

IYC – Cooperative Literacy Camp

Name of District and DDM:

Fazilka District – Prashant Baloda

Date of Event:

27 August 2025

Place of Event:

Krishi Vigyan Kendra, Abohar Block, Fazilka

Purpose / Objective of Event:

To build awareness among farmers on the role of cooperatives in facilitating sustainable rural development under IYC 2025.

Names & Designation of Participants:

- Sh. Prashant Baloda, AGM & DDM, NABARD Fazilka
- Sh. Prakash Chand, Scientist, KVK Abohar
- Sh. Harender Dahiya, Scientist, KVK Abohar
- Farmers

Important Points Discussed:

The camp focused on the critical role of cooperatives, particularly PACS, in promoting sustainable practices at the grassroots and in acting as the first point of contact for farmers. Farmers were encouraged to make fuller use of PACS infrastructure, not only for availing crop loans but also for input distribution, small-scale services, and capacity-building activities. The discussion highlighted the need for loan repayment discipline to ensure a healthy credit cycle, along with practical guidance on digital security, such as safe use of debit and KCC cards, safeguarding personal information, and precautions to prevent cyber fraud. Attention was drawn to the potential of leveraging bank finance in convergence with government schemes like the Agriculture Infrastructure Fund (AIF) to create sustainable rural assets. The participants were also sensitized about the opportunities available through Farmer Producer Organizations (FPOs), which can help small and marginal farmers aggregate their produce, reduce input costs, and take up collective marketing of crops. It was emphasized that FPOs, in coordination with PACS, can play a major role in value addition, processing, and branding of local produce, thereby enhancing income opportunities at the grassroots level. In addition, awareness session was held on financial inclusion schemes such as PMJDY, PMSBY, PMJJBY, and APY, which provide a safety net for rural households. The farmers were also informed about the importance of Joint Liability Groups (JLGs) in improving access to institutional credit

Photographs of the Event:

(See images attached below – dated 27.08.2025)





