

**International Year of Cooperatives-2025****Cooperative Literacy Camp at Gaura, Block Kandaghat, District Solan, HP.****Date of Camp: 18.07.2025****Brief report of the camp**

A Cooperative Literacy Camp was conducted on 18.07.2025 at Panchayat Hall, Gaura.

Alongwith undersigned, Assistant Registrar of Cooperative Societies, Solan, block inspector, Dharampur Block, few Board members and shareholders of Chamian Society and farmers from Chamian village; total around 35 participants; attended the camp. We discussed following:

- ❖ The spirit of cooperation as evident in our ancient scriptures and lifestyle of ancient civilisations was quite clearly evident. It was reflected in Vasudhaiv Kutumbakam which envisioned entire world as a family. Besides, there were local village level committees such as Devrai and Vanrai, formed for protection of village ponds and forests were based on spirit of collectivisation.
- ❖ Formally the PACS were constituted as per Cooperative Credit Societies Act of 1904 which was enacted based on recommendations of Famine Commission formed to assess the impact of famine of 1899-1900. Later, other forms were also recognised as per provisions of Cooperative Societies of 1912. These were formed to create strong organised associations which could provide mutual guarantees and group loans rather than relying on individual loans.
- ❖ Relevance of these PACS for the purpose of deposit and credit activities in view of changing banking scenario needs to be relooked.
- ❖ As it was celebration of 44<sup>th</sup> Foundation day of NABARD we highlighted NABARD's initiatives in the district which included watershed, spring shed, JIVA projects and FPOs, Marketing assistance etc. As the PACS have been converted as Multi service entities, scope of various business activities, which can be taken up by these PACS were discussed.
- ❖ ARCS in his address emphasised on diversification of business activities of PACS. There is good potential for dairy activity which can be undertaken by the PACS. As the society has adopted model bye laws, it may discuss various activities which could be taken up by PACS.
- ❖ Support under AIF, Rural Mart scheme and different activities taken up by good performing PACS were shared with the house. Chamian society has availed assistance under AIF for vermi compost activity. It has diversified into various activities which are proving beneficial for its viability.
- ❖ Recent initiatives of GoI such as PACS Computerisation scheme and scheme for formation of MPACS, MDCS and MFCS were also discussed and the status in Solan district was shared. PACS computerisation would bring in standardisation and transparency in record keeping of PACS.

These initiatives highlight the importance attached by the GoI to the sector. Meeting ended with vote of thanks.

A few PICS are attached.

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