

# Milestones Of The Cooperative Movement



# IN MEGHALAYA 2010

# Cooperatives Today

by the Office of The Registrar Cooperative Societies

# cooperative movement





# List of Registrar of Cooperative Societies : Meghalaya

SL. NO.	NAME	PERIOD	SL. NO.	NAME	PERIOD
1	2	3	4	5	6
1.	Shri. M.D.Rapthap, I.A.S.	2.4.1970 to November, 1970	19.	Shri. G.N. Bhattacharyya, I.A.S.	1.8.1986 to 30.11.1987
2.	Shri. S.L. Khosla, I.A.S.	November, 1970 to 25.1.1972	20.	Shri. J.M. Mauskar, I.A.S.	10.2.1988 to 23.12.1988
3.	Shri. M.D. Rapthap, I.A.S.	26.1.1972 to 4.5.1973	21.	Shri. S.S. Gupta, I.A.S.	23.12.1988 to 21.1.1990
4.	Shri. K.K. Sinha, I.A.S.	5.5.1973 to 9.1.1974	22.	Shri. P.C. Borthakur, I.A.S.	9.2.1990 to 20.7.1990
5.	Shri. D. Singh, I.A.S.	9.1.1974 to 2.12.1974	23.	Shri. B.K. Dev. Verma, I.A.S.	21.7.1990 to 30.9.1993
6.	Shri. P.C. Mishra, I.A.S.	23.12.1974 to 10.4.1975	24.	Shri. R.M. Mishra, I.A.S.	1.10.1993 to 30.6.1995
7.	Shri. R.P.Sinha, I.A.S.	11.4.1975 to 21.9.1977	25.	Shri. P.C. Chakraborty, I.A.S.	1.7.1995 to 31.7.2000
8.	Shri. N.K. Choudhury, I.A.S.	22.9.1977 to 1.9.1978	26.	Shri. P.S. Thangkhiew, I.A.S.	1.8.2000 to 31.12.2000
9.	Shri. D. Singh, I.A.S.	2.9.1978 to 1.12.1978	27.	Shri. D.P. Wahlang, I.A.S.	1.1.2001 to 10.3.2002
10.	Shri. B. Massar, I.A.S.	2.12.1978 to 29.2.1980	28.	Shri. P. Kharkongor, I.A.S.	11.3.2002 to October, 2002
11.	Shri. D. Singh, I.A.S.	1.3.1980 to 16.3.1980	29.	Smti. R.V. Suchiang, I.A.S.	October, 2002 to 7.11.2004
12.	Shri. G.W. Chyne, I.A.S.	17.3.1980 to 2.9.1980	30.	Shri. P. Jain, I.A.S.	8.11.2004 to 22.9.2005
13.	Shri. F.B. Lyngdoh, I.A.S.	3.9.1980 to 22.4.1981	31.	Shri. S.F. Khongwir, I.A.S.	23.9.2005 to 12.11.2006
14.	Shri. G.W. Chyne, I.A.S.	23.4.1981 to 3.11.1981	32.	Smti. L. Diengdoh, I.A.S.	13.11.2006 to 3.3.2009
15.	Shri. S. Chatterjee, I.A.S.	17.11.1981 to 28.12.1982	33.	Shri. S.F. Khongwir, I.A.S.	1.4.2009 to 31.5.2009
16.	Shri. K.K. Sinha, I.A.S.	29.12.1982 to 24.4.1983	34.	Shri. Sanjay Goyal, I.A.S.	2.7.2009 to 17.7.2009
17.	Shri. J.M. Mauskar, I.A.S.	25.4.1983 to 28.9.1984	35.	Shri. F.R. Kharkongor, I.A.S.	3.8.2009 to
18.	Shri. P.J. Bazeley, I.A.S.	5.10.1984 to 31.7.1986			

## **TYPES OF COOPERATIVE SOCIETIES IN MEGHALAYA**

	Name of Societies	Number of Societies		Membership [nos.]	
		2006-07	2007-08	2006-07	2007-08
1.	Meghalaya Co-op Apex Bank Ltd.	1	1	1853	2813
2.	Meghalaya State Co-op Marketing 7 Consumers Federation Ltd.	1	1	194	194
3.	Meghalaya State Housing Financing Co-op Society Ltd.	1	1	33	33
4.	Co-op Urban Bank	3	3	9803	9803
5.	Primary Marketing [including sub-area]	21	21	1223	1223
6.	Consumer's Co-op Societies	49	50	20955	21159
7.	Primary Weavers Co-op Societies	55	55	4064	4064
8.	Joint / Collective Farming Co-op Societies	28	28	1610	1610
9.	Dairy/ Milk Producers Co-op Societies	92	92	2478	2756
10.	Primary Agricultural Co-op Societies [PACS]	179	179	93588	93631
11.	Multipurpose Co-op Societies	262	310	5388	6026
12.	Fisheries Co-op Societies	59	59	2974	3032
13.	Thrift Co-op Societies	65	65	21865	21876
14.	Labour Co-op Societies	11	11	365	365
15.	Piggery/ Poultry Co-op Societies	37	37	741	741
16.	Primary Housing Co-op Societies	16	16	1028	1198
17.	Transport Co-op Societies	63	63	2914	3260
18.	Processing Co-op Societies	11	11	232	247
19.	Canteen Co-op Societies	1	1	28	28
20.	Women Co-op Societies	73	73	1310	1310
21.	Industrial Co-op Societies	94	94	2200	2647
22.	Other Types	70	68	2723	2647
23.	Total	1192	1239	177569	180683

Bah Paul Lyngdoh

**Minister**

**PWD (Buildings), Labour, GAD,**

**Civil Defence & Home Guards and Home (Jails)**

Office - 2224568  
Resi - 2546004  
Mobile - 9863021775



सत्यमेव जयते



## Message

It gives me immense pleasure to learn that the office of the Registrar of Co-operative Societies will be publishing a Special Booklet with a view to build up “Co-operative branding”, so as to increase the level of awareness of the activities of the Co-operative Sector in the State, which presently suffers from low visibility. I do sincerely hope that the Booklet will spur and encourage a series of concerted actions, towards promoting and encouraging Co-operative Enterprises in the State. I further urge the Office of the Registrar of Co-operative Societies to continue their pioneering and good works for the upliftment of the Co-operative Enterprises in the State.

On this special occasion, I commend the efforts and commitment of the Registrar of Co-operative Societies and wish them all success in their future endeavours.

sd

(Bah Paul Lyngdoh)



## Message

I am happy to know that the Office of the Registrar of Cooperative Societies, Meghalaya is publishing a Special Booklet to highlight the activities and successes of various Cooperatives operating in the State. It is my belief that, in conformity to the UN General Assembly declaration of year 2012 as the International Year of Cooperatives, this Booklet will provide a platform for highlighting the contributions of Cooperatives to socio-economic development in the State in particular, and the world in general.

I wish the Registrar of Cooperative Societies and his team of officials all the best.

I hope that this Booklet will be found to be both interesting and enriching.

sd  
(WMS Pariat)

Editorial Column	
ARTICLES	PAGE
Cooperative Movement in Meghalaya Today & Tomorrow : <i>by Dr. J.B. Dutta</i>	10
Cooperative Movement : <i>by Shri. L.R. Wanswett, Retd. JRCS</i>	16
Cooperative Movement in Meghalaya : <i>by Shri. P. Mawkhiew, President, MSCU Ltd.</i>	17
“Cooperative Movement in Meghalaya” : <i>by Shri. J. Syiem, ARCS, Shillong.</i>	19
Meghalaya State Warehousing Corporation	23
Cooperatives & SHG’s as a means for sustainable Development : <i>by Chairman, Mendipathar MPCs Ltd.</i>	25
A Dynamic Business Initiative for Cooperatives in Meghalaya.	36
“Bokashi” Piggery And Training In Bokashi Piggery For Members Of Cooperative Societies.	37
Strengthening And Upliftment of Tourism Amongst Cooperatives In Sohra Through The Office Of The RCS At Mawsmi Eco Park On 31.10.2009	40
Success stories of Coop. Societies of EKH District.	43
Success stories of Coop. Societies of Jaiñtia Hills District.	67
The MCAB Ltd. – Performance & Achievement.	72
Training as part of Development : <i>by Smti. E. Mawroh, ARCS Head Office.</i>	77
‘KUM KREN’ : <i>by Shri. T. Kharshiing.</i>	79
Ka Jingtrei jong ki Sengiatreilang(Cooperartive Societies) ha WKH District : <i>by Shri. H. Lyngkhoi, ARCS, Nongstoin.</i>	83
MEGHALOOM Ltd.	83
Ka Jingsdang bad ka jingjop ki Seng Cooperative Society ha ri India : <i>by Shri. P.S. Lyngdoh, SCO, Instructor, MCTI, Shillong.</i>	85
Cooperative Movement in Sohra Sub-Division.	88
Beekeeping	91
Scrubbing Away Poverty through Sohprew - The Organic Loofah: F.R Kharkongor, IAS. RCS	93
Mobile Banking	95
Profile on Ginning Mill - Cotton / Cashewnuts at Phulbari	97
Success Stories - Societies of Ri Bhoi District	100
Success Stories - Societies of West Khasi Hills	108

# FROM THE DESK

OF THE REGISTRAR OF COOPERATIVE SOCIETIES



**W**hy now? What is the occasion for bringing out this booklet? The purpose behind this publication is to not only draw attention to major issues relating to the Cooperative Movement in the State but the larger objective is to spur & encourage action. To celebrate and commemorate Cooperatives, and to launch a concerted effort to raise awareness about cooperatives, & seek ways to leverage their contribution to socio-economic development in our state, besides laying down an agenda for future action!

In a sense, this publication anticipates a series of events and developments that will be kicked off in a year's time, as The United Nations General Assembly has already declared 2012 as the International Year of Cooperatives, which will provide a global platform, for highlighting the contribution of cooperatives to socio-economic development, the world over. In adopting resolution 64/136 on 18 December, 2009, the Assembly significantly noted that cooperatives impact poverty reduction, employment generation and social integration.

As self-help organizations that meet the needs of their members, cooperatives assist in generating employment and incomes throughout local communities. Cooperatives provide opportunities for social inclusion. In the informal economy, workers have formed shared service cooperatives and associations to assist in their self-employment. In rural areas, savings and credit cooperatives provide access to banking services that are lacking in many communities and finance the formation of small and micro businesses, which promotes inclusive finance.

I had the opportunity to participate, and to witness the historic election of Dame Pauline Green as the first woman President of the ICA (International Cooperative Alliance) at the ICA General Assembly in Geneva in November last year where I had participated as an Observer, and in the process had the opportunity to hear her keynote address in the backdrop of the global economic meltdown wherein she remarked:

*“Our Cooperative model with its commitment to returning surplus to the business members and the community, its unique ownership structure and democratic traditions built on the enduring values and principles that have served for nearly 200 years, has a real potential to build a more plural economy, a diversified economy that will ensure that such a corporate collapse should never again occur. Our model gives back to communities and individuals a sense of control and engagement with their own economic good health; and how inspiring it was to hear Elinor Ostrom 2009’s Nobel Prize Winner for Economics & the first woman Nobel Economic Laureate supporting this thesis....”*

**“Now it is time for change – a change of pace, of focus, of direction”**

● FIRSTLY, LETS PREPARE BY MAKING SURE THAT WE DRIVE OUR CO-OPERATIVE VISIBILITY INTO THE DECISION-MAKING GLOBAL INSTITUTIONS AND CREATE A REAL SENSE OF THE STRENGTH AND VALUES OF THE CO-OPERATIVE ECONOMY IN THE WORLD.

● And to do that we have to recognise that we are not visible enough now - that the Cooperative Movement is not a sufficiently recognised brand within the walls of the global institutions - that our co-operative identity is not given the priority that our size and contribution deserves and demands. So let's change that and change it now. Let's use the name that our founders gave us – lets make sure that it is known around the globe that we are proudly and confidently Co-operatives.

● It is time that we began to repay that commitment by proving that we HAVE THE DRIVE, THE ENERGY, AND THE IMAGINATION TO GO FORWARD AND TO CREATE THE VISIBILITY AND INFLUENCE FOR THE COLLEAGUES, I AM CERTAIN IN MY OWN MIND THAT A MEMBERSHIP OWNED AND LED ORGANISATION DOESN'T DESERVE TO EXIST, UNLESS IT IS ABLE TO DEMONSTRATE ITS WORTH TO ITS MEMBERS.”

The above remarks basically capture what this publication endeavors to do which is to recognize that cooperatives in Meghalaya are not visible enough and hence the immediate



need to create and market the cooperative brand and visibility that can spur the movement forward. There is an urgency to also demonstrate the worth of Cooperatives not only to its own members but also to others. We have attempted to highlight Success Stories, in the State like the **Mendipathar Multipurpose Cooperative Society Ltd.** in East Garo Hills Dist which has a crore plus corpus at its disposal, and has diversified into various activities like the consumer departmental Stores, Poultry, diary besides playing a critical role in mobilizing rubber growers to come together on a common platform, and in the process transforming and catalyzing the economy of this remote and backward area through a Cooperative Institution.

The **Women's Group & Handicraft Multipurpose Group** (WGHMCS) at Mawkyndeng, Jaintia Hills which has united 200 Womens SHGs and is now a byword in Handicraft products, with their items being sold in as far off as in boutiques in Bangalore, the wheels of hope which have manifested themselves in the form of the various Transport Cooperative Societies in Jaintia Hills District-like the Mookaiaw Transport Cooperative. Besides, the other mentionable Cooperatives, include in the field of Marketing (Shillong Marketing Coop. Society), other noteworthy Cooperatives of note include Credit Cooperatives (Nongthluh SCS), & Handloom Weaving (Upper Nongstoin Women Society) which over the years have been substantially recognized by the Government of India through Awards like the **Cooperative Excellence Award**.

Recognizing that Training & capacity building is deeply imbedded in the Cooperative Principles it has been the endeavor of the office of the Registrar of Cooperative Societies to change the **pace, focus and direction** of trainings-laying much more emphasis on a pragmatic approach to training! **Aware that skill upgradation and sharpening of the business acumen are critical to a cooperatives success**, the office of the Registrar of Cooperative Societies, is now collaborating with various agencies to introduce newer methods and technologies. Some cases in point: In active collaboration with the Bethany Society, the breakthrough Japanese Bokashi technology is being introduced amongst **piggery cooperatives** with a view to improve the piggery sector. Also, the office of the RCS is actively engaged in facilitating the setting up of Bokashi Demonstration Units, in Ri Bhoi and East Khasi Hills Districts. Convergence with KVIB on orienting **bee keepers** cooperatives to adopt scientific method of bee keeping to further improve honey production & also tying up with them for marketing is another emerging thrust area. Besides, in an effort to infuse a dynamic business initiative, efforts have been made to arrange for **International Exposure** through dedicated capacity building by partnering with the London based Oasis International-Oasis India and Jacobs Well on Design, production, and marketing through **UK based professional designer & Consultant** & with an aim at encouraging newer ideas and contemporary marketing strategies in the Handloom/Handicraft cooperatives.

Meghalaya was one of the **first states to sign the MOU with Government of India on activating the path breaking Vaidyanathan Committee Report** which at one stroke was intended to restructure and revive the Cooperative Credit Structure in the State, however some pending issues remained. This year all these issues were sorted out with the setting up of a Working group, whose recommendations have been placed before the SLIC (State Level Implementing Committee) & are set to pave the way for aid and assistance to flow into the State Cooperative Societies, wiping out accumulated losses, and building up capacity of the cooperatives by acquainting Cooperative Societies on CAS (Common Accounting Systems) and introducing computerizations of functions. Besides, Special Audits have also been completed which has brought in an element of Professionalism & a more realistic assessment in aspects related to assessing profits and losses.

The challenges of course are many, a majority of the Cooperative Societies in the state are bereft of functional Secretaries, many are functioning only with Honorary Secretaries. Of the 179 PACS (Primary Agricultural Cooperative Societies), about 60 are functional, 67 are semi-functional and 52 are dormant. Many of the societies are yet to familiarize themselves with CAS (Common Accounting Systems) or computers. The challenge is to rise up to the occasion and to transform the 119 semi-functional societies into vibrant, energized and dynamic societies that like the humble bumble bee which though small, flies energetically enough to produce the proverbial cooperative honey, which can act as an elixir, that not only can reduce poverty & create employment, but also encourages social inclusion and meets the urgent credit needs, so as to galvanize the economy.

FREDERICK ROY KHARKONGOR IAS  
REGISTRAR OF COOPERATIVE SOCIETIES

# COOPERATIVE MOVEMENT IN MEGHALAYA

Today & Tomorrow  
\* Dr. J.B. Dutta

## GENESIS

The origin of Cooperative Movement in Meghalaya can be traced from 1904 during the British Rule in the composite Assam state when the first Cooperative Urban Bank of the North East was set up in Shillong on 3 Sept 1904 in the name of 'The Shillong Cooperative Town Bank Ltd'. The Bank was organized by the Government employees and it served the causes of salaried class only. The first Consumers Cooperative Society of the N.E. Region was also set up in Shillong in 1918 at Police Bazaar area, the commercial hub of the capital city, in the name of 'Police Bazaar Consumers Coop. Society Ltd' and it has been functioning since then and serving the members and the general public. Thus Meghalayans can feel proud for being the birth place of the Coop. Urban Banks and Consumers Cooperatives of the N.E. Region. Similarly, the neighbouring state of Assam was the birth place of the first Coop. Land Mortgage Bank of the Region which was set up in Guwahati in the year 1926. Again, The Assam LDB was the third in the country after Punjab and Bengal who held first and second positions in the Country's long term Cooperative Banking System respectively.

## COOPERATIVES IN MEGHALAYA

Prior to creation of Meghalaya on 2 April 1970 as an autonomous State, there were 472 Primary Agricultural Coop. Societies organized during the Assam Administration in the areas which formed Meghalaya and majority of those societies were practically non-existent. Therefore, the first task of the Government of Meghalaya was to re-organise the base level cooperative societies and restore confidence of the people in the Cooperative System. The Assam Coop. Apex Bank which had looked after the areas of Meghalaya until its creation, was bifurcated in the year 1971 and Meghalaya Cooperative Apex Bank (MCAB) was set up on 16th Feb' 1971. The MCAB commenced banking business from 1 July 1971 after obtaining the required license from RBI as per B.R. Act. A Master Plan was formulated by RBI in consultation with the Coopn. Deptt., and the MCAB in the year 1974 and the implementation of the Master plan had resulted in emergence of 180 viable and potentially viable PACs in the State. Under the Master Plan, the nomenclature of the PACs was changed to Service Cooperative Societies (SCS) to function as multi-purpose Cooperative Societies and provide" multifarious services to the rural masses as per requirements in the service areas.

## COOPERATIVE CREDIT STRUCTURE IN MEGHALAYA

Meghalaya has two-tier Cooperative credit structure, with Meghalaya Cooperative Apex Bank at the State level and the Service Cooperative Societies (SCS) at the grass root level. As mentioned earlier, there were 472 PACs in the Meghalaya originally and they were mostly defunct, but with the implementation of the Master Plan, 180 Service Cooperatives were emerged as viable at the base level due to amalgamation, merger and liquidation of the un-viable PACS. In Meghalaya, no separate land Mortgage/Development Bank was established and the MCAB has been catering to the long term credit needs of the farmers. This has been done consciously considering the smallness of the size of the State, its population and viability of the cooperative credit structure. It was also intended to provide multifari-

\*Director, MDMI & Former Managing Director, MCAB

ous services to the people under one roof through single window system which is now being followed by many States in the Country including cooperatively developed states.

Thus, MCAB has been in the forefront in respect of single window as well as integrated Coop. Credit system and both short & long term credit are provided to the people through it.

## STATE LEVEL COOPS. - SECTORAL FEDERATIONS

In Meghalaya, we have a number of State level Coop. Federations including MCAB and their present status and financial particulars are briefly discussed below:

### 1. State Coop. Apex Bank - MCAB

The MCAB was established on 16th February 1971 under the' Meghalaya Co-operative Societies Act and it started banking business operation on and from 1st July 1971 after obtaining the required license from the RBI under the Banking Regulation Act, 1949 (as applicable to Cooperative Societies). Initially, the MCAB commenced banking business with two Branches- one at Shillong & the other at Tura with a meager deposit resource of Rs. 1.00 crores only.

Today, MCAB has 41 branches with a resource base of over Rs.900.00 crores. It has been a profit earning Bank and has a positive net worth of over Rs. 24.00 crores, Reserve and other fund also exceeded Rs. 60.00 crores. The Bank is a house hold name in Meghalaya and is a success story of Meghalaya. It is also recognized as one of the best State Coop. Banks in the Country.

The Meghalaya Cooperative Apex Bank is a pioneer in banking in the State and it has been providing Banking & other financial services to the people of the whole State. The Bank has also been playing a pivotal role in the promotion and development of micro credit in-

stitutions, serving the cause of rural people and target groups through the network of its 41 branches and 480 affiliated Cooperative Societies spread all over Meghalaya. The Bank has formulated attractive & innovative deposit Schemes to suit the needs of the general public and its customers. The Bank has been successful in bringing the majority indigenous people of the State to the Banking fold and ensuring their financial inclusion. The Bank has also been able to change the traditional savings habit of the people from their unremunerative and unsafe practices.

The MCAB has been providing credit facilities for agriculture and allied agriculture, procurement and marketing, consumer goods dealing, handloom and weaving, housing, transport, consumer durables, tourism development, shopping complex & market yard, and other viable economic activities for uplifting the economic condition of the weaker section. Apart from these services, the Bank has been offering variety of public utility services such as, collection of Cheques, Bills, issue of Drafts, Banker's Cheques, Gift Cheques, remittance facility attending to customers' standing instructions, etc. The Bank is also providing credit facilities to the Urban Cooperative Banks and State level Federations for carrying on their business activities without financial constraints.

Financial assistance in the shape of Personal Loan & Overdraft. facilities are extended to Government employees and regular constituents of the Bank. Government approved Whole-sellers are also extended Cash Credit facilities for dealing in fair price commodities. The professionals like Doctors, Lawyers, Chartered Accountants etc are also provided credit facilities for carrying on their professional services and the Students for prosecuting higher studies inside the Country and abroad. The Bank also formulates new and innovative schemes for the benefit of the existing and prospective customers, educated un-employed youths besides providing Counseling and Capacity Building services to them through its special cells at Shillong & Tura.

The MCAB has provided Debt Relief to more than 54,000 farmers totaling Rs.9.81 crores under the GOI, Agricultural and Rural Debt Relief Scheme 1990 and over 54,000 farmers were made debt free who became eligible for fresh credit facilities for their Seasonal Agricultural Operation and allied activities. The Bank has also extended substantial benefits to the farming communities under GOI recent Loan waiver Debt Relief Scheme.

The MCAB is the first among the SCBs in the Country to start 'All Women Branches'- one at Mawkhar, Shillong by Khasi Women Staff and the other at Chandmari, Tura by Garo Women staff. Both the Branches have been working successfully maintaining adequate profitability in their operation and serving as growth centres in their respective areas.

The MCAB is the first State Cooperative Banks in the Country to start Mobile Banking services about 15 years back in Market days in selected rural areas to provide banking & financial services at the doorsteps of the people living in the un-banked rural areas in

East Khasi Hills District of Meghalaya. The RBI has recently decided to introduce Mobile Banking service in rural areas through Commercial Bank Branches.

The MCAB is also the first among the Coop. & Commercial Banks in the Country to start Housing Loans from 1987 to the salaried people and regular customers of the Bank i.e., even before the establishment of National Housing Bank in 1988.

The MCAB has played crucial role to the farmers in the flood prone areas of Garo Hills (plain belts) by introducing IRRI Paddy (Boro Paddy variety) to enable them to harvest their produces before occurrences of floods. This initiative of the Bank had saved the farmers from their crop losses by recurring floods every year and improved their economic condition substantially.

The MCAB has introduced a number of micro credit innovative schemes & initiatives to extend credit and financial services to improve the socio-economic condition of the people both in rural & urban areas. Few of such initiatives are Intensive Village Development Scheme, Cooperative Group Financing Scheme, Promotion of Self Help Groups in Cooperatives, Tourism Dev. Scheme, Fast Food & Mobile Restaurants, 3 Wheelers/Auto Services in certain areas of Shillong City, etc.

The MCAB has introduced incentive scheme for ensuring better recovery of Bank's NPAs and overdue loans by involving Village Headman and Office bearers of the SCS and offering them ½ % to 1 % of the recovery of such overdues.

The MCAB has the unique distinction of having managed by the elected Board of Directors and Professional Managing Directors since inception and its management was never superseded or nominated by the State Govt. as happened in other states.

The MCAB has been providing excellent leadership to the Cooperative Sector in the state and addressing to the issues concerning the cooperatives of the North Eastern States at Regional & National level from time to time. The efforts & performances of the MCAB have been well recognized at the national level and appreciated by RBI, NABARD, NAFSCOB, NCARDB, NCDC, & NCUI.

## **2. Meghalaya State Coop. Marketing & Consumers Federation (MECOFED)**

The MECOFED was established on 1st July 1975 with the main objectives to organize, promote and develop marketing, processing and storage capacities, sale of agril. & minor forest products, procure & distribute agricultural inputs, consumer goods and assisting the affiliated societies and their members in order to improve the quality of life of the people of the state and maintain sustainable linkages with the grass root level Coops in rural and urban areas.

In the beginning, MECOFED had provided commendable services for the benefit of the farming community by supplying fertilizers, bone meals and other agril. inputs, procurement & marketing of their agril. produces like potatoes, ginger, jute, etc., It has also arranged for procurement & sale of minor forest produces besides creating huge storage facilities in the rural areas for the benefit of the rural people. The MECOFED has procured consumer goods directly from manufacturers and whole sellers and supplied to the consuming public through its net work in rural and urban areas. This had stabilized the prices and supply line of consumer goods in the state. However, the MECOFED could not sustain its business operation for long, as it was not in good shape for the past few years.

The Government has been able to revive its position recently and it has re-started business dealing in consumer goods, fertilizers, LPG, marketing agril. produces and supply of stationary goods, etc In the interest of the farming community, agricultural development as well as for maintaining stability in prices of essential consumer goods in the State, revitalization of MECOFED and its effective functioning is essential. Reports of the Vamnicom & NABARD are already in the possession of the Government's Cooperation Department which need to be considered and implement their appropriate recommendations at the earliest.

### 3. Meghalaya State Cooperative Union (MSCU)

The Meghalaya State Coop. Union was organized in the year 1978 vide Registration No. 21 of 1978, dated 12.09.1978 with the main objectives as under:

- i) To propagate co-operative principles and ideology for healthy growth of the cooperative movement in the State and make them acceptable to all cooperatives in the State.
- ii) To serve as exponent of cooperative opinion and render advice to the Government on all matters effecting the movement.
- iii) To promote different types of cooperative societies as per need of the people of the State.
- iv) To promote and strengthen inter-cooperative relationship and discipline within the same sector of the cooperative movement and among different sectors.
- v) To plan, implement and review education and training activities in the State as per need of the movement and on behalf of or in collaboration with the National Cooperative Union of India.
- vi) To promote studies on cooperative and allied subjects and to carry on for research by itself or through collaboration with other institutions.
- vii) To publish periodicals, books, booklets, pamphlets, leaflets, teaching aids, educational material and other literature on co-operative and allied subjects.
- viii) To organize exhibitions, study visits & conferences, seminars, workshops, for promotion and development of cooperative movement in the State.

ix) To run training centres, schools, colleges for cooperative personnel and development of cooperative leadership.

The State Cooperative Union did commendable work in the field of Member Education and Training for about one and a half decades. But from 1996 it had failed to live up to the expectation of the cooperatives and their membership due to various reasons. The Coop. Union has been assigned a very important role for promotion and development of cooperatives in the State. The State Coop. Union has to function effectively.

### 4. Meghalaya State Coop. Housing Financing Society Ltd.

The Meghalaya State Housing Financing Cooperative Society Ltd. was registered on 10th May 1976 under the Meghalaya Cooperative Societies Act and the main objects of the Meghalaya State Housing Financing Cooperative Society Ltd. are to extend loan and advances to Primary Housing Cooperative Societies for construction of residential houses, repairs, addition or alteration and improvement of existing houses, for the purchase of houses and also to acquire and develop land for Housing Development programmes in the State both in rural and urban areas.

The membership of the Housing Society is as follows:

East Khasi Hills & Ri Bhoi	14 Primary Housing Coop. Societies.
West Khasi Hills	5 Primary Housing Coop. Societies.
Jaintia Hill	3 Primary Housing Coop. Societies.
East & South Garo Hills	4 Primary Housing Coop. Societies
West Garo Hills	6 Primary Housing Coop. Societies.
Total	32 nos
State Government	1
Grand Total	36 nos

The Meghalaya State Housing Finance Cooperative Society Ltd. has built up a Multi-storied building few years back on its own land at Nongrim Hills, Shillong with State Assistance and loan from MCAB and it has been functioning from there now. It has also constructed 'Rural Huts & Trade Centres' in different parts of the State and allotted shops/Staffs to the local un-employed youths, business men & women on nominal rentals for running their trade activities and earning livelihood.

District wise break-up of the Trade Centres/Rural huts set up by the Housing Society is shown below:

East Khasi Hills and Ri Bhoi Districts	5 Nos
West Khasi Hills District	5 Nos
West Garo Hills District	2 Nos
East Garo Hills District	1 Nos
South Garo Hills District	1 Nos
Jaintia Hills District	1 Nos
TOTAL	13 Nos

Presently, the Housing Financing Society has improved its position substantially and it is considering to enter the housing sector soon.

#### 5. Meghalaya Apex Handloom Weavers & Handicrafts Coop. Federation Ltd.

The Meghalaya Apex Handloom Weavers and Handicrafts Coop. Federation Ltd. (MEGHALOOM) was established in the year 1982 with the Headquarter at Shillong. The main objective of the Federation is to provide support to the primary handloom and weavers Cooperative Societies including supply of basic inputs, training of weavers as well as artisans, technical guidance and marketing of their finished products.

The MEGHALOOM is a State level Apex Body and 58 Primary Handloom and Handicrafts Cooperative Societies are affiliated to it. After the structural reorganization of Handloom Weaving Coops. in the year 1981-82, the viable and potentially viable Weaving Coops were retained and assisted by the State Govt. with Share Capital Contribution, Managerial Subsidy, subsidized Yarn & Looms & accessories.

In the beginning, the Federation used to confine its activities to distribution of yarns, supply of looms and technical supports to the Weavers Cooperatives besides supplying looms and accessories to the Weavers Cooperatives under the Central Sector and State sponsored Schemes. The Federation has now diversified its activities to other areas and extended marketing support to the affiliated societies and have undertaken sale of their products. It has also set up 2(two) Show-room cum- Sales Counters - one at Shillong and the other at Tura for marketing of the finished products of weavers Societies besides establishing a production centre at Kaimbatpara near Shyamnagar in West Garo Hills District to help, train, guide and support the Weavers of the area.

Meghalaya has enormous potentialities for development of handloom & handicrafts products like Assam & Manipur States and provide huge employment opportunities to the women near to their residents and without migration to Urban areas. In fact, almost in the entire Garo Hills & Jaintia Hills Districts every rural house hold has two/three handlooms

in their residences and weave cloths for their own and local consumption.

#### 6. Micro Credit Societies :

In Meghalaya, presently there are 179 Primary credit Societies at the grass root level and they are functioning as multipurpose enterprises. The basic objectives of the Societies are to promote and develop, economic, social and cultural interest of the members and to raise funds through shares, borrowings, deposit mobilisation, donation etc to provide multifarious services to the members & rural populace. However, majority of Service Coops have been involved only in dispensation of credit to the farmers while undertaking diversified business activities, like marketing, consumer goods dealing, inputs supply, etc have been remaining as an exercise in paper only. Recently, a dozen of SCS have started deposit mobilization and they have succeeded in mopping up huge deposits. This speaks about the potentialities for resource mobilization in rural areas and the confidence of the village people in the cooperatives. In order to retain the public confidence and reap the resource mobilization opportunity by the corps the Office Bearers and their functionaries need to be trained appropriately to upgrade their skill, knowledge and professional acumen for successful functioning of the cooperatives. The SCS have already been burdened with huge overdues in respect of their earlier loans and the recent loan waiver scheme of GOI helped them to cleanse their Balance Sheets. In Meghalaya, re-organisation of PACS (SCS) is overdue and this needs to be taken up on top most priority to enable the micro-credit societies to serve as nucleus of all economic development activities in the rural areas and serve as their growth centres.

#### 7. Urban Coop. Banks

As mentioned earlier, Meghalaya's, Capital, Shillong City is the birth place of Urban Coop. Banks of N.E. Region. Presently, we have three Urban Coop. Banks in Meghalaya, namely, the Shillong Coop. Urban Bank, the Jowai Urban Coop. Bank & the Tura Urban Coop. Bank Ltd, and they are only one unit Banks located in the District Head Quarters of Shillong, Jowai & Tura respectively. The Urban Banks serve the cause of the Urban poorer sections, like small traders, petty shop keepers, artisans, vegetable dealers, vendors and salary class who do not have excess to the commercial banking system for obvious reasons.

Of the three Urban Cooperative Banks, Shillong UCB was the oldest and it was established in the year 1965 at the initiative of Late B.P. Chaliha, Hon'ble of Chief Minister of the composite Assam State to save the khasi traders and vendors in Bara bazaar area of Shillong from the exploitation of money lenders who used to charge exorbitant interest rates (over 7000%). Initially, the Shillong UCB used to function in the Bara bazaar area only in the name of Bara bazaar Coop. Bank (from 1965-1970) & discharge commendable services to small traders with facile credit and later the Bank's name was changed to Shillong Coop. Urban Bank with its area of operation extended to the whole of East Khasi Hills District. The Shillong UCB suffered a serious set back in 2003 due to mismanagement of the affairs

of the Bank, but with the liberal assistance of the State Govt. and management restructuring, the Bank has been able to revive its position within a period of three years and has become a profit earning institution again. The Bank has been continuing its noble services to the economically deprived section in its operational area.

The Jowai & Tura UCBs, were established on 26 Feb 1976 & 5 Nov 1974 respectively with the similar objectives of helping the Urban Poorer Sections. They are also functioning quite satisfactorily and rendering yeomen's services to the weaker sections in their respective service areas.

The Urban Banks need to extend its business operation by opening of new Branches in potential areas and enlarge their coverage. They also need to place skilled and professionally qualified people in their banking operation.

The comparative Financial position of three UCBs for the last 3 years ending 31 March 2007 is furnished below: -

(Figures in lakhs Rs.)

Sl .	Particulars	31.3.2005			31.3.2006			31.3.2007		
		Shillong	Jowai	Tura	Shillong	Jowai	Tura	Shillong	Jowai	Tura
1.	Share Capital	158.31	41.04	108.88	171.57	55.62	126.20	183.10	70.82	146.33
2.	Reserves	3.05	178.87	-	3.29	225.17	-	5.52	293.86	-
3.	Deposits	713.28	1627.76	643.68	934.78	2159.06	706.35	1795.39	2431.29	880.24
4.	Advances	195.21	629.66	312.30	210.28	927.02	388.26	252.98	988.83	528.39
5.	CD Ratio	27%	38%	49%	24%	43%	55%	14%	41%	60%
6.	Net Profit	7.38	38.00	12.67	10.92	38.46	13.04	32.36	33.73	10.06

#### Future of Cooperatives in Meghalaya :

During the last three and a half decades, the Cooperative Movement in Meghalaya, has come a long way discharging useful services to the people of the State in numerous ways to improve their socio-economic condition. Meghalaya is in the forefront of the Cooperative Movement in North East India and has all the potentials and qualities for creating Cooperative Common Wealth in the Region. With the opening up of the Indian Economy & continuation of Financial Sector Reform since 1991, the relevance & importance of Cooperatives have increased immensely. Again, the recommendations of the Vaidyanathan Committee and the consequent reforms in the Cooperative Sector have brightened the prospect of Cooperatives. The Cooperatives are now required to work as business enterprises and fulfill the aspiration of their members. Today, 'Perform or Perish' is the mantra for all entities. The future of the cooperatives lies on their managerial skill, business acumen, professionalism, functional efficiency, effectiveness and good governance.

*The MCAB is the success story in Coop. Banking. We have also success stories in other sectors such as, Transport (Mookaiaw Transport Coop.), Marketing (Shillong Marketing Coop. Society), Credit (Nongthluh SCS), Handloom Weaving (Upper Nongstoin Women Society) & Multipurpose (Mendipathar Multipurpose Society). It is a fact, the Cooperative Movement*

*in Meghalaya has made significant progress and it has also made a substantial contribution towards improving economic condition of the common man and their financial inclusion.*

In order to sustain the growth of the Cooperatives and their accelerated performances some policy decisions and support are essential which are discussed as under for consideration :

#### I. Re-Organisation of Cooperatives & revival of Apex bodies:

In Meghalaya, the Service Cooperatives (PACS) were re-organised under a Master Plan in the year 1974 and thereafter, no comprehensive review was taken to assess the impact of the re-organised SCS. During the last 34 years of business operation, the service cooperatives have developed certain weaknesses and they have also faced certain operational problems, constraints and limitation particularly in respect of area operation, Village allocation, area demarcation & membership coverage etc.

The re-organisation of SCS is long overdue and this needs to be done on topmost priority

in regard to their area of operation, village allocation, membership, business diversification, resource mobilization, SHG networking and promotion, etc. The future of the Cooperatives and their growth will depend on how soon this is done and implemented.

#### 2. Strengthening of State level Coop. Federations:

Truly speaking, our State level Sectoral Federations & Apex Bodies could not make much progress and they are remaining as an exercise of structural formation rather than functional efficiencies. Most of our federations do not have the required comprehension of their role and responsibility. The affiliated societies are also not being looked after adequately. Again, functional coordination between the affiliate and the affiliated Coops and cooperation among the cooperatives in the State are also missing. The State Level Cooperative Federations need to be revitalized. Reports of the NEDCON & NABCON are available in Coop. Department and their Recommendation might be useful for strengthening these organizations.

#### 3. Membership Coverage:

Though, the Cooperative movement in Meghalaya have made significant progress during the last three and a half decades, their membership coverage which is presently about 26 % is far below the national average. The membership coverage of cooperatives has to be increased and for this purpose, a suitable Action Plan may be drawn up to ensure attracting cent percent willing people to the cooperative fold within a period of 5 to 6 years. This is essential for the success of the cooperative movement as without involvement of the people and their active participation there cannot be a Coop. Movement.

#### 4. Cooperative Leadership:

Unlike other parts of the Country, there is a serious lack of genuine and committed Coop. leadership in Meghalaya and the North East. Even today, the people in the rural areas, by & large have the impression that the cooperatives are government organization and they are part of the Coop. Deptt. This feeling has to be dispelled from the minds of the people and the extension staff of the Coop. Deptt can play an important role in this respect. There is an urgent need to involve the traditional leaders, young men & women in the Cooperatives in increasing numbers as official leadership alone cannot carry forward the Cooperative Movement. Therefore, the future of the Coop. Movement of Meghalaya lies in the creation of enlightened & committed leadership, skillful and professional workers, business diversification, honesty and integrity.

#### 5. HRDM in Cooperatives:

The Office bearers and workers in Cooperatives at all levels are first generation workers and they do not have the required knowledge, skill & business acumen for running the cooperatives as viable business enterprises. 'Learning by doing' has been the theme in the cooperatives even today and as a result there has not been a significant improvement in the style of their functioning and governance. Cooperatives are integral part of our

economic system. They need to follow a sound recruitment policy and induct qualified, quality, and competent manpower in their management and functioning. Manpower Development is a systematic process and training is an essential component for building up a competent, capable and committed workforce. Trained personnel can do their assigned role more efficiently and ensure viable functioning of their organization. It is essential for the cooperatives to assess their manpower requirement, training needs and get their office bearers and staff suitably trained regularly.

#### 6. Reforms in Cooperative Sector:

Cooperatives are integral part of our socio-economic system and they cannot remain outside the financial sector and economic reforms. Cooperative Reforms are absolutely necessary in the content of their dominant role in the economic upliftment of the country's majority people and rural development. In the light of the recommendations of the Vaidyanathan Committee, our Central Govt. has prescribed a series of reform measures and linked up the Revival Package with their implementation. All the stake holders of the cooperatives need to complete the implementation process to ensure democratic functioning of the cooperatives as per National Coop. Policy and free from interferences of external forces.

#### 7. Cooperative Governance & Best practices:

According to Nobel Laureate Milton Friedman, Corporate governance means conduct of business as per desires of the owners or share holders and in accordance with the basic rules of the society and local customs. Cooperatives are incorporated organizations and they need to function as per objectives embodied in their Bye-laws and serve the members strictly as per rules & policy decisions framed by them, Management & the Coop. Societies Act & Rules. Cooperatives are required to function as a business organization and their old and outdated style of functioning has to stop. They need to follow best practices, such as, timely holding of AGM & M.C. Meetings, holding Periodical Village level Meeting, make realistic assessment of credit requirements of members, encourage thrift habits/ issue Kishan credit cards, organize SHGs in Coops. and act as SHPIs, provide diversified services to their members and the people in the area and undertake agency services, develop them as nucleus of all economic developmental activities in their service area to fulfill socio-cultural aspiration of the members.

#### 8. Role of State Government:

Cooperation is a state subject and the cooperatives need the support and guidance of the State Govt. in their promotion, development and working on proper line. The Govt. should not be a party to the functioning of the cooperatives. They should not interfere or intervene in their day to day functioning. The Registrar of Coop. Societies needs to ensure timely conduct of audit of Coops., speedy disposal of arbitration cases, timely holding of AGM & election of office-bearers, organize symposiums, Seminars & Work shops and awareness programmes, periodical evaluation of the impact of the cooperative sector in

the economic development of the people. The Cooperation Department also needs to work as a catalyst and facilitate functioning of the cooperatives in accordance with the Bye Laws, Cooperative Principles & Cooperative Values.

#### 9. Coop. Development - Setting up of a Coop. Development Body:

The North Eastern States are comparatively backward. The GOI, NCD, NCUI & NABARD have been extending special Coop. Development Schemes and facilities to bring them at par with the rest of the Country. The Coops. in Meghalaya and other N.E. States are State sponsored institutions and they are yet to become peoples organization. The Cooperatives have enormous potentialities for a growth of cooperations and economic development of the people in the entire North Eastern Region. In the recently held Regional Cooperative Seminar at Guwahati, these were discussed and deliberated by the Cooperators and Cooperative experts for two days and a lot of recommendations were made for revival of the Cooperatives in the North East. These recommendations deserve consideration. Meghalaya is a comparatively friendly state and it will be helpful if a Cooperative Development Council is set up in the state to foster cooperative growth, their systematic promotion and progress on cooperative principles with the involvement of the people and their active participation.

The Council will be an advisory body of experts consisting of eminent cooperators, Co-operative experts, Coop. performance achievers, experienced Coop. Officers, representatives of NABARD and State Level Cooperative organizations. The Development Body shall overview the performances of the Cooperatives, assess the impact of their development role, offer suggestions and measures for their effective governance, frame a road Map for the sector, etc so that the cooperatives can emerge as growth centres and nucleus of all socio-economic development activities of the people in the State and create a living paradise for the Meghalayans.

.....

### **COOPERATIVE MOVEMENT**

*Shri. L.R.Wanswet.*

*Retd' Joint Registrar & Co operative Societies.*

Co-operative movement started in the 1844 in England. This movement is known as Rochdale Pioneers. The employees of the Rochdale handicraft were very poor before the year 1844. Their earning could not help them buy new shirt and new clothes before the advent of Christmas in England. So they decided to spare monthly earning from the mill every month and by that small amount they could form a co-operative store in 1844. At the end of the year 1845 their cooperative store earned huge amount and from the profit they have distributed to all its 100 members. Before the advent of Christmas in 1845 each and every family could spare money from the profit they obtained from the

Rochdale Mill and could buy new clothes.

It started from that humble Rochdale Pioneers in England, the co-operative movement in co-operative stores spread in the whole of England and some parts of the world. This movement is known as consumers' co-operative movement of the Rochdale.

It has been said in India that the Indian farmer born in debt, live in debt and die in debt. The position of the Indian farmers used to take loan from the Village Mahajans at very high rate of interest. Each and every year after their harvest they could not even repay their loans to the Village Mahajans, so their debt is carried from the father to the son from one year to another year. There are cases when the father dies, the burden of debt falls on the sons and there is nobody to rescue them (farmers) from the clutches of the Village Mahajans. Until the year 1904 the Government of the British crown in India passed the Agriculture co-operative credit Society Act in the whole of India. According to this Act the farmers in India can form a co-operative credit co-operative Societies for the financial benefits of the farmers. These cooperative credits since 1904 could give short term loan to the farmers at a very low interest over the loan taken from the credit co-operative societies. After four years that means in 1909 the Indian farmers could repay all their outstanding loans with interest to the Village Mahajans. Hence, this Act, passed by the British crown in 1904 was a relief to the Indian farmers during the British rule.

In the year 1961-62 the Government of India after Chinese aggression to India in 1962, there was deficiency in supply of the essential commodities to the farmers in the Assam Hill Areas of that period. Since 1963, the Government of India through the Assam State Government allowed to organise and register several consumers Co-operative Stores as a channel for distribution of the controlled and the uncontrolled commodities. These consumers co-operative Stores are still working in the state of Meghalaya till date for the supply of essential commodities to the Members and Non-members of the consumers co-operative Stores.

The introduction of TARLOK SING Scheme who was the member of the planning commission 1964. The Government of India enunciated this Scheme for the development of the Assam Hill Areas in 1965. According to this scheme they have organized and registered Sub- Area Co-operative Marketing Co-operative Societies in the Hills Areas of Assam. Under this scheme there were organized and registered service co-operative' societies about seven such societies falling within each Sub-Area Co-operative Marketing Society. These co-operative societies had served to some extent for the marketing of the Agricultural products of then farmers and in the mean time they brought essential commodities and distributed to the members of the co-operative societies. Most these Marketing co-operative societies and service co-operative societies have been sent to Liquidation but some are still functioning for the marketing of the Farmer's Products within and outside the state.



Besides the above in the present context of Meghalaya, we have also organized and registered several co-operative societies such as Multipurpose, Marketing, Service, Housing, Horticulture and women co-operative societies in the field of knitting and embroidery in the year 1998-2000 onward in order to give the weaker section of the societies (women) to come forward in the field of co-operative movement. As a result of which, the upper New Nongstoin Women Embroidery Tailoring-Knitting-Handloom co-operative and weaving industrial society West Khasi Hills Meghalaya was one of the 35 co-operative societies in the country which had selected for national award in the year 2004. The award had been presented by Dr. Manmohan Singh Prime Minister of India in New Delhi which carries a prize of Rs. 50,000 in cash and a recitation. The biennial awards were given by the National co-operative development co-operative for outstanding performance by the grass root level co-operative societies to inculcate the spirit of competition.

Dr. Manmohan Singh Prime Minister describes co-operative body, as the only force to democracy in our country to help the poor people and live in the mainstream of India. (Housing), One in every five Indian, has no pucca roof. We are short 50 millions houses in India, the country needs to spend Rs. 1,75,000 crores more to give every city a home especially for slum dwelling population which is estimated at 62 million and is rising at 2 percent every year.

In order to help the poorer section to own houses; partnership between the State Government and private sector have to be encouraged to make building affordable through Housing co-operative societies. Shri. Kapil Mohan the Deputy Commissioner of Hubli -Dharwad Karnataka showing the way with the Ashraya Project where 1240 houses were built with the state help.

U.S.A. with a population of 300 million has 50 states but India's population of one billion is squeezed administratively to 30 states and 5 Union Territories. Divide Uttar Pradesh, Bihar, Maharashtra, West Bengal, Madhya Pradesh, Tamil Nadu and Karnataka into smaller States in order to get rapid Development. Raise the number of State 57 to 60 States.

In order to raise and strengthen the co-operative movement, we advise to the concerned Department to re-organise the function of the marketing, housing, women co-operative societies, multipurpose co -operative Societies, consumer's Co-operative societies etc. In order to raise the production and selling of the farmers and artisan products in the grass root level and to bring the farmers and artisans in the maintenance of competition with the rest of the country. Last but not the least the officers of the Department right from the rank of Junior inspector Co-operative societies to the rank of Deputy Registrar of Co-operative Societies should devote their work sincerely for the development of co-operative movement, farmers, artisans, etc which are the backbone of the State.

Jai Hind!

## COOPERATIVE MOVEMENT IN MEGHALAYA

*P. Mawkhiew*

Cooperative Movement is the People's movement in cooperation for economic development without being exploited from any quarters. Being a peoples' movement it is not the responsibility of anyone to merely present a positive picture of the significant role it is playing in the State economy, infact, there is hardly a coercive thinking either at the Government level or the leadership level on the subject. One should take sizeable responsibility for motivating the weaker section of the society.

Cooperatives have been considered as very vital instruments in fighting poverty and exploitation, therefore management by a dedicated team of workers is necessary, who can commit and serve for the success of the members and non – members of the cooperatives. It should be a way of life and not simply a skeleton structure.

The growth of Cooperatives are becoming complicated due to a lack of professional man-

agement. Cooperatives can survive only if their base is strengthened at the grassroots level. The challenge posed by such changes can be met by creative, relentless and dynamic leaders who are not self centered; and endowed with relevant skills, experience, foresight and insight. Measures should be taken to ensure the professional competence of the cooperative.

Cooperatives offer an effective organizational frame which has potential to provide opportunities for economic development of the people with their active participation. To manage a cooperative is a difficult job. Trained personnel recruitment is an important aspect in this regard. Members' education is another field which has to be concentrated because this can provide an insight into the basic philosophy of cooperation, its working and application.

The economic backwardness of people living in remote, isolated and inaccessible areas have largely reduced the population to be controlled by certain groups of people with

vested interest among many grassroots level cooperatives. As such cooperatives are unable to foster economic development of their members and to promote social justice. Some of the reasons for the above constraints are that the members of such grassroots cooperatives are not aware of cooperative ideologies and are also ignorant of their rights and duties. Unless some concerted efforts are taken to overcome these constraints, the future of the majority of grassroots cooperatives will remain only in their signboard.

Cooperative ideology should be widespread to every nook and corner of the state in order to pave the way for rural people who lack the privilege of education and knowledge to promote and educate the standard of living and a guidance which has an ideology with vital instruments on socio economic planning and development.

There are also ways to enhance performance of cooperatives so that it encourages creativity and innovation as it works as an eye opener of the society. The rise of machines and the advent of the industrial revolution brought about a vast social upheaval. The concentration of wealth and economic resources in the hands of a few led to the exploitation of the weak, mainly the artisans' labourers and workers. The new form of Cooperation came into being as a consequence of this upheaval.

Since the purpose of the plan is to change the economy of the state from an individualistic to a socially regulated and cooperative basis, its success should be judged, among other things, by the extent to which it is implemented through Cooperative Organisations. The inherent nature of cooperative activity, its democratic character and mode of functioning, involving a immensely large number of people from all corner of society underlines the absolute need of cooperative an intensive and extensive use of public relation discipline to achieve its objectives of be

ing the peoples' Movement that provide a shield for the weak.

If cooperation has to succeed, we need leaders with a cooperative bent who are endowed selflessly and are dedicated to serve the society and humanity. Cooperation is missionary work and leadership, which is vital toward achieving the desired objectives of economic prosperity.

We cannot all be famous, often unsung heroes, and our name may not appear in any newspaper, but the satisfaction of having done our best for the love of the people will not fail to leave an impact. We need men who people can look up with pride, and command respect of others by their personality and integrity. If we can produce the leadership, the cooperative movement can have a bright future in Meghalaya.

Leadership, therefore, is essential, for cooperative movements and that the leadership

has to be dynamic, having a strong determination reflecting the basic principles of the movement. It is worth mentioning that cooperative movements in many states have leadership that is strong and is a vital force behind the progress of the movement in the past and in the present. In Meghalaya for instance, the cooperative movement has not developed to such an expected extent in comparison with other States.

President.  
Meghalaya State Coop Union Ltd.,  
Shillong.



# Cooperative Movement in India

Cooperative Movement is a People's Movement.

Cooperative Societies are autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise with principle of equity being paramount, where people join hands together and pooled their little resources for socio-economic growth and upliftment by initiating various economic activities by honest means. Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. The role of Co-operation Department is promotional, catalytic and regulatory.

Cooperative Societies are required to be registered with the Registrar of Cooperative Societies which will give legal entity to the Cooperative Organizations. The various matters related to functioning of co-operative societies are dealt in this department viz. registration of societies, dispute settlement, winding up, recovery of due etc.

The Department as per the Cooperative Societies Acts & Rules are safe guarding the interest of the members by conducting regular inspection, supervision, stock verification and statutory annual audit of the accounts of the Cooperative Societies by Departmental Officers. Co-operation Department ceaseless efforts to transform different types of Cooperative Societies as an effective instrument of growth centre as well as the nucleus of rural development and employment generation has yielded some results. The department has always been a guide and supporter to the movement of any kind of Cooperative Societies.

The contribution of Cooperative Sector in the economy in the State of Meghalaya though marginal is a reality and not a denying fact. Statistics relating to progress and performance of Primary Agricultural Cooperative Societies in Meghalaya in the last four years:

## GROWTH OF COOPERATIVE MOVEMENT IN MEGHALAYA

But These institutions in general suffer from resources constraint, poor governance and management, inefficiency and unviability.

### Weaknesses of Cooperative Societies in Meghalaya:

Sl.No	Items	Units	2002-03	2003-04	2004-05	2005-06
1	No.of Coop.Societies	Nos	179	179	179	179
2	Total No.of Members	"	87,202	88,998	91,303	94,313
3	Paid up Sharecapital	Rs in lakh	276.67	254.09	325.17	327.59
4	D3eposits	"	98.3	174.84	99.16	112.47
5	Working capital	"	1084.34	1292.64	1156.61	1308.35
6	Loan during the year	"				
	a)S.T.Loan	"	108.45	144.45	179.73	233.95
	b)M.T.Loan	"	38.03	160.44	134.7	151.12

7	Loanout standing	"	359.19	894.6	922.1	730.05
8	Sales turnover					
	a)Agri-Produces	"	51.73	58.51	83.17	56.26
	b)Consumers goods	"	40.31	18.09	35.04	90.41
	c)Others	"	7.78	42.02	22.93	91.69

YEAR	SOCIETIES	MEMBERSHIP	SHARE CAPITAL	WORKING CAPITAL
1995-96	803	1.84	3816.55	19982.06
1996-97	858	1.86	3725.14	33139.86
1997-98	798	1.56	2447.52	26580.75
1998-99	942	1.60	2603.05	31888.1
1999-00	908	1.51	2197.57	30402.47
2000-01	997	1.59	4070.85	30624.13
2001-02	1000	1.65	4029.87	31733.51
2002-03	1018	1.50	4674.53	56790.97
2003-04	1024	1.50	4610.3	49407.97
2004-05	1093	1.52	4954.82	56600.27
2005-06	1153	1.66	4943.93	56660.67

3. Lack of Funds: The financial base of both the Primary as well as State level Cooperative Society is very weak. Most of the State Level Cooperative Societies depend on the Government contribution to their share as well as working capital.

The financial base of the State and its attitude to Cooperative Sector largely determined the flow of funds into the Sector. The revenue base of the State is very narrow, about 85 percent of the budgetary expenditure of the State comes from the Centre in the form of Grants-in-aid and the State can only cover about 15 percent from its revenue. The sectoral allocation of plan outlays shows that the Cooperative Sector has never been treated as priority sector in the State. Four Five Year Plans have been completed since Meghalaya got its Statehood. Non of the plans has given much importance to the Cooperative Sector. Thus in a State like Meghalaya, where Cooperative Movement gets sustenance from the Government resources, gradual withdrawal of Government support long before the movement takes off may result in the ultimate collapse of the movement.

4. Lack of Management Efficiency and Professionalism: The chief executive of most of the State Level Societies are appointed by the State Government, they are mainly drawn from the retired government bureaucrats. At times, political considerations in such appointments undermine the efficiency criteria, of course the appointment of retired personnel involves less expenditure as far as salary head is concerned but simultaneously such appointments often fail to bring the necessary drive, innovation, initiative and professionalism without which the Society become handicapped to face the tremendous challenge in building the movement. Moreover, the adhoc nature of such appointments and consequent frequent change of the Chief executive have largely engulfed the movement in adhocism.

Training of official of Cooperative Societies and newly recruits department officers is mainly deal with the legal aspects of cooperative societies. The institute does not have trained man power to conduct business specific training to the cooperator associated with differen business. As a result, the training imparted to the secretaries hardly helps them in the promotion of their business conditions as well as market competitiveness.

Very weak vertical linkage: The weak vertical linkage between the State Level Cooperative Societies and the Primary Level affiliated to them seems to be a major structural problem for the healthy growth of the movement in the State.

6. Weak forward linkage: Between production and marketing: While a considerable amount of marketing surplus is generated in agro-horticultural produces, the problem of marketing of such produce is acting as a disincentive to the growers. The failure of ME-COFED as well as other Primary Marketing Societies to market them is ultimately helping the private traders to appropriate large part of surplus by way of unequal exchange. This in turn substantially reduces the loan repayment capacity of the members of Primary Societies leading to the ever mounting volume of outstanding against society loans to the sector.

7. Traditional land tenure system: The traditional tenure land system of different tribal groups in the State are full of ambiguities in relations to ownership, control and occupancy rights over land. So far neither cadastral survey has been undertaken nor any effective attempt has been made in order to codify the traditional customs in order clearly define the concepts of ownership, control and occupancy rights. There exists multiple authority of public land. Private land is largely owned clan-wise where individual occupancy is recognized. Because of the complicated land tenure system, most of the cultivators do not have any legal land ownership document. As a result, it is very difficult to use land as mortgage for getting loans from banks, in fact the security structure of banks does not correspond to the traditional land ownership pattern of the tribal societies but stands on the way free credit flow to agriculture and allied sector.

8. Non-correspondence between cooperative democracy and tribal democracy: The principle of cooperative democracy hardly take into confidence the institutions of tribal democracy that mobilized and control people's initiative at different levels. In Khasi society, the institutions like village Dorbar and village headman, Dorbar Raid and the office of the Basan or Lyngdoh or Sordar, Dorbar Hima and the office of the Syiem play the pivotal role in the management of community life at the village. Raid and Syiemship levels respectively. Similarly among the Jaintia, the office of the village Headman and the Daloi and among the Garos the office of the Nokmas used to play crucial roles in the management of the Jaintia and Garo Societies respectively. These traditional institutions used to mobilised resources in order to undertake activities of comman interest like village sanitation, water supply, health, roads, education, etc. They lead the people at the local level, speak for the

people and protect the collective interest of the people. Unless these traditional institutions are accomadated and allowed to play their due role in the cooperative movement, the spontaneity will remain a far cry.

█ The cooperative reforms are, therefore, absolutely vital to the future of the cooperatives.

█ National Policy on Cooperatives : The Union Government has formulated a National Policy on Cooperatives in consultation with States. The objective of the National Policy is to facilitate all-round development of the cooperatives in the country and to work as guiding force for the States towards successful cooperatives. The policy, envisages that cooperatives be provided necessary support, encouragement and assistance and to ensure that they work as autonomous self-reliant and democratically managed institutions accountable to their members.

█ Multi-State Cooperative Societies (MSCS) The Central Government has taken a lead in providing required autonomy to the cooperatives by enacting MSCS Act,2002, replacing the MSCS Act, 1984. It aims at providing functional autonomy and democracy applicable to National level cooperative societies/federations and other Multi-State Cooperative societies. It is expected that it will work as a Model Act for reforms in State Cooperative Laws.

█ The NCDC (Amendment) Act, 2002 : The NCDC Act, 1962 has been amended vide NCDC (Amendment) Act, 2002 expanding the mandate of NCDC to include food stuff, industrial goods, livestock and services in the programmes and activities in addition to the existing programmes. The definition of agriculture produce has been amended to cover wider range of activities by including edible and non-edible oilseeds cattle feed, produce of horticulture and animal husbandry, forestry, poultry, farming, pisciculture and other allied activities to agriculture. Vide the amended Act, definition of industrial goods and livestock have been elaborated covering the products of allied industries in the rural areas and includes any handicrafts or rural crafts. The livestock includes all animals to be raised for milk, meat, fleece, skin, wool and other by-products. NCDC will be able to provide loan directly to the cooperative without State/ Central Government guarantee on furnishing of security to the satisfaction of the NCDC. So far activities concerning water conservation, animal care/health, disease prevention, agricultural insurance an agricultural credit, rural sanitation/ drainage/seweage have been made as notified services.

█ Amendment to the Consitution in respect of Cooperatives :In spite of the felt need for amendment in the State Cooperative Societies Act, the pace of reforms in Cooperative legislations by the States is not encouraging. Therefore, to ensure the democratic, autonomous and professional functioning of cooperatives, it has been decided to initiate a

proposal for amendment to the Constitution for the purpose. This decision has been taken after careful deliberations with the States in a conference of State Cooperative Ministers held on 7 December 2004. The proposed amendment to the Constitution is purported to address the key issues for empowerment of cooperatives through their voluntary formation, autonomous functioning, democratic control and professional management. The Constitution One Hundred and Sixth Amendment Bill 2006 has been introduced in the Lok Sabha on 22 May 2006.

**Constitution of High Powered Committee** :To review the achievements of Cooperative movement during the last 100 years and challenges before it, and to suggest ways and means to face them and to give a new direction to the movement, a high-powered committee has been constituted with following Terms of Reference:

1. To review the achievements of the cooperatives during the last 100 years.
2. To identify the challenges being faced by the cooperative sector and to suggest measures to address them to enable the movement to keep pace with the changing socio-economic environment.
3. To suggest an appropriate policy and legislative framework and changes required in the cooperative legislation in the country with a view to ensure the democratic, autonomous and professional functioning of cooperatives.

**Revamping of Cooperative Credit Structure** :In August 2004, Government of India constituted a Task Force under the Chairmanship of Prof. A Vaidyanathan for suggesting measures for revival of cooperative credit institutions. The Task Force has submitted its Report in respect of short-term cooperative credit structure and recommended a financial package of Rs 14,839 crore for the short-term rural credit cooperative institutions. The package covers accumulated losses, unpaid invoke guarantees, receivables from State Governments, return of share capital to State Governments, Human Resources Development, conduct of special audit, computerisation, implementation costs, etc.

Based on the consensus arrived at with State Governments and other stakeholders on the recommendations made by the Task Force, the Government has approved the package for revival of the Short-term Rural Cooperative Credit Structure involving financial assistance of Rs. 13,596 crore. The provision of financial assistance under the package has been linked to reforms in the cooperative sector. The same Task Force has been assigned the mandate for suggesting revival package for the Long-Term Cooperative Credit Structure. The Government will initiate steps for reviving Long-Term Cooperative Credit Structure after reviving the report of the Task Fore in this regard.

*Prepared and compiled by  
Shri J Syiem  
Asst.Registrar of Cooperative Societies East Khasi Hills.*

With Best Compliments From:

**SBI Staff Cooperative Credit Society Limited**  
**SHILLONG**



Our Motto  
To Encourage Thrift & Credit  
Amongst Members

**SHILLONG**  
**ESTD. 1981**



The Meghalaya State Warehousing Corporation was established after being bifurcated from Assam State Warehousing Corporation in the year 1975.

Unlike other State Government undertakings, the Meghalaya State Warehousing Corporation has two shareholders viz, Central Warehousing Corporation and the State Government on 50:50 basis. The main source of funding of the Corporation is Share Capital Contribution from its shareholders. The Authorised Share Capital of the Corporation is Rs.3.00 crores.

The basic function of Meghalaya State Warehousing Corporation is to create storage infrastructure and also to operate the same throughout the State to meet the storage demand and also for strengthening the public distribution system of the State.

The Corporation at present has a total Storage Capacity of 13,800 metric tonnes.

# Meghalaya State Warehousing Corporation



## Name of Warehouses & Capacity

1.Shillong,East Khasi Hills district	-2000 MT
2.Khanapara,Ri Bhoi district	-3000 MT
3.Jowai,Jaintia Hills District	-1600 MT
4.Williamnagar,East Garo Hills District	-2200MT
5.Araimile,Tura,West Garo Hills District	-2500MT
6.Nongstoin,West Khasi Hills Dist	-2500 MT



# Handloom Weaving





# Co-Operatives And SHGs As A Means For SUSTAINABLE DEVELOPMENT

by Chairman,  
Mendipathar MPCs Ltd.

## INTRODUCTION

Poverty is a great concern in the world today. It is the direct consequences of an unequal distribution of wealth in an economic system where unjust structures of exploitation and oppression are institutionalized and enforced. Thus, these structures are taken for granted, internalized and practiced resulting in a denial of human rights to the majority of people.

Development is possible only through empowerment and through a collective organization of people. This begets people's power, the power that comes from unity, Co-operation, organization and action. Development is building sustainable communities.

Sustainable development means the deduction of hunger and poverty. It includes meeting basic human needs, expanding economic opportunities, protecting and enhancing environment, and promoting pluralism and democratic participation.

Sustainability means Society's ability to shape its economic and social system so as to maintain both natural resources and human life.

People in Garohills are still very poor not because they do not work hard but they do not get a fair and reasonable price for their farm produce. Often their farm produce are 'sold in advance' to businessmen or moneylenders in order to take loan for their livelihood or at the time of sickness. Therefore they get only ¼ of the actual price for their farm produce at the time of harvest.

Improvement in human living condition is possible through a proper marketing system and empowerment of the grass-root population. The Mendipathar Multipurpose Co-Operative Society Ltd. has ushered silent economic revolution in the Garo Hills. The Society has changed the lives of poverty stricken Garos who, despite working hard, had been always at the receiving end. The middlemen and moneylenders deprived them of a fair and reasonable price for their farm produce due to exploitation.

My conviction was that poverty in Garo Hills could not be eradicated unless the people were provided a fair price for their farm produce. I helped 500 families in 21 villages to plant rubber with

the help of Rubber Board under the Ministry of Commerce, Government of India from 1986 to 1990. A rubber marketing society was started in May 1997, to liberate the rubber growers from the clutches of moneylenders and middlemen. Prior to this intervention, the rubber growers got less than Rs.15 per kg when the actual price was Rs 40/kg. At present we have provided Rs.100/ per kg to the growers by avoiding various levels of middlemen.

In Dec.1999 the Society was registered under Meghalaya Co-operative Societies act (1971) in the name of Mendipathar Multipurpose Co-operative Society Ltd, as per the advice of the Chairman Rubber Board, as the Board has pro-

vision to provide refundable share contribution up to Rs 3,00,000, for working capital. On registration the Rubber Board gave Rs.3,00,000 and it facilitated the work of the society with out any difficulty. At present the Society has 220 members and a Share capital of Rs. 5,25,400 and a Thrift deposit from the members Rs.23,21,749. The Society runs its business through the above-mentioned funds.

## our Vision

Our vision is to bring life to its fullness where every person has equal opportunities to live with dignity and self-respect.

### Goals and objectives of the Society:

■ The main goal of the Society is to help people to become self reliant through integrated developments, and by providing market facilities for their agricultural produce, especially of the marginal small farmers in rural tribal area.

■ Supply of farm inputs for rubber tapping and processing and other facilities needed for the cultivation of other crops.

■ Encouraging thrift savings, self-help groups and mutual help among the people based on the co-operative principles.

■ Marketing of agricultural products such as Rubber, Arecanut, Black pepper, Ginger, turmeric, maize etc.

■ To stock and supply of essential commodities, provision goods, textiles, kerosene, etc at a fair price to the farmers.

■ To impart technical guidance to the members of the Society by conducting training cum workshops, seminars by arranging field visits and exhibitions to improve their quality of products. To form Self-Help Groups in distant villages and club them together to form Co-Operatives.

■ To conduct animation programmes on social analysis, women empowerment, as well as life guidance and technical assistance to the people.

■ To encourage adult education and literacy.

## Significant Developments of the Society

### 1. Rubber Marketing (started 1997)

Through rubber marketing many marginal rubber growers have been liberated from moneylenders and “advance sale” of rubber. Prior to our intervention, the growers got less than Rs.15 per kg. It is a joy to mention that the Society was to provide up to Rs 100/ per kg of rubber to the farmers by avoiding various of middlemen. The Society purchases rubber not only from East Garo Hills but South and West Garo Hills. Hence the rubber growers have improved their eco-condition remarkably.



### 2. Share Deposits (Started in 1998)

In order to raise working capital, share deposits were encouraged from the members as well as new members were encouraged to join the Society. At present the Society has 220 members and a Share capital of Rs. 5, 25,400

### 3. Thrift Saving (started in 1998)

In order to encourage saving habits of the people, as well as to avoid moneylenders thrift saving scheme was started in 1998 for members .It has helped people to become self-reliable and self sustainable and brought about the desired improvement in living condition. At present the thrift deposit from the members have gone up to Rs.23,21,749

### 4. Sale of farm inputs (started in 1998)

The Rubber tapping materials and accessories are not available in Garo Hills. Hence it was a great need to start sale of Rubber tapping and processing material such as Acid, Aluminum dishes, Tapping knives, cups and other farm inputs at a cheaper rate.



### 5. Sale of Textiles (Started in 1999)

During Pooja and Christmas, all the people purchased new clothes. At that time the unscrupulous merchants raised the price of clothes up to 300%. Based on the rising need, the Society started the sale of clothes on Dec.1999. The cloth, which is bought from wholesale shops in Guwahati, was sold at a very cheap price, thereby preventing people from exploitation. This move was greatly welcomed by the people.

### 6. Training Programs for the farmers. (Started in 1999)

Empowering the grassroots population through information, awareness, value education, capacity and skills building programmes are done through formal and informal classes in different villages. Trainings are conducted for various groups of rubber growers for tapping and processing of rubber. Hence they are able to produce quality rubber sheets.



### 7. Sale of Consumer Goods (Started in 2000)

The Society also began a consumer shop, as price of the essential commodities were very high in the market. Most of the household items are sold at a

cheaper price than the market. It is greatly appreciated by the general public as they could save some money on marketing.

### 8. Pick- up Jeep (in 2000)

The Society acquired a pick up Jeep with Society's own resource. It facilitated the transportation of clothes and consumer goods from wholesale shops in Guwahati, as well as for the farmers to carry the farm produce. The Society also procured some furniture and equipments for the office use.



### 9. Staff- Formation (2000)

In Oct 2000, three staffs of the Society were sent to Shillong for Co-operative training which equipped them to function better. They were also sent for other short courses, such as Capacity building, Social analysis, Co-operative management SHG training etc. Three of the staffs were given exposure to various co-operatives in Kerala. Weekly staff meeting and input session are conducted to empower the staff.

### 10. Purchase of Society's own land and building. (2001)

On Nov.17th 2001, the Society was able to acquire its land and building in the town of Mendipathar. It was a great joy for the members and staff as the long cherished dream was fulfilled. On 8th Dec.2001 inauguration was done and the shop and godown was shifted to the new venue.

### 11. Youth guidance and vocational training (2001)

One of the great fears of the youth today is unemployment and hence insecurity in life. In order to provide a “NEW VISION” in life and “HOPE” for the future, youth are guided and helped in vocational training and to begin

self-employed programmes such as crafts, tailoring, poultry, farming, horticulture etc. This has helped a few youth to begin self-employment programme.

#### 12. Xeroxing and lamination (Started in 2002)

The only Xeroxing center in Mendipathar was charging Rs 2-5 each copy. Rs.1, 00,000 was given by as grant in aid Registrar of Co-operative Societies, Meghalaya, on special request of Sr.Rose to purchase a Xerox Machine for the use of the Society as well as for the public . The Society does the Xeroxing at the rate of Rs.1each page. This has challenged others to bring down the charges to Rs.1.25 - Rs.2 per copy.



#### 13. Sale of Kerosene (Started in 2002)

The PDS kerosene was sold in the open market at the rate of Rs 20-40 per liter. The Society started to sell the kerosene at the actual PDS rate by concerned department and it was a great relief for the poor. The poor are very grateful for this great service.

#### 14. Formation of Self Help Groups (SHGs) (started in 2002)

The main objective was sustainable self-help groups, to become economically viable and by averting moneylenders and middlemen and to encourage participatory mode of decision-making. SHGs are micro non-formal socio-economic institution for promoting thrift and mutual help for economic and social development. The MMC Society in the villages of Babupara, Damas, Dalbingre, and Chidimt Namisa formed SHGs in order to improve their socio-economic conditions as well as to avoid moneylenders and challenge the exploitative market system. These groups raised their funds and began to rotate among themselves after the first 6 months. With the help and guidance of MMCS, the groups purchased Araconut from their own villages at a higher price than the middleman, hence the middleman was forced to raise the price, therefore people got better price. Also the SHGs profited Rs.300/bag from the arecanut business. The Chirim SHG and Chidimit SHGs were helped out to take 'village owned' rubber estate instead of leasing out to non-tribal. The profit is divided among the SHG members, and one SHG purchased an Auto rickshaw for the group by which they are able to earn daily income. In the village Dalbingre women's SHG. was helped to set up a consumer shop for the daily necessities of life. It saves time for women from walking long distance for daily shopping. The women are assisted in writing cash book and ledger etc besides helping them in management.



#### 15. Training for chicken rearing and Mushroom cultivation. (Started in 2003)

To improve the food habits as well as to provide better income, chicken rearing and mushroom cultivation trainings are given to the people regularly. Kuroiler and Broiler chicks and Mushroom spawn are distributed to farmers. This has not only improved food habits but also generated additional income for the people

#### 16. Exposure cum training Programmes from other agencies.

During this short period, the Mendipathar Multipurpose Co-Op. Society has become a model for other NGOs, SHGs

and Co-Operatives. Many groups from different parts of Assam, Nagaland, Arunachal, Tripura and Meghalaya, have come to the Society to get better ideas and to learn about formation and function of Co-op. Society. The MMCS helped to organize a Women's Multipurpose Co-Op Society at Rabhagre in West Garo Hills in 2001, and a Rubber grower's Multipurpose Co-op society at Rongara in South Garo Hills.

#### 17. Sale of School textbooks and notebooks. (2003)

The sales of School textbooks and notebooks have been started during the year. It was a great relief for the students that the Society began to sell School items, as most of it was charged quite high in the market and other shops.

#### 18. New Branch at Dandakol Village.

It was a matter of great joy for the people of Dandakol and surrounding villages, on 1st May 2003, when a new branch of Mendipathar Multipurpose Co-operative Society was inaugurated. It saves people from traveling long distance of 25-40 k.m. to purchase domestic and other consumer goods. Collection of rubber and other farm produce also are done there.

#### 19. Second Branch at Pangsudam Village.

On 19th June 2004, another branch of Mendipathar Multipurpose Co-Operative Society Ltd was opened at Pangsudam near Dainadubi 25 Km away from Head Office in order to reach out to the interior villages. It was greatly appreciated by the people, as they have to walk many kilometers to purchase their daily necessities.

#### 20. Sale of Areca nut and Coconut seedlings.

In 2004  
Rs.1,00,000  
was given by  
Department of



Co-Operative, Meghalaya to the Society for Micro- Agri project. This money is used as revolving fund for the purchase and sale of coconut and areca nut seedlings, mushroom spawn and chicks. People are benefiting much out of it.

#### 21. Poultry Farm (started in 2004)

Scarcity of eggs and chicken has been a great concern for the entire Garo Hills as well as in North East India. Hence, the Co-operative started poultry farm. One-day old kuroiler (double purpose) and color broiler chicks were brought from Kolkata. After vaccinating twice, 4 weeks old chicks are sold out to the people and S.H.Gs. This has been a great help for the people as there is no access to these facilities for the rural population. They have improved in socio economic condition by selling eggs and chicken. It also provided better nutrition for the people. The demands for chicken and eggs are great and the Society is not able to meet the needs. Hence it is planned to start poultry in a large scale.



#### 22. NCDC assistance through ICDP programme launched in 2004.

A sum of Rupees 18,46,500 was received from ICDP (Integrated Cooperative development programme) of which Rs. 7,56,500.00 as Loan and Rs. 10,90,500 as share contribution. The complete loan was returned in time, hence a sum of Rs.1,00,000 was received as incentive from the Meghalaya cooperative Apex bank Ltd.

##### 1. Purchase of a mini truck

The purchase of a mini truck promoted the work of the Society to procure and carry rubber from other parts of Garo Hills as well as rice and other commodities from Guwahati, Goalpara etc. It is also being rented out to the members/non members at a cheaper rate.



##### 2. Water pump.

Three numbers of water pump set were purchased under this scheme for the use of the members providing irrigation facilities.

##### 3. Atta Chacki/ Rice Mill.

People in Garohills cultivate lots of turmeric and sell it at the rate of Rs 3-4 for a kg. The same turmeric is bought back after processing from elsewhere at the rate of Rs 100 per kg. So the bulk profit goes to the middle man and traders. Hence the Society motivated the people especially Self-Help Groups to process turmeric. The Society started to purchase the dry turmeric at the rate of Rs.55/kg after powdering; it is sold out locally at a reasonable price. So it has brought double benefit for the people.

##### 4. Opening of the new show room.

The Society grew rapidly in its volume of business and work. Hence there was a great need to have bigger building. With the assistance of NCDC through ICDP scheme a new show room was built and was inaugurated by His Excellency M.M Jacob, Governor of Meghalaya on 27th March 2006.



#### 23. Purchase of Bolero Camper Jeep (2005)

The Society acquired a Bolero camper jeep with its own fund to facilitate work of the Society. It is also rented out to the member's for various purposes.

#### 24. Purchase of power tiller (2006-07)

Observing the increasing demands of power tillers in this area, the society purchased two power tillers during the year 2007. The ICDP provided 50% share money, 50% loan to purchase one power tiller, and the other was subsidized by the Agricultural Department of Meghalaya. It is rented out to the farmers for ploughing the fields

#### 25. Purchase of land (2006-07)

Society purchased 20 bighas of land in Jampara and Salpara villages for various purposes like poultry, rubber nursery and dairy development.

#### 26. ICDS Foodstuffs supply (2006-07)

During the last quarter of the year 2006, Society signed a contract with social welfare dept. of Meghalaya, to supply foodstuffs for Integrated Child Development Scheme (ICDS). Later on it was extended to 2007. Under this contract, society supplies various kinds of nutritious food to the ICDS centers of Kharkutta and Resubelpara blocks, as per the indent.

#### 27. Co-Operative Excellence Award (2007)

The Society was selected for CO-OPERATIVE EXCELLENCE AWARD for the year 2006 for best Society of Meghalaya by the NCDC. The Chairman of the Society Sr. Rose Kayathinkara received a sum of Rs, 50,000.00, a certificate and a memento from NCDC, Delhi in a ceremony held on 4th Jan 2007.



### 28. Rubber nursery (2007)

There is a growing demand for budded stumps. In order to meet the demand of the farmers the Society started a rubber nursery at Jampara to provide budded rubber stumps to rubber growers.

### 29. Anthurium flower garden (2007)

Society started a joint project of anthurium flower garden with technical collaboration from state horticultural department. Horticultural department setup the garden at Jampara, provided all the facilities, and handed over to the Society.



### 30. Color photography: (2007)

In order to save the people from the high charges of color passport photographs, the Cooperative Society started photography at a cheaper rate. It is a great relief for the people, as they could save some money.

### 31. Opening of the 3rd Branch at Rongram (2008)

A 3rd branch was opened in Rongram, in District West Garo hills to liberate rubber growers of the west and south Garo Hills.

### 32. Government Sponsored Projects: (2008-09)

Collaboration with government for implementation of various programme/projects.

The co-operative has taken up Social audit of National rural employment guarantee Scheme (NREGS) for the entire Kharkutta Block (181 village). It was an opportunity to see how backward our rural villages are, and how our people live in a inhuman conditions, while India is

growing as Supper Power. They are neglected of all basic needs such as safe drinking water and sanitation, electricity, roads and other communication Medias. Sr.Rose Kayathinkara the Secretary of the Co-operative suggested the Deputy Commissioner (DC) Vijay Kumar IAS to take up Plantations for long term suitability by using the NREGS money. She took DC to a village where she had helped to plant Rubber in 1987 and how the people of this village have improved their life. Seeing this DC of Williamnagar decided to take up plantations such as rubber, bananas, oranges, pineapple and areconuts in the entire East Garo Hills District. MM Cooperative Society is the nodal agency for 1000 hectares of rubber plantation.

### Community Led Total Sanitation (CLTS) Programme:

The over all Scenarios in Garo hills is better than that of other parts of India. Many house holds have some rudimentary toilets, such as pit toilets and toilets with a small opened plastic pipe serving as a commode with a split bamboo or a gunny bag supper structure are found in most of the villages. However the fact still remains that many families do not have even kacha toilets and they go for open defecation. Most of the kacha toilets are unhygienic and unsafe. Against this back ground the MM Cooperative society joined hands with District Administration of East Garohills in the implementation of community led sanitation approach (CLTS) in March 2009

The society has sent two of the staff for Training of Trainers on Community Led Total Sanitation (CLTS) to Williamnagar. They in turn move around the villages and motivate the villagers for 100% safe sanitation for better health. Sr. Rose firmly believes malaria can be reduced if every Village has safe sanitary toilets.

In view of this the society has started a” Rural Sanitary Mart” to supply of sanitary toilet items.

### SELF HELP GROUPS AND MICROCREDIT

The goal of the of the project “to build Self- sustainable

and self-reliant families and village communities through SHGs, for integral development and transformation of the society”

#### 1. To build self sustainable SHGs and communities.

We have formed 125 SHGs since Oct 2003. All these groups have improved their saving habit and started inter-loaning among the group members. Initially it was not easy to motivate people to form groups. It took almost 1½ years to motivate the people the advantages of SHGs. CRS an NGO funded for the formation 100 groups. NABARD approved Rs 75,000 for the formation of 15 groups.

Training in accounting, and record keeping empowered them to keep the books and records properly. After six months of group formation, inter-loaning was started among the members. The matured groups have been introduced to Blocks, Banks, Horticulture, Rubber Board and other institutions. 42 SHGs have received bank loan varying from Rs. 25,000 up to 1.30,000. This money is used as revolving fund among the members for inter-loaning and income generation activities, as per the groups decision .

10 women SHG have been introduced to horticulture department and they received subsidy of Rs.5000 each, (total of rupees 50,000) for development of horticulture and vegetable garden.

2 groups were introduced to irrigation department and they received Rs.3500 each.

10 groups have been introduced rubber board in view of raising rubber nursery as an initial step they received 150-mother bud wood to produce bud wood for nursery.

The total corpus fund of the SHGs are Rs 29,12 280. These groups are liberated from the clutches of money-lenders and middlemen as they have sufficient money to rotate among themselves.

### **Objective 2: Eradication of illiteracy among the SHG members**

Most of the members were illiterate especially in the interior villages. These groups had been motivated the importance of literacy. The groups decided to have literacy classes on every Saturday and Sundays. With the result 99 % of the group members (except very old people) are able to read and write. Now they are motivated to send their children to school.

### **Objective 3: Prevention of malaria.**

Malaria is a great concern in Garohills. All the groups had been trained on prevention of malaria, nutrition, safe motherhood, health and hygiene. MMCS distributed chirata plant (herbal plant), which is used for the prevention and treatment of malaria. Each family planted chirata in their houses. Members By using chirata and smoking the house during the evening hours, have reduced the malaria. From each group a monitor appointed to check the group's decisions. The importance of using the mosquito net was emphasized. Earlier 50 % were not using mosquito net due to financial problem. Now all the members are able to purchase mosquito net from their savings. The co-operative society has joined with East Garo Hills district's rural health mission, and it will be implemented through SHGs. In order to encourage proper treatment SHG have been introduced to Mediclaim and accident insurance with Oriental insurance company. 22 SHG members have taken insurance policy.

### **Objective. 4: Peace Building**

By and large Mendipathar do not have much communal violence or disturbance. Alcoholism is the main problem in this area. Drinking, wife battering etc was prevalent even among the groups. The groups decided to go such families and warn the man who drinks and disturbs the peace of the people and families. This challenge has reduced alcoholism of men. The groups took up two-rape case and the culprits were arrested and put in jail. The group also networked with the MOTHERS UNION (NGO) to take up major issues. Some of the SHGs are mixed groups of Rabhas and Garos tribes. This helped them to understand one another's culture, beliefs and customs. They work together harmoniously and the performances are better than the homogenous tribe as there is healthy completion among them.

### **Objective 5: Open consumer shops in the villages.**

The main objective is to provide market facilities in the villages, as weekly market is the only means for them to purchase house hold things. For this the people have to walk many hours up and down the hills. 13 SHG groups have started grocery shops in their villages. This saves time and money, as they are able to Purchase things at a cheaper rate.



### **Objective 6: Self employment**

Formation of SHGs provided work opportunities for many of its members self-employment through weaving of clothes, grocery shops, chicken rearing mushroom cultivation, areconut and banana business, pickle making etc. This has certainly provided additional income for the members.

#### **1. Training of Animators:**

The animators had been provided the following trainings prior to the formation of the groups as well as ongoing trainings in between on the following subjects: On Awareness and motivation, concept, methods of formation of SHG, Record keeping and management, Leadership, Cluster Formation, Federation and marketing, Project Writing, Workshop on Ginger, Woman's empowerment programme, TOT (training on trainees), the Oriental Insurance company policy training, malaria prevention etc.

#### **2. Training on various skills to SHG members:**

Since animators were empowered with various trainings they could train the members on following subjects. Awareness and motivation, record keeping, capacity building and leadership Training, credit management, mushroom cultivation, kuroiler chicken rearing, pickle making, ginger cultivation, Insurance policy, business management of bamboo, areconut, dry fish. Besides Experts from rubber Board, Veterinary, horticulture, insurance and co-operative departments and ICAR Shillong also gave trainings on various subjects.



#### **3.Co-operative training:**

SHGs are micro organization. It is powerless by it self. Hence it needs to be grouped together as co-operatives to be more effective for social change and transformation. However, the concept of Co-operative movement is not understood properly. So training on Co-Operatives was conducted with the help of Co-Operative department, Shillong.



**4. Issue based training on health and environment:** Training on Malaria prevention, Health and Sanitation, Nutrition and balanced diet, Home remedies and Herbal medicines are conducted for all the groups. Training on environment made the people to realize the need for the protection of environment and some groups decided not allow to cut the trees from the villages.



**5. SHG rally and exhibition:** A rally and exhibition was conducted at the end of the Programme. This was an opportunity to get to know the other groups and to show their talents and abilities. The groups brought their own various products and sold during the exhibition.



**6 Exposure programmes:** To places of interest for mutual learning and for new ideas different groups were taken to RRTC Umran, ICAR Shillong, ANT Bongaigoan and MMCS Mendi.

#### 7. Cluster formation:

Four cluster have formed according to the areas and interest of activities

1. Bakrima Cluster in Khaldang area has taken up social activities like improvement in roads bridges, Schools etc. Good schools are lacking in Garohills. The medium is in Garo (the vernacular language) up to class four From class 5 onwards the medium is in English in all schools. So the children find it very difficult to cop with it. So the clusters are motivated to start Primary English Schools. Bakrim cluster started a English medium school in their village.

2. Chinaram Cluster in Kongkal village area has taken up the issue of quality education besides strengthening the government Garo medium School. The cluster has started English medium school (KG 1 & 2 ) in their village.

3. CERM Cluster in Soinang area started weaving. The members do the handloom weav-

ing their own home. The Co-Operative Society provides yarn and takes back the clothes for sale. So the members do not have the problem of marketing.

4. Chekam Cluster in Gajing area. This cluster plans to take up the issue of drinking water, electricity and irrigation.

#### 4. Income Generation activities of SHG,s.

● Grocery shops: 13 Self Help Groups started consumer shops in their own villages that save the women from walking distant place to purchase their daily necessities.

● Rubber nursery: 10 Self Help Groups are doing Rubber nursery

● Mushroom cultivation: 14 Groups were cultivating mushroom

● Kuroiler chicken rearing: Kuroiler chicks are introduced to all the groups and it is reared as groups and individuals. It has increased the income as well as improved the nutrition among the members.

● Fishery: 2 Groups started fishery.

● Banana Plantation: 3 groups started banana plantation.

● Areconut Business: To avoid middleman exploitation of farmers, SHGs started purchasing areconut from the farmers providing them better price. It has double advantage as farmers got better price as well as SHGs could make some profit out of it, thus improved their saving.

● Ginger cultivation. East Garo Hills is the 2nd highest producer of ginger in India. Many groups have taken up this project. But some times, it s not sustainable as the farmers do not get a fair and reasonable price.

● Plantation of various seasonal vegetables. After forming Self Help Group have learned how to use the land properly and have started to cultivate seasonal vegetables for their consumption as well foe sale.

● Dry Fish. One of the most popular dishes in Garo Hills is Dry fish curry and no meal is served with out it. It is very costly when bought form the market and often it is not very clean. To avoid this situation 26 SHGs began to make dry fish and started to sell high at a low cost. The villagers are very happy about.

● Pickle Making. Few groups also took up of pickle making business.

● Sale of clothes. Some groups have taken up cloth business in their villages as well as taking to towns for sale.

● Two SHG clusters have started English medium schools in the rural villages where they have no assess to good schools.

Achievements and Significant developments among the SHG members.

The Objectives of the project “to build Self- sustainable and self-reliant families and village communities through SHGs, for integral development and transformation of the society” is being realized. It is a vision and a long process. The main development is that people

have woken up from the sleep and becoming aware of the socio-political and economic realities and began to think and act.

A total of 1709 families through 125 Self Help Groups in 77 villages became aware of their own potential and talents.

They have grown in discipline, self-confidence and self-esteem and are proud of their achievements.

They are economically, socially, and politically empowered and have started to challenge to challenge the unjust structures and became courageous to face any kind of problems.

Some groups have a wider vision and hope for the future, and their capacity to contribute to the welfare of the Society has been developed.

They have been liberated from the clutches of moneylenders and middleman as the groups have sufficient money to lend within the group.

Members have got the idea of save more rather than spend lavishly.

Members have improved in quality of life and have better food shelter and clothing now.

They are now interested to educate their children.

The monthly meetings and various activities brought the groups together with love and concern for one another and took initiative in forming new groups.

They have better environmental and health awareness .

Literacy has improved among the members.

Men have reduced their drinking habit after their wives joint the SHGs.

More self-employment opportunities are created.

The success stories of the SHGs, motivated others to form groups

### Future plans

Strengthening of the weak groups

Formation of more clusters to take more social issues

Formation of new groups. It took three years to make the people understand the advantages of the formation of SHGs. Now more people are motivated and are requesting to help them to form groups.

### Conclusion

The achievements of the groups are satisfactory considering the background people in rural area. Women are now taking decision regarding family economy as well as children's education. Women are taking part in the health programme and aware of the importance of health in a large scale and they proud of themselves.

Proper market is the key to economy, development and progress. Improvement in human living condition is possible only if there is a proper marketing system together with empowerment of grassroots population. It can be easily achieved through SHGs and Co-operative movement. SHGs are micro organizations, which need to be clubbed together in order to be powerful. They need to be supported and guided by an apex body. MMCS plays the role of the apex body and more people are coming forward requesting us to form SHG groups.

The greatest challenge is to go to the level of people's thinking, and makes them to think higher to understand the current reality such as globalization and its negative impact on the poor. Often the poor people's response is very slow and is difficult to change their mindset.

Significant Development	Why this was done	Constraints	Opportunities	Lessons learned	Comments / Observation
May 1997 beginning of Rubber Growers society. On 16 th May started to purchase the Rubber from the growers in a rented building.	To liberate the marginalized farmers from market exploitation. To provide a fair and reasonable price for the agricultural produce. To counter- balance the monopoly of market structure	To get the people organized. Uncertainty of people's response. Ignorance of the people about the middleman's exploitation. Lack of finance. Suspicion and negative criticism.	To reach out to the poor and the marginalized. To educate them about the exploitation and injustices.	We have become very sensitive about the injustices and market exploitation. Needs patience and time to make the people understand. Move at the pace of people.	Pioneering work in this field.
Dece. 1998 Registration of the society under Meghalaya Co-Operative societies Act (1971)	To have a legal status To make people partners in grass-root movement. To get the government support and finance.	More records and paper work. Lack of trained and committed personnel. Government restrictions on co-operatives.	MMS support and encouragement Extension of work to other areas.	Became aware that one of the root causes for poverty is market exploitation. Availability of government resources.	Bargaining power of the people increased. Better price for the rubber. Economic empowerment, hence quality of life improved. Began to educate their children.



Began 'share deposits and thrift savings' by the members began in 1998	To encourage saving habit of people. To raise fund for the function of the society.	No saving habit. Unwilling to purchase share.	Deposit scheme was simple & easy for the illiterate. Opportunity to get the dividends of the profit.	Much time was needed to educate people	Needed patience and tolerance
Dec.1999 Began the sale of clothes.	To provide clothes at cheaper price as the market price was high	Wholesale shops were far away. Transportation of goods were difficult.	Availability of things at a cheaper price for the people. Better choices.	People are becoming aware of the unjust market system.	People's gratitude and appreciation.
Empowerment of people through trainings and awareness education	Poor are ignorant about the causes of their poverty	Acceptance of fatalism . Expectation to get something	People began to see the cause of poverty.	People expect trouble free life.	Garos prefer peace rather than taking challenges and risks.
Training for the Rubber growers in taping and processing of rubber.	North-East rubber was considered as inferior by the traders, hence to improve the quality.	Need for additional staff and payment was a constrain due to lack of fund.	Readiness of the Rubber Board to help at any time.	Improved the quality of rubber, hence better price was rewarded	Market completion and bargaining power increased.
Formation of SHG's	To irradicate poverty and build self sustainable groups. To avoid money lenders.	Lack of committed personnel to work in grass roots. Society was not able to appoint full to animators due to lack of fund.	SHG's kept the middle man and money lenders away. Began to take up issues.	Need to give more education on the advantages of SHG.and the root causes of poverty and Social analysis.	Positive experiences Members have improved their self image. Visits by other NGOs and Rubber Board officers encouragement boosted us to go ahead with courage.
Small amount of dividends of the profit of the Society was distributed to the members (Un-offical)	To encourage participat-ion. To increase share capital contribute-ion.	-----	More members joined the Society. Share and thrift deposits increased rapidly.	Creative ways of motivation is needed to deal with poor and illiterate.	Rapid growth of the society in resources both members and finance.
2000. Increased the number of staff.	To facilitate the work	Financial constraints.	Employment facilities for the local people. MMS supported for the payment of 4 staff	If properly guided people are able to take responsibilities	Rubber Board's and Medical Mission Sister's support facilitated Society's rapid growth.
Exposure and training programs for the people from Assam, Nagaland , Arunachal and other parts of Meghalaya.	To learn from each others experience and mutual enrichment. For net working.	Lack of infrastructure and accommodation facilities.	Opportunities for net-working with like minded groups. To ensure better results through net working.	People are motivated in other parts of N.East. Learning from experience and relearning	Organization and networking can become a powerful instrument for social change.
Purchase of a pick up Jeep	Hiring vehicle was very expensive	Financial constraints	Facilitated travel and shopping. Society embers could hire the vehicle.	Possibility for expansion of society's work	Began to take control over the exploitative market system
2001 Sale of consumer goods and household items began.	To bring down the market price of rice ,dhal and other items.	Fear of being attacked by other traders.	Greatly welcomed this move by the people. Public began to challenge other shop keepers for selling things at a higher price.	Greediness of the traders are contrary to the tribal culture of sharing. To transform society we need to take risks and challenges.	Price of consumer goods came down remarkably in the market People could save some money in as things are sold at fewer prices.

Dec.2001 Purchase of land and building	To promote growth and well being of the organization	Financial Constrains.	Better storage and working facilities Possibility for expansion.	Organization needs its own infrastructure for its growth.	God experience in every event.
Organization of consumer shops in the villages and parishes through SHG's and Co-operatives	Empower-ment of women. To make self sustained families and villages.	Lack of unity and perseverance	Goods are available in their respective villages. Saves time and travel of women for shopping.	People gained bargaining power through SHG's and Co-operatives.	Women developed positive attitudes Income for the group.
Empower ment and training of cooperative society staff	In view of entrusting the full responsibility before Sr.Rose moves out.	Lack of interest to learn something new. Change of old ideas are difficult	Weekly inputs and reflection. Short courses Exposure programme are the means used	Difficult job to train the uneducated. A certain degree of education is needed to grasp things easily.	Staffs are hard working and committed. We feeling and team spirit. Hope for the future.
March 2002. Purchase of Xerox machine	To be at the service of the people as well as to bring down the high charges of Xeroxing. The only existing Xerox shop charges Rs 2-5 /pg	Fear of being threatened by other shopkeepers.	People made use of the opportunity fully. Even the neighboring villages the charges of the Xeroxing came down.	Challenging by alternate methods are needed for social change.	Xeroxing charges came down to Rs 1 .25/pg.
April 2002 Began building of godown for storage of Rubber	For better storage facilities. It was difficult to rent a place in the town.	Lack of fund for building	Purchased more share capital contribution by Rubber board.	Better storage facilities. Self-sustainable families.	MMCS has taken control over the marketing system of Mendipathar.
May 2002 Started Fair price shop for kerosene.	Kerosene was sold in the market at a very high price including PDS kerosene.	To make the government convinced of the market exploitation corruption from all levels..	Availability of kerosene for the poor at the rate Rs11.50/lit. The price of kerosene in the market came down from Rs 30 to 14 /15	-How poor are powerless and exploited at all levels. -The vicious circle of exploitation and injustices	God experience in all events Readiness to risk will be rewarded. Faith in God faith in people and faith in oneself has increased. Awareness and awakening has created in the entire N.East. HOPE FOR THE FUTURE

The Society runs its business through the funds mentioned below:-

Share contribution from Rubber Board	Rs. 80,000.00
Individual members Share	Rs. 6,85,900.00
Share from Co-Op department, Govt. of Meghalaya	Rs. 12,45,000.00
ICDP scheme (Govt.)	Rs 20,22,500.00
Thrift Deposit from the members	Rs. 26, 09,207.00
Loan from Rubber Board	Rs. 3,75,000.00

The Medical Mission Sisters has given Rs.3, 00,000/- for the staff salary at the initial stages of the Society. I express my sincere gratitude to them for the help and encouragement.

With best Compliments From:

## Progressive Primary Multi Purpose Cooperative Society Limited

Opp. Horse Shoe Building  
Lower Lachumiere, Shillong - 793001  
Meghalaya

Deals in:

HP, Wipro & HCL for Desktops & Laptops  
XEROX Copier, Risograph, Godrej & Boyce Mfg. Co.  
Brother Printing & Solution



Also Deals In:

Poultry Feeds & One Day Old Chicks

With best Compliments From:

## The Jowai Consumers' Cooperative Store Ltd.

Iawmusiang Jowai  
Regd. No. SHILL/14 of 1962 - 63 Dt. 12.11.1963

Deals in:

Stationary Items, exercise Books, Consumer Goods, Plastic Goods - Buckets, Flower Pots, Basin, etc. & Cloths

We also supply to various Govt. Departments, Schools and Private Institutions

# A DYNAMIC Business Initiative

amongst Cooperatives

In the renewed efforts of the Office of the Registrar of Co-operative Societies, to infuse a dynamic business initiative amongst cooperatives, a One day Special capacity Programme was organized in Shillong in collaboration with Bangalore based Oasis India and its business arm-Jacobs Well on 9th December 2010. This was preceded by a 2 day visit to Various Cooperatives in Jaintia Hills District and Ri Bhoi District by Brenda Sheil, Director, Jacobs Well.



## Oasis & Jacobs Well Initiative



Jacobs Well began in Mumbai in 1994 in response to the need to provide employment opportunities for women vulnerable to different forms of discrimination, violence and other impediments.

*Brenda Sheil, UK Based professional designer imparting training in capacity building programme to Cooperatives*

A small seed was sown in the form of a tailoring unit, engaging in embroidery, pattern making, cutting, and machining. The programme grew

into established vocational training centres in 3 major cities in Mumbai, Bangalore and Chennai. Today after the initial few years, the centres are developing high quality products, which have received orders from independent designers, production houses, both from local and overseas markets.

The products produced and developed at these centres include

- ◆ childrens clothing
- ◆ jewelry bags
- ◆ Shopping bags
- ◆ Casual bags
- ◆ Greeting cards
- ◆ Home furnishings
- ◆ Womens garments
- ◆ Stationary



With an aim to expose our Cooperatives to a wide product range and to introduce a dynamic business initiative a **One day Intensive workshop & capacity building programme**

**for Cooperatives** was organized on 10th December 09 at the Seminar Hall of the State Central Library Hall Shillong, where about 31 participants representing 31 different Co-operative Societies from the districts of East Khasi Hills, Ri Bhoi, Jaintia Hills and West Khasi Hills Districts participated in the special programme.

In the Inaugural function, presided by the Registrar of Cooperative Societies, Shri Frederick R Kharkongor IAS, Smt Roshan Warjri, Chairperson MCAB, as Chief Guest spoke at length in appreciation of the need for collaboration with external agencies like Oasis and also appreciated the steps taken by the organizers to better equip the Cooperative Societies in aspects related to marketing and design. MD, MCAB, GM, NABARD, President, MSCU (Meghalaya State Cooperative Union) also spoke on the occasion.

## BUSINESS SESSIONS

### Session 1

**Brenda Sheil, Product Designer & Director, Jacobs Well Initiative, Oasis India-Oasis International.**

In the first session, Ms Brenda Sheil, Director Jacobs Well dwelt on aspects of design, production and marketing. Her presentation focused on Research and Design, sampling, Production & quality control, costing of products and marketing.

Elucidating on the Bangalore and Mumbai initiatives of Jacobs Well, she introduced the concept of evolving 3 year Business Plan and impressed upon the participants to equip themselves on Costing sheet, code of practice, formation of design team, marketing strategy and on how to link up with investors and donors.

Being a trained and professional designer Ms Sheil appreciated the natural colours, earth tones and dyes which she saw being used amongst the Umden Women cooperatives. Here she laid special emphasis on the need to focus on colours, and especially on harmony amongst colours schemes while using the local colours available. Skills were also imparted on the need to sketch products using new colour schemes and trying them out in the market. Aspects of developing crafts and weaves from the richly available material was also encouraged.

The session also highlighted the USPs of local material like Pineapple Fibres used by East Khasi Hills based women Net making Cooperative society, which is in great demand worldwide, with Phillipines being a market leader in this sector. The session also stressed on the uniqueness of the regular patterns, strong earth tones and dyes used by the Diwon

Cooperative Society of Umden, something which has also drawn the attention of the Craft Council Of India. The use of bamboo, cane, and natural forest products in developing dry flowers, decorative pieces, cane chairs, furnitures by the Womens Handicrafts MPCs also came in for special mention for the rich traditional skills and local wealth available.

## Session 2

**Leila Passah, Director Fund Development, Oasis India**

In this session, aspects of Fund development and fund raising were highlighted. Ms Passah, emphasized on the 3 Ps of Passion (Jingshithem), Perserverance (Iaineh) and on Passing On (Ban Sam Pateng)

This session stressed on the need to prepare good grant proposals, and following it up with consistent communication, networking and contact building. Also Ms passah stressed on the the vital necessity of participation in Bazaars, Exhibitions and trade fairs, besides sending products to retail boutique stores and shops to gain higher visibility and acquire higher marketing profile. The session also introduced participants to International Aid Agencies like UNESCO, World Bank Deveiopeement Market Place, Craft Council etc. Planning and management of funds, cultivation of donors and developing relevant brochures and handouts was also stressed upon

## TANGIBLE AND VISIBLE BENEFITS/IMPACT ON COOPERATIVES

A tangible and visible impact of the networking and capacity building programme was the orders placed by Oasis India with Womens Group and Handloom Cooperative society Mawkyndeng for dry flowers, decorative pieces, cane works to be exhibited and marketed at Retail Boutiques in Bangalore.

The Jacobs Well Director also expressed great interest in the earthy tones, natural dyes of weaves and crafts produced by the Umden based Diwon Handloom Cotton Village Industrial Cooperative Society Ltd.

Brenda Sheil was also keen to send Interns from the UK based Desin Institutions for their Summer attachments with Cooperatives in Meghalaya.

Overall, networks were formed, horiozons were broadened and fresh ideas were in-fused through this new collaborative approach to training introduced by the Office of the Registrar of Cooperative Societies. Trainees ands participants greatly appreciated the pragmatic, hands on approach adopted and thjs was voiced by Smt. meris Kharsyntiew, Secretary Of the Upper Nongstoin Women Embroidery Tailoring Handloom Cooperative Society and others like Thranda Tnung Secretary of the Diwon Handloom Cotton Village Industrial Cooperative Society, Umden who requested for more such collabora-

# BOKASHI PIGGERY

*HUMANS & EARTH FULLY ALIVE*

*Marian Centre for Appropriate technology*

*(A Unit of Bethany Society)*



“Bokashi” Piggery is a method of pig rearing which was established in Japan and promotes the use of micro-organisms for healthy pig rearing. Bokashi Piggery does not emanate any smell, there is no cleaning required and the micro-organisms reduce flies and other harmful bacteria in the unit. Water is used only for drinking purposes and besides producing pigs the unit also produces highly effective organic bio- fertilizer.

Marian Centre for Appropriate Technology (MCAT) - a unit of Bethany Society is promoting this technology in the Northeast, particularly in Meghalaya.

The secret of success is the proper construction of the unit.

The cost of construction varies from Rs. 150=00 to Rs. 200=00 per sq. ft depending on the location of the unit. An ideal size is 20 ft x 10 ft which can accommodate 12 pigs.

However, a low cost unit using locally available materials and a thatch roof Can be constructed @ Rs. 70=00 per sq. ft. It is important to control the moisture content of the flooring especially during the monsoon season.

MCAT offers the following services for establishing! the Bokashi Piggery:

- Making the design according to specific need.
- Advising in the construction of the unit.
- Advising & supervision of floor preparation of the unit.
- Providing training for management of the unit.
- Providing micro-organisms and bamboo vinegar for inoculating the floor of the unit
- Follow-up for eight months from the time of introducing the pigs, at least one visit per month.
- The amount does not include travel and food and lodging expenses if the unit is located outside Shillong.
- MCAT does not accept responsibility for death of pigs

MCAT does not undertake construction of the unit.

For Bokashi Piggery to be a success it is essential that the following materials be available: Sawdust, rice bran, charcoal (can be prepared in the unit if rice husk is available), a small quantity of black salt. Dried biomass and soil.

Charges:

Rs. 12,000=00 (Rupees twelve thousand only)

50% to be paid at the time of signing the agreement, 25% to be paid after four months of signing the agreement and 25% to be paid at the end of 8 months.

Cheques to be made in the name of Bethany Society Building Fund. Shillong.

.....

## How to Grow Healthy Pigs using the Bokashi Method

*(The help of Nishiki Kotaro is gratefully acknowledged)*

BOKASHI (a Japanese word meaning fermented organic matter) piggery uses Indigenous Micro organisms (IMO) to promote the growth and management of healthy pigs.

Lactobacilli (one type of IMO) can also be used to raise healthy pigs. These suppress the usually offensive smell of manure, prevent flies in the pen and pigs usually have a very thin layer of fat. And these pigs can be robust even without injecting them with veterinary drugs.

The lactobacilli prevent foul-smell because they destroy bad bacteria, the ones responsible for the bad smell. Actually, it's unnecessary to feed pigs with lactobacilli. Simply inoculate the "dirt floor" of the pigpen with the organism which keeps on multiplying. The pigs somehow imbibe the lactobacilli, too, and this improves their digestive system.

A typical pigpen is four meters by eight meter. It is roofed like any ordinary pigpen but instead of cement floor, the pigs live on a "dirt flooring" which is a big hole filled (depth of three feet) with shredded organic materials, saw-dust, rice bran, black salt, charcoal and 10% soil, inoculated with IMO. The manure and urine of the pigs seep down and there's no need to clean with water like other pig raisers do in their pigpens. The lactobacilli

take charge in cleaning the pig. There is 100% saving of water and the only water is that which is given for the pigs for drinking.

The moisture content of



the dirt flooring should be maintained at 60 percent. This is because the good bacteria thrive and multiply best under such conditions. Inoculate the pigpen with lactobacilli just once before putting the pigs inside the pen. There are usually wet spots in the pigpen where the animals urinate. The moisture content in such spots can be adjusted by adding some dry soil. Aside from helping adjust the moisture content in the pigpen, the soil is also a source of necessary minerals for the nutrition of the pigs. Feed the pigs with ordinary hog rations but also give them a lot of cut grasses which also provide the animals with vitamins. The feeding is done in one corner of the pen and the water is placed in the other corner which forces the pig to exercise.

It is recommended that the main feeding time of the pigs be about three hours before sunset. Light rations may be given in the morning. For details of pig rearing the local vet should be consulted.

The fatteners are ready for slaughter after 8 months if the process is followed properly. The flooring of the piggery can be used as an excellent ready to use bio-fertilizer.

As is shown in diagram 2, the piggery can be divided into various sections if females are used for breeding purposes.

## BOKASHI PIGGERY

### LOW COST DESIGNS

Usual size of this kind of pig pen is 8 meters by 4 meters which can accommodate 20 to 30



fattening pigs or 6 sows.

Take note of the shape of roof top and its simple ventilating system. Even in hot sunshine the air can circulate and make the pig pen cool and dry.

A sow eating grasses. At the light side is a tank which is used to collect rain water from the roof.

For backyard hog raising, a pigpen 1/4 in size compared other pigpens. It is 4 meters by 2 meters right next to the house and can accommodate 3 to 5 fattening pigs. The cost of construction will vary according to the design. One with permanent roofing and concrete pillars would cost about Rs. 150=00 per sq. ft in Meghalaya low cost ones using thatch roofing and locally available posts would cost about Rs. 70=00 per sq.ft.

## BOKASHI TRAINING



A special Training on Bokashi Piggery was imparted to 40 members belonging to Cooperative Societies of East Khasi Hills, West Khasi Hills, Jaiñtia Hills and Ri-Bhoi Districts, organized by office of Registrar of Cooperative Societies, Meghalaya, Shillong in collaboration with Bethany Society, Shillong on 30th & 31st October 2009.

It may be highlighted that Bokashi is a revolutionary and breakthrough technique aimed at bringing about qualitative improvement in the piggery sector. 'Bokashi' is actually a Japanese word meaning "fermented organic matter", which uses IMO to promote growth and management of healthy pigs. Benefits of IMO include suppressing of offensive smell of manure, prevention of flies in the pen, reduction of fatty layers under the skin leading to production of robust pigs which do not need inoculation of antibiotics and which also results in improvement of digestive system amongst pigs.

The training was inaugurated by Shri. F.R. Kharkongor, IAS, Registrar of Cooperative Societies, Meghalaya, Shillong. At the outset, we welcomed all the participants belonging to different types of Cooperative Societies and explained about the immense qualitative benefits of Piggery Farming through Bokashi technology. He emphasized that with this Technology the pigs will be more healthier and robust, where minimum weight would go up to 180 kgs in a period of merely 8 month compared with traditional methods which takes about a year. He further explained about the need to adopt proper construction techniques for the Pigshed, where control of moisture, proper feeding, proper management of floor and air circulation is vital so to ensure an odourless environment for healthy pigs to breed.

He also requested the members of the Cooperative Societies to actively take part in this two days programme which has been arranged specially for them and urged upon the members to adopt Bokashi technology in the fields of pig rearing and hoped that this Training would pave the way for setting up of demonstration centre in the 4 districts.

Amongst those who spoke was Mr. C. Naronha, Director Bethany Society, officials of Cooperative Department, Resource persons trained in Japan and officials of the Veterinary Department. A field visit was also organized to Sacred Heart, Mawlai to enable participants to gain a first hand insight into the implementation of Bokashi Technology.

## DOFEI Computer Centre and Industrial Cooperative Society Ltd. Nongstoin

Regd. No. NONG.1/2005/24

Courses Offered:

1. **Short Term:** Fundamentals in Computers, Windows, Ms Office Packages, DTP, Internet, Visual Basics, C++, C- Programming, Auto-cad, DBMS & MS access, Tally, HTML, Front Page and Java Script.
2. **Diploma & Degree Courses:** DCA, PGDCA, BCA

Affiliated to Martin Luther Christian University, Meghalaya, Shillong.

Address; DOFEI Computer Centre & Industrial Cooperative Society Ltd. Nongstoin

For Details: mail to [ftongni@gmail.com](mailto:ftongni@gmail.com) contact: 9856521294 / 9856628351 / 9862641836

# STRENGTHENING AND UPLIFTMENT OF TOURISM AMONGST COOPERATIVES IN SOHRA

through the office of  
Registrar of Cooperative Societies  
at Mawsmmai Eco Park on 31.10.2009

A colourful programme was held on 31.10.2009 at the Mawsmmai Eco Tourism Park at Mawsmmai, Sohra, a programme specially organized by the Mawsmmai Eco- Tourism Cooperative Society, with the objective to strengthen and uplift tourism in Sohra through the support of the office of the Registrar of Cooperative Societies.

On the occasion, various speeches were given on the relevance of tourism and the need to develop this sector through active involvement of the Cooperative sector. Several speakers which included the SDO(C) Sohra, Shri. B.D.R. Tiwari, IAS, Smt. I. Dkhar, JRCS, R.S Hynniewta & Chairman of Mawsmmai Nongthymmai Eco-Tourism Cooperative Society Ltd., Sub-Registrar of Cooperative Societies, Smt. J. Kharsohnoh, and Shri. K. Khongwar, Secretary, Mawsmmai-Nongthymmai Eco-Tourism Cooperative Society dwelt at length on the viability and need of Cooperatives, and in particular, cited the example of Mawsmmai Nongthymmai Eco-Tourism Society as a Cooperative that has taken the lead in the whole state in harnessing the Tourism sector through the platform of Cooperatives.

Shri. F.R. Kharkongor, IAS, Registrar of Cooperative Societies, in his key note address lauded the concerned Cooperative Society and as a gesture of support for the activities of this society distributed Outdoor Garden Umbrellas specially designed based on the seven Cooperative colours, so as to remind and encourage the Cooperative Society to function as per the Cooperative values and principles. The Registrar of Cooperative Societies remarked with satisfaction, that the Mawsmmai Eco Cooperative Society has been making rapid strides, and also appreciated the fact that the activities of the society has been progressing from strength to strength, evident in the fact that the society has now set up a 2 storied Hotel cum Restaurant on the premises of the park.

As a measure of support the Registrar of Cooperative Societies distributed 5 outdoor Garden umbrellas so as to better facilitate, accommodate and help increase the services of the society in its effort towards meeting and catering to the needs of hundreds of tourists





who throng this Eco Park on a daily basis.

Besides increasing the outdoor space for incoming visitors, the umbrellas with their multihued colours would also serve to attract more visitors to the restaurant which is run by the society and hopefully increase the profitability of this society.

As marketing and Cooperation amongst Cooperatives is also an important aspect of Co-operative movement, two other societies were also present, the Nongpriang Society and Women Net Making which specializes in cane, bamboo handicrafts and pineapple fibre handiwork. In this connection, the Registrar of Cooperative Societies impressed on the Mawsmaj Eco-Tourism Society to offer stalls to the above Cooperatives, so as to enable them to not only market their products but to also offer the Cooperatives a platform to introduce their products besides making the principle of cooperation amongst Cooperatives more meaningful.

The programme ended with the members of the society formally erecting Cooperative umbrellas on the premises of the Eco-Park restaurant; after which the Secretary of the society Shri. K. Khongwar affirmed that as a society they would collectively strive forward to fulfill the Cooperative objectives, besides working towards achieving Cooperative Excellence in their field.



*RCS handing over garden umbrellas to the Mawsmaj Nongthymmai Eco Tourism Society*



# THE MEGHALAYA CO-OPERATIVE APEX BANK LTD.

Head Office : Shillong  
(Government of Meghalaya Sponsored Bank)  
Estd. 16th February, 1971

Phone: 0364-2224166

Fax No. 0364-2222026

E-Mail: [apexbank@sancharnet.in](mailto:apexbank@sancharnet.in) / [mcab@dataone.in](mailto:mcab@dataone.in)

Website: [mcab.gov.in](http://mcab.gov.in)

A premier State Cooperative Bank in the North-Eastern Region having democratically elected Board of Directors since inception and managed by professionals

## Our Banking Products & Services

Current Deposits	Savings Bank Deposits	No Frills Savings Deposits	Fixed Deposits
Recurring Deposits	Monthly Income Deposits	Double Benefit Scheme	Cash Certificates
Fixed Deposits linked with Recurring Deposits	Housing Loan Linked Deposits	Children Education Deposits	Crop Loans For Agriculture through KCC/SHG/Cooperatives
Term Loans for Agril. & Allied Agriculture	Aquaculture Development One Thousand Ponds Scheme	Loans for Housing/Housing Complex	Loans for SRTO
Consumer Durables Loans	Loans to Technocrats & Professionals	Loans to Educated Unemployed Youths	Cash Credit & Overdraft Facilities
Loans For Children Education	Integrated Village Development Scheme	Term Loan for Tourism Development	Personal Loan to Salary Earners
Bank Guarantee	Safe Deposit Lockers & Other Ancillary Services	Loans to Tribals under NSTFDC Schemes	

BRANCHES ALL OVER MEGHALAYA

**The Bank With A Mission**

D.F War  
Managing Director

Mukul Das  
Ex-MLA  
Vice-Chariman

R Warjri  
Chairperson

# Success Stories east khasi hills

## **Btinlangti Multipurpose Cooperative Society Ltd.**

**Registration No. Shill-6 of 2007, Dated 19th July 2007.**

Registered in the year 2007

Area of operations:

Myllat, Nongkhlieng, Tyngiei, Lyngngai, Nongmadan and Langkawet.

The objectives of the Society are as follows:

- (i) To promote and develop economic, social and cultural interest of the members;
- (ii) To encourage thrift, self help cooperation;
- (iii) To improve the economic condition of the people particularly the small and marginal and agricultural labourers;
- (iv) To take up marketing and sales of produce and products of members.

Number of members as on 31-03-2008 is 39 (thirty-nine) nos.

The Authorised Share Capital and Paid up Share Capital as on 31-03-2008 stood at Rs.5,00,000/- and Rs.99,000/-.

The main business of the Society is transportation by plying the Tourist Maxi Cab to and fro Pynursla to Shillong transporting goods and passengers. The Society received a loan of Rs.1,80,000/- from Stanley Roy Construction (Mahindra Company Ltd.) at the rate of 8% per annum for three years and the amount was utilized for purchasing a vehicle. The Society regularly paid Rs.8,100/- monthly installment to the company. The Net Income received by the Society from the Vehicle as on 31-03-2008 is Rs.41,000/-.The Managing committee of the Cooperative societies has taken initiatives to enhance the business by projecting to ply more passengers vehicles to meet the demand of the local traders in going to all local markets in the area of Dawki and pynursla.

The Society was audited up to the year 2007- 2008



# Pynkya Multipurpose Cooperative Society Ltd.

**Registration No. Shill-7 of 2006, Dated 9th Nov. 2006.**

Registered in the year 2006.

Area of operation is the whole of Pynkya Village, East Khasi hills. The people of these areas are mostly farmers cultivating betel leaves and betel nuts and other fruits. That is the reasons setting up a Ropeway Transport Cooperative Society in this village is done in order to help the villagers to carry their produces to the market.

Objectives:

- (i) To promote and develop economic, social and cultural interest of the members;
- (ii) To encourage thrift, self help cooperation;
- (iii) To improve the economic condition of the people particularly the small and marginal and agricultural labourers;
- (iv) To take up marketing and sales of produce and products of members.

The number of members as on 31-03-2008 is 18 (Eighteen) nos.

The Authorised Share Capital and Paid up Share Capital as on 31-03-2008 stood at Rs.5,00,000/- and Rs.3,600/-.

The Society is engaged only in the operation of the ropeway with its members directly engaged in functioning it. The Society earned a Gross Profit of Rs.18,668/- from the Ropeway, but it had incurred a Net Loss of Rs.17,825/- during the year 2007-08. The Net Loss was mainly due to:

- (i) Depreciation of the Ropeway which amount to Rs.24,000/- ;
- (ii) An amount of Rs.1,400/- was spent for cutting and cleaning wild plants and weeds surrounding the Ropeway and the adjoining area;
- (iii) Rs.6,000/- for purchased of stones; and
- (iv) Rs.800/- was spent on labour charge for repairing and laying of stones on the road leading to the Ropeway.

The Society was audited up to the year 2007-08.



# Tynger Multipurpose Cooperative Society Ltd.

**Registration No. Shill- 15th of 1996 dated 1st – November - 1996.**

Address: -

Tynger, B.P.O:- Phlang Mawsyrpad, East Khasi Hills District, Meghalaya.

Management Set Up:

Chairman: - Shri. D. Buhroy.

Secretary: - Shri. P. Bonney.

M.C. members:

Shri. A. Buhroy, Shri. K. Skhemlon, Shri. S. Bonney, Shri. B. Sanwan and Shri. S.W. Skhemlon.

The Cooperative Society has Thirty Primary members.

The total Strength of the cooperative society is Thirty Seven members till date.

Authorized share capital: Rs.500000.00.

Paid-up- Share Capital:

- a. Individual: - Rs.103000.00. (31st March, 2009).
- b. Government:- Rs.123000.00. (31st March, 2009).
- c. Grand Total:-Rs.226000.00. (31st March, 2009).
- d. Reserved fund:-Rs.570.00. (31st March, 2009).
- e. Received from I.C.D.P:-Rs.90000.00 (1st installment of Share component) (31st March, 2009).
- f. Net profit as 31st March 2009:-Rs. 98677.00.
- g. Total Sales of Betle nuts, Tezpatta, Sugar, and Black Pepper:-Rs.1112000.00.as on 31st March 2009.

New Business activity to be taken up:

- h. Areca nut processing unit.(I.C.DP. funded).
- i. Godown under construction for stocking of Forest and Agricultural Produce as well as consumer goods (I.C.D.P. funded).



# Kenbah Kenmynsaw Handicraft and Multipurpose Coop. Soc. Ltd.

Registration No. Shill-7 of 2007 Dated 16th August 2007

Registered in the year 2007

The office of the Society lies at Kenbah, Mawsynram.  
Its area of operation is Kenbah Kenmynsaw Village.

Objectives:

- (i) To promote and develop economic, social and cultural interest of the members;
- (ii) To encourage thrift, self help cooperation;
- (iii) To improve the economic condition of the people particularly the small and marginal and agricultural labourers;
- (iv) To take up marketing and sales of produce and products of members.

The number of members as on 31-03-2009 is 20 (Twenty) Nos. The Inaugural General Meeting was held on the 30th June 2007 and the last Annual General Meeting was held on the 20th May 2009. The Authorised Share Capital and Paid up Share Capital as on 31-03-2009 stood at Rs. 10,000,00/- and Rs. 79,200/-. During the year 2008-09 The Society received Rs.75,000/- as Share Capital Contribution being Financial Assistance from the Government.

At present the business activity of the Society is producing and marketing of Handicrafts products and the total sales of the above as on 31-03-2009 was Rs.1,25,502/-. Besides manufacturing and producing its own handicraft products it also purchased handicrafts from others and the expenses as on 31-03-2009 was Rs.35,486/-. The Society earned a Gross Profit of Rs.36,016/- and a Net Profit of Rs.18,603/- as on 31-03-2009.

The Society was audited up to the year 2008-09 Second Year of audit. The Society is classified as 'B' Class.



# Shuthim Ropeway Transport Coop. Soc. Ltd.

Registration No. Shill-6 of 2000, Dated 20th Sept. 2000

Registered in the year 2000

Its area of operation is Shuthim and Lait Shuthim Village.

Objectives:

- (i) To help the members for carrying their products and merchandise goods at a reasonable rate;
- (ii) To help the members and non-members by providing easy transport facilities;
- (iii) To arrange workshop for maintenance of the vehicle;
- (iv) To carry out social welfare activities;
- (v) To render services for members and non-members.

The number of members as on 31-03-2008 is 19 (Nineteen) nos.

The Inaugural General Meeting was held on the 18th September 2000 and the last Annual General Meeting was held on the 22nd April 2009. The Authorised Share Capital and Paid up Share Capital as on 31-03-2008 stood at Rs.5,00,000/- and Rs.41,800/-. This Cooperative Society has potential to promote tourism since it is situated at the slopes of Pynursla which is full with flora and fauna and scenic beauty.

The main business of the Society is plying the Ropeway for carrying agricultural goods of the villagers and earned an income of Rs.4,955/- from Ropeway, Rs.4,093/- and Rs.200/- from rent of godown and machine. During the year 2007-08 the Society earned a Net Loss of Rs.23,622/-.

The Society was audited up to the year 2007-08 and is classified as 'B' Class.



# Nongrim Warding Ropeway Transport Coop. Soc. Ltd.

Registration No. shill-4 of 2002, Dated 13th June 2002

Registered in the year 2002

Its area of operation is Nongrim Warding Village.

Objectives:

- (i) To help the members for carrying their products and merchandise goods at a reasonable rate;
- (ii) To help the members and non-members by providing easy transport facilities;
- (iii) To arrange workshop for maintenance of the vehicle;
- (iv) To carry out social welfare activities;
- (v) To render services for members and non-members.

The number of members as on 31-03-2008 is 15 (Fifteen) nos.

The Inaugural General Meeting was held on the 8th May 2001 and the last Annual General Meeting was held on the 22nd June 2007. The Authorised Share Capital and Paid up Share Capital as on 31-03-2008 stood at Rs.5,00,000/- and Rs.1,500/-.

The main business of the Society is plying the Ropeway for carrying agricultural goods of the villagers. The business turnover is very low during the year 2007-08 which amount to Rs.6,400/- and suffered a Net Loss of Rs.203/-.

The Society was audited up to the year 2007-08 .The Society is classified as 'C' Class.





# Lamlynti Fishery Cooperative Society Ltd.

**Registration No. Shill-6 of 1991, Dated 7th Nov 1991**

Registered in the year 1991

Its area of operation is Pynursla Village.

Objectives:

- (i) To acquire Govt. waste land, individual land for excavating and digging of tank for construction of fish ponds for pisciculture on a commercial;
- (ii) To supply daily needs of members by supplying fish at cheapest rate;
- (iii) To obtain technical advice and assistance for improvement of pisciculture and to provide financial facilities to members;
- (iv) To supply to members raw materials, equipments and other facilities for improvement of fishing facilities.

The number of members as on 31-03-2008 is 23 (Twenty three) nos.

The Inaugural General Meeting was held on the 10th August 1991 and the last Annual General Meeting was held on the 15th Nov. 2007. The Authorised Share Capital and Paid up Share Capital as on 31-03-2008 stood at Rs.1,00,000/- and Rs.4,04,000/-

The Society is dealing in marketing of fishes and earned a Gross Profit of Rs.18,290/- and a Net Profit of Rs.2,335/-.The Cooperative Society is under the implementation of ICDP Scheme and is projecting to increase its production and currently is engaged in making the pond bigger so as to make the anglers of the area to participate in the competition.

The Society was audited up to the year 2007-08 The Society is classified as 'C' Class.



# Dongdewsaw Fishery Cooperative Society Ltd.

Registration No. Shill-2 of 2004 Dated 4th March 2004



Registered in the year 2004

Its area of operation Mawkhnai under Phlangwanbroi Village.

Objectives:

- (i) To acquire Govt. waste land, individual land for excavating and digging of tank for construction of fish ponds for pisciculture on a commercial;
- (ii) To supply daily needs of members by supplying fish at cheapest rate;
- (iii) To obtain technical advice and assistance for improvement of pisciculture and to provide financial facilities to members;
- (iv) To supply to members raw materials, equipments and other facilities for improvement of fishing facilities.

The number of members as on 31-03-2009 is 15(Fifteen) nos.

The Inaugural General Meeting was held on the 24th January 2004 and the last Annual General Meeting was held on the 1st Nov. 2007. The Authorised Share Capital and Paid up Share Capital as on 31-03-2009 stood at Rs.2,00,000/- and Rs.24,000/-. During the year 2008-09 the Society received a share capital contribution from ICDP Rs.1,65,000/- out of which an amount of Rs.50,000/- (1st Installment) has been withdrawn and utilized as per the scheme by constructing a fish pond.

The Society is dealing in marketing of fishes. During the year the business transaction of the Society is very poor amounting to Rs.2,000/- only in which the Society is expecting to reap the mature fishes in the next year which will bring forth profit to the society.

The Society was audited up to the year 2008-09 The Society is Classified as 'C' Class.

# **Dongshilliang Fishery Cooperative Society Ltd.**

**Registration No. Shill-16 Of 2003, Dated 28th Nov. 2003**

Registered in the year 2003

Its area of operation is Dongshilliang Village.

Objectives:

- (i) To acquire Govt. waste land, individual land for excavating and digging of tank for construction of fish ponds for pisciculture on a commercial;
- (ii) To acquire Govt. waste land, individual land for excavating and digging of tank for construction of fish ponds for pisciculture on a commercial;
- (iii) To supply daily needs of members by supplying fish at cheapest rate;
- (iv) To obtain technical advice and assistance for improvement of pisciculture and to provide financial facilities to members;
- (v) To supply to members raw materials, equipments and other facilities for improvement of fishing facilities.

The number of members as on 31-03-2008 is 15(Fifteen) nos.The Inaugural General Meeting was held on the 14th November 2003 and the last Annual General Meeting was held on the 5th April 2004. The Authorised Share Capital and Paid up Share Capital as on 31-03-2008 stood at Rs.5,00,000/- and Rs.90,500/-.

The Society is dealing in marketing of fishes. During the year there was no business transaction except purchasing of feeds and repairing of fish pond, since the Society has preserved the fish for breeding which is to be kept in additional fish pond of the Society.

The Society was audited up to the year 2007-08 .

# Mawteibah Multipurpose Cooperative Society Ltd.

Registration No. Shill-2 of 2002, Dated 3rd October 2002

Registered in the year 2002

Its area of operation is Mawteibah Village.

Objectives:

- (i) To promote and develop economic, social and cultural interest of the members;
- (ii) To encourage thrift, self help cooperation;
- (iii) To improve the economic condition of the people particularly the small and marginal and agricultural labourers;
- (iv) To take up marketing and sales of produce and products of members.

The number of members as on 31-03-2009 is 15nos. The Inaugural General Meeting was held on the 7th August 2002 and the last Annual General Meeting was held on the 28th May 2009. The Authorised Share Capital and the Paid up Share Capital as on 31-03-2009 stood at Rs.5,00,000/- and Rs.97,000/-. During the year the Society received an amount of Rs.45,000/- in the form of Financial Assistance. It also received ICDP Scheme in which an amount of Rs.37,500/- has been released as 1st Installment Share Capital Contribution. The Society is now doing the piggery sector with initially of eight pigs and after the first season they have able to pay the loan of first installment. Recently the secretary had participated the training in Bokashi piggery. This coop. society is allowed to take up the loaning of crop loan to its members as there is no coop. society rendering this facility to the villagers.

The Society was audited up to the year 2008.



20.09.2009

# PHLANGMAWSYRPAT FISHERY COOPERATIVE SOCIETY

Phlang Mawsyrpat Fishery Cooperative Society Ltd, is situated in Phlangmawsyrpat village itself and falls under Mawsynram Development Block. It was registered under the Meghalaya cooperative Acts and Rules with its registration No.Shill 14 of 1996 dated 1st.11.1996.

At present the strength of the its membership stand at 50 nos all belong from Phlangmawsyrpat village. The main objective of the society is to promote the economic condition of the members in particulars and non-members in general through fishery activities.

Management-The society is well managed by 7 nos.of the managing committee members elected by the by the Annual general meeting and under the leadership of the Secretry and the Chairman.

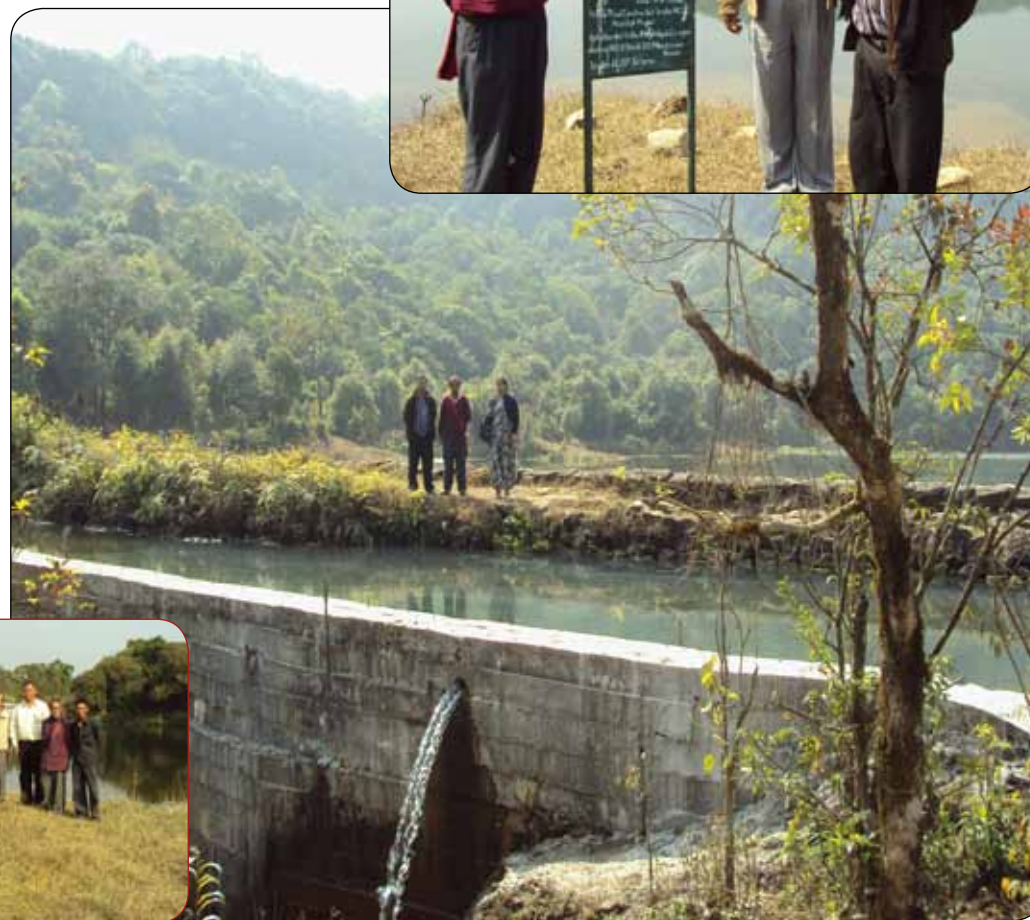
I.C.D.P:-The society has been selected under ICDP scheme for strengthen its activities under fishery sector.Fund provided under under the said scheme are a follows:-

Fishery sector	Activities	Loan	Sc	Total
	Dev.of water	1.00	1.00	2.00
	Equipments			
	Margin money			

The financial assistance received under ICDP scheme was fully implemented and utilised for construction a beautiful fishery pond by damning the stream . The beautiful site of the pond will promote not only fishery but also as a tourist spot in near future. The project was recently inaugurated by Shri F.Kharkongor I.A.S. Registrar of Cooperative Societies, Meghalaya ,Shillong on 8th March 2010.

All the members of the society including the local dorbar of Phlangmawsyrpat took active participation in the development of the business activities of the society and they want to promote this fishery society into a tourist spot and this they believed would automatically wi create greater employment oppurtunities to the members and generate income to the society.

General Manager  
I.C.D.P (PIT) Ri – Bhoi & East Khasi Hills  
Nongpoh



# Pashum Wahkdait Ropeway Transport Coop. Soc. Ltd.

Registration No. Shill-2 of 1999, Dated 19th May 1999

Registered in the year 1999

Its area of operation is Wahkdait Pashum Village.

Objectives:

- (i) To help the members for carrying their products and merchandise goods at a reasonable rate;
- (ii) To help the members and non-members by providing easy transport facilities;
- (iii) To arrange workshop for maintenance of the vehicle;
- (iv) To carry out social welfare activities;
- (v) To render services for members and non-members.

The number of members as on 31-03-2009 is 20(Twenty) nos.

The Inaugural General Meeting was held on the 23rd January 1999 and the last Annual General Meeting was held on the 16th Dec. 2006. There is an increase in the enrollment in membership when this society has amended its bye-laws to undertake fruit processing at Pashum Village with the implementation of the central scheme from Border Area Dept. The society now is producing good quality pineapple squash and other fruit juices. Its products are highly demanded in the areas and is projecting to export to Bangladesh.

The Society was audited up to the year 2008-09



# Lyngkhom Multipurpose Cooperative Society Ltd.

Registration No. Shill-7of 2003, Dated 2nd July 2003

Registered in the year 2003

Its area of operation is Lyngkhom Village .

Objectives:

- (i) To promote and develop economic, social and cultural interest of the members;
- (ii) To encourage thrift, self help cooperation;
- (iii) To improve the economic condition of the people particularly the small and marginal and agricultural labourers;
- (iv) To take up marketing and sales of produce and products of members.

The number of members as on 31-03-2009 is 20(Twenty) nos. The Inaugural General Meeting was held on the 13th June 2003 and the last Annual General Meeting was held on the 26th July 2008. The Authorised Share Capital and Paid up Share Capital as on 31-03-2009 stood at Rs.3,00,000/- and Rs.79,835/-.

At present the business activity of the Society is marketing of Tez Patta, Black Pepper, Broomsticks and Rice in which the total Purchase of the above is Rs.4,23,298/- and the total Sale is Rs.5,47,810/-. The Society earned a Gross Profit of Rs.99,612/- and a Net Profit of Rs.79,776/- as on 31-03-2009. An amount of Rs.16,000/- was paid by the Society to its members as Dividend.

The Society was audited up to the year 2008-09



# Malai Sohmat Multipurpose Cooperative Society Ltd.

Registration No. Shill-8 of 2008, Dated 13th October 2008

Registered in the year 2008

Its area of operation is Mawsawa Village.

Objectives:

- (i) To promote and develop economic, social and cultural interest of the members;
- (ii) To encourage thrift, self help cooperation;
- (iii) To improve the economic condition of the people particularly the small and marginal and agricultural labourers;
- (iv) To take up marketing and sales of produce and products of members.

The number of members as on 31-03-09 is 31(Thirty One) nos. The Inaugural General Meeting was held on the 3rd June 2008 and the last Annual General Meeting was held on the 3rd June 2008. The Authorised Share Capital and the Paid up Share Capital as on 31-03-2009 stood at Rs.10,00,000/- and Rs.5,900/-.

At present the Society has no business transaction since it was registered recently but the members were strongly advised to start its business activities as early as possible.

The Society was audited up to the year 2008-09





# Janiaw Multipurpose Cooperative Society Ltd.

Registration No. Shill-3 of 2006, Dated 4th October 2006

Registered in the year 2006

Its area of operation is Janiaw Village.

Objectives:

- (i) To promote and develop economic, social and cultural interest of the members;
- (ii) To encourage thrift, self help cooperation;
- (iii) To improve the economic condition of the people particularly the small and marginal and agricultural labourers;
- (iv) To take up marketing and sales of produce and products of members.

The number of members as on 31-03-2008 is 25(Twenty Five) nos. The Inaugural General Meeting was held on the 25th August 2006 and the last Annual General Meeting was held on the 25th August 2006. The Authorised Share Capital and Paid up Share Capital as on 31-03-2008 stood at Rs.2,00,000/- and Rs.1,75,000/-. During the year the Society received Financial Assistance from the Govt. which amount to Rs.75,000/- in the form of Share Capital Contribution.

It is observed that during the year, the only business activity of the Society is procuring and marketing of milk, though the Society has various other activities such as Goatery, Piggery, Poultry and marketing of agricultural products. The Society earns a Gross Profit and Net Profit of Rs.2,12,175/- and Rs.1,76,006/- respectively.

The Society was audited up to the year 2007-08.. The Society is classified as 'C' Class.



# Rilum Milk Producers' Cooperative Society Ltd.

Registration No. Shill-3 of 1996, Dated 13th February 1996

Registered in the year 1996

Its area of operation is Mawlai East .

Objectives:

- (i) To buy and maintain breeding animals for used by members;
- (ii) To arrange the sales of milk or its by-products of the members;
- (iii) To provide facilities for more profitable marketing of milk through the Union;
- (iv) To undertake suitable steps for the sale of balance cattle feed and also to increase fodder production for milch cow;
- (v) To undertake all necessary dairy extension and dairy husbandry activities to maintain and improve the breed and health of the animals;
- (vi) To purchase or take on lease land for dairy purpose and to construct or renew cattle sheds or other dairy buildings.

The number of members as on 31-03-2009 is 16(Sixteen) nos. The Inaugural General Meeting was held on the 3rd November 1995 and the last Annual General Meeting was held on the 31st March 2008. The Authorised Share Capital and the Paid up Share Capital as on 31-03-2009 stood at Rs.5,00,000/- and Rs.1,55,200/-. During the year the Society received Financial Assistance from the Govt. in the form of Share Capital Contribution and Managerial Subsidy amounting to Rs.75,000/- and Rs.10,000/-. The amount of Share Capital Contribution has been utilized in the purchased of Hay and Medicine which are stocked for future use.

The Society has taken up Dairy activities ever since its inception. Most of the members own Milch Cow. Through the Society, the milk brought in by the members is supplied to the State Veterinary Department located at Mawiong, East Khasi Hills District. During the year 2008-09 the Society bought 23462 Litres of milk from its members at the rate of Rs.3,74,927/- and sold it to the Veterinary Department at the rate of Rs.3,86,658/-. Hence, the Society earned a Gross Profit of Rs.11,731/- and a Net Profit of Rs.2,921/-.

The Society was audited up to the year 2008-09



# Umlyngka Primary Milk Producers' Coop. Soc. Ltd.

Registration No. Shi-4 of 1990, Dated 25th June 1990

Registered in the year 1990

Its area of operation is Umlyngka, Nongkseh and Laimer Shiteng.

Objectives:

- (i) To buy and maintain breeding animals for used by members;
- (ii) To arrange the sales of milk or its by-products of the members;
- (iii) To provide facilities for more profitable marketing of milk through the Union;
- (iv) To undertake suitable steps for the sale of balance cattle feed and also to increase fodder production for milch cow;
- (v) To undertake all necessary dairy extension and dairy husbandry activities to maintain and improve the breed and health of the animals;
- (vi) To purchase or take on lease land for dairy purpose and to construct or renew cattle sheds or other dairy buildings.

The number of members as on 31-03-2009 is 56(Fifty six) nos. The Inaugural General Meeting was held on the 28th April 1990 and the last Annual General Meeting was held on the 9th June 2007. The Authorised Share Capital and the Paid up Share Capital as on 31-03-2009 stood at Rs.10,00,000/- and Rs.9,25,900/-. During the year 2008-09 the Society received Financial Assistance from the Govt. in the form of Share Capital Contribution and Managerial Subsidy amounting to Rs.1,65,000/- and Rs.15,000/-.

The Society has taken up Dairy activities ever since its inception. Most of the members own Milch Cow. Through the Society, the milk brought in by the members is supplied to the State Veterinary Department located at Mawiong, East Khasi Hills District. During the year 2008-09 the Society bought 4,60,461 Litres of milk from its members at the rate of Rs.72,87,838/- and sold it to the Veterinary Department at the rate of Rs.75,18,063/-. Hence, the Society earned a Gross Profit of Rs.2,30,225/- and a Net Profit of Rs.1,32,380/-.

The Society was audited up to the year 2008-09.



# Mawklot Primary Milk Producers' Coop. Soc. Ltd.

Registration No. Shill-11 of 1995, Dated 15th December 1995

Registered in the year 1995

Its area of operation is Mawklot, Nongpiyur, Sawmer and Sohbir.

Objectives:

- (i) To buy and maintain breeding animals for used by members;
- (ii) To arrange the sales of milk or its by-products of the members;
- (iii) To provide facilities for more profitable marketing of milk through the Union;
- (iv) To undertake suitable steps for the sale of balance cattle feed and also to increase fodder production for milch cow;
- (v) To undertake all necessary dairy extension and dairy husbandry activities to maintain and improve the breed and health of the animals;
- (vi) To purchase or take on lease land for dairy purpose and to construct or renew cattle sheds or other dairy buildings.

The number of members as on 31-03-2009 is 24(Twenty four) nos. The Inaugural General Meeting was held on the 19th october1995 and the last Annual General Meeting was held on the 10th March 2009. The Authorised Share Capital and the Paid up Share Capital as on 31-03-2009 stood at Rs.5,00,000/- and Rs.1,37,600/-. During the year 2008-09 the Society received Financial Assistance from the Govt. in the form of Share Capital Contribution and Managerial Subsidy amounting to Rs.75,000/- and Rs.10,000/-.

The Society has taken up Dairy activities ever since its inception. The Society purchased milk at the rate of Rs.23,32,780/- and sold at the rate of Rs.23,61,757/-. The Society earned a Gross Profit of Rs.28,977/- and a Net Profit of Rs.5,619/-.

The Society was audited up to the year 2008-09

# Wahlakhait Women Welfare Multipurpose Coop. Soc. Ltd.

Registration No. Shill-10 of 2007, dated 29th October 2007

Registered in the year 2007

Its area of operation is Mawsynram Syiemship.

Objectives:

- (i) To promote and develop economic, social and cultural interest of the members;
- (ii) To organize self help groups of members having common interest and common economic activity;
- (iii) To encourage thrift, self help and cooperation;
- (iv) To improve the economic condition of the people by providing them support and services for additional income generating from Piggery, Poultry, Goatery, Fishery and agricultural based allied activities;
- (v) To take up marketing and sale of produce and products of members.

The number of members as on 31-03-08 is 15(Fifteen) nos. The Inaugural General Meeting was held on the 28th September 2007 and the last Annual General Meeting was held on the 29th October 2007. The Authorised Share Capital and the Paid up Share Capital as on 31-03-2008 stood at Rs.10,00,000/- and Rs.2,000/-.

Through subscription from members the Society has constructed a school building to run the school which was the aim objectives of the Society. Since the Society is at the initial stage, business transaction is less where it earns a Net Profit of only Rs.2,850/- during the year 2007-08.

The Society was registered up to the year 2007-08.



# Kyntiewlang Handicraft & Multipurpose Cooperative Society Ltd.

Registration No. Skill 16 of 2009 dated 2nd June, 2009

Registered in the year 2009

Area of Operation: - Mawrapad village

Management set up.

Chairman: - Shri. Binonsing lawrod.

Vice Chairman: - Shri. Mestar Khar Wanniang.

Secretary: - Shri. Swellington Wanniang.

M.C. members:-

Shri. J. Wannaing, Shri. Andrew Ronsang, Shri. Sampleson syiemlieh, Smti. Pulsi. Karieng,  
Shri. Phrangor Myllem  
and Shri. Ketsing Sohphoh.

The Cooperative Society also has Seventeen Primary members.

The Total Strength of the cooperative society till date is Twenty Five members.

The Rate per Share Subscription till date is Rs.200.00 per share.

The Authorized Share Capital till date is Rs.1000000.00.

Individual Paid up Share Capital: - Rs.5000.00.

Govt. Share capital Contribution: - Nil.

Reserved fund: - Rs.500.00.

Business activity.

Kyntiewlang Handicraft and multipurpose Cooperative Society Ltd, though being a newly registered cooperative society is one of the front runner cooperative society within the purview of Mawsynram Circle in the manufacturing and marketing of Handicraft products. The handicraft products are mostly manufactured by the members of the cooperative society themselves, however, the cooperative society source some products from other individuals also to help such individuals in marketing their products. At present the main Handicraft items produce by this cooperative society are Floor Mats with a price range starting from Rs.3700.00 to Rs.10000.00 or more depending on the size and design of the Mats. The other handicraft products the cooperative society manufacture are various house hold decorative items, mugs, ashtrays, and processing of dried flowers. The cooperative society market these products to Shillong and Mawsynram.



# Apex Bank Employees Consumers Coop. Soc. Ltd.

**Registration No. Shill-30, Dated 23rd January 1969**

Registered in the year 1969

Its area of operation is Shillong.

Objectives:

- (i) To promote the economic interest of the members;
- (ii) To arrange for purchase and sale of all articles of consumption including domestic requirements and necessary of life at reasonable rates to its members;
- (iii) To carry on trade for the benefit of its members on cooperative principles;
- (iv) To encourage thrift, self-help and cooperation amongst the members;
- (v) To create funds to grant loans to its members on easy terms;
- (vi) To approach the Meghalaya Cooperative Apex Bank Ltd. and the Govt. of Meghalaya (Cooperation Deptt.) for financial and other assistance from time to time..

The number of members as on 31-03-2009 is 163(One hundred and sixty three) nos. The Inaugural General Meeting was held on the 10th August 1968 and the last Annual General Meeting was held on the 15th September 2007. The Authorised Share Capital and Paid up Share Capital as on 31-03-2009 stood at Rs.5,00,000/- and Rs.4,50,140/-. The Society received Financial Assistance amounting to Rs.1, 50,000/- and Rs.15,000/- as Share Capital Contribution and Managerial Subsidy. The F.A. received has been utilized for increasing the business activity of the Society.

The Society mainly deals with the Consumer goods and some handicraft items and LPG is sold on commission basis. During the year 2008-09 the amount of sales both from credit and cash sales amounted to Rs.37,09,996/-. The Society earned a Gross Profit of Rs.1,22,355.50/- and a Net Profit of Rs.4,638.50/-.

The Society was audited up to the year 2008-09 and the Audit Fee due to the Govt. is Rs.1,000/-. The Society is classified as 'B' Class.

# **SBI Employees Consumers Coop. Store Ltd.**

**Registration No. Shill-4 of 1991, Dated 18th March 1991**

Registered in the year 1991

Its area of operation includes the staff of SBI and other branch within Shillong town area.

Objectives:

- (i) To promote the economic interest of the staff of SBI residing in Greater Shillong and to encourage thrift and self-help among them;
- (ii) To arrange for purchase and retail sales of necessities of life(including grocery,stationery items,LPG,medicines and other requirements at reasonable rates to its members;
- (iii) To carry out trade for the benefit of its members on cooperative principles.

The number of members as on 31-03 -2008 is 237(Two hundred and thirty seven) nos. The Inaugural General Meeting was held on the 23rd February 1991 and the last Annual General Meeting was held on the 25th August 2008. The Authorised Share Capital and the Paid up Share Capital as on 31-03-2008 stood at Rs.2,00,000/- and Rs.2,34,700/-. During the year 2007-08 the Society received Financial Assistance in the form of Share Capital Contribution and Managerial Subsidy amounting to Rs.1,00,000/- and Rs.121,000/-. The F.A. received has been utilized for increasing the business activity of the Society.

The Society mainly deals with the Consumer goods. The Society earned a Gross Profit of Rs.2,08,351/- and a Net Profit of Rs.91,357/-.

The Society was audited up to the year 2007-08 and the Audit Fee due to the Govt. is Rs.500/-. The Society is classified as 'A' Class.



# Lumrableng Service Cooperative Society Ltd.

**Registration No. Shill-17 of 1977, Dated 31-May 1977**

Registered in the year 1977

Its area of operation is Nongkrem Gram Sevak Circle, Umphrup Gram Sevak Circle and Thangsning Gram Sevak Circle.

Objectives:

- (i) To raise fund;
- (ii) To own or hire and supply members with agricultural and other equipments;
- (iii) To supply seeds, fertilizers, manures and other commodities required by the members;
- (iv) To arrange sale of produce of members ;
- (v) To own or hire godown facilities for storing the produce of members.

The number of members as on 31-3-2009 is 1150(One thousand One hundred and fifty) nos. The Inaugural General Meeting was held on the 4th March 1997 and the last Annual General Meeting was held on the 23rd January 2008. The Authorised Share Capital and the Paid up Share Capital as on 31-3-2009 stood at Rs.1,00,000/- and Rs.4,61,584/-.During the year 2008-09 the Society did not receive any Financial Assistance from the Govt.

During the year the Society is doing loan operation of CC and KCC loans to its members. The Society earned interest of Rs.7,171/- on loan. The Society received Rs.6,000/- as Godown rent which it hired for storing of broomstick. During the year an amount of Rs.5,46,973/- as principal and Rs.1,43,469/- as Interest have been waive by the Govt. i.e. loan below Rs.50,000/- w.e.f. 01-01-1998 to 03-03-2006. /the Society earned a Net Profit of Rs.13,557/- and the Accumulated Loss come down to Rs.89,996/-.

The Society was audited up to the year 2008-09



# Khatarbor Multipurpose Cooperative Society Ltd.

Registration No. Skill- 3 of 2005 dated 28th- Febuary- 2005

Address: - Tyrsad, Umkseh, P.O:- Mawphlang.  
East Khasi Hills District, Meghalaya.

Management set up.

Chairman: - Shri. M. Shangpliang.

Secretary: - Shri. D. Rani.

M.C. Members.

Shri. S. Umdor.

Shri. P. Rani.

Shri. P. Umdor.

Shri. W. Rani.

Shri. S. Nongbet.

The cooperative society also has eight primary members.

The total No' of members is 15 No's.

Authorized Share Capital:- Rs.500000.00.

Paid –up –Share Capital:-

a. Individual: - Rs.65000.00.

b. Government: - Nil.

Accumulated Profit: - Rs.4656.00.

Current Net profit (31st March, 2009):- Rs.5642.00.

Grand Total:- Rs.10298.00.

Business activities.

The main activities of the cooperative society at present are marketing of fertilizers and Piggery farming. The sale of Pigs as on 31st March 2009 was Rs.40000.00 and Fertilizers as on 31st March 2009 was Rs.30000.00. The cooperative society also received scheme from I.C.D.P. for construction of a Poultry Unit and the work on this unit is yet to be completed once this unit is completed the cooperative society will start the Poultry farming business.



# Success Stories jaintia hills

## **WOMEN GROUP AND HANDICRAFT MULTIPURPOSE CO-OPERATIVE SOCIETY LTD. Madankynsaw (Mokyndeng)**

Smt Isabella Pakma  
Secretary

Women Group and handicrafts Multipurpose Co-operative Society Madankynsaw (Mokyndeng) is a group of unemployed and backward women who organized themselves into a Society to unite and help each other for uplifting their economic conditions and social status.

### ACTIVITIES AT A GLANCE

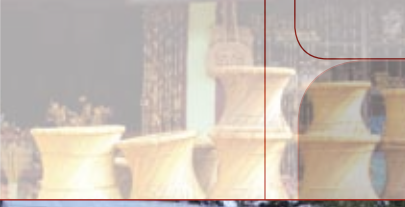
1. Agricultural
  - (a). Production of vermi compost (organic manure)
  - (b). Production of famous lakadong lakong Turmeric
  - (c). Production of vegetable
  - (d). Production of Processed foods
  - (e). Poultry
  - (f). Piggery
  
2. Handicraft
  - a) Cane and bamboo handicrafts
  - b) Jute handicraft
  - c) Production & marketing of indigenous craft on a large scale.
  
3. Dry Flowers
  - a) Making and designing varieties of
  - (a) Dry Flowers
  - (b) Bouquets
  - (c) Badges from cane and bamboo
4. Exhibition & Trade fair
  - a. District level
  - b. State level
  - c. National level
  - d. International level



The Society participated the "Made in North East India" at Fashion show island shopping Mall Bangkok, Thailand one of the biggest shopping Mall in Thailand. Also participated in international trade fair held at Johannesburg, South Africa.

- 5. Beautician
  - (a) Running of beauty Parlour
  - (b) Providing Trading to women in beautician.

- 6. Knitting and Tailoring



- 7. SFURTI  
(Scheme of Fund for Regeneration of Traditional Industries) Minister of MSME. GOI Head of Intervention:-
  - a). Common Facility Centre (CFC)
  - b). Product Development.
  - c). Market Promotional Assistance
  - d). Capacity Building Measures



- 8. Workshop Seminar & Awareness

- 1. Under the vibrant leadership of Smt Isabella Pakma, various awareness programmes were organized in many villages.
- 2. Right of the electorates in collaboration with North Eastern Hill University Shillong.

- 3. Cane & bamboo work in collaboration with Minister of Textile Shillong Branch, the Director of Meghalaya Handicraft & Handloom Development Co-operation, the District Industries Centre of the District, the Integrated Cooperative Development Project (DIT) Jaintia Hills, Jowai and Asstt. Registrar of Cooperative Society Jaintia Hills.

- 4. Health camp - In collaboration with voluntary Health organization and Marchaphrang Development Society.
- 5. Vermi composing - In collaboration with Bethany Society and the Agriculture Department.
- 6. Mass education on the improvement of economic condition of the people.
- 7. Public meeting on the importance of SHG and its role in the

implementation of various government schemes in collaboration with dignified NGOs.

- 8. Preparing and supplying of palatable pickles (Achar).



## SUCCESS STORY OF MYNZO NONGJNGI SERVICE COOPERATIVE SOCIETY Ltd.

With the implementation of the Integrated cooperative Development Project Mynso Nongjingi service cooperative Society was revived and could be able to construct office cum-godown with the finance of ICDP Scheme. The society has taken up the following types of business:-



- (1) Consumer's Section
- (2) Kisan credit card (K.C.C loan) to members.
- (3) Supply of bonemeal and fertilizers.

(4) Dealing business in mini-banking



And there is possibility on the part of the society for being able to improve business performance in future.

*Smt Kyrmen Lamare*  
Secretary  
Mynso Nongjingi Service  
Cooperative Society Ltd.

## SUCCESS STORY OF THE JOWAI CONSUMERS COOPERATIVE STORE Ltd

The Jowai Consumer's Cooperative Store Ltd has improved its business transaction from year to year with profit. As at present the store has been dealing with the following types of business activities:-

### 1. Consumer's Sections

1. Consumers' Section (2008 -09)
  - (i) Retail Sale - Rs.29,37,083.00
  - (ii) Whole sale - Rs. 2,88,801.00
  - Total - Rs.32,25,884.00



2. The store has taken up the business of supplying stationery to various government offices in Jaintia Hills and during the year 2009 the store has supplied stationary amounting of Rs.9,82,408.00.

### 3. The Financial position

- |                         |   |                 |
|-------------------------|---|-----------------|
| (i) Saving Bank Deposit | - | Rs.17,61,813.97 |
| (ii) Fixed deposit      | - | Rs.64,23,826.99 |
| Total                   | - | Rs.81,85,640.96 |



The meeting of the Board of Directors were held from time to time. The store is running/functioning properly and smoothly with profit and there is good spirit of cooperation from the board of directors for managing of the affairs of the store.

*Shri. L. Sohlang*  
Secretary  
Jowai Consumers' Co-operative Store Ltd., Jowai

# Mookaiaw

## Transport Cooperative Society Ltd

Mookaiaw Transport Cooperative Society Ltd. in Jaintia Hills was registered under Meghalaya Cooperative Societies Act vide Regd. No. Jwi/1 of 1982-83 dated 7.5.1983. In the beginning, the society started only with thirty seven members by operating a Line Bus or a Bazar Bus but at present it has progressed extensively with large fleets of vehicles catering to the public transport of Jaintia Hills. The society is making good profit and the members are being paid regular dividend as per shares prescribed in their bye-laws.

Thus the Cooperative Society is playing a crucial role in transporting all the agricultural products of the farmers to the nearest markets as well as to other focal points for fetching remunerating prices. The Service of this cooperative society renders to its small local traders on reaching various local markets and adjoining areas in time thereby creating a sense of ownership and loyalty to their organization.

The present position of the society is as follows :

Share of individual members	Rs. 94,100.00
Government members	Rs. 2,78,500.00
Net profit 2003	Rs. 9,22,769.00
Accumulated profit	Rs. 47,66,841.00

The Cooperative Society has improved with an asset of 13 vehicles, comprising of Buses, Sumos, Indicas, 3(three) Auto rickshaws and a cash at Bank in C/D deposits and F/D which altogether comes to Rs.4,58,600.00. Viewing from this performance, the society is one of the model Co-operative Societies in the State.

Following the example of this Cooperative Society, every village in Jaintia Hills District have now registered their own Transport Cooperative Societies which cater to the needs of the local residents.



# **The Meghalaya Apex Handloom Weavers & Handicrafts Cooperative Federation Ltd.**

(The Meghalaya Cooperative Apex Bank Complex)

Shillong - 793001

Head Office - Kachari Road, Shillong  
Phone - 2227118

- Serve and supply Weavers, artisans and crafts persons by supplying inputs and Marketing outputs
- Runs Showroom-cum-sales Counter at Shillong and Tura for sale of handloom fabrics, handicrafts and quality yarns at reasonable rates
- Operates own Units for production of choiceable handloom and handicraft items and cloth made of Assam Silk

# **MEGCODEED**

**deals in**

**Fertilizer, LPG, Kerosene Oil & Other Agricultural Minor and Forest produces.**

**Supplies Tyres, Tubes and Batteries and Office Stationeries to State and Central Government Offices**

# The Meghalaya Co-operative Apex Bank Ltd.

## - Performance & Achievements

Mr. Darryl Feegrade War  
Managing Director  
Meghalaya Co-operative Apex bank Ltd.

The Meghalaya Cooperative Apex Bank Ltd. was incorporated on the 16th of February, 1971 under the provisions of Meghalaya Cooperative Societies Act and on obtaining the required license from the Reserve Bank of India under the Banking Regulation Act, 1949 (as applicable to Cooperative Societies), it commenced banking business on and from 1st July, 1971.

The Meghalaya Cooperative Apex Bank has been a pioneer in banking in the State and rendering various public utility service since inception. The Bank has been playing pivotal role in the promotion and strengthening of cooperatives and serving the cause of rural development and target groups through the affiliated Cooperative Societies and its Branches spread all over the State. The Bank has formulated various attractive Deposit Schemes to cater to the needs of the general public and has been offering 0.25 % more interest than the Commercial/ Public Sector Banks with a view to encourage savings and thrift habit among the people.

The Bank has diversified its loan portfolios and it has been catering to the credit needs of agriculture and allied agriculture, procurement and marketing, consumer goods dealing, handloom and weaving, housing, transport, consumer durables, tourism development and various other viable economic activities under farm & non-farm sectors for improving the economic condition of the people. Apart from this, the Bank has been providing General Banking and other useful services to the general public, like collection of Cheques and Bills, issue of Bank Drafts, Banker's cheques, attending to customers' standing instructions, loans against Fixed Deposit Receipts, etc. The Bank has introduced Mobile Banking System in rural areas of the East Khasi Hills Districts for more than a decade now.

Financial assistance in the shape of overdraft facilities and loans are extended to Government Gazetted Officers and regular constituents of the Bank against adequate securities. Government approved Whole-sellers dealing in Fair Price Commodities are also provided cash credit facilities in a limited scale. Credit facilities are also provided to the Government Servants as also to Technocrats & Professionals like Doctors, Lawyers, Chartered Accountants, etc. for purchase of vehicles for their easy mobility & setting up of Clinics/Chambers/Self Employment Units, etc. The Bank has also been launching new and innovative schemes for the benefit of the people and the un-employed youths of the state. With a view to help the educated unemployed youths, the Bank had opened two "Counseling Centres", one at Shillong and the other at Tura in West Garo Hills and also extending credit support to the youths for their self employment on easy terms and required guidelines etc.

The Meghalaya Cooperative Apex Bank is the first State Cooperative Bank in the country to open Women Branches - one at Mawkhar, Shillong and the other at Chandmari, Tura and has now also set up a Women Development Cell (WDC) supported by NABARD to aid and assist the women entrepreneurs in their efforts to uplift their economic status.

The Bank has formulated special schemes such as 'Integrated Village Development Scheme' (IVDS) for all round development of rural areas. With the introduction of Micro Credit Programme the Bank is now engaging itself in the formation of SHGs & Farmers Clubs for providing credit to the rural farmers. The Bank has also recently enrolled itself as a Self Help Promotional Institution (SHPI) for taking up a time bound programme for formation & credit linkage of SHGs with support and guidance from NABARD, Meghalaya RO., Shillong.

The Bank has been recognized as one of the Best Cooperative Bank in the country under two-tier structure and has won several prestigious National Awards instituted by the National Federation of State Cooperative Banks. The Bank also received Best Performance Award from NABARD for the year 1996-1997.

Rural Coop. Credit Structure in Meghalaya is having a two tier Cooperative Credit Structure with the Meghalaya Co-operative Apex Bank Ltd. (MCAB) at Apex/State level and the Primary Agriculture Credit Societies (PACS)/Service Cooperative Societies (SCS) at the village level. The MCAB is providing not only ST & MT Credit but also LT Credit to farmers in absence of a separate LT Structure (SCARDB/PCARDS). The SCS are Multipurpose Cooperative Societies eligible to do any kind of economic activities for the benefit of its members. The Cooperative Credit Structure (CCS) in Meghalaya is democratic in character having elected Boards of Management/Managing Committees since their inception. Traditionally the CCS in Meghalaya particularly the base level SCS are organizationally and financially weak due to various reasons viz. (a) Poor management, (b) Bulk of inactive membership, (c)



lack of awareness, motivation & training, (d) limited volume of business and absence of business diversification, (e) Absence of sustainable marketing linkages of their produces (f) Complicated and cumbersome land tenure system, (g) Poor financial base, (h) Mounting over dues and imbalances and accumulated losses, etc.

With a view to revive the Rural Cooperative Credit Institutions in the Country, a Task Force was set up by the Govt. of India in August 2004 under the Chairmanship of Prof. A. Vaidyanathan. After several discussions and suggestions on the matter at various levels in the state through different committees, a memorandum of understanding was signed amongst the Govt. of India, NABARD & Govt. of Meghalaya on 15-04-2008 for revival of the Short Term Rural Cooperative Credit Structure based on the recommendations of the Vaidyanathan Committee.

The Revival Package is now being implemented by all the parties concerned and during the course of its implementation, some relaxations for the states in North Eastern Region as recommended by the Task Force set for the purpose has been approved by the Govt. of India with regard to the eligibility level of PACS & SCBs.

The Cooperative Credit Structure in the State of Meghalaya as already stated, is of two tier and at the helm of the structure is the Apex Bank, which is operating through its 41 Branches spread over Seven Districts with two Women's Branches and Mobile Banking covering 7 rural centres under East Khasi Hills District. In its endeavour to improve its outreach, the Bank opened its 41st Branch at Amlarem in the Jaintia Hills District on 30.11.2007.

During the last 37 (thirty seven) years the Bank has come a long way with impressive performances and achievements in almost all its financial activities and has grown into a premier Bank in the State.

The Share Capital and Reserves created out of profits and funds received from Government, presently stands at Rs. 24.49 crores as on 31.03.2009 in comparison to Rs.17.28 lakhs during 1971-72. The main component of resources is deposits which stood at Rs.794.40 crores as on 31.03.2009 as against Rs.108.89 lakhs as on 30.06.1972. Another significant component of resources is the borrowings from NABARD/ State Government, NSTFDC, etc.

The Working Capital of the Bank has increased from Rs.129.52 lakhs (1971-72) to Rs.969.49 crores as on 31.03.2009.

The Bank has been able to channelise concessional credit of the National Schedule Tribe Finance & Dev. Corporation (NSTFDC) to the tribals of the state w.e.f. December, 2007 with the support of the State Government who has been kind enough to issue a Govt. Guarantee of Rs.5.00 crores.

The Bank has also been continuing its mission of promoting savings 'no-frill' and thrift habits among the majority tribal population, meeting their credit requirements and it has become a household name in Meghalaya.

#### **COMPARATIVE FINANCIAL POSITION OF THE BANK:**

The Bank has been maintaining a steady progress in almost all its business & financial parameters during the last 37 years and the comparative financial position indicating the progress under different heads as on 1972, 1982, 1992, 2002 & 2009 is indicated below: (TABLE IN PAGE 5)

#### **WORKING RESULT - PROFITABILITY OF THE BANK:**

The Bank has increased its net profit earning from Rs. 0.22 lakhs in 1972 to, Rs.14.98 crores in 2009.

The MCAB has been a profit making organization and it has no accumulate losses in its Profit & Loss A/c & Balance Sheet.

#### **SHARE CAPITAL & MEMBERSHIP:**

The Bank has an authorized Share Capital of Rs.10, 00, 00,000.00 and the Paid-up Share Capital of the Bank stood at Rs.687.46 lakhs at the end of March 2009 as against authorized Share Capital of RS.1.00 crore and paid-up Share Capital of Rs.17.27 lakhs as on 1972. The break-up of the Paid-up Share Capita and the Membership as on March, 2008 and 2009 are shown below: (TABLE IN PAGE 6)

#### DEPOSIT MOBILISATION BYMCAB:

The MCAB has introduced several attractive deposit schemes comparable with the Public Sector and Commercial Banks operating in the State and its deposit growth position for the last three years is given below: (TABLE IN PAGE 6)

The significant feature of deposit mobilization of the Bank is that it attaches importance for mobilization of low cost deposits, and it has moved successfully in this direction I which may be seen from the above position. Again, the Bank has been able to reduce the cost of it deposits substantially I as low cost deposits comprises of 67.17% of total deposits as at 31st March, 2009.

#### BORROWING & REFINANCE FACILITIES:

The Bank has been availing concessional credit and refinances facilities from National Bank for Agriculture and Rural Development (NABARD) and State Government as well as from National Schedule Tribe Finance & Development Corporation from time to time and the total borrowings of the Bank at the end of March, 2009 stood at Rs.5220.47 lakhs as against Rs. 3396.981akhs in the previous year. The position of refinances/ borrowings of the Bank from different sources are indicated below: (TABLE IN PAGE 7)

The Bank has never defaulted in repayment of its due instalments with interest to the State Govt. I NABARD and other financial institution(s)

#### LOANS AND ADVANCES:

Lending Operation & Business Diversification

The MCAB has diversified its lending operation. In addition to Agril. & Allied Agril. purposes, the Bank extend credit facilities for Transport, Housing, Consumer Durables, Tourism, Shopping & Market Complex, Agro Processing, Cottage & Small Scale Industrial units. Under the Integrated Village Development Scheme, the Bank has been extending credit facilities for any productive economic activity which is viable, bankable and socially useful. The Annual Credit disbursal position of the Bank for the last three years ended at 31st March is indicated below:

31 March, 2007	... Rs. 6800.75 lakhs
31 March, 2008	... Rs.7935.63lakhs
31 March, 2009	... Rs.6592.44lakhs

#### A. Crop Loans through Cooperative Societies

During the year ended 31st March, 2009, the Bank sanctioned Short-term (Agricultural) Loans to the extent of Rs.355.33 lakhs to 90 Service Cooperative Societies for carrying on Seasonal Agricultural Operations by their members who are mostly small and marginal farmers.

The position of issue, recovery, outstanding dues etc. of Short-term (Agril.) Loans as on 31.03.2009 stood as follows:  
(Rs.in lakhs)

Sl .	Amountsanctioned during the year	Amount disbursed during the year	Amount recovered during the year	Amount outstanding at the close of the year
	362.44	355.33	462.38	733.14

The Bank has been extending Short-term (Agril.) Loans under the Normal Credit Limit System as per production oriented Crop Loan Manual of Reserve Bank of India as well as

through the Cash Credit (Agril.)System & Kisan Credit Cards (KCC).

**B. Allied Agricultural Loans to Farmers:**

The State has no separate Long Term Cooperative Credit structure and the MCAB through a separate full fledged Division caters to the ' Long Term Cooperative Credit' in the state since 1977-78. Credit facilities are provided for a variety of agricultural & allied agricultural purposes like Land Development, Minor Irrigation, Tractor, Power Tillers, Piggery, Poultry, Goatery, Dairy, Horticulture Plantation schemes and Pisciculture One Thousand Ponds Scheme.

**Aquaculture Development - 1000 Ponds**

In order to rapidly multiply fish production and narrow down the demand and supply gap of fish consumption and also to generate employment in rural areas the Bank has taken up a scheme of Fishery Finance under 'Aquaculture Development 1000 Ponds' launched by Govt. of Meghalaya vide its Gazette Notification dt. 24.03.2006. Under the scheme till 31.03.2009 the Bank has already sanctioned 1226 Nos. of beneficiaries amounting to Rs.947.55lakhs.

The purpose-wise issue, recovery and outstanding position of Allied Agril.

Loans to farmers as on 31.03.2009 stood as under:

**C. Loans under NSTFDC Schemes:**

The Bank has channelised 932 Nos. of tribal beneficiaries to the tune of Rs.209.28 lakhs up to 31.03.2009 with concessional rate of interest under the auspices of National Schedule Tribe Finance and Development Corporation.

**D. Women Development Cell :**

The Bank has set up a Women Development Cell at Head Office with the approval of the Board and started functioning w.e.f. 1st October, 2007 with the support of NABARD. The main objective of the Women Development Cell is to create awareness among rural women for a friendly banking environment as well as to increase credit flow and strive towards capacity building of women particularly in rural areas.

**E. Term Loans for I.R.D.P.ISHG & SGSY beneficiaries:**

The Bank has been extending credit facilities to the identified beneficiaries under the Credit Linkage through IRDPI SHG under SGSY and Non-SGSY

Schemes in the State since 1987-88. The position of such loans at the end of 31.03.2009 is indicated below:

Position of IRDP Loans:

(Rs. In Lakhs)

No of Beneficiaries	Amount Sanctioned	Amount disbursed	Amount recovered	Amount outstanding. Print. & Intt
11027	Rs.666.09	Rs.536.77	Rs.53.97.	Rs.1100.01*

\*Includes outstanding interest of Rs.1100.01 lakhs

Position of SHG under SGSY & Non-SGSY :

(Rs.in lakhs)

	No of beneficiaries	Amount of loans sanctioned	Amount disbursed	Amount recovered	Amount outstanding
SHG (SGSY)	5756	107.75	107.75	56.53	55.91
SHG (NON –SGSY)	4772	36.85	36.85	18.03	20.42

**CAPITAL INVESTMENT SUBSIDY SCHEME:**

In order to provide scientific storage facility to the farmers, the Bank has extended a Long Term Loan of Rs.1.24 crores to RAPs Ware House Pvt. Ltd. and Rs.3.33 lakhs to Smti. Stalin Thabah for construction of a Rural Godown at Khanapara and Sohiong respectively under 'Gramin Bhandaran Yojona', a capital investment subsidy scheme.

**CREDIT FACILITIES TO STATE LEVEL COOPERATIVE INSTITUTIONS:**

The Bank has been providing financial assistance in the shape of overdraft facilities, Cash Credit Accommodation and Term Loans to State & District Level Cooperative Institutions, namely, Meghalaya State Cooperative Marketing & Consumers Federation (MECOFED) & Meghalaya State Cooperative Housing Financing Society. The amount outstanding against them as on 31.03.2009 stood as under: (TABLE on PAGE 12)

**ADVANCES TO MARKETING, CONSUMERS AND OTHER TYPE SOCIETIES:**

During the year ended 31 March, 2009 the Bank sanctioned Cash Credit Accommodations to Consumers, Industrial and Other Type Cooperative Societies against pledge & hypothecation of stocks, etc. and the total amount outstanding against them at the end of 31st March, 2009 stood at Rs.785.85lakhs.

i) Marketing Societies	...Rs.224.09 lakhs
ii) Consumer Cooperatives	...Rs. 21.31 lakhs
iii) Industrial Cooperatives	...Rs.423.30 lakhs
iv) Other Cooperatives	...Rs.117.15 lakhs
Total	...Rs.785.85lakhs

**MEDIUM TERM LOANS TO TRANSPORT OPERATORS:**

The Bank disbursed Medium Term Loans amounting to RS.61.75 lakhs to 22 Road Transport Operators during the year ended 31st March, 2009. The total amount outstanding against such loans stood at Rs.442.42 lakhs at the end of March, 2009.

**LOANS TO SALARY-EARNERS FOR DWELLING HOUSES:**

The Bank has been providing long term loans to salary-earners other than Bank's staff for construction of residential houses through the Bank Branches located in the Community Development Block Headquarters and other identified areas in the entire State and the position of such loans stood as under at the end of March, 2009:

i) No. of Beneficiaries.	403 Nos
ii) Amount outstanding at the beginning of the year.	Rs.1621.90 lakhs
iii) Amount sanctioned during the year.	Rs. 438.19 lakhs
iv) Amount disbursed during the year.	Rs. 438.19 lakhs
v) Amount recovered during the year.	Rs. 240.41 lakhs
vi) Amount outstanding as on 31.03.2009.	Rs.1831.63lakhs

**LOANS & ADVANCES TO REGULAR CONSTITUENTS & STAFF OF THE BANK:**

The Bank has been extending Short-Term Loans and Overdraft facilities to the regular constituents of the Bank and the Govt. Gazetted Officers against Salary Bills and Fixed Deposit Receipts. Medium-term Loans are also provided to salary-earners other than Bank's staff for the purchase of Consumer Durables against adequate securities. Officers and employees of the Bank are provided advances for purchase of Consumer Durables, Cars and 2-wheelers as also long-term loans for construction of residential houses. Total outstanding balance against such loans and advances stood at Rs.2780.07 lakhs at the end of March, 2009 as against Rs.1689.71 lakhs in the last year.

#### **ASSISTANCE TO EDUCATED UN-EMPLOYED YOUTHS FOR SELF EMPLOYMENT GENERATION:**

The Bank has undertaken special initiatives to assist the educated unemployed youths in the State, two counselling & capacity building centers were set up in the Bank during the year under review - one at Shillong & the other at Tura for providing guidance and counselling to the youth and entrepreneurs on different bankable schemes and extended over Rs.30.24 lakhs in the shape of Cash Credit

Accommodation and Term Loans for running PCO's, 3-wheelers, Dhaba type, Restaurants, Medicine Shops, Computer Centre, etc. during the year 2008-09 to 58 beneficiaries. The Bank has also been extending loans to educated unemployed youths under normal schemes of the Bank.

#### **MANPOWER DEVELOPMENT & EMPLOYER- EMPLOYEE RELATIONSHIP:**

The Bank has been giving utmost importance to manpower development and the officers and employees of the Bank are regularly deputed for training to MDMI, National & Regional Level Training Institutes. Employees of the Bank and office bearers of affiliated Cooperative Societies also attend Workshops, Seminars & Exposure Programmes to update their knowledge and skill for rendering efficient services to the people. During the year under report, 120 officers and employees of the Bank and 248 office-bearers of member Cooperative Societies (as on 31.03.2008) have attended such programmes.

The Bank has been maintaining excellent Employer-Employee relationship and this has contributed immensely for increasing the growth and profitability of the Bank.

#### **AUTOMATION / COMPUTERISATION OF BANK**

The Bank has undertaken computerization/automation in a phased manner.

Over thirty Branches of the Bank located in the state have already been computerized and the process has been initiated for the computerization of the remaining Branches . Operations in the H.O. Divisions have also been put on line and the process for full computerization is almost completed.

# **TRAINING AS PART OF DEVELOPMENT**

SMT. E.MAWROH  
A.R.C.S., HEAD OFFICE  
SHILLONG

"Cooperation," can be defined both ways, as an economic movement employing economic method as well as educational process employing educational methods.

Mr. M. Elldin expressed the need and importance of Cooperative education and training in the following words: "If we have occasion to start our Cooperative movement without capital and with enlightened membership and staff or on the contrary that starting with a large amount of capital and ill-informed members our experience would incline us to choose the first course",

Who is an Instructor? An instructor is like a teacher who communicates knowledge and experiences either theoretically or practically; but there are differences between a teacher in schools and colleges with a Cooperative instructor. This is because a teacher is a deliverer while students are the receiver composing a group which more or less are of the same level of intelligence etc.

This characteristic of the receivers are advantageous for teaching process because the teacher is mentally prepared about the techniques of teaching. A Cooperative instructor on the other hand handles a mixed group of age, qualification, experience and the like. Hence he/she has to develop a flexible technique of teaching processes.

As an instructor, I realized that there are innumerable roles that one has to play:

1. To instruct, drill and help the learner to understand.
2. To organize and provide the setting environmental atmosphere within which learning can take place, which is innumerated as follows:
  - (a) The relationship between the trainees and the instructor
  - (b) The ability to communicate with one another
  - (c) Relevance of the topic to the interest and requirement of the participants / trainees
  - (d) The material and technique employed.

As one of the Principles of Cooperation, Cooperative Education is a process which helps members, office-bearers and employees to understand the social and economic needs of the Society and help them realize and recognize the potential of group action to meet the desired goal. We all experienced that people in an organization usually spend 75 percent of their time daily on communication - by writing, reading, discussion, debate and the like. So effective communication plays a vital role to acquire the desired goal by proper usage of words, speed of delivery of words, pitch modulation and body language.

I also experienced that no single technique would generally serve the purpose for instructing all the group of trainees in a Cooperative Movement because an instructor has to deal with different characteristic features of the trainees, such as -

- (a) Socio-economic status
- (b) Level of education
- (c) Age of the trainees
- (d) Past experiences
- (e) Existing level of knowledge
- (f) Aspiration of the trainees.

So, the subject matter should, as far as practicable, be arranged in a logical manner - it is better to deal first with the simple and known subject matter then later on come to the unknown and complex ones. Unless the learning is a meaningful experience for the trainees, befitting their needs and aspiration, they will perhaps not learn as effectively and they will find it difficult to apply the required knowledge and skill to their respective jobs after completion of the training programme.

In the economic liberalization, the capacity building of all concerned for development has to be based on Training. In this content, the capacity building for the Cooperative Sector is most essential at the present stage of economic liberalization where the man-power are to be fully involved for a success Cooperative movement.



*(Smt. E. Mawroh)  
Asst. Registrar of Cooperative Societies,  
Head Office, Shillong.*

*"Baroh u briew bastad,  
Mano ba lah ban len,  
Lada khlem plie ka lad,  
Kumno vn lait ban kren" - Duitara Ksiar  
U SoSo Tham*

# KUM KREN

Kum uwei na ki Nongtrei bad shakri barit jong ka Sorkar, nga dap da ka jingsngewphuh bad shaikhmat ba hadien ki snem jong ka jingshakri ba lyngba kane ka "bui jingkyngmaw" jong ka "Nongaibam ia ka iing ka sem jong nga" (Department) nga ioh ka lad ban ang ia ka shyntur bad ban pashat lem ha ka bynta "Kum Kren".

Lajan dap kumba 38 (laiphew phra) snem ba ngi la ioh ia la ka jong ka jylla bad ba la sdang ka Sorkar ban buh record ia ka jing register ia ki Sengtreilang (Cooperative Societies) bad hadien ar-lane lai snem la pynlong bad register ia ki State Level Cooperative Institution/ Federation ha ka ri jong ngi katkum ka Meghalaya Cooperative Societies Act (Assam Act I of 1950 as adapted by Meghalaya).

Ha ka leit ka wan shatei shaneng ki paralok parajor ha ki bynta ki khapsor ki ju smat ban kynjoh ia ka trei ka ktah jong uno uno lane kano kano u/ka briew, bad ynda nga la iathuh ki shu ong ha MECOFED bad lada phi lah, sngewbha wan rah jain Markin lem ia ki ban thied. Ynda la pynshai ruh ym poi sha kaba shai bad haduh kine ki por wat ki riewshemphang ka ri, bad da kaba niew burom ia ki Nongbah tyrpeng ia ka lawei ka ri bad ka jaid bynreiw, ki niew ia kine ki Sengtreilang (Cooperative Societies) kum ki dukan, die lyngkhot bad la shah niewbein ruh ha kiba bun bynta. Hynrei "Kum Kren" bad pyntip ba haduh kine ki sngi "Kine ki Sengtreilang ki dang iai trei" bad u riewstad u ong, kumba pynbud "LADA KI SENG-TREILANG KI KYLLON RUH. KI DEI BAN JOP". Ki long tang ma ki kiba la seng bad la Register hapoh ka Ain kata "Ka Meghalaya Cooperative Societies Act & Rules" ym kumba long kiwei pat ki Seng, ki Club, ki Associations, ki NGOs lane kita ki Seng thymmai mynta ki MRDS, ki NERCOMP kiba yn shim la shahteh shakhkum da ka Ain, hynrei tang da ki kyndon treikam hapoh la ki jong ki jong ki Seng, ki long kiba shirtrhem shipor bad ynda la wan ka tlang lane ka lyiur bajur ki lah ban jah noh shisyndon.

Kumba la kdew haduh kine ki sngi, ngi don haduh 5(san) tylli ki State Level Cooperative Federation lane Seng kmie kiba don ka jingthmu bad jingtreikam la ki jong kumba kdew harum:

Meghalaya Cooperative Apex  
Bank (MCAB) Ltd:

Ban Bsa ban pjiah, ban iarap ha ka roi ka  
par, ka ioh ka kot ia baroh ki jait sengtreilang  
(Cooperative) ki ba ia snoh kti lang  
bad ka lyngbha ka jingai ram ai shah

Meghalaya Cooperative  
Consumers and Marketing  
Federation (MECOFED) Ltd

Ban iarap ha ka iew, ka hat ia ki mar ba  
pynmih na ki Sengtreilang (Cooperatives)  
kiba snoh kti lang ha ka bad ban  
pynioh/pynpoi ia ka jing donkam ba man la  
ka sngi jong kine ki Sengtreilang  
Cooperatives

Meghalaya Apex Handloom  
Weaver's and Handicraft  
Cooperative Society Ltd.  
(MEGHALOOM LTD)

Ban iarap ha ka iew ka hat ia ki mar ba pynmih na  
ki Sengtreilang (Cooperative) kiba trei ha ki kam thain  
kti, ki tiar shna da ki kti (handloom & handicrafts) ban  
pynbiang ia ki da ki ksai thain, ki kor barit ban trei da  
ka kti, bad ban ai jinghikai ha ka sap jingtreikam jongki.

Meghalaya State Housing Financing Cooperative Society Ltd. (MSHFCS).

Ban iarap ia ki Dkhot (kata ki Primary Housing Cooperative Societies) ban pynioh ia ka Fund/lane ka jing kynshew ban ai sha ki Primary Housing ba ki dkhot kiba don ha u pud ka jingkyrduh kin ioh bad ban shna ia ki iing ki sem. Kumjuh ruh, ban iarap ha kaba ai dur ai dar kat kum ka kyndon jong ka jingioh jongkot, kaba kdew bad banjur ba iwei pa uwei u nongshong shnong u lah ban buhrieh ia lade na u slap bad ka Iyer.

Meghalaya State Cooperative Union (MSCU) Ltd.

Ban lumlang ia baroh ki dkhot ki Sengtreilang ka ri ban long ki dkhot kane ka Seng longkmie kaba khmih bniah ia kine harum :

- (i) Jingnang jingtip jong ki dkhot ki Sengtreilang (Cooperatives) - Cooperative Education.
- (ii) Jingai jinghikai - Cooperative Training na ka bynta ki dkhot jong ki Sengtreilang.
- (iii) Ka Jingialap shaphang ka jingtreikam jong ki Sengtreilang – Cooperative Awareness.
- (iv) Ka Jingialap ban pynlong ba ki Sengtreilang kin shai shaphang "Treilang hapdeng ki Sengtreilang" (Cooperation amongst Cooperatives).

"Kum Kren" ba haduh kine ki sngi, lait noh tang ka "Meghalaya Cooperative Apex Bank Ltd" ka dang long kata ka Seng Kmie kaba dang lah ban ai ia ka jingshakri lyngba ki ram ki shah na ka bynta ki dkhot ba ia snoh kti lang bad ka. Hynrei, kitei ki 4(saw) tylli ki sengkmie, ki la iehnoh khunswet ia ki khun lane ia ki dkhot jong ki bad ia ksaid ban im tang ban ioh ja kpoh tang ialade shimet.

Kaba ar, "Kum Kren" ba lada kine ki Sengkmie, ki dang trei kam ha kane ka rukom ha ki sngi ban dang wan, la i donkam ba ia ka Bui-trei kam (Bye-law) jong ki la dei ban pynkylla noh bad ban buh ia ki jingthmu trei kam jong ki kumba longlem ki khun (affiliated Primary Cooperative Societies) jong ka.

Kaba lai "Kum Kren" ba imat kine ki Sengkmie wat la ki la ioh ia ka spah ka phew kaba hiar pateng na ki kmierad hyndai, kila bynda lut baroh bad pynlong ia ki khun (affiliated Primary Cooperative) ba kin ia id mon bad rah bowl kat shabadon tang ban ioh ja kpoh.

Kaba Saw "Kum Kren" ba ha ka bui treikam (Bye-law) jong ki, la pruid ia ka lynti ban poi sha ki jingthmu ba pura jong ki Sengkmie treilang da ki Nongialam ba la seng ia ki. Hynrei, kaba sngewsih ba imat ia kata ka lynti la pyndam noh, lane la pynrit, pynkhapngiah da ki nongkitkam na ka por sha ka por bad khatduh khatwai ym poi sha ka jingthmu ban pyndep namar khlem tip lane phai sha kaei kaba la pruid lynti da kiba seng ia ki. Ka wanrah ia bun ki jingeh bad pulom ha baroh ki liang, ba hadien ka kutlad poi sha ka nguh ka kyrpad na ka Sorkar ban kynshan pat ia ki.



□ Kaba San "Kum Kren", ki khunswet ba la iasnohkti lang bad kine ki Sengkmie, ki duh j ingkyrmen bad ki kylla iaidmon ban wat lad ba kin im. Ka Sorkar, ban im kine ki Dkhot jong ki Sengkmie, kam banse ban kyrshan ia ki kum ka jingthied Share na ki, jingkyrshan ha ka jingsiew/bainong (Management expenses). □

"Kum Kren" ka por ka iaidstet, ka imlang, ka sahlang ka dang kiewirat, ka iew ka hat ka la long kaba.laitluid bad kaba la tyllup baroh ka pyrthei, kaei ka ban jia ia ka lawei jong ki Sengkmie(State Cooperative Federations) bad ki khun jong ki (Affiliated Primary Cooperative Societies) ha ka ri jong ngi. La sngew donkam ba kine ki Sengkmie ki la dei ka por ban wad bniah, pynthymmai ban bud ia ki jingthmu treikam ba la pruid lynti da ki Nongseng jongki da ka jingiasyllok(counseling) bad phylliew jingmut lang jong baroh ki shakri jong ki Sengtreilang (Cooperatives).

(i) Kaba Nyngkong ban pashat jingmut la "Kum Kren" ba ka jingialang ba shisien shisnem jong ki "Sengkmie" (Cooperative Federations) ki long kiba tlot, imat ki dkhotj ongki kim long shuh kiba smat bad la ju pynlong ia kane ka jingialang khlem da ioh ia ka "Quorum" bad ka adjourned jingialang ka skhem ban rai ia ki jingtreikam ha ki bun ki liang jong ka Seng.

Lada phai pat sha ki Nongkitkam jong ka Sengkmie (Board of Management), bunsien la shu pynskhem biang da ki briew barim man la ka por wat hapdeng ka jingduh bad jingtlot treikam jong ka Seng.La pynbun ia ki Nongkitkam da ki briew ba-im haki sorbah bad ba trei ha ki kamra ba u skain bad ki dkhiew kim nud ban tur. Ki nongjied ia ki nongkitkam ki phai da lyndet ia ki khun(Affiliated Primary Cooperative Societies) namar la shu jied tang na ka durkhmat bad ka jingnang jingtip hynrei kaba sngewsih "Kum Kren" ka long ba ki Nongkitkam (Board of Directors), kim ju iohi ia ka pylla(Weights & Measures), ki mar jong ki nongrep, ka jingdon ki nongrep, u ksai thain ryndia, muka, bad tapmohkhlieh ki nongthain kti, ki siej, ki skhen ba mih na ka bynta ka jingtrei ki nongshna kti, bad ynda la dei ka por wad skhim ka Sengkmie(Federation), ki nongkitkam ba biang ka jingnang jingtip ki rai maki ban pyntrei ia ki skhim bapher bapher ka Sengkmie. Hato, ka Sengkmie kam kyllon noh lane, lada pyntrei ia ki skhim poi sha ka dap ram bad ka jingpynlut phut bad poi ha u pud ban syrpai ia ka kmierad(Sorkar) ba kan plielad ban siew tulop ia ki nongtrei bad wat ia ka bai electric, lane ki j jingdonkam baroh.

(ii)Kaba ar, "Kum Kren" ba ka Sorkar lane ka Meirad kam shim la ieh bein ia kine ki Sengkmie(Federations) naduh ki por ba ioh ia la ka jong ka State. Imat kumba 60% na ka jingmang tyngka jong ka Department la shu beilut sha kine ki Sengkmie(Federations). Khatsansnem mynshuwa kine ki Sengkmie treilang (Federations) ki long kiba la kiew rasong ha ka spah jongki, hynrei ha kine ki khyndiat snem baroh na ki, ki hap ban iashrut sa tang ka shyieng kaba sah.

Ha une u pud ka jingud jingnam jong ki nongtrei jongki ka la par sha ki thliew skhor ka kmierad (Sorkar), Ka ruh katkum ka jingmang tyngka barat ka ialeh ban pyndap ia kine ki Sengkmie (Federations).

"Kum Kren" lada kine ki Sengkmie (Federations) ki dang kjit ia ka spah ki nongtymmen la donkam ban khang khyrdep noh ia ki, hynrei lada ka kmierad (Sorkar) ka dang kwah ban pynim ia ki la "Kum Kren" biang ba kine ki Sengkmie(Federations) ki dei ban shim ki jingmut ba thymmai, kum ki nuksa harum:-

(a) Ban lum lang ia baroh ki khun(Affiliated Primary Cooperative Societies) ha ka State kat kum ki mat treikam jong ki.

(b) Ba ki Nongkitkam (Board of Directors) ki dei ban long kiba la jied da ki khun(Affiliated Primary Cooperative Societies) bad kumba 7 haduh 10 ngut kin long ki Nongkitkam bad kiba sah 2 lane3 ngut yn jied na ki briew jong ka Kmierad(Sorkar) kiba don ka sap ban trei bad tip ia ka Trei ka ktah ka ioh ka kot ka duh ka dang jong ka Sengkmie(Federation). Ki khun ban jied dei kiba khuid bad bymdon ka shahram ne bynda ha kino ki sengkmie bad lada long dkhot ha kawei ka Sengkmie, ym donkam shuh ban jied shuh sha kawei pat ka Sengkmie(Federation); khnang ba ki khun kin kitkhlieh bad lah ban ai ka jingkyrshan ba pura ia ki sengkmie.

(c) Ba ka Sengkmie treilang (Federation) ym tang ba kan trei ha ka ioh ka kot shimet, ka dei ruh ban hikai, ban pynshai, bad ialam lynti ia ki khun(Affiliated Primary Cooperative Societies) sha ka ioh ka kot, ka imlang sahlang bad ban wad bniah ia ka jingduh lane jingtlot treikam jongki (Research & Analysis).

(d) Ki Sengkmie ki dei ruh ban sngewthuh bha ba ki long ki Seng ba trei "Monlaitluid" bad ba pyniaid ia ka Da u Paidbah, Na ka bvnta u Paidbah bad"Jong u Paidbah" (Democratic Control). Kumta ki dei ban khang khyrdep ia ka jingrung ki briew ba "Khwan Mvntoi" bad ki synran ba hajan tam jong ka Kmierad". Lada ka Sengkmie treilang (Federation) ka sngewdonkam ia ki, ka dei ban leit wad ia ki, ym ba ma ki kin rung ha ka lane ban trei ha ka Sengkmie (Federation).

(e) Ki Sengkmie(Federation), ki dei ban tip ba ka jingialang jong baroh ki dkhot(General Assembly)

lane ki khun jong ka, ka long ka bor treikam ba ha khliehduh jong ka Seng, bad ia ki kam ba pyniaid man ka sngi la bynshet ha ki Nongkitkam (Board of Directors). Kano kano ka jingthmu bad jingtreikam ha ka Seng naduh ka pynrung dkhot haduh ka jingjied ia ki Nongkitkam ka shong ka bor ha ka jingialang jong baroh ki dkhot lane ki khun jong ka (Affiliated Primary Cooperative Societies).

(f) Lada ki Sengkmie (Federation) ki kwah ban kiew ban shakri ia ki dkhot jong ka bad ia ka ioh ka kot jong ka ri baroh kawei, ka Sengkmie, ka dei ban bat skhem ia ki kyndon ba 32(1)(a), 32(1)(e), 32(1)(f) bad 32(1)(g)jong ki Ain ki Sengtreilang (Meghalaya Cooperative Societies Act(Assam Act 1 of 1950 As adapted by Meghalaya).

Ha ka jingshisha ym don Kuna(Penalty) lada pynkhein ia kitei ki kyndon jong ka Ain, hynrei kaba sngewsih ka long ba lada ki Sengkmie treilang kim bud ia kitei ki kyndon kin long kiba tlot bad swai kiba pdiang man la ka snem ia ki jingiarap bad ki ram ki shah na ka kmierad(sorkar) bad ym slem kin long kiba duh bad dam noh shisyndon, kaba ym iapher na ka Kuna ba ki khot "life imprisonment" .

(g) Ka jinglong jingman jong ki nongtrei ba la thung ha ki Sengkmie treilang ka kit jingmut kaba khraw ia ki jingkiew bad jingioh jong ka Seng. Lada ia nujor, kine ki sngkmie treilang kim iapher na ki Companies ne ki dukan baheh ha ka ri. Ka Seng ka la dei ban pynphriang ia ka jingmut jingpyrkhat jong ki Nongtrei jong ka, ba kin don ka jingsngewtraia ia ka Seng bad ia ka kam, ba ka jingduh jingioh ka dei jongki, bad ia ka iing ka sem la pyndap da ka Seng. Ka Seng ruh ka dei ban pyniar ia ka jingwad bniah ia ki Nongtrei jong ka, ba dei ban buh ia u/ka Nongtrei uba bit na ka bynta ka kam kaba u don ka sap ban trei(Right man for right job). Kumjuh ruh ba ki Nongtrei ki dei ban long ki ingpynmih(contribution) ia ka ioh ka kot jong ka Seng. Ka Seng lada ban kiew ka dei ban jied lane wad bniah(monitoring) ba lada ki nongtrei kim long ka jingmyntoi jong ka Seng, dei ban don ka jingiateh(agreement) ba hapoh 2 lane 3 snem khnang ba kiwei pat ki ba don ka sap kin ym sah ha ka jingduh lane jingkyntait.

lawai, "Kum Kren" ba u Nongbuh Nongthaw ia ngi ki briew, ym shym la leh shilliang khmat iano iano ruh, u la bynshet ha uwei pakawei ban trei bad pyndonkam ia ka jabieng kaba u la aiei ha ngi, kumjuh ruh ko ki Sengkmie treilang (Cooperative Federations) ka por ka la dier, hynrei dang don sa shipor arpor ban ngin wanrah biang ia ka lawei ba phyrnai jong baroh na ka bynta ki khun(Affiliated Primary Cooperative Societies) bad ia ka ioh ka kot, ka imlang sahlang bad ka jingiaid shaphrang jong ki Sengtreilang ha ka ri hi baroh kawei.

*Khublei.*

U Nongnoh Synniang,  
Teibor Roy Kharshiing,  
Senior Coop.Officer,  
Meghalaya, Shillong.

# KA JINGTREI JONG KI SENG IATREILANG (CO-OPERATIVE SOCIETIES) HA WEST KHASI HILLS

H. Lynkhoi,  
Assistant Registrar of Co-Operative Societies, West Khasi Hills District, Nongstoin

Kat kum ki jingtip kiba la lah ban lum, ka jingtrei jong ki Sengiatreilang hapoh West Khasi Hills District ka la sdang naduh u snem 1957. Ha kata ka por ba ka jylla Meghalaya hi ka dang hap hapoh ka United Khasi and Jaintia Hills District jong ka jylla Assam. Lah ban ong ba dang don tang khyndiat ngut eh ki briew kiba sngewthuh ia ka jingmut jong ki Seng iatreilang bad khamtam lei lei kumno ban pyniaid ia ki. Ka dang long lehse ba ha kata ka por ia ka jingpyniaid ia kine ki Sengiatreilang la khmih bad peit tang da ki katto katne ngut ki briew bad kane kam shym la ai ka jingmyntoi bad jingsngewthuh ba kham bha ia kiba bun ki dkhot.

Ynda ia ka Meghalaya la pynlong kum ka jylla ba pura ha ka 21 tarik, Kyllalynkot 1972, la iohi ba la nang don shuh shuh ka jingpynkhih ban seng ia kine ki Sengiatreilang ha kiba bun ki jaka ha kylleng ka West Khasi Hills District, kata naduh ki service Co-operative societies, Primary Marketing co-operative societies, Dairy Farming co-operative societies, Industrial co-operative societies, Poultry Farming co-operative societies, Handloom Weaver co-operative societies bad kiwei kiwei de.

Ha kine ki snem la iohi ba ka jingtrei jong kine ki Sengiatreilang ka la sdang ban ia id malu mala, la shisha, dang don shibun ki jingdkoh ha ki rukom treikam jong ki. Kiba bun ki briew ki rung dkhot da kaba khmih lynti ba kin ioh ram na kine ki Sengiatreilang, hynrei khlem da kit khia ban siew ia ka pisa ram kaba ki la shim. Kane ka la buh ha ka jingeh ia ki Bank ban ioh lum pat ia ka pisa kaba ki la ai sha ki dkhot jong ki seng. Dei na kane ka daw ba ka Sorkar ka la map noh ia ki ram kaba ki dkhot:: jong ki Sengiatreilang ki la shim na ka por sha ka por.

Te, haba ia nujor ia ki jingtrei kam jong kine ki Sengiatreilang ha ki por ba la dep la iohi tang ki dak kiba dum suda, hynrei haba phai pat ia ki jingtrei kam jong ki naduh u snem 1994 shaneng ngi iohi ba khambun na ki dkhot ki la nang sngewthuh ia ki jingmyntoi ba ki ioh na kine ki Sengiatreilang . Ha kine ki sngi mynta kiba bun na ki dkhot ruh ki la long kiba la nang ban thoh bad pule.

Ki la don ruh.ki Sengiatreilang kiba la noh syniang ha kaba ai jingiarap ia ki para dkhot jong ka Seng ha kiba bun rukom. Ngi lah ban kdew hangne ba ka DOFEI Computer Centre Industrial Co-operative Society, ka Upper New Nongstoin Women Embroidery, Tailoring, Knitting cum Handloom and Weaving Industrial Co-operative Society Limited, ka Mawphanlur Integrated Multipurpose Co-operative Society Limited bad kiwei kiwei ruh kiba la nang iabeh shakhmat ban ai ka jingshakri ia ki para dkhot khamtam bad ia ki paidbah ruh kumjuh. Kumba long mynta ha ka District ki don baroh 247 tylli ki Sengiatreilang.

Ka don ka jingkyrmen bakhraw ba shen ki briew kin nang sngewthuh kham bha ia ki jingmyntoi jong kine ki Sengiatreilang; khamtam ha ka ban iarap ban pynduna ia ka jingbym ioh kam iohjam ki samla ba la nang la stad ha kine ki sngi. Haba shim kyllum namar kata, hoodid, ka jingtrei ki Sengiatreilang ka long kaba suki hynrei ka don ka jingkyrmen ia ka lawei

## **A BRIEF NOTE ON MEGHALAYA APEX HANDLOOM WEAVERS & HANDICRAFTS COOPERATIVE FEDERATION LTD. SHILLONG.**

The Meghalaya Apex Handloom Weavers & Handicrafts Cooperative Federation Ltd., Shillong was established in the year 1982 with the main objective to cater to the various needs of the Primary Handloom & Handicraft Cooperative Societies of the State. In its 27 years of existence it has 58 nos. of Primary Handloom & Handicraft Cooperative Societies affiliated with it. Although the workings of most of the Societies are not very vibrant, the "MEGHALOOM" strives to keep these Societies active and working by availing various central sector welfare and developmental schemes which suits the needs and requirements of these Societies. With weaving being embraced mainly by the womenfolk of the Society as a part time occupation, this sector fails to take off commercially in its entirety, which in turn affects the marketability of the products. Moreover it has been observed in case of many such Societies that the spirit of cooperation is fast losing its democratic nature, as these Societies have turned into a family run activity with the election of members in most of such Societies hardly or never being held at all.

In our endeavour to keep the rich heritage of handloom weaving and handicraft activity alive, we are putting in our best efforts to uplift these Societies with the active support of the State Government.

# The Jowai Cooperative Urban Bank Ltd.

Regd. No. JWI.5 1975-76 Dt. 26.02.1976

Jowai - 793150 (Meghalaya)

We Care !

We Nurture !!

Your Dreams and Your Aspirations

For we have always measured our  
progress not only your profits but in our customers' faces



**Nominated for National Banking Excellence Award**

**Recording Profit continuously since 1994-95**

**Loans Schemes designed to anticipate every need**

**Top most Grade-1 Co-op Urban Bank in the State**

**Bank has completed 33 years of Dedicated Service**

**Class - 'A' classification & Grade 1 rated by RBI**

**Lowest rate of Loan Interest & Attractive rate on Deposits**

**Fully Computerised for convenient Service to the Customers**

For more particulars, please step into the Bank during office hours

**COMMITTED TO SERVE YOU THE BEST, BE OUR ESTEEMED CUSTOMER**

**BANK WITH US AND FEEL THE DIFFERENCE**

# Ka Jingsdang bad ki jing jop ki Seng Co-operative Society ha ka Ri India

*Mr.P.S. Lyngdoh Mawphlang  
Senior Co-operative Officer and  
Instructor M.C.T.I. Shillong*

Ka long da shisha ka bym sngewlah ban mutdur ba ka rukom ia trei lang shi kynhun ki briew, kumba long ki Seng Co-operatives Societies mynta, ki lah don lypa ha ka Ri India ka jong ngi, bad, khamtam eh, ha ka jait bynriew Khasi naduh ki por kiba myn hyndai hynthai. Ka jing iapher ka shu long ba ha ki por kiba myn hyndai ki briew ki ia trei lang da ka jingia sngew para briew, para marjan marpa bad para shnong para thaw, bad, kam don kano kano ka jing ia kut ban ia trei lang kumno bad ha kano ka rukom kumba la ia kut ha ki jait Seng Co-operative societies.

Ban pyn long doh long snam ia katei ka rukom ia trei lang kaba la don naduh ki por kiba myn hyndai, ka la wan jia da ka jing pyntrei kam ia ka Ain Co-operative da ka sorkar phareng ha u snem 1904. Lyngba katei ka ain, ki rukom ia trei lang shi kynhun ki briew ha ka Ri India ki la long kat kum ki jing ia kut halor ki kyndon kiba pher bapher jong katei ka ain. Naduh u tei hi u snem, la sdang ban mih ter ter ki seng ia trei lang shi kynhun ki briew kat kum ki kyndon kiba ki la ia mynjur kiba la tip kyllum kum ki seng Co-operative Societies.

Ka jing sdang jong ki seng Co-operative Societies ha ka Ri India kumba la ong hangne, ka long lyngba ka ain kaba la tip kum ka “Co-operative Credit Societies Act, 1904.” Lyngba katei ka ain, la shah ban seng tang ia ki Co-Operative Societies kiba ia ai ram bad ia shim ram hapdeng ki para dkhot jong ka seng. Tang ha I por I ba khyndiat, kine ki jait seng ki la roi bad ki la poi sha ka thong jong ka jing jop ha kaba ki la lah ban pyllait ia ki para dkhot jong ka Seng ka jong ki na ki jing shah leh bein bad shah khniot bein ha ki nong ai ram shi met kiba shim ia ka sut kaba sha bneng sha khyndew; kat haduh ba ki nongrep kiba rit bad kiba duk, ki la hap ban bynda lut ia ki jing don jing em ki jong ki ha kitei ki nong ai Ram shi met.

Ka jing kiew shaphrang bad ka jing jop ki Seng Co-operatives ha ka tei ka bynta, ka la pynlong ia ka Sorkar Phareng ban ai lad sa ia kiwei pat ki jait seng Co-operatives ki ban trei kam ha ka Ri India. Kine ki jait seng ki lah ban trei sa ia kiwei kiwei de ki kam nador ka jing ia ai Ram bad shim Ram. Kumta, la pynlong ain sa ia ka “Co-operatives Societies Act, 1912” ban ai lad ia ki seng Co-operatives Societies ban lah bad trei ia ki kam bapher bapher. La nang mih bad kharoi shibun ki Seng Co-operatives Societies ha la ki kam bapher bapher ha ka Ri India baroh kawei hadien u snem 1912.

Lyngba kata ka ain kaba la tip kum ka Montague-Chelmsford Act ne ka Reforms Act jong u Snem 1919, la ai bor sa ia ki jylla bapher bapher jong ka Ri India ban shna bad pyn wan dur ia ki Ain Co-operatives ha ki jylla ki jong ki kat kum ka jing long ka jaka, ka trei ka ktah, ka ioh ka kot, bad kumta ter ter. Hadien u snem 1919, ki jylla bapher bapher jong ka Ri India ki la ioh ia ka lad ban shna ia la ki jong ki ain jong ki Seng Co-operatives ha la ki jylla ki jong ki.

Ha ki por kiba ka Ri India ka la ioh ia ka jing lait luid na ka jing synshar ki phareng, kiba bun ki Seng Co-operatives Societies ki la ngam noh bad bakla ha ka rukom trei kam jong ki. Ka jing long jong ki seng Co-operatives Societies ha kata ka rukom, ka la pynlong ia ki riew khraw ka Ri India ban pyrkhath bniah kumno ban pynkhlain ia kitei ki jait seng. U Mahatma Gandhi u la ong “Ki Seng Co-Operatives ki long ki jing kyrkhu ia ka Ri India”. U Pandit Jawaharlal Nehru u la ong “Ha ka jing iohi ka jong nga, dei ban pynlong ia ka Seng Co-operatives kiba khlain ha ka Ri India khnang ba ka ri India kan lah ban ioh ia ka roi ka pa kaba biang nadong sha dong ha man la ki shnong heh bad shnong rit”. U V.N. Gadgil u la ong “Ki Seng Co-operatives ki la ngam, hynrei dei ban pyllait ia ki ba kin poi sha ka thong ka jing jop”. Ha ki snem kiba kham hadien, ka Indira Gandhi, ka la ong “Nga tip ba yn ym don ki seng kiba kham biang ban ia ki seng Co-operatives ki ban pynlong ia ka Ri India ban kiew shaphrang”. Shuh shuh, u V.N Gadgil u la ong “Lada ki Seng Co-operatives ki ngam noh, ki jing thmu ban kiew shaphrang jong ka Ri India ruh kin ngam noh”.

Kitei ki kyntien jong ki riew khraw ka Ri India, ki la pynlong ia ka Ri India ban pyrkhath khambha ha shaphang ki jait Seng Co-operative ha ka Ri baroh kawei. Ka sorkar India ka la thung ia kawei ka kynhun ban peit bniah ia ki jing long jing man jong ki Seng Co-operatives ha ka ri bad ban pyrkhath kumno ban pyn khlain ia kine ki jait seng. Kane ka kynhun kaba la tip kum ka “All India Rural Credit survey Commtee” la thung ha ka snem 1954 hapoh ka jingialam u V.N Gadgil. Katei ka kynhun ka la pyndep ia la ka kam kaba la bynshet ha ka bad ka la ai ia ka kaiphot ha u snem 1957 sha ka sorkar ryngkat lang bad ki pasoh kumno ban pyn khlain ia ki Seng co-operatives ha ka Ri India baroh kawei. La pyn trei kam ia shibun

ki pasoh jong katei ka Committee da ka sorkar India bad ki Sorkar jylla bapher bapher kum ha ka ban ai bai seng ia ki Seng Co-Operatives (Share Capital Contribution) ban pyn bha bad pyn khlain ia ki ain Co-operative ki ba don ha ka Ri India bad ha ki jylla ka Ri India. Ka Sorkar India ka la pynlong Ain ruh ia ka “Multi State Co-operative Societies Act” ha u snem 1984, ban ai lad ia ki seng Co-operatives kiba kwah ban pyniar ia u pud trei kam jong ka seng ym tang ha ka jylla la jong, hynrei, sha ki ar ne bun tylli ki jylla lade sngew donkam.

Ka sorkar India lyngba ka Planning Commission ka la thung sa ia kawei ka kynhun ha u snem 1990 ban peit bniah ia ki Ain Co-Operatives kiba don ha kylleng ki jylla ki Ri India khnang ban lah ban shna ia ki Ain kaba long salonsar na ka bynta ki Seng Co-operatives ha ka Ri India baroh kawei, kaba ngi tip kum ka Model Law. Kane ka kynhun ha ka kaiphot ka jong ka-ka la ai ia ki pasoh ban pyn khlain shuh shuh ia ki Seng Co-operatives ha ka Ri India khnang ba kine ki Seng kin lah ban ieng noh ha la ki jong ki kjat bad ym ban shu shah pyn tian ja eh ha ka sorkar ha man la ki por.

Dei na kane ka daw, ba ka Planning Commission ha ka mang tyngka ka jong ka, ka ju ai bhah kyrpang ia ki Seng Co-operatives ha ka Ri India baroh kawei.

Lada long ha kano kano ka rukom, ngim lah pat ban len ba ki Seng Co-operatives ki don la ki jong ki bynta kiba khraw ban noh synniang sha u thiar ka roi ka pa jong ka Ri India. Haduh mynta, don 545 hajar tylli ki Seng Co-operatives bapher bapher ha ka Ri India bad ka jing don jong ki dkhot ki Seng Co-operatives ha ka Ri India ki long la jan 230 million ngut. Ki Seng Co-operatives ki dei ki seng kiba heh tam hadien ka U.N.O. Ki Seng Co-operatives ki don ha man la kawei pa kawei ka shnong ha ka Ri India 75 na ka 100 ki long iing ha ka Ri India ha ki thain nong kyndong ki dei ki dkhot jong ki Seng Co-operative Societies bapher bapher.

Ia ki Seng Co-operatives la niew tang kum ki Seng kiba lah ban pyn kylla thymmai ia ka roi ka pa, bad ka ioh ka kot jong ki briew, khamtam eh, ha ki thain nong kyndong. Ka dei na katei ki daw jong ki jing lah jong ki ba ki la ioh ia ka jaka kaba nyngkong eh ha kaban kyntiew ia ka Ri India ha kiba bun ki bynta. La khein burom ia ki Seng Co-operatives Societies ha ka Ri India na ki daw bapher bapher ba ki la lah ban wanrah ha ka roi ka pa jong ka Ri India. Ban kham shai ia u synniang u bynhei u ba la noh da ki Seng Co-operatives bapher bapher, ngin sngewthuh lyngba ka jing pyni ha ka table harum:

1	Ka jing ai ia ki Ram Rep	46.15%
2	Ka jing sam dawai sboh (6.049 M.T)	36.22%
3	Ka jing pynmih Dawai Sboh (3.293 M.T.)	27.65.%
4	Ka jing pynmih shini (10.400.M.T)	59.0%
5	Ka jing thied ia u Kew (4.501 M.T.)	31.8%
6	Ka jing pynmih bam ia ki jing ri	50%
7	Ka jingsam Reshon ( pair price shop)	22%
8	Ka jing thied dud na ki nong ri Masi	7.44%
9	Ka jing pynmih ice cream	45%
10	Ka jing ia id iew ia ka umphniang bam	50.0%
11	Ka jing ki mih kynphad	23.0%
12	Ki kam thain jain (Handloom)	55%
13	Kam ri Dohkha	21%
14	Ban buh bad set ia ki Mar Rep (Storage)	65%
15	Ka jing pynmih mluh	7.6%
16	Ka jing ai kam ai jam	1.07 Million
17	Ka jing ai kam ban trei ha la ki kam (Self Employment)	14.39 Million

Wat la kat haduh kitei ki synniang haneng, ngi dang don shi bun ki Seng Co-operatives kiba la ngam lane kiba dang sah sa tang ka shyieng, bad kumta ter ter. Ban pynim bad ban khyllie ia ki Seng Co-operatives kiba don ha kitei ki rukom, ngi donkam ban ia buh khlieh lang, ban ia tylli kawei , ban long kiba khuid mynsiem, ban kren ia ki jing shisha, ban peit bad iohi jngai bad ban ym ailad ba ka bam sap bam pong kan ioh ban bsuh khlieh ha ki Seng Co-operatives.

Ki dkhot ka Managing Committee ki dei ban don bad ban long barabor kiba:-

- a. Sngew skhem ia kiei kiei kaba la aiti ha ki.
- b. Kiba trei ia la ka kam da ka jing khuid .
- c. Kiba shlur ban kren pyrshah ia ka bym dei.
- d. Kiba rop rop ha ki nia jong ka jing shisha.
- e. Kiba myntoi ha ka pyrkhath pyrdain.
- f. Kiba jai jai hagdeng ka khia ka shon .
- g. Kiba kloie ban sngap bad pyrkhath ia ki jingeh.
- h. Kiba la khriah ban ia kynduh ia kino kino ki jing eh ne jing ialeh.
- i. Kiba ler kam ha ka ban pyntrei pynlong ia kino kino ki kam kiba la thmu.

Ban pyn urlong ia kitei ki bynta haneng, donkam shuh shuh ban long:-

1. Kiba kloie ban iarap ia la ki para dkhot .
2. Kiba pyndem ha ka mon u ba bun ba lang.
3. Kiba kloie ban kdew kti ia ki jing leh ki bym shisha.
4. Kiba kit khia ia la ka kamram.
5. Kiba kloie ban pdiang ia ki jing eh.
6. Kiba sngap ia ka khia ka shon u ba bun ba lang.
7. Kiba lah ban pyrkhath iar jing mut kat kum ki jing dawa ki por
8. Ki bym tieng bym smiej ban kren ia ki jing shisha bad ban leh ruh ia ki jing shisha.
9. Kiba peit bad iohi jngai wat hagdeng ki jingeh.
10. Kiba sngewthuh bha ia ki rukom trei kam ki seng.

*Mr.P.S. Lyngdoh Mawphlang  
Senior Co-operative Officer and  
Instructor M.C.T.I. Shillong*

## *The Eco Park*

*Mawsmi - Nongthymmai (Cherrapunjee)*

*Experience For Yourself -*

*\*The Beauty Of Mother Nature*

*\*A Glimpse On The Plains Of Bangladesh*

*\*Enjoy The Music Of The Waterfalls*

*\*Crystal Clear Water Is Dancing On The Rock*

*\*Guest House Is Available*

*\*Picnic Spots And Related Materials Ready For You*

*\*The Green Hills Will Make You Feel As If You Were In Austria*

Issued By: Secretary,  
Mawsmi Eco- Tourism Cooperative Society  
Mawsmi - Nongthymmai,  
Sohra Civil Subdivision, Mawsmi

# Success Stories

sohra

The Co-operative Movement in the Sub-Division, apart from procurement of agricultural and forest produces of the members has spread to different spheres of economic activities like Handicrafts Sector, Tourism Sector and Bee-Keeping Industry Sector which the people felt the need for achieving a desired economic activity and having a vast potentiality in the Sub-Division.

The Co-operative Movement had not made headway achievement but some Co-operative Societies have successful achievement to create an impact on the socio and economic welfare of its stake holders and which can be briefly narrated as follows:-

## I. The Women Net Making and Cane Workers' Handicraft Industrial Co-operative Society Ltd.

The Co-operative Society was organised and registered vide Registration No. SHILL. 45 of 1975 Dated 28-08-1975 with its registered address at Tynrong village, P.S. Cherrapunjee, East Khasi Hills District and with its main objective to uplift the economic situation of its 62 members through Net-making out of the fibre products of pineapple leaves and betel nut leaves and finished the products into nets for fishing, bags etc. and also procurement of raw- honey and processed into a honey juice etc. which are marketed locally within the Sub- Division.

The members are very enthusiastic but due to lack of fund, the society has not been able to financially strengthen its business activities. The concentrated effort amongst its members enables the society to showcase their products at different District and State level Exhibitions which have remained a landmark on their successful activities.

The financial position of the Co-operative Society as on 31-03-2008 may be mentioned as follows:-

Sl.No.	Items	Business Transaction (Rs. In Lakhs)
1.	Share Capital	Rs. 3.453
2.	Sale of Nets	Rs. 1.30
3.	Sale of Honey	Rs 0.336
4.	Value of Building	Rs.0.641
5.	Cash in Hand	Rs 0.340
6.	Cash at Bank	Rs. 0.30
7.	Net Profit	Rs 0.03
8.	Accumulated Profit	Rs. 0.849

## II. Kshaid Bee-Keepers' Industrial Co-operative Society Ltd.

The Co-operative Society was registered under the Meghalaya Co-operative Societies Acts and Rules vide Registration No. SHILL. 2 of 1987, Dated 11.12.1987 having its registered address at Kshaid village, B.P.O. Laitryngew, Sohra Sub-Division, Meghalaya. The strength of membership of the co-operative society is only 26 members with its main objective of Bee-Keeping and marketed honey products at the local markets within its Sub-Division.

The Sub-Division is a well known place in the world and a tourist spot which have attracted people from within the country and outside the country also. The ravines and slopes of the landscape of the Sub-Division as well as the Kshaid village is an inhabitat of wild flowers where the juice derived





from these flowers and processed into honey is a special one which can be termed as an organic honey.

In spite of the poor economic conditions of its members and its weak resources, the enthusiasm displayed by the members of the co-operative society has relieved the economic environment of its members and the financial position as on 31.03.2008 is indicated as:-

Sl. No.	Items	Transactions (Rs. In Lakhs)
1.	Share Capital	Rs. 1.16
2.	Sale of Honey	Rs. 1.50
3.	Value of Bee Hives	Rs. 0.226
4.	Value of Godown	Rs. 1.00
5.	Cash in Hand	Rs. 0.127
6.	Net Profit	Rs. 0.024
7.	Accumulated Profit	Rs. 0.608

### III. Nongpriang Handicraft Weavers' and Marketing Co-operative Society Ltd.

The society was recently organised and registered vide Registration No. SOHRA .3 of 2007, Dated 24.07.2007 having its registered address at Nongpriang village, Sohra Sub-Division, Meghalaya with its membership strength of 32 and its main objective of producing handicraft items of different varieties from the raw materials plentifully available in its area of operation and neighbouring areas which is cane and bamboo.

The members of the society have not been trained and few are skilled and the rest are unskilled. The society is one of its kinds in the Sub-Division which can tapped the vast potentialities available within its area of operation and its surroundings. At the initial stage of its organisation the society has actively participated in the Exhibitions at the District and State level which have reflected and created an impact to the contributions of the Co-operative Movement in the Sub-Division. The success and failure of this type of Institution largely depends on its management and to sustain its worthiness and business growth, the society should realize the facts that members are active, dedicated and loyal to the cause of its objective for achieving desired goals/objectives.

The financial position of the society in its 2(two) years of functioning in the Co-operative fold may be indicated as follows:-

Sl. No.	Items	Transactions (Rs. In Lakhs)
1.	Share Capital	Rs. 0.40
2.	Sale of Finished Goods	Rs. 0.20
3.	Income on Contract	Rs. 0.36
4.	Value of Building	Rs. 2.00
5.	Other Assets	Rs. 0.15
6.	Cash in Hand	Rs. 0.002
7.	Cash at Bank	Rs. 0.060
8.	Accumulated Profit	Rs. 0.149



### IV. Kiew-I-Rat Consumers' Co-operative Society Ltd.

The Co-operative Society was registered under the Meghalaya Co-operative Societies Acts and Rules vide Registration No. 2 of 2007, Dated 21st August 2007 having its reg-

istered address at Mawpunkyrtiang, Sohra Sub-Division, Sohra. The strength of its membership is 15 members and the main objective of the society is for distribution of essential commodities at minimum rates to its members and non-members of the society within its area of operation.

The society has started operation immediately after getting registered with a Paid up Share Capital of Rs.50,000/- (Rupees Fifty Thousand) only contributed by among the 15 (fifteen) members through purchase of shares.

The Society is the only consumers' co-operative store in the Sub-Division which has been operated by the local individuals as members of the Society. The society has shown a steady growth in its business operation through distribution of essential commodities and has potentialities for diversifying its activities as agents, suppliers to the other villages within and around the surrounding of its area of operation.



The comparative position on the business transaction of the society for the last 2 (two) years may be indicated as follows:

Sl. No.	Items	1-9-2007 to 31-03-2008	1-04-2008 to 31-03-2009
1.	Paid up capital	50,000.00	1, 50,000.00
2	Cash at Bank	1000.00	3558.00
3.	Purchases	867,388.00	8, 83,397.80
4.	Sales	8, 98,057.50	9, 23,030.50
5.	Net Profit	19,469.50	2129.20

#### V. Mawmluh Cherra Cement Employees' Thrift Co-operative Society Ltd.

The Mawmluh Cherra Cement Employees' Thrift Co-operative Society was organized and registered under the Meghalaya Co-operative Societies Acts and Rules vide Registration No. SHILL. 11 of 1973, Dated 2-11-1973 with the registered address at the premises of the Mawmluh Cherra Cement, Cherrapunjee, Sohra-Sub-Division. The Society has got total membership strength of 551 members as on 31-03-2007.

The Society was organized by the employees of the Mawmluh Cherra Cement with its main objective to cater to the needs amongst its employees either in credit or any other type of essential requirements. The present activities of the society were mobilization of funds through monthly subscription amongst its members. The accumulated funds were distributed among its members in the shape of Loan such as Personal Loans and Consumers Loans.

All the members of the society actively participated in the functions of the society as the monthly subscription and credit needs of the members are deductible at source from the salaries of the employees. The impact of the activities of the Society through mutual benefit fund has greatly recouped the emergency credit needs of all the members of the Society.

The comparative financial position of the Society for the last 3 (three) years may be indicated as follows:

Sl. No.	Items	2005-06	2006-07	2007-08
1.	Paid up Capital	14.72	16.26	18.46
2.	Loan Recoveries	88.32	98.32	122.00
	Personal	30.44	41.61	66.41
	Consumer			
3.	Loan issued	71.21	104.28	122.46
	Personal	48.10	42.63	83.20
	Consumers			
4.	Net Profit	5.50	5.11	4.29

Over and above, the 5(five) Primary Co-operative Societies in the Sub-Division, although they cannot perform to the satisfaction of a business entity, but the endeavors and hard-earned containment among stake-holders will encourage the poor and the needy of their neighbouring/ adjoining areas in the Sub-Division to realise the importance of a Co-operative Movement as an ideal solution to uplift the economic standard of living in any spheres of activities with dedication, sincerity and devotion to achieve a desired goal/objective and survive in the changing trends of economic liberisation and globalization.



# BEE KEEPING





## SCRUBBING AWAY POVERTY TO PROSPERITY THROUGH SOHPREW - THE INDIGENOUS LOOFAH

Umklai village, a small quiet hamlet lying a little off the main road from the hustle and bustle of the national highway, skirting the busy Nongpoh market is fairly nondescript, as villages go, but on the slopes surrounding the little hamlet, dangling from clumps of trees is a wonder plant-the sohprew.

Used centuries ago, by the Khasis as a natural body scrubber, sponge gourd, or the humble Sohprew as the Khasis call it, has today metamorphosed in its modern avatar into an eco friendly loofah, which has a huge demand both in the domestic & foreign market. As per recent reports, globally the demand for the organic loofah is 50 lakhs annually, and Meghalaya presently produces only about 1.5 lakhs which reflects the huge potential and market.

It is a niche product which has become an indispensable item of both use & luxury in various categories of spas & resorts. It is commonly sold unpeeled in its raw form at various markets and haats in the Khasi and Jaintia Hills.

It's a widely known that everyday we shed 4% of our skin cells. This is a natural regenerative process. If however the dead skin is allowed to remain, it settles as a thick layer and becomes impervious to moisturizers. Exfoliation involves vigorous skin massage, either with the hand, a body brush, loofah or mitt. Loofahs are highly effective in stimulating blood circulation, loosening dead cells and leaving the skin, soft, supple and glowing. Exfoliation also loosens the blockages that help decrease the likelihood of ingrown hairs. Loofah's help shed the dull surface cells to give the skin a finer texture, and better colour, besides improving circulation. Loofahs also softens those areas prone to hard skins, such as heels, knees, and elbows. Overall Loofahs have a highly therapeutic effect & more so, in the case of Sohprew, which is organic and natural!

The Umklai Area Integrated Cooperative Society whose total membership is about 50 members decided to boldly foray into the hitherto unchartered enterprise of mass producing Sohprew -the 100% natural loofah on a commercial basis along with value addition. For this innovative attempt help came in the form of the ICDP (Integrated Cooperative Development Project), financed by the NCDC, and facilitated by the Office of the Registrar of Cooperative Societies, under the Cooperation Department.

An amount of Rs 1.35 lakhs was provided under Share capital Contribution, loan component availed by the Society amounted to Rs 1.65 lakhs, with total project cost amounting to Rs 3.00 lakhs.

For long, the members of this society had been growing the sponge gourd in their village and in surrounding areas, thereafter processing the harvested product in its most rudimentary form & selling the same at the local market at Nongpoh, while fetching a very meagre & insubstantial price which was barely enough for subsistence earning. Realizing that this was not enough, and that too much was being spent for so little, Under the Leadership of Bah Him Syngkli, the Chairman of the Society, the Members applied for a Workshop with Sewing machines, construction of a watertank for soaking, tools and other paraphernalia in an effort to give value addition to their Sohprew. A more finished and packaged product was gradually fashioned to make the product more designer and user friendly.

Presently, besides, loofahs of different shapes & sizes, an impressive range of product diversification has occurred, which has dramatically transformed the product range. A plethora of items are now rolling out of this new unit, which include an eclectic array of products that range from one of a kind novelty products like sohprew magnets, enlivened with a hint of orchids, to Sohprew keyrings, sohpro



decorative items in the shape of monoliths, pen stands, bathroom slip-ons , and even handbags.

As a vibrant, successful & dynamic cooperative society besides, providing regular dividends to its immediate primary members, this activity is also creating avenues of alternative livelihood for village residents& also playing a significant role towards augmenting additional income of not only for Umklai village but also for the surrounding areas .Employment and jobs are being created through teams of workers who pluck the fruit, peel it, cut ,soak, dry& fashion the Sohpro into shape, etc. Women are generally involved in the sewing and stitching and in the more delicate aspects which go into giving the product a finished look. This overall, is creating a virtuous cycle, which in turn is emboldening the society to attempt newer and more creative products& designs.

To date, Business transaction was to the tune of Rs 4,93,866,and is steadily rising. The Managing Committee of the Society which comprises 7 members, under Bah Him Syngkli informed that they have been regularly participating at Trade fairs and Exhibitions in the Region and also at the national level, where their Sohprew products are proving to be quite a hit. Besides, they have also received several inquiries from interested buyers and orders from Resorts in Assam and from within the state .A Government team visiting Israel also took bulk items to showcase the product to buyers in Israel recently. It is not surprising to learn that in 2005, at the North East Trade Expo organized by DONER, at Pragati Maidan, New Delhi, the Sohprew won the most Innovative Award.

The future prospects are bright, and emphasis has to be laid on more product diversification, distribution, generation of adequate volume to meet the demand ,and on better and wider marketing .Another challenge facing the society is easy availability of the raw product, which at present is being grown abundantly only in and around Umklai village.

With this end in mind, the Office of the Registrar of Cooperative Societies, organized a training of Cooperative Societies located in Ri Bhoi District on 23rd-24th February to motivate the surrounding villages to grow the Sohprew so that the Unit could be in a position to source the much needed raw material besides supplementing the income of these villages, through a continuous buy-back agreement.

What is laudable is the humble attempt by a small &determined Cooperative society to market &produce a unique indigenous niche product the Sohprew, which not only is 100% organic and natural but also therapeutic and in great demand in the present day and age where such products are widely in use in homes , spas , resorts& boutique hotels the world over, in a world which is increasingly inclined towards the natural,where organic is not only the flavour & fashion of the day ,but is here to stay as well!

FREDERICK ROY KHARKONGOR IAS



# Mobile Banking



(A) Introduction & Purpose : With a view to popularize the idea of Cooperatives and inculcate savings habit among the cooperative members and the general public in the East Khasi Hills District especially in the rural areas and also with a view to bring the Banking services at their door steps, the Mobile Banking Service was started under the Integrated Cooperative Development Project of the District on experimental basis w.e.f. 5th March 1993 covering 9(nine) rural centres which are held in the premises of the Services Cooperative Societies as under:

- 1) Mawryngkneng Centre.
- 2) Sohryngkham Centre.
- 3) Mawklot Centre.
- 4) Mawphlang Centre.
- 5) Mawtawar Centre.
- 6) Laitkroh Centre.
- 7) Mawkriah Centre.
- 8) Sohiong Centre.
- 9) Tynring Centre.

# Mobile Banking

(B) Operation: For running the Mobile Banking, one mobile van was allotted which has two wings (1) for publicity purpose and (2) for mobile banking purpose which is under the supervision & control of the Branch Manager, Shillong Main Branch. Now the said van has been out of service and a Tata Sumo is utilized for this purpose. At the first instance the main object of the Mobile Banking was that it will be managed by the staff of the Meghalaya Co-operative Apex Bank Ltd who will in course of time impart training to the Cadre Secretaries of the respective Co-operative societies with the idea that the entire operation will be handed over and managed by themselves and run a mini Bank at their registered society's office. The mini Bank will in turn cater to the immediate needs of their members for their cash and micro credit requirements.

The Mobile Banking is till today manned by 5(five) staff of the Meghalaya Cooperative Apex Bank Ltd; Shillong as under:-

- |                           |      |
|---------------------------|------|
| 1) Junior Assistant ..... | 1 no |
| 2) Cashier .....          | 1 no |
| 3) Guard .....            | 1 no |
| 4) Helper .....           | 1 no |
| 5) Driver .....           | 1 no |

The salaries of the staff including the expenditures for running and

Maintenance of the mobile vehicle is totally borne by the Bank and as it is at present, the total amount of salary paid is Rs.0.77 lakhs per month and the expenditure for running and maintenance of the vehicle (cost of POL etc.) the amount is Rs.10,000/- per month approximately.

At the beginning when the Mobile Banking was launched by covering the above mentioned centres, the Bank has been able to mobilize deposits to the tune of Rs.1.25 lakhs only by involving 372 number of accounts which are mostly Savings and Recurring Deposit Bank Accounts. Now the position of the deposit mobilized as on 31/12/2009 has gone up to 167.27 lakhs covering 3140 no, of accounts.

The entire programme for visit of the mobile van to the different centres was prepared in such a way that the dates of visit coincide with the local market days as it is convenient for the rural folks to withdraw money according to their needs to enable them to purchase their daily requirements from the market and also to deposit money out of the sale proceeds of their produces which they bring and sell in the local market. Drawals of the amount exceeding Rs.50,000/- requires prior intimation so that necessary arrangement can be made for payment of the amount on the next visit of the mobile van.

The entire exercise carried out by the Meghalaya Cooperative Apex Bank Ltd in this respect is not only for mobilization of the deposits but also for extending social services to the rural people especially the members of the Cooperative Societies.



# Cashewnut Processing & Packaging

Garo Hills Cooperative Ginning Mills And Oil Mills Ltd. Phulbari



# Cotton Ginning

Garo Hills Cooperative Ginning Mills And Oil Mills Ltd. Phulbari



## GARO HILLS COOPERATIVE GINNING MILLS AND OIL MILLS LTD., PHULBARI.

The Garo Hills Cooperative Ginning Mills and Oil Mills Ltd., Phulbari, was established on 30.11.1954 and its area of operation at the time of conception included the composite district of East, West and South Garo Hills. It started with 182 members. The main purpose behind setting up of the Mill was to utilize the raw cotton and the mustard seeds grown in the composite district of Garo Hills, the chief objective being to help growers in getting regular remuneration out of the products, sold & processed. To a reasonable extent the Mill had achieved this goal and has enabled the farmers to reduce the prevailing exploitation faced by them at the hands of middle men. However, over a span of 50 years, the Mill began to gradually lose its pace as it had to compete with other newly established private owned Ginning units in the area.

After a slump, the operation of the Mill was revived in 1996 with a decision to diversify by setting up of Cashewnut unit in collaboration with the North Eastern Regional Agriculture Marketing Corporation (NERAMAC). Initially, the Mill procured and processed 1350 quintal of Cashewnut.

Subsequently in the year 2003-04 it entered into an MoU with a private party from Dhubri on 60:40 profit sharing basis further expanding its activities by procuring and processing approximately 600 quintals of raw Cashewnut, followed by an arrangement for marketing of the finished products from the Mill itself.

Presently, the Cashewnut production has picked up and the Mill is taking advantage of the rising demand for raw cashewnut which is being exported to other parts of the country. The Mill procured 1249 quintals of raw cashewnut valued at Rs. 35,45,598/- and thereafter the processed and finished cashewnut was sold fetching an amount of Rs.60,89,270/- in 2007-08. The Mill has also started to engage in massive processing of raw Cashewnut, and is currently engaging at least 100 local labourers from the area for its processing activities, thereby providing livelihood to the local people of the area. Trade profit has also picked up from 2,60,579/- in 2005-06 to 6,50,000/- in 2007-08.

And the net profit in 2006-07 has also registered an increase to Rs.11,84,524/-. It is worthwhile to point out that prior to 1996, the Mill had incurred heavy losses, but presently the Mill due to diversification in the procurement processing and marketing of Cashewnut is now not only stable but is also capable of competing with the other private industries in the surrounding areas as it has sufficient labour for drying, segregating, peeling, conditioning and roasting. **Infact, 6J variety of cashewnut is in high demand and is widely known for its superior quality.**

In its effort to increase its volume of business, the entire processing is now taken up throughout the year, which also increases the economic viability of the Mill, besides also generating employment opportunity to the local labourers of the area.

Noticing the upswing in the performance of the Mill, the then Deputy Commissioner-cum-Chairman of IFAD & DRDA & present Registrar of Cooperative Societies Mr. Frederick R Kharkongor, in the early part of 2009 executed an MoU with the Mill, whereby RSVY funds were sanctioned for the Mill, so as to enable it to further improve its functioning. Under the terms of the MoU, the Mill in order to augment the livelihood of the SHGs was to procure raw cashew materials from the SHG growers, and in turn, the RSVY funds would be utilized for further strengthening of the infrastructure of the Mill through extension of Cashewnut breaking & cashewnut peeling sheds. Installation of 24 Nos. of heat chambers, setting up of cashew nut drying platform, of procuring of complete set of roaster drum, ,procuring of packing materials besides renovation of the existing infrastructure, in terms of Administrative Block and improvement of approach road.

The other focus area being an emphasis on designing and packaging of the finished cashewnut products, with an aim to widen the market appeal of the product. Presently, an MoU has also been signed with a Kolkatta Based Company for Ginning and Bailing activity. This is expected to give further impetus to the Cotton Ginning Activity. It is heartening to note that demand for the Mill's finished cashew nut is extremely high and is often sold out, as soon as processing is done, which points to bright prospects

## Diwon Farmers Multipurpose Cooperative Society.

The Diwon Farmers Multipurpose Cooperative Society Ltd was established in the year 1999 and the Registration No. is NPH 97/2000 Dt. 15.12.2000. The total number of members of the Society at present are 21 Nos and the area of its operation are Diwon, Umden and Umkon village, under Umling Development Block. The main objective of the Society is for promoting the Economic, Social, and Cultural for the interest of its members as well as Non – members of the Society.

The Society is managed by the Managing Committee consisting of 7 Nos of members elected by the Annual General Meeting of the Society.

The Society since its inception is engaged in Piggery and Poultry farming, besides marketing of Broomstick and Ginger. The Society from time to time conducts an awareness programme to motivate the agricultural activities as most of the members and non – Society members are farmers.

During the last three years i.e., 2006-2007, 2007-2008 and 2008-2009 the Society has earned a net profit to a tune of Rs. 23, 340/- and this indicates that the Society has maintained a steady progress in its affairs and activities.

The Diwon farmers MultiPurpose Cooperative Society has been selected to provide the Scheme of Integrated Cooperative Development Project (ICDP) and on the 5th May, 2008 sanction has been accorded as follows:

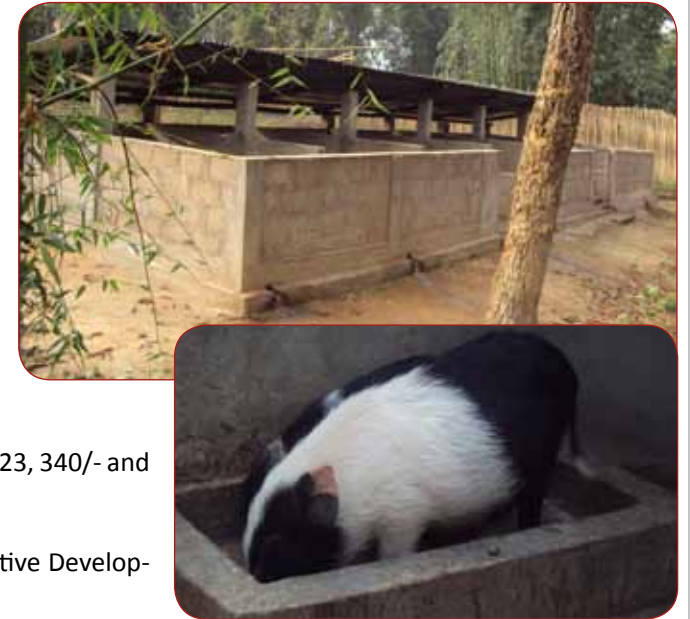
Items	Activities	Loan	Share Capital		Total
			Rs. In Lakhs		
	Poultry sector	Shed	2.00	2.00	4.00
	Margin money	-	2.00	2.00	
	Piggery sector	Shed	0.75	0.75	1.50
	Margin money	-	0.50	0.50	
	Total	2.75	5.25	8.00	

The said amount was implemented and fully utilized by the Society as per sanction under the supervision and guidance of the ICDP (PIT), for the construction of Pigsty, Poultry shed, purchase of Piglets and the Poultry birds for rearing and farming purposes with the help of the line department. Through this scheme the society is able to expand and strengthen its business by rearing more poutry birds, piglets, sows, boars etc and earned a good profit. Therefore the Implemetation of ICDP Scheme taken by the society is a successful one.

The Society has fully repaid the Piggery loan of ICDP by selling the pigs that were reared. This Scheme has also helped in diversifying its activities from the said Scheme for goatery.

The Project of the Society was inaugurated by Shri F.Kharkongor I.A.S. Registrar of Cooperative Societies, Meghalaya Shillong on 13th March 2010 after implementation of the scheme.

The achievement of the Society is satisfactory and through ICDP Scheme it will inspire the members to work hard to uplift the economic conditions of the members.



## Nongtluh Women Weaving Cooperative Society Ltd.

The Nongtluh Women Weaving Cooperative Society is situated at Umden Diwon, Raid Nongtluh Ri – Bhoi District (Meghalaya) and it is under Umling Development Block. It was registered under the Meghalaya co-operative Acts, in the year 1997 and bearing Registration No. shillong 7/877 Dt.07.03.77.

At present the strength of its membership stands at 27 Nos of which all are women folk artisans and weavers. The main objective of the Society is to take up activities that promote the economic, social and Cultural interest of its members in Handloom sector.

The Society is famous for its silk weaving tradition and culture, since time immemorial, producing fine silk. It is also famous particularly for its traditional colours and Dress materials made of hand spun Eri – silk yarn. The famous Eri – silk fabrics are woven in and around Ri – Bhoi District with Unique character by using eri silk yarn which also include wide range of other yarns, with the colour inputs for domestic market. The colours have been produced traditionally on Handlooms suitable for local consumption. The appeal of the fabric is very pleasing and one might say timeless.

As stated in the aforesaid introduction the different varieties of Eri – silk fabrics produced by the Society is having wide acceptance by many communities. The raw materials are also available locally and vast range of products can be made with use of Azofree and vegetables Dyes. Further, it is proposed that for the development in marketing of the products guidance/ Assistance of MEGHALOOM, the apex State Level Handloom Society would be actively sought besides actively engaging with Departments like Handloom, Sericulture & Weaving.

The Nongtluh Women Cooperative Society Ltd consists of 7 Nos Managing Committee members managing and supervising its affairs in the most effective manner. The Society is fortunate to be led & guided by the technical and marketing supervision of Smt. Tander Tmung, Secretary of the Society, who is well qualified and trained, besides possessing vast experience in hand woven products. She is also a repository of the traditional handloom heritage & wealth of the area.

Since its inception, the Society is engaged in Weaving, Spinning and Dyeing operation. Besides that, the Society from time to time imparted practical training to its member to learn the art of weaving, spinning and dyeing.

The Nongtluh Women Cooperative Society Ltd has been selected under I.C.D.P. Scheme for acceleration and boosting up its business activities. Through I.C.D.P. scheme the society has been accorded a sanction of Rs. 3.35 Lakh for Handloom and Weaving Scheme at Rs. 1,42,500/- as loan component and Rs. 1,92,500/- as Share capital contribution Vice Letter No.MCAB/Ho/ICDP/(PIA)/SANC/2008/1263 Dt.5.5.08. the said scheme was released and fully implemented and the society has been provided with workshed, looms and accessories, Twisting Machines and Margin Money.



Items	Activities	Loan	Share Capital	Total	
	Handloom sector	Workshed	1.125	1.125	2.25
	Loom & Accessories		0.25	0.25	0.50
	Twisting machine		0.05	0.05	0.10
	Margin money		0.50	0.50	
	Total		1.425	1.925	3.35

The ICDP Scheme has greatly leveraged & consolidated the inherent skills of the Society & provided a platform for the Society through provision of a permanent work – shed, more Looms and a new Designing Machine. Through the ICDP fund the society now has now been able to open a show room for selling their products and also readymade dress materials. The average sale presently is Rs.10,000/ daily. The Society has also started repayment of the Loan financed by ICDP ,and as per their current performance their loan could be fully repaid within a period of two years, which is highly commendable.

During the last three years i.e., up to 2008-2009 the Society has earned a net profit of Rs.10,983/- and the net profit for 2009-2010 will be approximately Rs. 1,50,000/-. This shows that the Society has been maintaining a steady progress in all its business parameters.

As the Society, under the financial assistant of ICDP has got its own work – shed it has plans to conduct a training of weaver for upscaling expertise so as to produce products, that are contemporary& relevant. It is also proposed that in the first phase 4 or 5 Nos of weavers would be trained for acquiring modern skill , besides providing them suitable stipends during the training period. The training is proposed to be organized on different trades, like weaving , dyeing, so as to meet the demands of the market.

It is also worth mentioning that overall ,the Implementation of ICDP Scheme taken up by this society is highly satisfactory&successful. It was inaugurated by Shri F.R. Kharkongor,I.A.S. Registrar of Cooperative Societies ,Meghalaya, Shillong ,on 13th March 2010,who was quite impressed by the work of the Society, and its overall impact in terms of its contribution to the growth of the Cooperative Movement in the Ri Bhoi district.

Smti R. kharmujai  
 General Manager  
 I.C,D.P (PIT) Ri – Bhoi & East Khasi Hills  
 Nongpoh



## DIWON HANDLOOM COTTON KHADI AND VILLAGE INDUSTRIAL COOPERATIVE SOCIETY LTD.

The Society is situated in Diwon village near Umden. Ri Bhoi District. It was registered under Meghalaya Cooperative societies Acts and rules with its Registration No. NPH.46. Dated. 24th Oct. 1996.

At present the strength of its membership stands at 48 Nos of which all are from Scheduled Tribe Communities, women folk artisans and weavers. The main objective of the Society is to promote economic, social and Cultural interest of its members under Handloom Sector. The society is under Umling Development Block.

The Society Ltd consists of 8 Nos Managing Committee members managing and supervising its affairs in the most effective manner. The Society is fortunate to be led by Thran Tmung, Secretary of the Society and Smt. Swan Syngkli as Chairman of the society, who are not only well qualified and trained but have also over the years honed their skills in its Management & marketing possessing a vast experience for in hand woven and handicraft products of this area.

Since its inception, the Society is engaged in Weaving, Spinning and natural Dyeing. The initial years of the society were devoted mainly for procurement & supply of yarn for the weaving members & non members. Gradually however, the society was able to procure cocoons for the production of yarn. The clothes produced by the Society were sold in nearby local markets & sometimes at exhibitions cum sales organized by the Sericulture Dept. Besides, the Society, from time to time is also imparting hands on training to its members in the art of handloom weaving, spinning, dyeing, designing and handicraft. The main focus and concentration of the society is to develop handloom weaving in traditional clothes like Ryndia shawls for gents and ladies also. The society is also the sole repository of the unique art of producing natural dyes. In the olden days the members of this village were only acquainted with natural dyes to a limited range of three colours, however this society through its creativity and innovations, further invented another twelve different natural colours. It is interesting to note that the raw materials for this natural process of dyeing is available locally and is solely produced from an organic source & process involving only vegetable dyes.

This unique organic dye has caught the attention of the Craft Council of India also. Many students of design visit this society to familiarize themselves with the process of producing organic natural dyes. Overseas visitors also often make an excursion to this village to see for themselves this esoteric & unique skill, and marvel at the organic natural dyes in a world that is crowded with only harmful synthetic dyes.

The Society has been selected under I.C.D.P. Scheme for acceleration and boosting up its business activities. Through I.C.D.P. scheme the society has been accorded a sanction of Rs. 4.35 Lakh for Handloom and Weaving Scheme, at Rs. 1.675- as loan component and Rs. 2.675 as Share capital contribution Vice Letter



No.MCAB/Ho/ICDP/(PIA)/SANC/2008/1263 Dt.5.5.08. the said scheme was released and fully implemented and the society has been provided with workshed, looms and accessories, Twisting Machines and Margin Money.The ICDP Scheme was successfully Implemented.

Items	Activities	Loan	Share Capital	Total	
	Handloom sector	Workshed	1.125	1.125	2.25
	Loom & Accessories		0.50	0.50	1.00
	Twisting machine		0.05	0.05	0.10
	Margin money		1.00	1.00	
	Total		1.675	2.675	4.35

The product of the society has got a unique character and the Society have exhibited their product in many exhibitions within & outside and outside the state as well. There is a great demand for this Society's products as from start to finish, it is locally made and there is nothing imported or mixed from outside.

With the ICDP assistance, the society has been provided with a permanent workshed besides more looms and new machines to aid in design. The secretary herself is a master trainer often conducts training programme to the members and non-members of the locality and even from outside Ri- Bhoi district also. The District Handloom Officer also often utilize the services of Smti Thran Tmung to impart fresh skills to weavers from other parts of the state.

With the infrastructure and facilities provided under ICDP Scheme the society is now can increase their production to a great extent & it is expected that they will be able to meet the high demand ,and at the same time produce designs& products that are responsive to the needs of the market, while retaining their originality& uniqueness .

The new Workshed was inaugurated by Shri F. R Kharkongor I.A.S. Registrar of Cooperative Societies, Meghalaya, Shillong, on March 13th, wherein he appreciated the special role of the society as a pioneer in Organic natural dyes, and encouraged the Society to continue playing a meaningful role in contributing to both cultural heritage and economic upliftment of the area.

Smti R. kharmujai  
 General Manager  
 I.C,D.P (PIT) Ri – Bhoi & East Khasi Hills, Nongphoh





# Nongtluh Service Cooperative Society Ltd.

The Nongtluh Service Co-operative was registered under the Meghalaya Co-operative Societies Act on the 22nd December 1971 bearing a registration No. SHILL 118 of 1971 and its Registered Address is Umden,P.O.Nongpoh it is under Umling Development Block. At present the strength of its membership is 346 Nos of which all are the Marginal farmers and its area of operation covers 32 villages. The main objective of the Society is to promote the economic, social as well as the cultural interest of its members in particular and the farmers of the area in general. Since its inception, the society has faced many ups and downs in running its business activities but gradually its activities started to gain momentum and at present it has registered remarkable Development in the Management of its activities.

**Management:** The Nongtluh Service Co-operative Society Ltd. is managed and supervised its affairs in a most effective manner by the Managing Committee consisting 6 Managing Committee members. At present Shri. Klinton Makhroh and Shri. L.S. Khyndeit occupied the post of Chairman and Secretary respectively.

**Activities:** Since its inception the Society is engaged in loaning operation, and has been availing concessional credit from the Meghalaya Co-operative Apex Bank Ltd. Nongpoh Branch from time to time and the Society in turn provides Agricultural Loan to its genuine members at a low rate of interest with a very small margin of profit.



The Society has been maintaining an excellent track record of repayment of its dues to the Meghalaya Cooperative Apex Bank Ltd. and has never defaulted in repayment for the loan it availed. Besides that, the Society was also accorded a Performance Award on 14th Nov 2007 by the aforesaid Bank for its timely repayment of loans.

I.C.D.P Scheme: During the year 2007 the Society has availed Loan and Share Capital Contribution from the Integrated Cooperative Development Project (PIT) as follows:

Items	Loan	Share Capital Contribution	Total
1.Construction of Office & Godown	1.80 Lakhs	1.80 Lakhs	3.60 Lakhs
2. Fixture Furniture	0.15 Lakhs	0.05 Lakhs	0.20 Lakhs
3 .Cash counter	—	0.24 Lakhs	0.24 Lakhs
4. Safe (Iron)	—	0.40 Lakhs	0.40 Lakhs
5.Power tiller	1.65 Lakhs		0.65 Lakhs
6.Pump set	0.10 Lakhs	0.10 Lakhs	0.20 Lakhs
7.Margin money	—	0.50 Lakhs	0.50 Lakhs
Total	3.70 Lakhs	3.09 Lakhs	6.79 Lakhs

Besides the Loaning operations, the Society is also undertaking marketing business for some of the Agricultural products growing in this area like ginger, broomsticks etc which it procured from its members and these products in turn were being sold to the nearby markets.

I.C.D.P.-With the implementation of ICDP Scheme, the Society now is having its own office building and Godown facilities with deposit mobilization facilities. It has been provided with furniture, fixture, cash counter, safe, pump set and Power tiller etc, which the society has fully utilized for the said purpose as per rules and regulation framed by ICDP. The Society has fully and successfully implemented the Scheme and their activities have started to gain momentum & profit. The Society is also dealing in loaning operation and marketing of agricultural produce procured from the members like broomstick, ginger etc, and it has also earned both Gross and Net profits every year. During the year 2008 and 2009 the Society earned a Gross and Net profit amounting to Rs. 42,850 and Rs. 43,599 respectively. Further during the year 2009-2010 the Society earned a decent profit & and has started repayment of ICDP loan amounting to Rs36,000/(Rupees thirty six thousand) only, within a very short period of implementation. This is a very encouraging sign. One portion of this Office has been rented to Nongtluh Women Weaving as showroom. In order to maintain a sense of cleanliness and hygienic environment the Society has also constructed a fence around its compound. The Society has also constructed a sanitary latrine within the compound. Moreover the society has been provided with furniture, fixture, cash counter, safe, pump set, etc, and the society has fully utilized the same for the purpose as per rules and regulation framed by ICDP. The ICDP scheme has a made a great impact on this society.

Working Result – Profitability of the Society- During the last 3 years the Net profit of the Society from the Marketing of Ginger, Broomsticks etc are as follows:-

2006 – 2007 _ Rs. 18,391	This shows that the Society has been maintaining a steady progress in almost all its business parameters.
2007 – 2008 _ Rs. 30,988	
2008 – 2009_ Rs. 43,599	

The construction of Society's Office-Cum-godown has been completed as well as the Cash counter and strong room for the purpose of operating Deposit Mobilization/Mini Banking of the Society. The deposit mobilization has been started on November 2009 and the mount of deposit collect by the society on 1st march 2010 was around Rs 3,64,000/(rupees Three lakhs) only.

Prospects for the future:

The Society has a plan to operate a consumer section for supplying the essential commodities to its members and non members of the area at a reasonable price. As the main occupation of the people residing in this area of operation is agriculture, the Society intends to supply agricultural inputs to its members like fertilizer, manure and other form of requirements.

Smti R. Kharmujai  
General Manager  
ICDP(PIT)  
Ri-bhoi & E.K.Hills Nongpoh.



With best Compliments From:

**Shri P Mawkhiew, President & The Executive Committee**

**Meghalaya State Cooperative Union Ltd.**  
Oxford Mission, New Kench's Trace - Laban  
Shillong

With best Compliments From:

**The Tura Urban Co-op Bank Ltd.**

Attractive rate of Interest on Deposits (0.50% additional Interest for Senior Citizens)  
Safe Deposit Locker Facility under process  
Fully Computerised with courteous and efficient service  
We issue AT PAR CHEQUES all over India in tie-up arrangements with AXIS Bank  
Loans & Advances for Govt. Employees / Individuals or against NSC/KVP/LIC/FD/RD

We also participate on various Social Activities and Contribute Regularly for the Welfare of the people in Building up Our Society

While Banking with us, Discover:

**Safety**

**Liquidity**

**Highest Return**

For all your banking needs, visit

**The Tura Urban Cooperative Bank Ltd.**

Head Office: Beldarpara Road, Near Police Parade Ground

Tura - 794001

# Success Stories *west khasi hills*

## Upper New Nongstoin Women Embroidery, Tailoring Knitting and Weaving Industrial Cooperative Society Ltd.

The Upper New Nongstoin Women Embroidery Tailoring, Knitting Cum Handloom and Weaving Cooperative Society was registered on 3rd September, 1998 having its registered No. Nong. 15 of 1998, dt. 3-09 1998. With its head quarter in Upper New Nongstoin. B.P.O Nongstoin.

### Area of operation:

1. The town of Nongstoin.
2. Upper New Nongstoin.
3. Mawkawah.
4. Khliehmawlieh.

The area of operation may be altered with the consent of the registrar of cooperative Society through amendment of Bye – Law.

### Membership:-

At present the society has the following members

1. Individual = 45 Nos
2. Govt = 1 Nos

Efforts are on to enroll more members to strengthen the basic structure of Society.

### Objects:

The main aims and objects of the society are:-

1. To do all things necessary to promote and develop the economic and cultural interest of the members and in particular.
2. To work for the overall growth of handloom and other products in general and development of similar works. (as per Bye – law)

### Book and record:-

The maintenance of books and records of the society are up to date.

### Management:-

The society is managed by the managing Committee. The committee consisted of more than ten members including the Chairperson and Vice Chairperson of the Society. The secretary and the treasurer of the society who were appointed by the managing committee shall also be the Office Bearer of the Committee with the same function. Any ex-Office members appointed in accordance with the Bye-Law shall be additional members of the managing committee.

### Tenure:-

The members of the managing committee shall be elected from those members who have cooperative training or business ability as far as possible. The members of the managing committee shall retire annually but shall be eligible for re-election, no members other than ex-Office members shall be held as members of the managing Committee for more than three years consecutively or be re – appointed within a short interval less than two years. Without the approval of the registrar of cooperative Society or his Deputy.



**Financial position:**

In order to carry on its activities and to achieved its goal as a cooperative society. The Upper New Nongstoin Women Embroidery Tailoring, Knitting Cum Handloom and Weaving Cooperative Society ltd. Has to raise its fund from the financial institution in th4e form of loan and from the government as share capital contribution and managerial subsidy as well as interest earned from its deposits.

The society as on 31.3.2007 has each in hand Rs. 5,494/- . It also operates some saving in the account and fixed deposit of Rs. 50,00/- with the Meghalaya Cooperative Apex Bank Ltd. Nongstoin, a saving bank deposit of Rs. 780/- with the State Bank of India Nongstoin Branch and Rs. 27.000/- with the Meghalaya Cooperative Apex Bank Ltd Nongstoin. The society has also gain some income from its activities by selling the finished goods in the local market of the area.

The managerial subsidy receives during the last three years:

Years	Share capital	Managerial Subsidy	Total
2005-2006	3,00,000 (NEC)		
2006-2007	1,30,000 (NEC)		
2007-2008	1,40,000		

Financial position fir last 3 years:-

Year	Share capital		Reserve fund	Bank Deposit		Profit	Classification
	Govt	Individual		SB/A/C	FD/A/C		
2005-2006	2,96,000	1,79,150	120	1,34,714	1,00,000	65,093	'B'
2006-2007	43,600	1,79,150	120	27,000	50,000		'B'
2007-2008							

**Activities:**

The working of the society is to render services to the members as well as to nonmembers within the area of operation. The society owned one shed cum-godown where the finished products are kept and also the unfinished goods store.

The society also does business activities by selling yarn, machine like knitting machine, finished materials like clothes, handloom product, shawls, baby suits, wool tailoring, materials and other items.

The society has paid staff, the income generated from business fully take care of the salary abilities with other over hand for the day-today administration.

The society has been receiving financial assistance from the cooperative Department in the form of managerial subsidy and share capital for running the society's day today activities.

The turn over the society is given below which will reveal its upward activities:

Years	Purchase	Sale	Profit
2004-2005	6,26,913	7,33,640	5,451
2005-2006	7,38,808	8,53,650	7,820
2006-2007	7,08,731	8,57,650	7,739

From the above table, it can be seen that the profit obtained during the last three years is increases from one year to another.

With an attempt to diversity its activities the societies started procurement and supply of skill and acrylic yarn and supplying to the members weavers.

Promotional Activities:-

A part from business, promotional activities is also under taken by the society for giving training in handloom, weaving tailoring, knitting etc, to the members as well as to the non-members sponsored by the State Government and other.

Marketing:-

The society has participate in national Level State Level and District Level Exhibition for display and sale handloom items and other items produces by the society, held at Delhi, Shillong, Nongstoin and other District in the State.

Production activities:

A work shed has been setup in the Upper New Nongstoin Women Embroidery, Tailoring Knitting and Weaving Industrial Cooperative Society Ltd". As its own land in Nongstoin, West Khasi Hills District for production of marketable handloom products and other products. The society also engaged 8 (Eight) numbers of weavers on wages basis. The product of silk materials are at the initial stage for want of proper work shed infrastruc-tion.

Sd/-

(H.Lyngkhoi)

Assistant Registrar of Cooperative Societies  
West Khasi Hills District, Nongstoin



**Smti. M. Kharsyntiew, Secretary  
Upper New Nongstoin Women Weaving Cooperative Society Ltd.**

# MAWLANGKHAR MULTIPURPOSE COOPERATIVE SOCIETY Ltd.



The Mawlangkhar Multipurpose Cooperative Society Ltd. Was registered on the 15th February 2001 bearing the registered No.Nong.4/2001 with its head quarter at Mawlangkhar B.P.O Markasa, West Khasi Hills District.

#### Area of operation:

The area of operation of the Mawlangkhar Multipurpose Cooperative Society Ltd. Covers two villages namely 1. Mawlangkhar and 2. Shohphria.

#### Membership:

At present, the strength of membership of Mawlangkhar Multipurpose Coop: Society Ltd. Is around 16 numbers of members as on 31st March 2007.

#### Objects:

The main aims and objectives of the Society was to promote Agriculture, piggery and fishery etc.

#### Management:

The day to day management of the Society is vested upon the managing Committee selected by the general body. The managing committee consists of 7 (seven) members including the chairman and the Vice-chairman.

#### Activities:

The Society is rendering various service to the members as well as the Non-members within its area of operation .the main activities of the Society are basically piggery, poultry and fishery etc. the purchases made by the Mawlangkhar Multipurpose Cooperative Society Ltd. During 2004 – 2005,2005 – 2006and 2006 – 2007 are given in the table below:-  
PURCHASES MADE BY THE MAWLANGKHAR MULTIPURPOSE COOPERATIVESOCIETY Ltd.

(in Rupees)

Particulars	Years		
	2004 – 2005	2005 – 2006	2006 - 2007
Pig	14,800/-	4,000/-	
Pig food		6,000/-	5,800/-
Duck			800/-
Han	1,050/-		
Total	15,850/-	10,000/-	6,600/-

The sales turn over of the society during 2004 – 05, 2005 – 06 and 2006 – 07 were given in the table below:-

**SALES MADE BY THE MAWLANGKHAR MULTIPURPOSE COOPERATIVE SOCIETY Ltd.**

(in Rupees)

Particulars	Years		
	2004 – 2005	2005 – 2006	2006 – 2007
Fish	1,550/-	6,700/-	5,340/-
Hen	4,560/-	3,500/-	3,500/-
Pig	6,000/-	7,800/-	5,000/-
<b>Total</b>	<b>12,110/-</b>	<b>18,100/-</b>	<b>13,840/-</b>

Financial position:

In order to carry on its activities and to achieve its goal as a cooperative Society, the Mawlangkhar Multipurpose Cooperative Society Ltd. Has to raise its fund from financial institution in the form of loan and from Government, individual members and ICDP in the form of share capital contribution.

The share capital contribution received by the Mawlangkhar Multipurpose Cooperative Society Ltd. For 2004 – 05, 2005 – 06 and 2006 – 07 are given below:-

Share capital contribution	2004-05	2005-06	2006-07
(a). Government	20,000/-	20,000/-	20,000/-
(b). Individual	14,000/-	14,000/-	14,000/-
(c). ICDP	1,05,000/-	3,30,000/-	3,30,000/-
<b>Total</b>	<b>1,39,000/-</b>	<b>3,64,000/-</b>	<b>3,64,000/-</b>

The Society as on 31.03.2007 has a cash in hand of Rs.42,040 and Rs.2,310 as SB,A/C and Rs. 62,500 as fixed deposit.

The business turns over of the Mawlangkhar Multipurpose Cooperative Society Ltd. By taking into account the activities undertaken by the Society during 2004 – 05, 2005 – 06 and 2006 – 07 are as follows:-

Particular	2004-2005	2005-2006	2006-2007
Sales turn over	12,110/-	18,100/-	13,840/-
Purchases	15,850/-	10,000/-	6,600/-
Gross profit	1,685/-	18,075/-	28,840/-
Gross lost			
<b>Net profit</b>		<b>20,923/-</b>	<b>10,198/-</b>



Net loss	36,576/-		
Accumulated profit	27,321/-	48,244/-	58,442/-
Accumulated loss			

From the above, it is seen that the Mawlangkhar Multipurpose Coop: Society Ltd. Earn a gross profit of Rs. 1,685/- during 2004 -05, Rs. 18,075/- during 2005-06 and Rs. 28,840/- during 2006-07 respectively. The Mawlangkhar Multipurpose Coop: Society Ltd. Suffers a net loss of Rs. 36,576/- during 2004-05, but earns a net profit of Rs. 20,923/- during 2005-06 and Rs. 10,198/- during 2006-07 respectively. The accumulated profit earns by the Mawlangkhar Multipurpose Coop: Society Ltd. During 2004-05, 2005-06 and 2006-07 were Rs. 27,321/-, Rs. 48,244/- and Rs. 58,442/- respectively.

The outstanding loans of the Mawlangkhar Multipurpose Coop: Society Ltd. During 2004-05, 2005-06 and 2006-07 were as shown below:-

Particulars	2004-05	2005-06	2006-07
Outstanding ICDP loan for fishery pond	22,629/-	2,22,629/-	22,629/-
Outstanding ICDP loan for Boat & Net	3,718/-	-	-

Conclusion:

As per the audit report as on 31.3.2007, the Mawlangkhar Multipurpose Cooperative Society Ltd. Has been categories under 'C' class.

Sd/-

(H.Lyngkhoi)

Assistant Registrar of Cooperative Societies

West Khasi Hills District, Nongstoin

## DOFEI Computer Centre and Industrial Cooperative Society Limited, Nongstoin

The DOFEI Computer Centre and Industrial Cooperative Society Limited, Nongstoin was registered on 7th April 2005 having its registered No. Nong.1/2005 of 2005, dated, Nongstoin the 7th April 2005 with its head quarter at New Nongstoin P.O. Nongstoin.

Area of Operation.

1. Ladweitang
2. Nongstoin
3. Nongpyndeng
4. New Nongstoin
5. Siejlieh
6. Mawkadiang
7. Upper New Nongstoin

8. Mawkawah

9. Pyndengrei

The Area of operation may altered with the consent of the register of Cooperative Societies through amendment of Bye Law.

#### Membership

At present the society have 16 Nos members, effects are on to enroll more members to strengthen the basic structure of the society.

#### Objects:

The main aims and objects of the society are:

1. To improve the economics condition of the people particularly the poor section of the society by support and services and providing Low Cost Education and allied activities.
2. To take up Marketing and Sales of Computer Hardware and Software and other Education materials of the members for increase self-life and value addition to its own behalf.
3. To promote Computer Education, Impart Training to members and non-members.

(AS per Bye Law)

#### Book and Record:

The maintenance of Books and records of the Society are up-to-date.

#### Management:

The Society is managed by the managing committee. The committee consists of not more than 7 members including the chairman of the Society. The Secretary and the Finance Secretary of the society who was appointed by the managing committee shall also be the office-Bearer of the committee with the same functions. Any ex-Officio members appointed in accordance with the Bye-Laws shall be additional members of the managing committee.

#### Tenure

The members of the managing committee shall be elected from the members of the society. The members of managing committee shall ratite annually but shall be eligible for re election, no members other than ex-officio members shall hold office as member of the managing committee for more than three years consecutively or by re-appointed within a short interval less than two years without the approval of the register of cooperative societies or his Deputy.

#### Financial Position

In order to carry on its activities and to achieved it goal as a cooperative society. The DOFEI Computer Centre and Industrial Cooperative Society Ltd. has to raise its funds from the financial institution in the form of loan and from the Government as share capital contribution and managerial subsidy as well as interest earned from its deposits.

The Society as on 31.3.08 has a cash in hand Rs. 2039/- and Rs. 129885/- in the SB A/C of the Socieity with the Meghalaya cooperative Apex Bank. Ltd. Nongstoin.



The managerial subsidy receives during the last 3 years

Years	Share capital	Managerial subsidy	Total
2005-2006	18000/-	NIL	18000/-
2006-2007	68000/-	5000/-	73000/-
2007-2008	83000/-	5000/-	88000/-

Financial position for last 3 years

Year	Share capital		Reserve fund	Bank deposit	Profit	Classification
	GOVT	INDL		SB A/C		
2005-2006	NIL	18000/-	1500/-		75650/-	"C"
2006-2007	50000/-	18000/-	1500/-	8789/-	19372/-	"C"
2007-2008	65000/-	18000/-	1500/-	129885/-	21197/-	"C"

Activities:

The working of the society is to promote computer education to the members as well as to the non-members. The Society teaches various short term courses. The society affiliated with the Martin Luther Christian University for Diploma and Degree Courses in computers. The society also carried out the Computer servicing and repairing.

Upto 31.3.2008 the Society have trained 482 Nos of students in various short term courses and 33 Nos of students for Diploma and Degree courses.

Sd/-

(H.Lyngkhoi)

Assistant Registrar of Cooperative Societies  
West Khasi Hills District, Nongstoin



## Signing of MOU between Govt. of Meghalaya with Govt. Of India in implementing the vaidyanathan Committee Report for reviving the Cooperative Credit Structure in the State



Commissoner& Secretary, Cooperation , Mrs.RV Suchiang IAS, signing the MOU on behalf of Govt of Meghalaya with Govt of India,in the presence of the then Chief Secretary ,the then RCS,the then GM NABARD,&the MD,MCAB in 2008 to activate the path breaking Vaidyanathan Committee Recommendation aimed at Revitalization of the Cooperative Credit structure in the State



# cooperative movement