

Cooperative Literacy Camp II – Goke PACS, Kalimpong

Venue: Office hall of Goke PACS, Darjeeling

Date: 12th August 2025

Participants: BoDs and members of Goke PACS

Guests: DDM NABARD, DGM Darjeeling DCCB, BM- Goke branch, Gram Panchayat representative

On 12th August, a **Cooperative Literacy Camp** was conducted at **Goke PACS, Darjeeling** as part of the *International Year of Cooperatives (IYC)* celebrations. The programme gathered **35–40 members** of Goke PACS to focus on strengthening governance, cooperative awareness, and modernisation of PACS operations.

Key Messages from Guests

- **DDM NABARD** highlighted the **importance of IYC**, explaining how cooperative principles have historically contributed to rural development and poverty alleviation. He emphasized that PACS form the **foundation of the cooperative credit system**, and BoDs play a key role in ensuring democratic functioning and accountability.
- **DGM, Darjeeling DCCB** stressed the significance of **financial discipline, adherence to byelaws, and transparency**. He encouraged PACS to adopt modern practices, including **computerisation**, and explore the scope of **Multipurpose PACS (MPACS)** to enhance service delivery.
- **Branch Manager** spoke about the vital link between PACS and cooperative banks in delivering credit and financial services, urging members to actively utilize cooperative support.
- **Gram Panchayat representative** highlighted that PACS complement local governance and contribute to holistic rural development.

Discussion and Learning Points

- Cooperative history and core principles.
- Responsibilities of BoDs and operational governance.
- Computerisation and modernisation of PACS.
- Expansion and diversification via **MPACS**.

Outcome

The camp successfully increased awareness and understanding among BoDs and members regarding cooperative governance, transparency, and the role of PACS in rural development. Participants pledged to adopt **modernisation practices, strengthen governance, and uphold cooperative values**, ensuring their PACS contribute effectively to community welfare.

