programme on “Project approach to Cooperative Development : Sharing Experience of NCUI Cooperative Education Field Projects” (CICTAB-NCUI-ADCU)

18th – 21st March, 2024 at Amreli District Cooperative Union at Amreli, Gujarat

International Programme on “Project approach to Cooperative Development : Sharing Experience of NCUI Cooperative Education Field Projects” was organised at Amreli District Cooperative Union, Amareli, Gujarat during 18th – 21st March, 2024 in collaboration with Nationa Cooperative Union of India (NCUI) and Amreli District Cooperative Union.

Shri Dileepbhai Sanghani, President, NCUI inaugurated the nternational programme in the presence of Shri Naranbhai Kachadiya, MP, Amreli; Shri Kaushikbhai Vekariya, MLA, Amreli; Shri Ashvinbhai Savaliya, President, Amreli District Cooperative Milk Producers Union; Shri Jayantibhai Pansuriya, President, Amreli District Cooperative, Purchase and Sale Union; Smt. Savitri Singh, Deputy Chief Executive, NCUI; Shri Manish Sanghani, Chairman, Amreli District Coop. Union; Smt. Inderpreet Kaur, Assistant Director, NCUI; Shri Bhargav Kumar Trivedi, Executive Officer, Amreli District Cooperative Union.

Total 36 participants from Sri Lanka (3), Nepal (9) and India (24) were participated in the programme.

To achieve the objectives of the programme following sessions were arranged : Cooperative Education Field Projects Experience: Socio-Economic Developmental Activities for SHGS; Cooperative banking and financial decisions; Women Development & Income Generating Activities; Natural farming in Gujarat difference between natural farming and organic farming success story on natural farming; development of milk union; Amreli district cooperative movement; Cooperative entrepreneurship & Youth participation in cooperatives; Cooperative business model



Shri Dileepbhai Sanghani, President, NCUI inaugurated the nternational programme in the presence of Shri Naranbhai Kachadiya, MP, Amreli; Shri Kaushikbhai Vekariya, MLA, Amreli; Shri Ashvinbhai Savaliya, President, Amreli District Cooperative Milk Producers Union; Shri Jayantibhai Pansuriya, President, Amreli District Cooperative, Purchase and Sale Union; Smt. Savitri Singh, Deputy Chief Executive, NCUI; Shri Manish Sanghani, Chairman, Amreli District Coop. Union; Smt. Inderpreet Kaur, Assistant Director, NCUI; Shri Bhargav Kumar Trivedi, Executive Officer, Amreli District Cooperative Union.

Feedback:

Programme was very informative and knowledge shared in the sessions and through study visits given insights that Cooperatives, Self Help groups and Farmers Producers Organisations can create Collectives Approach for skilling and income generating activities.

Mrs. Bharathi G. Bhat, President, Mahila Abhudaya Sauharda Sahakari Sangh, Mangalore, India

International Programme on “Skill Development of Trainers in the Area of Promotion and Financing of SHGs/JLGs for Financial Inclusion of Rural Poor Focused on Trainers Training)” (CICTAB-NABARD-BIRD)

19th – 23rd March, 2024 at BIRD, Lucknow

International Programme on “Skill Development of Trainers in the Area of Promotion and Financing of SHGs/JLGs for Financial Inclusion of Rural Poor Focused on Trainers Training)” was organised at BIRD, Lucknow during 19th – 23rd March, 2024 in collaboration with NABARD Mumbai and BIRD Lucknow.

Total 27 participants from NEFSCUN Nepal (2), NCF Nepal (2), BDBL Bhutan (1), India (10), SANASA Sri Lanka (12) were participated in the programme.

Dr. Sanjeev Raman, Programme Director inaugurated the programme in the presence of BIRD team

To achieve the objectives of the programme the following topics were covered in the classroom sessions. Changing Rural Credit Scenario and need for supplementary credit delivery system, Micro-finance Concept & Models of SHG, SWOT Analysis of SHGs, Issues in Financing SHGs, Joint Liability Groups for financial inclusion of poor.

Study visit was arranged at Ravidas Syam Sahayata Samooh, village mujaffar mau, Barabanki, UP. Self Help Groups (SHGs) are small groups of poor people. The members of an SHG face similar problems. They help each other, to solve their problems. SHGs promote small savings among their members. The savings are kept with the bank. This is the common fund in the name of the SHG. The SHG gives small loans to its members from its common fund



Group photo of the Programme



Study visit at Ravidas Syam Sahayata Samooh, village mujaffar mau, Barabanki, UP

Feedback:

Study visit was arranged to Self Help Groups (SHGs) at Ravidas Syam Sahayata Samooh, village mujaffar mau, Barabanki, UP was very fruitful. We get the knowledge about the actual functions, accounting etc information of the Self Help Groups.

Mr. Tashi Dawa, HR Officer, HR Division, HRM/ADM Department, Head Office, BDBL Thimphu, Bhutan

International Training Programme on “Sustainable Agriculture And Socially Responsible Rural Financing” (CICTAB-BB-BBTA-MILKVITA-CCULB-VAMNICOM)

24th – 29th March, 2024 at Bangladesh Bank Training Academy, Mirpur-2, Dhaka

International Programme on “Sustainable Agriculture And Socially Responsible Rural Financing” was organised at Bangladesh Bank Training Academy, Mirpur-2, Dhaka during 24th – 29th March, 2024 in collaboration with Bangladesh Bank Training Academy, The Co-Operative Credit Union League Of Bangladesh Ltd and VAMNICOM Pune.

Md. Zulkar Nayn, Executive Director, BBTA inaugurated an International Training Programme on “Sustainable Agriculture And Socially Responsible Rural Financing” in the presence of Mst. Fashmida Sultana, Voice Chairman, CCULB; Md. Moinul Haque Chowdhury, GM, MILKVITA; Dr. D. Ravi, Consultant, CICTAB; A.K.M. Rezaul Karim, Director, BBTA.

Total 29 participants from Nepal- NRB (1), NEFSCUN (1), NCF (2), India-NABARD Mumbai (2), NCDC New Delhi (1), Sri Lanka - NCC (1), SANASA Federation (1) and Bangladesh 20 were participated in the programme.

To fulfill the programme objectives the sessions on following topics were arranged. Agricultural Financing and Role of Cooperatives for Sustainable Rural Economic Development in India, Smart Agriculture and SME for Sustainable Rural Economy, Agricultural and Rural Finance Mechanism of the Central Bank in Bangladesh, Role of Alternative Delivery Channels to Provide Credit to Rural Farmers for Enhancing Financial Inclusion, Access to Finance for Smallholder Farmers: Challenges and Opportunities, Sustainable finance policy initiatives and Bangladesh scenario, Roles of CCULB in credit union movement as well as cooperative financing on Bangladesh, Agricultural Financing & Rural Development: The Concept of SHGs / JLGs – Indian Experience, Planning of training programme and application of suitable techniques for its implementation, Milk Vita: A pioneer of an agricultural cooperative in sustainable dairying.



Inauguration of the International Training Programme on “Sustainable Agriculture And Socially Responsible Rural Financing” by Md. Zulkar Nayn, Executive Director, BBTA in the presence of Mst. Fashmida Sultana, Voice Chairman, CCULB; Md. Moinul Haque Chowdhury, GM, MILKVITA; Dr. D. Ravi, Consultant, CICTAB; A.K.M. Rezaul Karim, Director, BBTA

Feedback:

I have studied the the need of sustainable Agriculture and impact of Socially Responsible Rural Financing for the sustainability of the cooperatives. All the classroom sessions and the study visits were very knowledgeable.

Mr. Ashok Kumar Sunuwar, Assistant Director, Microfinance Institutions Supervision Department, NRB, Nepal

INTERNATIONAL TRAINING PROGRAMMES SCHEDULED IN APRIL - JUNE 2024

- **International Programme on Agri Value Chain Financing**
23 – 26 April 2024 at VAMNICOM, Pune
- **International Exposure visit Programme on Cooperative Business Model**
4 – 7 June , 2024 at VAMNICOM, Pune
- **International Programme on Development of Managerial Skills for Agricultural Cooperatives and Rural Financing Institutions**
18 – 21 June , 2024 at LINAC Institute, Gurgram, Haryana, India

Academic Team

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