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

*(A Premier Learning Center of NABARD)*

**Lucknow, Uttar Pradesh, India**

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**Brief Course Design**

**International Program on**

**Rural Co-operatives**

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 system in India & Farmers Credit Card
* 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 and Allied Sectors
* 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
* Role in input supply, aggregation and marketing - Case Study of Amul, Amalsad and Mulkanur Co-operatives
* New Generation Co-operatives –- FPOs/FPCs
* 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 3 years’ work experience.

**Duration:**

Two Weeks (residential) at Bankers Institute of Rural Development (BIRD), Lucknow (14 Novemberto 25 December 2022) including relevant field visits.