



Vision

By regaining people's faith and the hard work of the co-operators the co-operative sector could achieve a tremendous victory. There are about three thousand various institutions in co-operative credit structure. The Government paid greater care in increasing their fund position by implementing special deposit mobilisation campaigns as a part of Sahakarana Navaratnam Keraleeyam Programmes, in addition to the traditional programmes conducted in March. Now the whole deposit is Rs. 47827.13 crore as against Rs.20827 crore at the time when the LDF government assumed power. Ensuring the financial health of the co-operatives is also as important as strengthening its resource base. Therefore special overdue collection drives were launched for recovery of long pending overdue loans. The intervention of Consumerfed in the market to control the price hike of essential commodities is another important milestone in the history of social welfare activities undertaken by the co-operative department. To facilitate the lower income group to obtain professional education, steps are taken to start as many professional and 19 such institutions have been started. The Sahithya Pravarthaka Sahakarana Sanghom was about to be liquidated during UDF rule. Now the society could settle its liabilities and regained its past glory. All together co-operative movement plays a very important role in the socio-economic development of the State by careful planning and extending all possible assistances to the co-operatives by the government.

G. Sudhakaran



Realising the Aspirations

Co-operative Movement is unique in Kerala so far as its financial stability and the services rendered to the common man in their daily life are considered. These characteristic features of the movement differentiate it from that of the other states in India. However, the movement turned to a wrong path and headed towards a situation of digression defeating the very objectives of the movement during UDF rule. They were violating all the rules and regulations and even the administrative depart-



Corruption contained

ment was forced to keep silent enabling them to continue their undoing without any control. That was how crores of rupees were looted from different co-operatives ranging from Kerala State Co-operative Bank to numerous Primary Agricultural Co-operative Societies and other Co-operatives. All

their actions contributed only to deteriorate the reputation once it had acquired.

As the Co-operative sector influences the economy of the State to a great extent it is the prime duty of any government having a sense of social commitment, to strengthen the co-operative sector. It was with this aim

in view, the LDF government chalked out programmes and policies to revive the whole structure and to transform it as a supplementary force to implement the welfare measures to the community. In order to control the misutilisation of the funds of the co-operatives and to bring the culprits behind this heinous crime before law, the relevant provisions of the co-operative laws were enforced by a government notification and separate vigilance wing headed by DIG of Police at state level and three other

Corruption in co-operatives could be controlled and regained the confidence of the public in the movement. About 200 vigilance cases and 400 departmental enquiries ordered against the financial and other serious irregularities committed during the UDF rule.

The resource base of credit co-operatives could be strengthened by deposit mobilisation. Total deposit outstanding as on 31-03-2009 is Rs. 47827.13 crore as against Rs. 20287 crore as on 31-03-06.

The volume of non performing assets of the District Co-operative Banks and Kerala State Co-operative Bank could be reduced to a comfortable minimum enabling to maintain the financial health of these societies.



The overdue position of Primary Agricultural Credit Co-operative Societies also reduced from 30 per cent to less than 16 per cent. Recovered over due loans amounting to Rs. 3757.19 crore. Provided Rs. 340 crore as relief to the debt ridden members of the co-operatives under OTS scheme.

Sahithya Pravarthaka Sahakarana Sanghom could be saved from liquidation, revived and regained its past glory and reputation. Royalty

amounting to more than Rs. 2 crore pending payment for so many years settled in full.

Timely credit at very low rate of interest made available through PACS for agriculture and loans at zero per cent for paddy cultivation. In view of the shortage of labour force the harvesting machines made available through selected co-operatives in Alappuzha, Palakkad, Thrissur etc. in harvesting seasons.

Strengthened the audit

wing by constituting the directorate of Co-operative Audit for strengthening the audit of accounts of co-operatives.

Arrangements for establishing 34 new professional colleges has been done of which 19 institutions started functioning. The Medical Colleges at Pariyaram and the one under the control of CAPE at Cochin could achieve international standard.

The government could establish 2300 libraries attached to each primary co-operatives.

Expenditure under plan allotments achieved cent percent. Comprehensive programme for reviving weaker societies for which Rs. 15 crore could be mobilised through Sahakarana Navaratnam Bambur Lottery.

zonal officers one each at Alappuzha, Thrissur and Kannur were also constituted with DYSP of police as zonal officers. All the cases involving misappropriation and other serious irregularities in the working of the co-operatives are entrusted to the Vigilance wing for enquiry and follow up actions. We think after three years of this government in power the co-operative sector as a whole has achieved remarkable progress both in its financial health and the quality of services rendered by it.

5 OTHER PROJECTS Envisaged

- 1 A new Insurance Scheme (Risk fund scheme) will be implemented to assist the loanees in the event of their death during the repayment period of the loan availed by them from the Credit Co-operatives.
- 2 Scheme for revival of weaker societies will be implemented through Kerala State Co-operative Welfare and Development Fund Board.
- 3 Deposit Guarantee Scheme will be introduced in credit Co-operatives to ensure the security of deposits mobilised from members and non-members in different credit Co-operatives.
- 4 Propose to establish Machine Manufacturing factory for Coir products.
- 5 National Coir research and Management Institution for carrying out research and developmental activities of coir sector will be established and made functional during the year.

Smooth Pilgrimage

The Kerala Government has taken all the necessary steps to provide smooth pilgrimage for the devotees during the annual Mandalam-Makaravilakku pilgrimage at Sabarimala.

About 13 committees have been set up to make arrangements for pilgrims at the base camps and satellite centres on the route to Sabarimala. The Kerala Water Authority, the Kerala State Pollution Control Board and the Devaswom Board formed a taskforce to lessen pollution in the Pampa.



Permission to run shops is sanctioned only under the guidelines prescribed in the Sabarimala master plan. Fire safety measures and steps to check adulteration of food also has been taken care of.

The Government also provided better facilities and securities to the pilgrims and doubled the capacity of Aravana plant in Sabarimala.

Steps have taken to ensure quality of 'aravana prasadam' by appointing experts from analytical labs. Sanitation facilities are improved.

A hospital with all facilities started at Sabarimala.



Golden Yarn of the God's Own Country.

The State's tourism industry witnessed a remarkable growth in the wake of God's Own Country campaign launched few years ago. Kerala became one of the choicest destinations and the tourism industry got rejuvenation. The Government hopes to achieve an important objective through the newly started campaign to promote coir.

It is unequivocal that the retted golden coir fibre of Kerala has a definite quality edge over the brown fibre used elsewhere for manufacturing coir products. Kerala's coir products have magical and superior texture and durability. But there exists lack of initiatives in the field of marketing. Now, the State government have a clear-cut strategy to boost the

Coir globally

Kerala is gifted with coconut, the priceless treasure. And the coir produced from the husks of the coconuts got a new brand name;



export of coir products to the level of Rs.1500 crore. There are finest coir products, such as coir mattings, coir tiles, rugs, car mats, in unusual designs and little trinkets like earrings, necklaces and shopping bags to satisfy the aesthetically inclined consumers around the world. Beautiful Coir murals, carefully crafted with soft, delicate coir fibres are exquisite pieces of art that enhance the elegance of interiors. No doubt, the golden yarn will reach beyond horizon.

SUCCESS STORY

Consumerfed Growing Fastest

Kerala State Co-operative Consumers Federation Ltd. Commonly known as Consumerfed, the Apex body of the consumer Co-operatives of the State has been the star campaigner against the atrocities in the consumer market during the past several years but with an exception during the UDF rule. Serious irregularities involving financial mismanagement made the society to incur heavy losses year after year and the loss accumulated to Rs 57 crore during the last year of UDF Government.

The existence of such an institution was not widely known to the general public, as the public utility service provided by it was nothing remarkable. After LDF Government came to power its activities were diversified so as to make it more advantageous. This Society could earn a net profit of Rs 30 crores during the last three years reducing the accumulated loss to Rs 27 crores. Now its major business divisions are Thriveni Super Markets, Neethi Medical Stores, Neethi Stores, Thriveni Note Book, Neethi Gas, Foreign Liquor, Thriveni Coffee House, Thirveni Noon meal Scheme, Hurry Curry Massala and IT related products etc. And it has 200 own units. Sales turn over is more than Rs 705 crore in 2008-09, which shows an increase of about Rs 350 crore compared to 2005-06. Rapid expansion process is ongoing in respect of number of units.

All units are fully computerised including accounting system, inventory control, Financial Management and Price Control Mechanism etc.. The main project successfully

implemented by the Consumerfed during the period is Sahakarana Vipananam Keraleeyam through which more than 29000 Co-operative retail outlets were opened during festival seasons, selling 20-25 essential commodities at 15 to 65 per cent less than the Market Price. Thus Consumer Fed is on the path of progress and prosperity during the last three years and undoubtedly, it is a fastest growing Apex federation in the State in Co-operative sector.