

# MEGHALAYA CO-OPERATIVE DIGEST 2017

Vol. 1 Edition 1





To gain visibility, promote marketability & to distinguish & market cooperative products, a unique & distinctive Cooperative logo has been designed to serve as a distinct brand for all products produced by The Meghalaya Cooperatives.

**Logo Definition:**

Intertwining threads and strands woven into each other symbolizing, harmony, illustrating cooperative bonds, seamless integration & union, which are the underlying cooperative values & principles.

Interwoven strands also exemplify the basic units of integration essential to all handloom, handicrafts & all cooperative weaves, the essence of which is the handcrafted element.

Interweaving strands thrusting upwards, indicating aspiration to reach for the sky, in the image of hills sloping upwards, also reminiscent of the 3 hills of Meghalaya-the geographical space where the 1339 Cooperatives of the state inhabit.

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# From The Desk of the RCS



The last few months have witnessed some breathtaking & refreshing developments in the Cooperative sector in Meghalaya. Granted that, Cooperation's primary activity focusses on catalyzing the State's Cooperative Societies, into self-reliant micro-business enterprises while ultimately enabling them to be a nucleus

of rural development. Also, Capital base and managerial needs of Cooperative Societies continue to be strengthened in the shape of share capital contribution and managerial subsidies. Presently, Cooperative activities have spread to diverse fields of economic activity ranging from credit, marketing, consumers, handloom & handicraft, diary, poultry, transport, housing, processing, fishery, piggery, multi-purpose, to new areas like tourism, information technology and energy.

It gives me special joy to share with you through this, the first edition of the Meghalaya Cooperative Digest 2011, that it is on the promotional front, that several fresh initiatives have been launched to energize Cooperatives through innovative & collaborative activities like the Light a billion lives Campaign, that actively promotes use of solar power on a self-managing entrepreneurial mode. The 5 Cooperatives taking up this campaign have even found mention on NDTV's Greenathon campaign. Similarly, for qualitative improvement in livestock, Japanese Bokashi Technology has been introduced amongst piggery cooperatives. Market linkages & exposure is being consistently promoted & vigorously encouraged through participation of Cooperatives at National and International level Exhibitions, notably, evident in Meghalaya Cooperatives successful maiden participation at The World Cooperative Exhibition-ICA Expo 2010, in Bangalore in the past year. Recognizing the urgent need, to create greater visibility and to develop Cooperative branding, documentation of Cooperative activities and products has been initiated & enhanced substantially. Existing design & packaging of Cooperative products, e.g. cashewnut marketed by cooperatives has been revamped & made more market-friendly. The Cooperative Milestones, the Departments maiden publication was launched at the Annual Cooperative Week celebrations, last year.

Significantly, with the anticipated release of the Revival Package for Rural Credit Institutions, as per recommendation of Task Force on "Revival of Rural Cooperative Credit Institution" (Vaidyanathan Committee Report), the Agricultural credit Societies (PACS), in particular, are expected to be vastly regenerated. These revitalized cooperatives, in turn are expected to revitalize the agrarian economy, through adequate flow of credit to the needy grass root level farmers in the State.

A Revival Plan for Semi-functional Cooperatives aimed at diversification of business activities, to be achieved through assistance towards BDP's (Business Development Plans) & incentivization of Secretaries is on the anvil. 6 PACs are being taken up on a pilot basis. Mentionably, two cooperative institutions that have made a turnaround are the Shillong Urban Cooperative Bank & the Meghalaya Housing Cooperative Society.

In recent years, a good number of cooperative societies have shown marked sign of improvement and are regularly contributing "dividend" to the State Government. Of late, unemployed youths are steadily emerging to form cooperative societies, to undertake non-traditional type of activities, in sectors like IT, Tourism and Energy under the cooperative fold. It is thus, the Department's endeavour, in the current year, to nurture these New Generation Cooperatives.

# Significant Milestones (2010-11)

- Introduction of New Technology amongst Cooperatives –Light a Billion Lives(Labl) & Bokashi
- Marketing of Cooperative products through participation of Meghalaya Cooperatives in World Cooperative Exhibition, ICA Expo 2010 in Bangalore.
- Development of Cooperative Branding , through publication of colourful& informative Brochures on Cooperative products. Also, revamped design& packaging of cashewnut produced by Cooperative.
- Documentation-successfully published “Cooperative Milestones”-the Departments maiden documentation of Cooperative activities.
- Promotion of NGC(New Generation Cooperatives)-5 Cooperatives under Tourism sector,5 under Energy/Solar power& 2 under IT registered and activated.
- Accessing more funding-Successfully accessed funding under Flagship RKVY programme& thereby increased financial resources for Cooperative sector.
- Strengthened MCTI- Relocated the MCTI(Meghalaya Cooperative Training Institute)& strengthened it with MIS support in an effort to shape it as a premier Training Institute for the Cooperative Sector.
- Amendments to Meghalaya Cooperative Act finalized and passed by State Assembly, which is set to pave the way for Release of Revival package for Rural credit Institutions as per recommendations of Task force on “Revival of Rural Cooperative Credit Institutions(Vaidyanthan Committe Report) for Agricultural credit societies(PACS),which is expected to regenerate PACS.
- Revival Plans for semi-functional PACS formulated, through a twin strategy of assistance to diversification in Business Development Plans(BDP’s) &Incentivization of Secretaries.6 PACS taken up initially on a pilot basis. 3 PACs in Garo Hills successfully signed agreement with Aircel as Business correspondents, as part of business diversification initiatives.
- Tied up with NIFT& IGNOU for design input,development of Cooperative Gift hamper & assigning of unique & distinctive Cooperative logo to distinguish & market Cooperative products,within& outside the State.
- Introduction of ECOSAN(Ecological Sanitation) amongst Cooperatives with Plantations both as an ecological intervention and as a source of bio-fertilizer to facilitate growth.
- Publishing the Meghalaya Cooperative Digest 2011- a journal/newsletter capturing various cooperative activities under the cooperative field.

# Raging against the Dying of the LIGHT



Welsh poet, Dylan Thomas many years ago, had said "Rage, rage against the dying of the light, do not go gently into the night", in the same vein, it can be seen that though, Meghalaya, once a former surplus state, today faces power deficits on an extensive scale. This deficit is most pronounced in the rural interiors, where large regions are looking literally for the proverbial light at the end of the tunnel, to address their energy needs. Sam Pitroda, Advisor to the Prime Minister on Public Information Infrastructure & Innovations remarked that there is a desperate need for an 'innovative spark' which can facilitate innovative solutions, and also strengthen entrepreneurs.

TERI's aptly titled Lighting a Billion Lives initiative is one such initiative - a unique and exciting endeavour, which took flight in Meghalaya in December 2010, in collaboration with the Office of the Registrar of Cooperative Societies, Department of Cooperation, and the Bethany Society, a Shillong based NGO working in the rural development sector.

The office of the Registrar of Cooperative Societies, actively partnered with the TERI and the Bethany Society, as part of this unique collaborative exercise, to encourage five Cooperative Societies, to further the movement of the LaBL initiative, in the hamlets under their jurisdiction. The five societies are divided over the Mawsynram and War-Jaintia

regions. The Lamjingshai Progressive Cooperative Society, Pyndensohsaw; Mawlongbna Multipurpose Cooperative Society and the Mawteibah Multipurpose Cooperative Society are active in the former; and the Namrhenlang Multipurpose Cooperative Society, Kudengrim and Nongtalang Arecanut Processing Cooperative Society, in the latter.

The undertaken project, essentially involves setting up a Solar Charging Station (SCS) at the Cooperative Society level, with cost-effective solar photovoltaic cells that are easy to install, together with 50 solar lanterns. After the lamps are re-charged, the Cooperative Societies rent them out to the village and to individuals for various purposes like church meetings, weddings and funerals, for a nominal fee. In keeping with the model of cooperatives, of seeking to galvanize themselves as micro-economic units with both a social and an economic objective, it is expected that the collaborative LaBL initiative, will aid income generation for villagers and also provide social benefits through the use of sustainable energy.

Towards this end, TERI has facilitated SCS installation, and arranged a major part of the cost of the hardware needed and made provisions for the training of solar technicians. The office of the Registrar of Cooperative Societies contributed INR 25,000 of the installation cost on behalf of the participating cooperatives, to instill a sense of ownership amongst them, while each of the five participating cooperatives chipped in with an additional INR 25,000 each.

The coming together of the project participants aims in big part to pave the way for the education of students whose studies are disrupted once dusk sets in. The importance of the solar lanterns here is underscored by the fact that students typically help with domestic chores and tend to farms and cattle in rural Meghalaya, during the day, which leaves only the nights for their studies.

It is expected and hoped that through



*LaBl lanterns & solar panels at Nongtalang, War-Jaintia area , & at Mawsynram, East Khasi Hills Dist.*

the collaboration, the fledgling initiative of LaBL will have a catalytic effect on the overall functioning of the cooperatives and in actualizing the initiative's goal of encouraging sustainable livelihoods by reducing the carbon footprint.

Currently, two coordinators from the Bethany Society NGO (LaBL's partner organization), monitor the SCS, and provide technical and financial guidance to the entrepreneurs, through bi-monthly visits. They also ensure that the entrepreneurs keep meticulous records of the functioning of the SCS, in keeping with norms laid down by TERI. Overall, the goal is for solar technology to improve livelihoods and further the cause of sustainable development in the region.

Frederick Roy Kharkongor IAS  
Registrar of Cooperative Societies  
Govt Of Meghalaya



*RCS ,Meghalaya inspecting & formally lighting the LaBl Lanterns at Mawlongbna Cooperative Society premises, Mawsynram East Khasi Hills District*



*A solar lantern can do what the sun can never do..SHINE AT NIGHT*



**ICA**  
**EXPO 2010**  
WORLD CO-OPERATIVE EXHIBITION



*Meghalaya Cooperative's Maiden Participation at ICA EXPO, 2010, World Cooperative Exhibition at Bangalore from 8th- 10th December, 2010.*

The International Cooperative Alliance (ICA), organized the ICA EXPO 2010, held at Karnataka Trade Promotion Organization (KTPO) Convention Centre, in Bangalore, India from 8th – 10th December, 2010, the second such global fair for the Cooperative Movement. The WTF Europe which organized the first World Cooperative Exhibition in 2008 at Lisbon, Portugal joined hands this time with ICA Asia Pacific in organizing the Global EXPO at Bangalore with an aim to promote Cooperative business at the global level, and with the objective of creating greater visibility for Cooperatives at the International level. The Exhibition this time, focused its efforts at gathering the

world's most renowned Cooperatives, under a single roof, and in one single space, so as to encourage export and import of Cooperative products and services. The other key focus of the EXPO was to provide the Cooperatives with an opportunity to display and demonstrate their latest products in the market, and to create a tangible and fruitful partnership in trade between the products and the international sales market at large.

For the very first time, an assorted number of leading Cooperative Societies from Meghalaya under the banner of Meghalaya Cooperatives successfully participated at the World Cooperative EXPO facilitated by the office of the Registrar of Cooperative Societies.

Altogether 11 (eleven) cooperatives, five(5) prominent Cooperatives, plus products of another 6 leading cooperatives, representing all the seven(7) Districts of Meghalaya participated at the ICA EXPO, 2010, showcasing and exhibiting diverse products ranging from Cashewnuts, Indigenous Handicraft, ethnic weaves and Handloom products to bio-organic items like Black Pepper and Fruit Juices. The participating Cooperatives which showcased exclusive products marketed by leading Societies included Mendipathar Multipurpose Cooperative Society, East Garo Hills District, Kenbah Kenmynsaw Cooperative Society, East Khasi Hills District, Women's Multipurpose Cooperative Society, Jaiñtia Hills District, Nongtluh Cooperative Society Ri-Bhoi and Garo Hills Cotton Ginnings Mills, West Garo Hills. Besides, a team of officers led by the Registrar of Cooperative Societies also participated at the ICA EXPO, 2010 where they held crucial business meetings on the sidelines of the EXPO to facilitate tie ups and linkages for the Cooperative products with the larger international Cooperative fraternity. Significantly, the Meghalaya Cooperatives pavilion attracted extremely favourable attention from the International Cooperative fraternity and was visited



amongst others by the ICA President Dame Pauline Green, ICA Director General Mr. Charles Gould, Dr. Chand Ho Choi, ICA Asia Pacific Regional Director, Mr. Louis Branco, President ICA EXPO and numerous other Heads of delegations and Office bearer of various Cooperative Federations representing the Chinese, Iranian, European, South American and South African Cooperatives. The Iranian Cooperative Minister, Chief Executive NCUI, Smti. Anita Manchanda, Miss Maria Elena Chavase, Project Director General under ICA, also expressed keen interest in the various products put on display by the Meghalaya Cooperatives. Local TV Channels in Bangalore also extensively interviewed and had detailed interactions with the members of the Meghalaya Cooperatives. Notably, business meetings with the Chinese delegation were held on the side lines of the EXPO to gain insight on the commercial character and multifarious use of cotton bye products. Altogether, sales of the value of `1,00,000 (Rupees One lakh) was registered from sale of various products marketed and exhibited by the participating Meghalaya Cooperatives. The International Programmes Manager of the International Cooperative College, Manchester, custodian of the Rochdale Cooperative Pioneers Heritage, Museum, Mr. Stirling Smith also spent a great length of time at the Meghalaya Cooperative Exhibition stand and expressed great appreciation for the high quality Cooperative products displayed and exhibited at the pavilion. He also lauded the quality of literature published by Meghalaya Cooperatives. Overall, the ICA EXPO, 2010 succeeded not only in linking but also in bringing the Meghalaya Cooperatives much closer to the global Cooperative fraternity, and in turn, the global Cooperative fraternity was brought in closer proximity and literally to the door steps of the Meghalaya Cooperatives.



*Pauline Green, President ICA & former PM, HD Deve Gowda inaugurating ICA Expo 2010, also seen former Chairman IFFCO, S. Jakhar*



*Women Cooperative member from Ri-Bhoi demonstrating weaving techniques on an organic loom to visitors*



*RCS & MD MCAB at Business meet at ICA EXPO*



International visitors trying out local handloom products with JRCS & Woman Co-operative members



RCS handing souvenir to ICA President & Secretary



Bulgarian Cooperatives buying Meghalaya loofahs



Chinese Cooperative giving input on cotton processing to DRCS & Secy of Garo Hills Cooperative Cotton Ginning & Oil Mills Ltd.



Maria Elena Chavase, Project Director General under ICA, buying products from Meghalaya Cooperatives



Meghalaya Cooperative products on display at ICA Expo



With Chand Ho Choi, ICA Regional Director, ICA



Bangalore TV channel interviewing RCS at Expo



Iranian Cooperatives admiring Meghalaya Cooperatives Handicraft Products



African Cooperative picking up Meghalaya Cooperative product



Overview of handicrafts at Meghalaya pavilion



21<sup>th</sup> December 2010

**CERTIFICATE OF PARTICIPATION**

It is hereby certified that the Meghalaya Cooperatives represented by the Registrar of Cooperative Societies, Government of Meghalaya along with Cooperative Societies of Meghalaya, India successfully participated at the ICA EXPO 2010, World Cooperative Exhibition held at KTPO Bangalore, India from 8th-10th December.

Yours Sincerely,

Luiz Branco  
ICA Expo's President

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# REVIVAL PLANS for SEMI FUNCTIONAL PACS

Meghalaya presently has 179 PACs. Out of the 179, 50% are either semi-functional or non-functional. With a view to energize and revive the Cooperative movement, in the state, especially the agricultural credit societies(PACS),the office of the RCS has embarked on a bold plan to Revive the semi-functional societies. In the first phase, on a pilot basis, 6 societies, 3 in Garo hills Region and another 3 in the Khasi-Jairñtia Hills region have been identified for implementation of the Revival Plan.

The Plan formulated basically revolves around a twin strategy of :

1. Incentivization of Secretaries of Societies, with a managerial assistance of Rs 3000/- per month for each Secretary, as an Incentive to the concerned Societies.
2. Financing the Business development Plans(BDP) of the identified Societies.

Assistance for both the above components will initially be only for a 1 year period, and performance of Societies will be periodically reviewed ,and assistance extended will also stand withdrawn, should societies deviate or fail to perform as per the guidelines drawn up.

The Societies identified are as follows:

Garó Hills Region:

1. Mendal Service Cooperative Society, East Garó Hills
2. Dilsa Service Cooperative Society South Garó Hills
3. Rondenggre Service Cooperative Society, West Garó Hills

Khasi Hills Region:

1. Mawphlang Rangskhen Service Cooperative Society, East Khasi Hills
2. Nartiang Service Cooperative Society, Jaiñtia Hills District
3. Ri-War Service Cooperative Society, Sohra Sub-Division.

## BUSINESS DIVERSIFICATION OF PACS:

Diversification being the order of the day, it is heartening to note that 3 PACs in Garó Hills 1 in West Garó Hills, and 2 in East Garó Hills have already signed agreements with Aircel mobile company, to act as their Service vendors in their respective areas of operation ,and in turn the PACs would earn a business commission from the mobile company. Besides, aiding in last mile connectivity, the SIM cards & rechargeable coupons, that the PACs would store and distribute are

non-perishable and a fast moving item of use, as both SIM cards and recharge coupons are much needed items of daily use in the villages, today. Hence, in a happy marriage between technology and business, PACS will stand to gain from this unique experience of mobile vendorship. This was shared by the RCS at the NIMC(National Implementation Committee) meeting held in New Delhi, and the same was appreciated as a novel business venture undertaken by PACs ,given their remote location.

In fact, preliminary inspection by ARCS, West Garo Hills revealed that the Rongdenggre Service Co-operative Society has upto June this year, earned about Rs.15,000 from its recharge and mobile top ups in its area of operation, thereby gradually augmenting the Society's business income& contributing overall ,to the Society's business diversification.

## Tylli Ngin leng Multipurpose Cooperative Society Ltd. – A new Generation Cooperative for Sanitation

Nurturing New Generation Cooperatives (NGC) is an area actively pursued by the Office of the Registrar of Cooperative societies. By New generation , what is implied is non-traditional & emerging sectors like energy, IT ,tourism & sanitation. While cooperatives taking up tourism & energy have steadily emerged ,It is heartening that the Tylli Ngin leng Cooperative located in the outskirts of Shillong has taken up a new challenge of contributing towards sanitation.



*New Generation Cooperative in Sanitation Sector*

A fairly new cooperative, Tylli Ngin leng Multipurpose Cooperative Society Ltd was duly registered under the Meghalaya Co-operative Societies Act on 16th February, 2010 & bears registration No. SHILL/ 2 of 2010. Its area of operation comprises of Mawlai Mawkyroh Umshing. At present the total strength of membership stands at 15 of which 13 are males and 2 are females and most of the members are unemployed. The main objective of the Society is to help the members to become self reliant economically with the cooperation of the members and to uplift their society with a spirit of hard work for the benefit of the members and the locality as a whole. In spite of being a newly registered society, the members are eager to contribute to the welfare of its members and the public in general. It made a bold foray into an unconventional, yet much needed field of activity by deciding to acquire an Auto Truck Water Tanker from their own funds to contribute to the sanitation requirements of its areas of operation, while also tapping into the lucrative water supply& sanitation sector, thereby effecting a skillful marriage between social need and marketability. Their project was inaugurated on an early 30th March morning this year by the Registrar of Cooperative Societies, Meghalaya, Shillong alongwith the ARCS East Khasi hills at the Community Hall, Mawlai Mawkyroh, Umshing.

# BOKASHI for COOPERATIVES

In a marked departure from the previous ,the office of the RCS has embarked upon various endeavours to introduce new technology amongst cooperatives. One such tangible effort being introduction of Bokashi, which basically is a path breaking revolutionary Japanese technology aimed at qualitative improvement in Piggery. Bokashi essentially means fermented organic matter.It uses IMO to promote growth and management of healthy pigs

Bokashi has the following advantages:

- Prevents flies in pen
- Reduces fatty layer under skin
- Produces robust pigs which do not need inoculation of antibiotics
- Suppresses offensive smell of manure
- Improve the digestive system of the pigs

Initially a training was organized for 46 Piggery Cooperatives from all over the state in collaboration with local NGO ,The Bethany Society.

Post training the office of the RCS with the support of the MCAB,decided to support a demonstration Bokashi project. The Nangiakyrsoi Multipurpose Cooperative Society located at Umlyangka, Upper Shillong actively took up Bokashi as its primary activity. The Bokashi Demonstration unit was launched in 2010 to encourage other Piggery Cooperatives to see for themselves the benefits of Bokashi. Taking up the cue,2 more Cooperatives at Umkynsir,Ri Bhoi District have also emulated Nangiakyrsoi ,with the assistance of the ICDP.



*Bokashi demonstration unit for Piggery Cooperative at Nangiakyrsoi Multipurpose Cooperative Society, Umlyangka*

# Environmental Sanitation & Ecological Sanitation

## (ECOSAN) Interventions for Cooperatives

The Office of the RCS, in the current year intends to introduce Cooperative societies to another exciting new technology called ECOSAN, which basically involves taking the principle of environmental sanitation & Ecological sanitation technologies a step further.

Environmental sanitation means keeping our surroundings (the environment) clean and safe and preventing pollution. It includes wastewater treatment and disposal, vector control and other disease-prevention activities.

The project will be taken up in collaboration with the Bethany Society as Technology partner & will be preceded by a training programme. Selected Cooperatives from East Khasi Hills & Ri Bhoi will be identified initially in the first phase, after which ECOSAN Demo units will be installed in those Cooperatives having plantations. The training was held on 20/07/2011

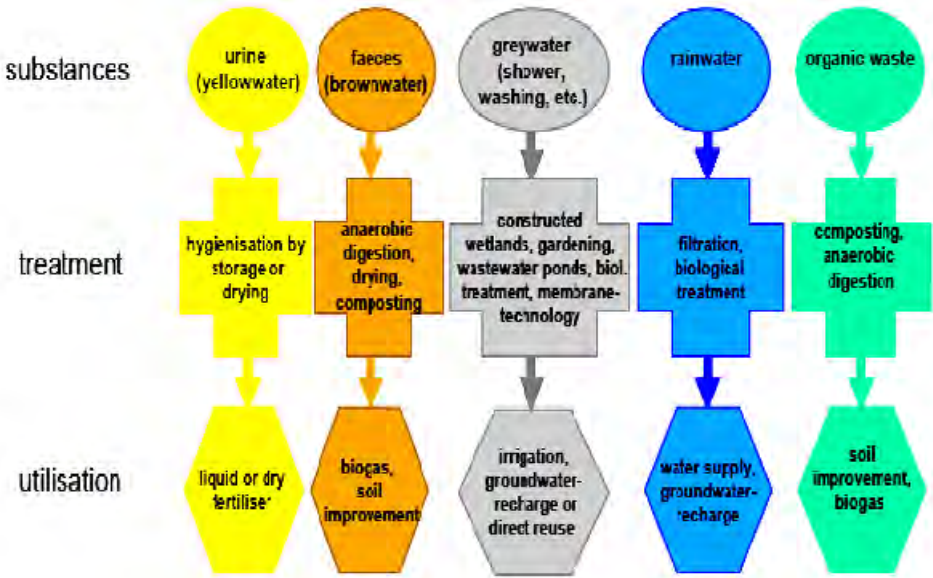
Ecological sanitation, is structured on the following recycling principles.

Ecological Sanitation – Key principles :

- Shift from water cycle to nutrient cycle. Use nutrient rich urine and excreta to improve agricultural production.
- Protect and save Environment - Prevent Nitrate contamination in the ground water
- Conserve Resources : Reuse / recycle of waste – Closing the loop
- Save precious water, it comes as a simple solution– easy to construct, use & maintain. Besides highlighting pollution prevention & reduction of water use by recycling micro-nutrients.

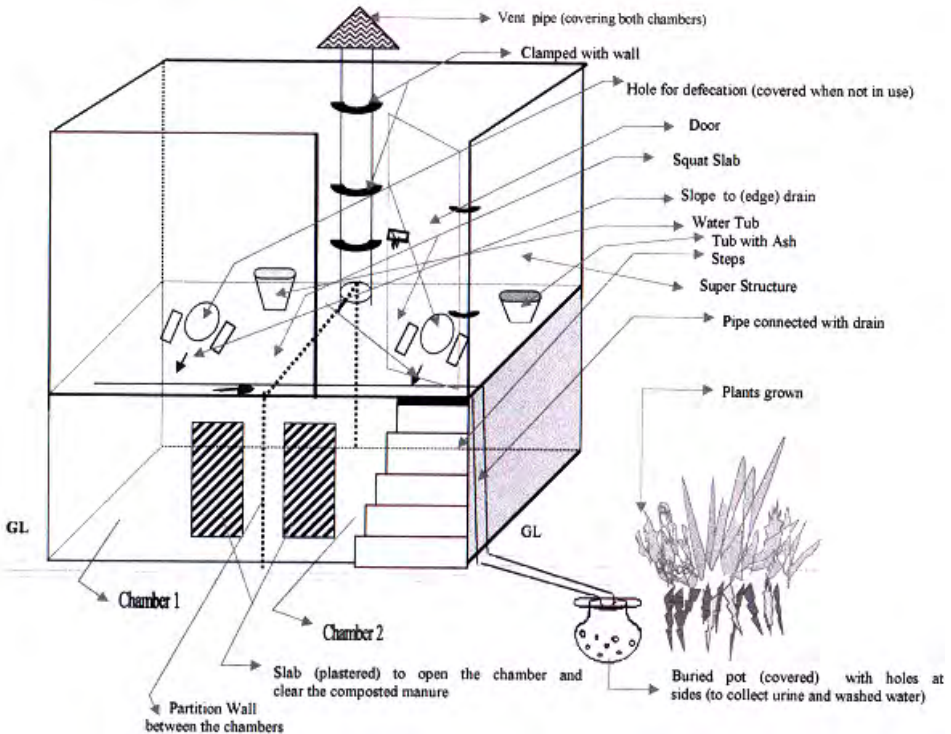
Key Features of Ecosan

- Faeces, urine and wash water are collected separately.
- To prevent faeces coming into contact with the soil and underground water sources, faecal matter collected in a sealed concrete chamber.
- Ecosan toilet have two chambers. The chamber will get filled up in about six to eight months. Then the first chamber sealed and the second one will be used.



## ECOSAN – How it differs?

- It is not a “one size fits all” technology – adaptive in design and use
- Provides opportunity to use human waste productively in farms/ house hold gardens
- Incentives enhanced to Health plus Economic Benefits





- Initial Cost equal to twin pit toilet – but lower when economic benefits in long term is accounted for.
- Suitable for almost all locations for every strata of society, Ecosan toilets are generally characterized by

- No smell
- No insects
- Easy to use and clean
- Easy to store and recycle urine & faeces

Besides, Ecosan would contribute economically to income generations of Co-operatives through generation of bio-fertilizers to plantations, reducing dependence & expenditure on fertilizers & excess water use.

# ANNUAL COOPERATIVE WEEK CELEBRATIONS 2010 at MENDIPATHAR, EAST GARO HILLS

Befittingly, Meghalaya joined the rest of the country in celebrating Cooperatives at the 57th Annual Cooperative Week celebrations at Mendipathar, East Garo Hills, at the Conference Hall of the 2010 Cooperative Excellence Awardee—the Mendipathar Multipurpose Cooperative Society.

The theme this year was: "Addressing Climate Change through Cooperatives". In a programme chaired by the RCS, Shri FR Kharkongor, IAS, various dignitaries who addressed the Cooperatives assembled, included the then Minister Cooperation Shri FW Momin, Smt R. Warjri, Chairman, MCAB (Meghalaya Cooperative Apex Bank), Vice-Chairman, Shri Mukul Das, President, Meghalaya State Cooperative Union & the MD of the MCAB.

Besides, various speeches encouraging and exhorting Cooperatives, special mention was made, in keeping with the year's theme, of the Meghalaya Cooperatives special initiatives in addressing climate change through Cooperatives via the LABLE (Light a Billion Lives) campaign being initiated by 5 Cooperatives, in Mawsynram and War Jaintia areas, who are actively involved in harnessing solar power as an alternative energy source, thereby contributing to the reduction of carbon footprints, besides aiding in income generation for the Cooperatives. The Cooperation Department's maiden Documentation of Cooperative ventures—"Cooperative Milestones" along with Cooperative Brochures were also released on the occasion as a precursor to Meghalaya Cooperatives' maiden participation at the World Cooperative exhibition the ICA EXPO 2010.



*SDO Resubelpara, President Meghalaya State Cooperative Union (MSCU) RCS, Ex-Cooperative Minister, Chairman MCAB, Vice Chairman, MCAB, Vice Chairman, MCAB, MD, MCAB*



*Release of Meghalaya Cooperative brochure on the occasion of Cooperative Week Celebrations, by the then Cooperation Minister*



*The then Hon'ble Cooperation Minister speaking*



*MD, MCAB*



*Assembled Cooperatives from Garo Hills region participating at the Annual Cooperative Week Celebration*

# JOINT INAUGURATION FUNCTION OF ICDP SCHEMES OF SUCCESSFUL COOPERATIVE SOCIETIES-2011

The implementation of the ICDP Scheme in the state of Meghalaya has benefited many cooperative societies. The 31st January, 2011 was a memorable day for Border Area Syntung Transport Cooperative Society Ltd and Jatah Madan Umsi Multipurpose Cooperative Society Ltd. These societies have successfully implemented the construction of Office-cum-Godown under ICDP Scheme of Ri Bhoi and part of East Khasi Hills Districts, Nongpoh. The two Godowns were inaugurated in a grand function amidst great enthusiasm by Shri F.R Kharkongor, IAS, Registrar of Cooperative Societies, Meghalaya, Shillong in the presence of Smti R. Kharmujai, Assistant Registrar of Cooperative Societies, East Khasi Hills, Shillong and two Senior

Cooperative Officers Smti B. Nongtraw and Smti V. M Kahit. In the Inaugural speech Shri F.R Kharkongor RCS, expressed his immense pleasure on the activities taken up by the societies and that he was greatly moved by their unity and the cooperative spirit, reflective in their united efforts to achieve their goals/



*Welcome by the Cooperatives at Syntung.*

objective, which also were consistent with Cooperative values and principles. He also added that the activities of these societies should not only be profit-oriented but also to create self-employment and service to the members and villages. He also expressed that the Border Area Syntung Transport Cooperative Society Ltd is one of the more successful cooperative societies in the state of Meghalaya though it was located in a very remote area with no proper road communication. Syntung village is situated about 80 kms away from the state capital under



*The Syntung Cooperative Orchestra in action*



*A RCS East Khasi Hills receiving Banquet*



*RCS inaugurating Godown (above) under ICDP & releasing vehicle of the Cooperative.*

the Mawkynrew Development Block of East Khasi Hills District. It was registered on 28.2.2005 with a total membership of 310. The society is involved in commercial transport business as its main activity. This society has helped in ferrying not only the people but also the agricultural and forest produce of the farmers. A considerable amount of the net profit of the society was contributed to the Village Durbar Welfare Fund.

He also expressed his gladness to know that in addition to the transport society, Syntung village has recently been able to start a multipurpose cooperative society. The society owns a sumo vehicle and fish pond which generates sufficient income for the members of the society. The society also intends to diversify its activities in other fields like livestock and allied activities in the near future. He was happy to highlight that the cooperative has seen paying generous devident to the government.

It was evident that these Cooperative societies have tremendously contributed towards the upliftment of the socio-economic well being of not only the members but the people of the village as a whole. In his speech he also expressed that proper utilization of the godown will not only support and strengthen the activities of the members of the societies but also the people of the village in general. Shri F. R Kharkongor, also informed the societies about the 'Light a Billion Lives' Project launched by TERI (The Energy Resources Institute) in partnership with the office of the Registrar of Cooperative Societies and Bethany Society and encouraged the societies to avail the project as this will help to bring light into the lives of the peo-

ple in the villages.

Prior to the implementation of the ICDP Scheme, the societies faced difficulties in storing their produce and this often led to losses in the business of the societies whereby the produce were either sold off at throw away prices in the local markets or were left to decay in their adhoc storage places. However, with the implementation of the scheme, the societies were now equipped with proper storage facility that would perhaps contribute towards better marketing of their produce

## JATAH MADAN UMSI COOPERATIVE SOCIETY

Shri F.R Kharkongor also expressed his appreciation that the Jatah Madan Umsi Multipurpose Cooperative Society Ltd is one of the societies which had successfully completed the construction of the Office-cum-Godown under ICDP Scheme. It is located in Jatah village, 65 kms away from Shillong. Jatah village is under the



*Cooperative Members at Syntung Village singing in unison*

Mawkynrew Development Block of East Khasi Hills District. The presence of this godown has served the interest of the members and the villagers as a whole. The society was registered on 5th February, 1981. The society has since taken up different types of activities like piggery, fishery, consumer store, and rents out its power tiller to the villagers. The society earns maximum profit from the above activities which further strengthens and supports its various business transactions from time to time.

*Contributed by  
Ms V.Kahit, Senior Cooperative Officer(SCO)  
Office of ARCS, East Khasi Hills Dist.*

# *Focus on Niche Cooperatives*

# Kodaldhowa Mash Cooperative Society

The Kodaldhowa Mash Cooperative Society was registered as far back as 1950 in Nogorpara, West Garo Hills District. Today, in Meghalaya, Fishery and aquaculture is being actively encouraged & promoted vigorously, as most of the fish is still imported.

The Kodaldhowa Cooperative Society is leading the way for other Fishery Cooperatives to expand their production & business. Recently the Society has also successfully availed funds under the RKVY flagship programmes, which is expected to increase the activities of this cooperative exponentially. Besides, the water bodies created are a picture of beauty, which could perhaps in the future also act as an Eco Tourism Venture.



*A view the Kodaldhawa water body*





# DIWON HANDLOOM COTTON KHADI VILLAGE INDUSTRIAL COOPERATIVE SOCIETY, RI BHOI DISTRICT

The Diwon Handloom Cotton Khadi Village Industrial Cooperative Society which was registered in 1996 ,and located at Umden Village is a small little jewel tucked away amongst the rolling uplands of the Ri Bhoi District. With its 45 women members, it has marched ahead with its avowed objective of augmenting their rural income by weaving magic and introducing "organic" colours & natural dyes to its handloom and traditional weaves. Using natural processes and organic dyes culled out from the various hues and colours of nature, it has now increased its colour range from an initial basic 4 colours to 12 different mixtures, which are at once attractive and pure. Visitors from far and near have taken notice, with many designers from within the country and abroad making it a point to study the fine and delicate pioneering efforts of this cooperative in weaving with organic dyes and colours. Even the Craft Council of India have made a special study of this Cooperative.

Taking note of its innovative activities the Cooperation Department, has been consistently supporting its fledgling activities through generous share capital contributions and by facilitating inflow of Central assistance through the ICDP(Integrated Cooperative Development Project) for both its handloom & handicraft endeavours.

The Society has organized its members into 4 diverse yet similar components as under:

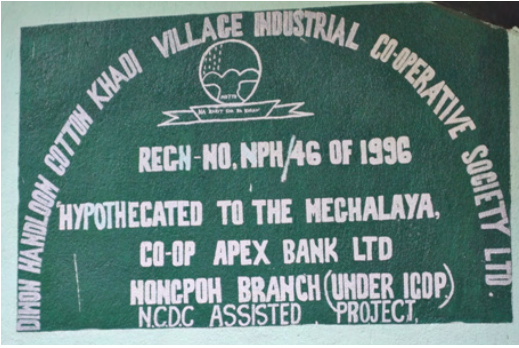
- 1.Handloom Seng Kynthei Pahamsyiem Diwon(10 members)
- 2.Nongthain Jingthain Handicraft(10 members)
- 3.Nongri Khniang Ryndia & thir Khasi ( 10 members)
- 4.Nongrep-Farmers Seng Kynthei( 10 members)



*Secretary of the Cooperative explaining to International visitors at ICA Expo about spinning*



*Various shades of organic colours*



*Divon Handloom Cotton Khadi Village Industrial Cooperative society*



*Eri scarf produced by the Cooperative*

*NICHE PRODUCTS MADE OF SOHPREW (SPONGE GOURD) LOOFAHS BY UMKLAI MULTIPURPOSE COOPERATIVE SOCIETY, RI BHOI*



*Loofah bathroom accessories*



*Eco friendly loofah slippers*



*Package Loofah product used in eco resorts*



*Loofah bags*

*PINEAPPLE FIBRE PRODUCTS MADE BY WOMEN NET MAKING COOPERATIVE SOCIETY, SOHRA*



*Pineapple fibre products, coloured with vegetable dye*



# WAHKDAIT PASHUM ROPEWAY TRANSPORT FRUIT & VEGETABLE PROCESSING UNIT & LIVESTOCK COOPERATIVE SOCIETY



*A pioneering cooperative in fruit processing*



East Khasi Hills District

Fresh and organic strawberry juice produced by Pashum Wahkdat Processing and Multipurpose Cooperatives Society, located in the Southern Hill slopes overlooking Bangladesh.



*Ropeway activity*

*Its Flagship strawberry juice*



## *A view of members engaged in processing activity*

Meghalaya is a horticultural paradise, abounding in fruits, a veritable garden of Eden, however, there is very little value addition. Consumers are largely dependent on known brands like Kissan & Druk. Nature, it is said, abhors a vacuum, & into this vacuum, stepped in the Wahkdait Pashum Ropeway transport fruits & vegetables



Processing unit & Livestock cooperative society, with an attempt to process the fruits into various processed forms. The society was registered in 1999, with its address at Wahkdait located between Pynursla & Dawki. Initially commencing its activities purely as a ropeway & transport Society with an intention to ferry products from one village to another. It received assistance under the Border Area scheme to set up a processing unit, and has never looked back since. Now, the society has expanded its activities exponentially and is majorly into fruit processing, livestock, piggery, fishery & poultry.

As, reiterated above, however it is in the realm of fruit processing where its forte lies. The society presently is actively engaged in fruit processing of known fruits like strawberry, pineapple and carambola, besides indigenous fruits like sohshang. Juices, jam and pickles of this society are being marketed under the brand name of Kent fruits and are sold and marketed in border townships of Dawki and Pynursla, besides other neighbouring and outlying border villages in Jaintia Hills as well.

The business turn over of the Society presently stands at Rs 8,53,738, with a net profit of Rs 3,49,226. It has also availed assistance under RKVY to expand its fishery, poultry and piggery activities.

# DESIGN UPGRADATION & ENHANCED PACKAGING

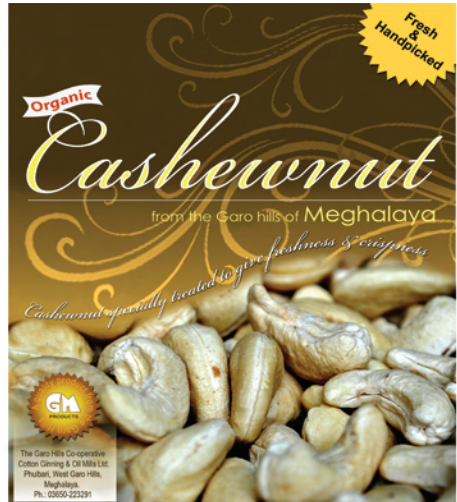
For products to stand out in a highly competitive market environment, attractive & eye catching packaging is of the essence. Recognizing the urgent need to enhance visibility of its cooperative products, the office of the RCS revamped the packaging of its best selling Cashewnut product, produced by its Cooperative from Phulbari, West Garo Hills, The Garo Hills Cooperative Cotton Ginning and Oil Mills. Though the cashew nut has high demand, especially, its 6 J variety, which is considered the most superior, however the product did not find much takers in the market. Packed & packaged in an attractive getup and marketed under the brand name GM& with a revamped swish packaging, many inquiries are now forthcoming from local supermarkets, restaurants and retailers, exponentially increasing its market appeal. Recently, when the product was showcased at The World Cooperative Exhibition –The ICA Expo, 2010, it generated tremendous inquiry and interest from the International participants. Till June this year, the Cooperative has increased its profit to Rs 20 lakh, touching a 10 year high.

Cooperative Brochures: Similarly, to highlight and showcase the distinctive character and unique quality of Cooperative products produced by Cooperatives from the 7 Districts and regions of Meghalaya, for the very first time colourful and informative brochures were brought out by the office of the RCS in an effort to provide greater visibility and to arouse greater interest about Cooperative products. A cooperative logo distinctive & emblematic has also been designed in an effort to forge a distinctive brand image for Cooperative Products. The brochures proved to be very popular at the ICA Expo, and elicited very favourable feedback from the international participants.

## BEFORE



## AFTER



Reproduced below is an extract of a feedback received by the RCS:

*"Mr. Kharkongor, it was a great pleasure to interact with you and the Meghalaya Cooperatives in Bangalore at the ICA Expo. Although I lived in India for many years, I've never had the opportunity to visit Meghalaya. I was very impressed with your Exhibition stand and the high quality literature and brochures..."*

Stirling Smith, International Programmes Manager  
Co-operative College, Holyoake House,  
Manchester M60 0AS, England

## Cooperative Brochures highlighting distinctive cooperative products produced in different districts



Meghalaya Cooperatives proudly representing about 1339 Cooperatives societies including 179 PACS (Primary Agricultural Cooperative Societies) with a membership of 1.69 lakhs in the state of Meghalaya, is nestled in the lap of the Himalayan foot hills in the North Eastern part of India which shares international borders with China, Bangladesh, Bhutan, Nepal. It's no surprise that the Cooperatives here represent a highly distinct flavour.

A land of breath taking natural beauty which abounds in sylvan hills, evergreen forest, abundant natural resources, beautiful waterfalls, orchids and butterflies. 11% of the land in Meghalaya is under cultivation and about 80% earn their livelihoods from agrarian activities, therefore are directly and indirectly dependent on agriculture for their livelihood. The State abounds in horticultural products that range from oranges, pineapple, banana to jack fruit and carambola. Cashewnut is also grown in abundance in parts of the Garo Hills Region. With a very rich and ancient weaving heritage, it comes as no surprise that activities like sericulture, weaving and handicraft are popular. Colourful indigenous weaves, organic dyes and distinct patterns characterize the handicraft products of the Meghalaya Cooperatives.

Meghalaya comprises of 7 districts and products produced by Meghalaya Cooperatives from these different districts highlights the distinctiveness of each region.

Office of the Registrar Cooperative Societies Meghalaya

EACH  
FOR  
ALL  
AND ALL  
FOR  
EACH

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**MEGHALAYA COOPERATIVES**

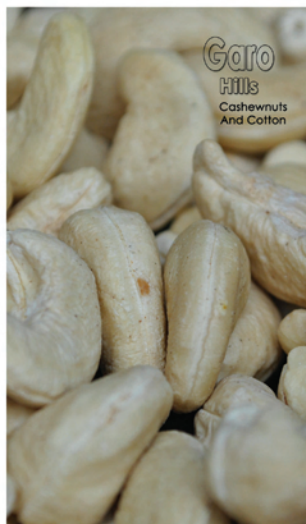
Office of the Registrar Cooperative Societies Meghalaya

MEGHALAYA COOPERATIVES



**Sohra** Cherrapunjee  
Nest making Handicraft  
And Orange flavoured honey

From the world's wettest place, one finds the unique organic orange flavoured honeyed beautiful hand crafted products of delicate texture and natural look.



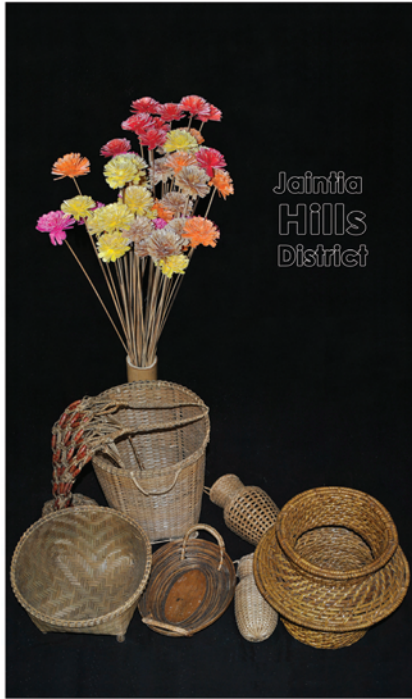
**Garo Hills**  
Cashewnuts  
And Cotton

From tropical Garo Hills, comes organically treated and handpicked cashewnuts of a very superior quality. Traditional Garo jewellery and Black pepper are the other products that the region's Cooperatives are well known for.



**Ri Bhoi** District  
Silk, Eri products  
And Organic lootah

When you think colours and magical weaves, Cooperatives from Ri Bhoi stands out. The rich organic textures, colours and shades are organically mixed to provide the perfect blend. The Umduin cluster of Cooperatives probably are the only areas where a rich weaving legacy still exists. An innovative product that is fast gaining popularity is the Sohprew, the indigenous loofah.



Jaintia Hills District

Finely crafted and delicately fashioned traditional Jaintia handicrafts made out of cane and bamboo produced by the MPCS Jaintia Hills located in the spice rich eastern most part of the State.

JAINTIA HILLS



In the Eastern part of the State, the Women's Group and Handicraft Multipurpose Coop. Society, Mawkyndeng has been able to expand its activities with

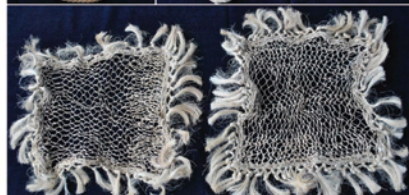
about 200 Self Help Groups under its wings. Various cane and bamboo items and products ranging from decorative items to items of use besides, dry flowers of different shapes and sizes which have gained an international repute are sold and exhibited in India and abroad.

Turmeric is also another unique and well known product of the district. The Lakodong variety with its high curcumin value is in high demand in other parts of the country as it is used as a flavoring item for much of Indian food besides it also has a therapeutic effect.

SORRA (CHERRAPUNJEE)



Cherrapunjee the wettest place in the world, is also famous for its fruits such as oranges, Pineapples, banana. In particular the Mawsheh village is famous for its Pineapple, the abundance of pineapple has encouraged the women of the Women's Net Making and Cane Workers Handicraft Industrial Coop Society to collect the pineapple leaves, and thereafter use the residual pineapple leaves in the fibre and to weave the fibre into items such as fishing nets, decorative items and other pretty and delicate items, reminiscent of pineapple fibre products that are produced in Philippines.



## Meeting of the BOARD of DIRECTORS of NAFSCOB held on MARCH 10, 2010, at SHILLONG

The Board of Directors of the NAFSCOB, (National Federation of State Cooperative Banks) held its Board of Directors Meeting on March 20 2010 ,at Shillong, which was followed by a plenary session on the theme "Recent trends in Cooperative Banking", organized jointly by NAFSCOB and MCAB as the host Cooperative Bank. .Panelists included the Principal Secretary Cooperation of NE states and RCS's Chairman of NAFSCOB, Shri B. Singh and MD of NAFSCOB chaired the session.

RCS FR Kharkongor provided an overview of the Cooperative Sector in Meghalaya since inception.



*R.C.S highlighting trends in Cooperative Society*



# SHILLONG COOPERATIVE URBAN BANK- A TURN AROUND & 2ND BRANCH OF THE SHILLONG CO-OPERATIVE URBAN BANK LTD. OPENED

The Shillong Co-operative Urban Bank's(SCUB) second branch was opened and inaugurated by the Chief Secretary, Shri W.M.S.Pariat IAS in the presence of Shri A. L. Hek, the local MLA, on the 5th March 2011 at Polo. The function was graced by a number of dignitaries who lauded the literal phoenix like rise of the Bank from near virtual collapse. That the Bank had managed to rise above all odds, from the ignominy of closure to its present position of strength, viability and soundness, is a testimony to the combined efforts of the staff and officers of the Bank. The Chief Secretary, while appreciating the Banks miraculous turn around, also called for the Bank to retain its "personalized" touch so that its clientele base could further increase, and to strive towards building its goodwill ,as the States foremost community Bank, a bank of the people by the people, and sponsored by the State Govt.

It may be recalled that, the Shillong Urban Co-Operative Bank was established in 1965 to cater to the credit needs of the petty traders of Bara Bazar area, who were being exploited by unscrupulous money lenders charging exorbitant rates of interest, as an initiative in the then composite State of Assam by the erstwhile CM late BP Chaliha.

It may be highlighted that with the imposition of prudential norms by RBI in 1993,the position of the Bank had been aggravated. In August 1999,as per RBI's assessment, NPA stood at Rs 100.98 lakhs, increasing the Banks losses to Rs 194.15 lakhs, RBI instructed that steps were to be taken immediately to reduce NPA's from 75.13% to less than 10% to avoid closure. Things however failed to pick up and finally in 2002,as the Bank continued to plunge in the red, RBI ordered the Banks closure.

This triggered the State Government's swift action. In 2003,t he existing Board of Directors was replaced by an Administrative Council comprising of 1 Administrator and 2 Members The Council gradually brought the bank on track.



*JB Dutta, Member Administrative Council, SCUB, R. Warjri, Chairperson MCAB, RCS & AL Hek, Local MLA on the dias, listening to the address by Mr. WMS Pariat IAS, Chief Secy to the Govt. of Meghalaya*

Much of the credit however, should go to the dynamic leadership of the Administrator Shri D. P. Wahlang IAS, whose zeal, dedication and enthusiasm brought about a complete turnaround of the sordid mess the Bank was in. Today the Bank is viable, vibrant & financially sound and has been in the process of expansion, with the grant of an RBI license.

The Registrar of Co-operative Societies, Shri F. R. Kharkongor IAS, lauded the incredible progress of the Bank and assured the Bank of Government's help in more capital infusion so that the Bank could further strengthen its capital base. The Polo Branch which is housed in its own new building has in a period of 5 months, already provided a credit of about Rupees two crores to its clientele and also offering locker facilities. The Branch has two guest rooms in its premises.

With a CD ratio of 52%, a net NPA of 0% and a Capital Risk Adequacy Ratio of 23.50% the Bank is on the verge of expansion and opening of a third branch is on the anvil. The Bank is today proud of its personalised customer service. With a well oiled machine and a management with great vision, the Bank promises to fulfill its obligations in all sectors of social banking, for which it was set up.

*Contributed by: BD Kharpran,  
Secretary Shillong Cooperative Urban Bank (SCUB)*



*Chief Secretary WMS Pariat IAS inaugurating the bank in the presence of Commissioner Cooperation RV Suchiang IAS & DP Wahlang IAS, Administrator of the SCUB*



*Chief Secretary WMS Pariat IAS inspecting the new branch at Polo in the presence of DP Wahlang IAS, Administrator of the SCUB & other Guests.*

# The TURA URBAN CO-OPERATIVE BANK LTD.

Established as a Registered Co-operative Society in 1974, the Tura Urban Co-operative Bank Ltd., has come a long way with impressive performances and achievements in almost all its financial activities and grown into a premier Co-operative Bank in the district of West Garo Hills, Meghalaya. Since its inception, the Bank has developed tremendously and expanded its activities and has grown in manifolds. The Tura Urban Co-operative Bank Ltd., commenced Banking operation as an unitary Bank. But on 8th January, 2010 the Bank has achieved another milestone by opening its first ever branch at Dakkopgre, Tura. Mr. F.R. Kharkongor, I.A.S., Hon'ble Registrar of Co-operative Societies, Meghalaya, Shillong inaugurated the Dakkopgre Branch on 8th January, 2010.

The Bank has been playing pivotal role in the promotion and strengthening of Co-operatives and serving the cause of development. The Tura Urban Co-op. Bank Ltd., as a pioneer in Banking in Tura has taken banking to the doorsteps of the people of the Tura Town in particular and has been able to nurture and develop banking habits among the people. It also has the distinction of being the first Urban Cooperative Bank in the State to earn an RBI Licence.



*RCS cutting the ribbon of the new Branch, along with DC, Tura and other officials of TUCB*

Not only banking, the Tura Urban Co-op. bank Ltd., also undertake various social activities and contributing regularly to the welfare of people in building Society. Distribution of free text books to under privilege students, contributed by Mr. Pal Choudhury, CEO, Tura Cooperative Urban Bank, donations for charity, orphanage and other socio-cultural activities are the regular feature of the Bank.

*Contributed by the CEO , Tura Cooperative Urban Bank*

# STRENGTHENING OF THE MCTI

The MCTI (Meghalaya Cooperative Training Institute) was created to act as an Apex & nodal Training Institute of the Cooperation Department of the State. However, ever since its inception, it had been functioning in one room dilapidated basement at the premises of the MCAB. Though the MCTI's avowed objective is to orient new recruits of the Cooperation Dept on the ways of functioning of the Co-operative set up & to help create in them a better understanding of their roles and responsibilities, vis a vis Cooperatives, however the MCTI due to its infrastructural and logistic weaknesses was never really in a position to fulfill its mandate.

Being aware that Meghalaya was on the threshold of receiving assistance under the Vaidyanathan package for regeneration of PACS, with the passage of the Amendments to the Meghalaya Cooperative Act, the office of the RCS, thought it was time to take tangible steps to strengthen the MCTI and to make it poised as the pivot for all Human Resource training in the Cooperative Sector. For Cooperatives to be in a position to receive assistance, and to be geared and prepared for imminent changes and benefits, it was necessary that the Departmental officers, followed by the office bearers of various cooperative societies urgently needed to be exposed to new methods and new tools in the new business environment.

New concepts like CAS (Common Accounting system), computerization and fresh perspectives relating to business development plans had to be understood in depth. With this end in mind the office of the RCS decided to relocate the MCTI to the new premises of the Meghalaya and Finance Cooperative Society. Here, Faculty rooms were provided for the Principal & Instructors, along with 2 lecture Halls. Further recognizing the urgent need to usher in computerization, and to keep abreast with the changing demands and new skills required, MIS support was greatly strengthened and enhanced. Today, the MCTI is equipped with computers and modern methods and techniques of instruction, in electronic form.

Since its turn around, several trainings in collaboration with ICM (Institute of Co-operative Management), MCAB, NABARD on PACS have been organized. Departmental officers are also being regularly trained on various aspects related to Cooperatives, besides, field based requirements are also being addressed.

# Cooperatives under RKVY Snap Shots

For the very first time in 2010-2011 the State lend Sanctionary Committee of the RKVY decided to place funds with the RCS to enable cooperatives to access un-available financial resources for Cooperatives. Several cooperatives have been able to further augment & enhance their business activities, due to the extension of the RKVY flegship programme to the cooperative sector.



*Diary unit under RKVY of the Mendipathar Multi-purpose Cooperative Society, Mendipathar, East Garo Hills*



*Diary units of Kyrwon Milk Producer Cooperatives under RKVY in Jaintia Hills District*



*Poultry Units of the Nongstoin Poultry Producers Cooperative Society, West Khasi Hills under RKVY*



*Diary Cooling Units of the Umlyngka Primary Milk Producers Cooperative, East Khasi Hills under RKVY*

# NCDC Excellence Award



*Sister Rose, Secretary of Mendipathar Multipurpose Cooperative Society receiving biennial NCDC Excellence Award 2010-2011 from Shri AS Yadav, Honorable Union Minister of State for Agriculture in the presence of MD, NCDC.*

Congratulations to Sr. Rose Kayathinkara and her team for getting the National award for Cooperative excellence of 2010 from National Cooperative Development Corporation (NCDC) for the 2nd time. The award was given by the Honorable Union minister of State for Agriculture Sri Arun Subashchandra Yadave in New Delhi on 4th Feb 2011.

The Mendipathar Multipurpose Co-operative (MMCS) was registered in Dec, 1998 .with the vision "to bring life to its fullness where every person has equal opportunities to live with dignity and self-respect".

The main objective was to empower the marginal farmers in all aspects of their life, especially through Information, education, knowledge, capacity building and economic empowerment through Agriculture, farming and marketing . The marketing of farm produce such as Rubber, black pepper, corm, turmeric, ect has helped the people to liberate from the clutches of money lenders and middle man. All the items in the consumer shops are sold at a cheaper rate less than the printed price, hence people are able to save some money. Besides all the farm produces are bought at a higher price providing a fair and reasonable price to the farmers. Hence people have surplus money and they have improved their living conditions. Encouraging "Thrifty saving" has become a success story and we have received Rs. 56 lakhs deposits during the year 2010.

The Society has five branches in Garohills extending our services to distant villages, especially to provide a fair and reasonable price to rubber growers, as illegal traders are exploiting the farmers paying a very low price. Every year during the annual General body meeting the profit is distributed as dividend to the members of the cooperative Society according to their Share deposits. This year the Society has paid dividend amounting to more than Rs 3 lakhs.

Sr. Rose works in close collaboration with Government in implementing various government Schemes such as implementation of CLTS (Community Led Total Sanitation) sand Social audit of MGNREGS (Mahatma Gandhi National Rural Employment Scheme. A total of 1080 individual house hold toilets are made in 31 villages in 2010, making these villages open defecation free.

# A sinking ship Floats Again

The Meghalaya State Housing Financing Cooperative Society Ltd. was registered on the 10th May 1976 under the Meghalaya Cooperative Societies Acts and Rules, 1951 and then completed 35 years of its registration.

Liberalisation of economy has thrown a new challenge for survival of Housing Cooperative in the State like Meghalaya also from agencies within the country and outside with international ramifications.

Efforts are on by the present Management of the Apex Housing Cooperative Society to make the Housing Cooperatives an effective instrument of Socio Economic service with spontaneous participation of the people to meet the peoples genuine urge and felt needs of "SHELTER" through Housing Cooperative Societies.

The Apex Housing Cooperative Society previously had witnessed an era of complete Nonfunction and disfunction but the present Management in its genuine, sincere and untiring efforts to turn around the Society into a viable service oriented, self sustaining, profit generating Society with a spin off effect which will percolate to the Primary Housing Cooperative Societies in the State, embarked upon a "ROAD MAP" for the next five years (2011-2015) for growth and development with a two (2) pronged strategy keeping in mind Housing is a capital intensive activities and source of capital requires to be insured first.

- I. To maximize the income generating capacity of Apex Housing Society by taking up immediate viable construction works.
- II. Optimal and full utilization of own land in the Housing Complex at Nongrim Hills, Shillong and other places.
- III. Judicious utilization of financial assistance received from the State Government.
- IV. The Management decided not to sanction any loan further to the members of the Primary Housing Cooperative Society Ltd. but would take up itself the construction of housing/trade centre complex according to the need and requirement of the primary Housing Societies having their own land.

## I. VITAL ACTIVITIES UNDERTAKEN :

- (a) Undertook the construction of 2nd floor of the old existing building.
- (b) Undertook of a new 4 storeyed building in the land of the Apex Housing Society Complex, Nongrim Hills and completed the Basement, Ground Floor and 1st floor.
- (c) Started the construction of the 2nd and 3rd floor of the new building and expected to be completed within October 2011.

(d) For the optimum utilization of the vacant land at Nongrim Hills Complex, the Management is contemplating to undertake construction of 5(five storeyed building in the immediate near future.

(e) Contemplating to undertake construction at different places where Society's own land exists as well as where Primary Society's own land exists.

## II. "STRUCTURAL AUDIT"

The Management untiring sincere efforts as narrated above, borne fruits and the accumulated loss of the Society for Rs.47,49,505.91 during 2006-2007 came down to Rs.10,92,855.49 only and the Net Profit earned during 2010-2011 was for Rs.26,02,636.34. the Management of the Society is confident that the balance accumulated loss of Rs.10,92,855.49 will be neutralised during the next financial year 2011-2012 and will pay Dividend to the State Government.

The benefits of Cooperative Housing are of particular relevance, especially, for the members of the lower strata of the society where the need for better shelter is growing at a faster rate. Government alone will never be able to solve the housing problem and that every resource, including those of the Cooperative Sector and the prospective participant must be utilized. The Apex Housing Society is confronting multiple problems and constraints.

1. There is no Government land in Meghalaya for allotting to the Housing Cooperative, in Urban Areas the land is very scarce and costly.
2. The Housing Cooperatives are categorized as Non tribal, as such exemption notification from the State Government is required.
3. In the State, almost every village of the District has its own land tenure systems where the legal title of the land can not be legally ascertain.
4. Heavy default by the loanee members of the Primary Housing Cooperative Societies. The overdue loan position from the members of the Primary Housing Cooperative Societies stands at Rs. 1,63,64,771.50p as on 31.3.2011. The persuasive measure of the Management has yielded results, as many defaulting members are coming forward to repay the loan dues.

The Management of the Apex Housing Society is ushering a new era of growth and development and "SHELTER" for the people/members of the lowest strata of the Civil Society with generous support from the State Government and Registrar of Cooperative Societies, Meghalaya, Shillong for which the Management is ever thankful and grateful.

:Contributed by Rathin Chakravorty  
MEGHALAYA STATE HOUSING FINANCING COOPERATIVE SOCIETY



## Scrubbing away poverty through Loofah

By Our Reporter

**SHILLONG:** The Umklai Area Integrated Cooperative Society with a total membership of about 50 members has decided to boldly foray into the enterprise of mass producing Sohprew. Known worldwide as the loofah a body scrub, the Society has decided to add value to sohprew to make the project commercially viable. Taking advantage of the Integrated Cooperative Development Project (ICDP), financed by the NCDC and facilitated by the Office of the Registrar of

Cooperative Societies, under the Cooperation Department, the Society is well into its way of creating livelihood opportunities for the villagers. With Rs 1.35 lakhs provided by the NCDC under share capital contribution, the Society availed a loan of Rs 1.65 lakhs, to invest in this Rs 3.00 lakh project.

Sohprew, an indigenous plant of Meghalaya is either eaten as a vegetable or used as a body scrub when dried. But under the leadership of Mr Him Syngklii, Chairman of the Society, the members applied for a Workshed with Sewing machines, construction of a water tank for soaking the sohprew,

tools and other paraphernalia in an effort to add value to their raw product. The result is a more swish looking loofah ready for the export market because of its design and user friendliness. Umklai village is a small quiet hamlet lying a little off the main road away from the hustle and bustle of the national highway, skirting the busy Nongpoh market is a

nondescript, as villages go, but on the slopes surround-

ing the little hamlet, dancing from clumps of trees is a natural regenerative process but if dead skin is allowed (Contd on P-5)



## State's cooperative ventures on upswing

By Our Reporter

**SHILLONG:** Cooperative Movement was launched in the State way back in 1904, but the movement has seen rapid growth only after Meghalaya attained statehood in 1972.

Prior to formation of the State, there were 472 Primary Agricultural Cooperative Societies organized by the Assam administration in the areas under Meghalaya today. Those societies have virtually gone defunct.

In recent times, the Co-operative Movement has taken a new direction after the Government introduced several programmes and schemes to support it. In Meghalaya, there are 1339 Cooperative societies, of which 179 are Primary Agricultural Cooperative Societies (PACS) and the number is further expected to increase in the coming days.



Workers at the cashewnut processing and packaging unit of Garo Hills Cooperative Ginning Mills and Oil Mills Ltd of Phulbari.

Speaking to *The Shillong Times* about the Cooperative Movement in the State, Registrar of Cooperative Societies FR Kharkongor expressed satisfaction with the overall development of the societies in the State. Kharkongor however admitted that

Meghalaya still needs to achieve a lot for the successful functioning of different Cooperative societies.

"We are doing good but we can do better. Gujarat for instance is making quick progress in the field of co-operatives after learning valuable lessons from big cooperative societies like Amul and others," he said.

According to Kharkongor, there is need to revive the PACs and make them functional. The Government is making action plans to improve their business for the overall development of the Societies as the human resource is quite weak. Capacity building in book keeping and proper social mobilization are two integral components for the success of the cooperative movement.

Citing an example of one of the successful Cooperative societies in the State, (Contd on P-5)

## 'Light a Billion Lives' project launched



Registrar of Cooperative Societies, Frederick Roy Kharkongor inspects the solar lanterns at Mawsynram on Monday. Photo: MT

STAFF REPORTER

**Shillong Jan 24:** A power project called "Light a Billion Lives" that will provide solar light for villages in the State was today inaugurated at Mawsynram village in East Khasi Hills district, the second wettest place on earth after Sohra.

With the launching of the project,

Meghalaya became the second State in the North East to implement such a unique project. The project was to provide solar light for villages in rural areas as an alternative clean source of energy.

The introduction of the project was spearheaded by The Energy and Resources Institute (TERI) in order to supplement power deficit that the State is facing.

The "Light a Billion Lives" project being operated by three multi-purpose cooperative societies was inaugurated by the Registrar of Cooperative Societies Frederick Roy Kharkongor.

Speaking on the occasion, Mr Kharkongor informed that the Cooperation Department in collaboration with TERI and the Bethany Society would also implement the same project in the southern slopes of War Jaintia area of Jaintia Hills in which the project would be managed by two cooperative societies.

Mr Kharkongor also said the project involved the setting up of solar charging (Contd on P-3)

## LaBL to light up Meghalaya

OUR CORRESPONDENT

**Shillong, Jan. 24:** Meghalaya today became the second state in the Northeast to implement the Lighting a Billion Lives (LaBL) project led by The Energy and Resources Institute (TERI) to augment power supply in the state.

Assam was the first state in the region to implement the project.

The rural areas of the state are expected to benefit from the project in view of the acute shortage of power supply.

The registrar of cooperative societies, Meghalaya, FR Kharkongor, inaugurated the project at Mawsynram in East Khasi Hills district.

The project will be run by three multipurpose cooperative societies formed by the villagers. These include the Lamjingshal Progressive Cooperative Society, Mawlongbna Multipurpose Cooperative Society and the Mawteibah Multipurpose Cooperative Society.

The total cost of the project has been estimated at Rs 1.45 lakh, of which Rs 95,000 was borne by Teri, and Rs 25,000 by the Meghalaya State Cooperative Society and Rs 25,000 by each of the three cooperative societies.

Kharkongor said the office of the registrar of cooperative societies in partnership with Teri and Bethany Society would implement the same



LIGHTED WAYS

project on the southern slopes of War Jaintia. The project will be managed by two cooperative societies.

He said the project involves the setting up of a solar charging station at the cooperative society level, with cost-effective and easily installable solar photo-voltaic cells along with 50 solar lanterns.

LaBL is a fee-for service model where solar charging stations are set-up in villages under the charge of rural entrepreneurs and solar lanterns are also provided on rental basis to households and enterprises.

The initiative makes it possible for people to get adequate electricity in their homes without any pollution or emission and at a cost that is affordable.

The Mawlongbna multipurpose cooperative society chairman, Lurashi Toith said the solar lanterns have already been in great demand for domestic and commercial purposes. He said during the rainy season, the demand would be higher in view of the shortage of power supply.

## Pyntreikam ia ka LaBL ban ai jingshai ia ki paidbah ha nongkyndong

**Shillong Kyllalyngkot 24:** Ka jylla Meghalaya mynta ka sngi kala long ka jylla ka baar ha ka thain shatei lam mihngi ban pyntreikam ia ka "Light a Billion Lives" (LaBL) Project, kaba la lamkhat da ka Tata Energy and Research Institute (TERI) ban pynkhlain shuh shuh ia ki kam pynbiang bording ha ka jylla. Kane ka project kan ai jingmyntot shibun ia ki thain nongkyndong

jong ka jylla ha kaba bun tylli ki shong ha ki thain nongkyndong ki duna ia ka bording elektrik bad na ka bynta kito ki jaka ki bym bah ioh ia ka bording. Ka jingsdang kane ka project ban pynbiang ia ka bording lyngba ka bor jong ka sngi ia ki thain jong ka jylla kala pynurong ia ka jingangndu ka Sam Pitroda, Advisor jong u Prime Minister ha ka Public Information

Infrastructure & Innovations. U Registrar of Cooperative Societies, Meghalaya, u bah F. R. Kharkongor ula plie ia kane ka "Light a Billion Lives" project ha Mawsynram kaba haph haph jongt ka East Khasi Hills District ha kaba yn pyniaid ia kane da ki lai tylli ki Multi Purpose Cooperative Societies kaba la ai mynsiem bha ia ki paidbah kane ka thain.

U bah Kharkongor ula iathuh ruh ba ka office of the Registrar of Cooperative Societies ryngkat ka jingiatreilang ka TERI bad ka Bethany Society kila trei shitom ban pyntreikam ia kane kajuh ka project ha 'War Jaintia kaba haph haph ka Jaintia Hills bad ia kane ka project yn pyniaid da ar tylli ki Cooperative Societies ban pynbiang ia ka bording ha kane ka

thain. Ki 3 tylli ki Cooperative Societies kiba la ialam ha ka thain Mawsynram ki kynthup ia ka Lamjingshai Progressive Cooperative Society, Pyndensohsa.v, Mawlongbna Multipurpose Cooperative Society, Mawlongbna bad ka Mawteibah Multipurpose Cooperative Society, Pule sla-7

Pule sla-7

## Na ki Solar Lantern ai jingshai ka Cooperative Society sha Lawbah



U Bah F. Kharkongor uba dang jurip ia ki solar lantern ia Mawlongbna hyne ka sngi/ Dur Mawphor

**Shillong, K'lyngkot, 24:** Ka Jylla Meghalaya ka la kylla long ka jylla kaba ar ha kane ka thain shatei lammihngi ban pyndonkam ia ki Solar Lantern ne ki sharak kiba ioh bording na ka sngi ia kiba la khot, "light a billion lives" project, ba la wanrah da ka The Energy Research Institute (TERI) ban iarap lem ia ki paidbah kiba ju mad ia ka jingthud ba khah khah ka

Pule Sla 5

## 'Light a Billion Lives' to supplement power deficit

**Staff Reporter SHILLONG, Jan. 24:** A unique project called 'Light a Billion Lives' (LaBL) was on Monday initiated in the state, headed by Tata Energy and Research Institute (TERI) to supplement the power deficit in Meghalaya. With this, Meghalaya has become only the second state in the Northeastern region to implement the unique project. The project will be beneficial to rural Meghalaya, where a large number of villages suffer acute electricity supply shortage. The introduction of the project to provide solar light for villages of Meghalaya as an alternative clean source of energy, has fulfilled the cherished dream of Sam Pitroda, Advisor to the Prime Minister on Public Information Infrastructure & Innovations, who

desperately wanted to have innovative solutions that could strengthen entrepreneurship. Registrar of Cooperative Societies, Meghalaya, FR Kharkongor, inaugurated the 'Light a Billion Lives' project at Mawsynram in East Khasi Hills, to be run by three multi purpose cooperative societies amidst great enthusiasm from the villagers. Kharkongor informed that the office of the Registrar of Cooperative Societies in partnership with TERI and Bethany Society would implement the same project in the southern slopes of War Jaintia area of Jaintia Hills to be managed by two cooperative societies to take the project to their hamlets. The three societies that have taken the lead in Mawsynram include Lamjingshai Progressive

Cooperative Society, P y n d e n s o h s a v, Mawlongbna Multipurpose Cooperative Society, Mawlongbna, and Mawteibah Multipurpose Cooperative Society, Mawteibah. Kharkongor also said the project involved the setting up a solar charging station (SCS) at the cooperative society level, with cost effective and easily installable solar photo-voltaic cells, along with 50 solar lanterns. After the solar lanterns are duly charged for a fee, the societies hire them out to the village and individuals for various purposes like church meetings, weddings and funerals. In keeping with the cooperative model of seeking to galvanize cooperatives as micro-economic units that have both a social and

economic objective, it is expected that these five cooperatives that have taken up the LaBL project would also be able to generate income as well as provide social benefits through sustainable energy. Speaking to the media, chairman of Mawlongbna Multipurpose Cooperative Society, Lurshai Tolthit, said there has already been great demand to use solar lanterns for domestic and commercial purposes, adding that the demand would go up in the rainy season when villages face acute electricity shortage. The total cost of the project is estimated at Rs 1.45 lakh. Rs 95,000 was borne by TERI; Rs 25,000 by Meghalaya State Cooperative Society; and Rs 25,000 by each of the three cooperative societies.

### Kudos Tura Urban Co-op Bank!

**Editor,** Through your esteemed daily I wish to express my gratitude for the customer service extended by the Tura Urban Co-operative Bank Ltd, Tura, Nowdays, while the customer service in most nationalised and commercial banks has deteriorated I am impressed with the kind of services being offered to its customers by young and smart credit officers of the above Bank. Recently, I accompanied a friend of mine, who went to inquire about a loan. We were attended by one young officer, aged about 30 years, who is very fluent in English and who tried to answer our queries even in Hindi, though he himself is a Garo. The information he provided was very clear and helpful. He informed us about the total amount of interest a borrower would have to pay for the amount he borrows from the Bank and so on. What impressed me most is that he knows the formula

for calculating monthly instalment (EMI), which even the senior branch manager of SBI could not tell me earlier. They (SBI) entirely depend on their software or given charts for calculating the same. His extra ordinary efforts to resolve all our queries at one visit forced me to change my perception of Banks. Earlier I had visit my banker SBI several times just to get my statement of accounts. I appreciate this attitude and believe that the said Bank trained their staff with the kind of services that if small Co-operative Banks in a tiny town like Tura could employ such vibrant, well educated and soft skilled staff why can't nationalised banks like SBI do so? I believe many of my friends had some horrible experiences with the nationalised banks and many of the people have their worst experience with SBI services. Such big banks should not feel shy to learn a lesson from a humble bank like Tura Urban Bank. Their employees should improve their behaviour and should be given some management training on how to behave with customers. Yours etc., Harvester Diengdoh Tura

# CUB's second branch opened



Meghalaya Chief Secretary WMS Pariat speaking at the opening of the Co-operative Urban Bank at Polo Market in Shillong on Friday. (Sentinel)

From a Correspondent  
**SHILLONG, March 5:** Meghalaya Chief Secretary WMS Pariat today appreciated the efforts made by the Co-operative Urban Bank (CUB) in opening its second branch at Polo Market in Shillong. Inaugurating the bank branch, Pariat said that eight years ago, the Co-operative Urban Bank was on the brink of collapse, but now this bank could extend its services due to the concerted efforts of its officers and staff.

"The expansion of this bank showed that the people have reposed their faith on the cooperative banks," the Chief Secretary said, adding that there were many banks in the State and people preferred a particular bank to put their money in. "The success of the bank will not depend merely on finances, but more on the relationship with the customers. It is the personal touch that makes the people choose a particular bank," Pariat said. Referring to the functioning

of other banks, Pariat said that they needed to improve their infrastructure and that there were still some of blocks in the State that did not have banks. Former minister Roshan Warjri lauded the Co-operative Urban Bank as a bank for the poor and marginalized section. She said that a woman in the city became a big business person after she had started her small business by taking a small loan from the Co-operative Urban Bank.

## A sinking ship now floats again

### It is a fairy tale of MSHFCS, and for its employees

TILAK RAI

SHILLONG, MAR 15: From a losing establishment that could not even pay the salaries of eight office staff to a cooperative society that is paying income tax, the Meghalaya State Housing Financing Cooperative Society Ltd (MSHFCS)'s turnaround is a story that all public sector undertakings would do well to learn and emulate. Established in 1976, this Society was in red till the former Meghalaya Commissioner and Secretary PC Chakraborty took over as its Chairman in 2007 transforming it into a thriving entity. After his retirement in 2003, the Meghalaya Government appointed Chakraborty as a board member of the MSHFCS in 2007. The 13 board members unanimously chose him as the chairman and thus began the transformation of the Cooperative Society that was saddled with loss after it had failed to recover the loans given to the 38 primary cooperative societies in the State. The MSHFCS was created by the Meghalaya Government to facilitate



PC Chakraborty

"Sometimes we would pay them just Rs. 2,000 but now things have changed as they draw a full revised pay scale almost like State Government employees."



The complex of the Meghalaya Housing Financing Cooperative Society Ltd

housing loans to the primary registered cooperative societies. The Society took bank loans from LIC and the Meghalaya Cooperative Apex

Bank and gave it to these societies who then loaned it to its members. When Chakraborty took over in 2007, the Society loan with the LIC stood at

Rs. 32 lakh and it was paid off. However, the loan from the Apex Bank has accumulated to Rs. 78 lakh with normal and penal interests. Chakraborty told Eastern Chronicle on Tuesday, "We are negotiating with the Apex Bank for a onetime settlement. We are hopeful of a settlement." MSHFCS Secretary R Chakraborty, retired Deputy Registrar of Societies, says that the financial position of the society was so bad that it could either not pay or pay partially the salaries to the eight staff. He says, "Sometimes we would pay them just Rs. 2,000 but now things have changed as they draw a full revised pay scale almost like State Government employees." There are eight full-time MSHFCS employees - Superintendent, Accountant, UDA, LDA, Driver and Grade IV employees- who now get a revised pay comparable to the State Government employees without fail every month as the Society is generating its own revenue. Immediately after Chakraborty took over as Chairman, he went about constructing

buildings in the 50,000 square feet MSHFCS complex and has rented out the buildings to eight Government and private institutions. The MSHFCS now generates almost Rs 3 lakh monthly and its establishment costs, including the salaries of the eight office staff comes to around Rs 1.76 lakh. The Chairman, Managing Director and the Secretary are paid honorarium. Today looking back on those difficult years, Chakraborty says, "It is a great relief that the employees are getting their salary and the society is not only self sufficient but we are making profit and have to pay income tax this year. But being self-sufficient is not the ultimate objective of this 70-year-old former bureau, he says he is expanding the scope of generating more funds for the society and is making a master plan for constructing new buildings within the MSHFCS Complex and letting them out on rent. He is also contemplating constructing building and shopping complexes in the land owned by the society in different part of Meghalaya.

## Let there be light in villages, too

TIMES NEWS NETWORK

Shillong: With an aim to provide light to the hundreds of households in the state that are still languishing in the dark, the Meghalaya government has embarked on an ambitious sustainable power project, aptly coined Light a Billion Lives (LaBL), to provide light generated by solar energy to houses at Mawsynram and adjoining villages in East Khasi Hills district.

Meghalaya is the second state in the northeast after Assam to implement such a unique project aimed at providing escape from perpetual darkness. The project is especially directed to help students who find it difficult to carry on with studies after sunset. Notably, students in rural Meghalaya often shoulder various responsibilities such as household chores, tending to their farms and cattle and hence night time is the only period available to them for studies.

The Energy and Resources Institute (TERI) is spearheading the project in order to cater to the power requirements of this once power-surplus state. "This project is aimed at providing solar light to villages in rural areas as an alternative source of energy. The LaBL project has been handed over to three multi-purpose cooperative societies which will run and manage it expeditiously to ensure that people are benefited from it," said an official associated with implementation of the project on Saturday.

Meghalaya's registrar of cooperative societies PR Kharkongor said, "The project involves setting up of a solar charging station (SCS) at the cooperative society level, with five cost effective and easily installable solar photo-voltaic cell panels and 50 solar lanterns. One panel can support ten lanterns and each lantern can effectively provide eight hours of recorded light though they have been known to last a little longer."

"This is not only an effective way of



### POWER FACTS

- The Meghalaya government has embarked on a sustainable power project, aptly coined Light a Billion Lives, to provide light generated by solar energy to houses at Mawsynram and villages in East Khasi Hills district
- Meghalaya is the second state in the northeast after Assam to implement such an unique project
- The Energy and Resources Institute (TERI) is spearheading the project in order to cater to the power requirements of this once power-surplus state
- TERI and the Bethany Society, a Shillong-based NGO would soon be implementing the project in the southern slopes of the War Jaintia area of Jaintia Hills district

helping rural areas with energy needs but also providing a way to cooperative societies to augment their revenue generation capacity," added Kharkongor. "In Mawsynram, the Mawlynnong multi-purpose cooperative society lends

a charge of Rs 5 a day as rent for one lantern. The revenue model is left to the societies to work out as they have total charge of the units," he further said.

Chairman of Mawlynnong multi-purpose cooperative society, Lurhahai Tohthi said, "The demand for solar lanterns for both domestic and commercial purposes in the area is very high and it would only increase in the rainy season in view of people facing acute electricity shortage." The government has also decided to extend the project to other parts of the state so that eventually rural areas in the states that are not electrified yet would be provided with power.

The registrar of cooperative societies in collaboration with TERI and the Bethany Society, a Shillong-based NGO would soon begin implementing the project in the southern slopes of the War Jaintia area of Jaintia Hills district. Here again, the project would be managed by two other cooperative societies.

The entire package is worth Rs 1.45 lakh. While Rs 95,000 has been borne by TERI, Rs 25,000 was contributed by the Meghalaya Cooperative Society and Rs 25,000 each by the three other cooperative societies.



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