

# **SAHAKARA RURAL DEVELOPMENT ACADEMY (SAHARDA)**

**SAHARDA** – *Sahakara Rural Development Academy* – was established by the **Bidar District Central Cooperative Bank** with a clear vision to *sensitize and build the capacity of individuals associated with rural cooperatives and to contribute to poverty alleviation among underprivileged families across India.*

Having successfully completed a **glorious 25-year journey**, SAHARDA has reached a significant **Silver Jubilee milestone** in the field of cooperative training.

Beyond cooperatives, SAHARDA also extends its training programs to **bankers, Panchayat Development Officers, Gram Panchayat members, and NGOs**, equipping them with essential knowledge and skills for their respective fields.

The **core motto** of SAHARDA is the *empowerment of rural and urban communities through education and capacity building.*

SAHARDA stands as a **source of pride** for the **District Cooperative Bank of Bidar**, being the **first training institute in the country** established by a DCC Bank. It holds **A+ accreditation** from **BIRD, Lucknow**, recognizing its excellence in cooperative training and development.

## **The Vision**

*“Sensitization and capacity building of all those connected with Rural Cooperatives and Poverty alleviation activities in India with a view to enriching the quality of life of under privilege families in India.”*

## **The Mission**

- Create training programs to help stakeholders improve their skills, and run training sessions for people involved in self-help groups and cooperatives.
- Share the Bidar model for micro-credit, building cooperative institutions, and rural development initiatives with countries in Africa, South Asia, and Europe.
- Spread our experiences in helping the poor through financial education and livelihood promotion, focusing on women and youth.
- Develop partnerships with reputable institutions to enhance our activities and knowledge base.

## **The Objectives:**

- Assess the training needs of staff at DCCBs and PACS, and other cooperatives and develop appropriate training modules.
- Train youth and women, equipping them with the knowledge and skills needed for their livelihood ventures.
- Train individuals to develop an aptitude for working in rural areas on projects related to rural development.
- Conduct skill enhancement training in artisanal, agricultural, and industrial activities.
- Undertake capacity-building activities to improve the socio-economic status of the poor.
- Promote institutions and programs for self-help groups (SHGs) and watershed development.
- Organize conventions, camps, conferences, seminars, meetings, study groups, and visits..l

# Annual Report OF Sahakara Rural Development Academy (SAHARDA) for the year 2024-25

The Annual Report is a compilation of all activities of the institute conducted during the year 2023-24. During the financial year, the institute involved in Diversified activities like organizing training programs on Sustainable Agriculture Practices, Marketing of Agriculture Produces, Formation & Functioning of Farmer Producer Organisations, Livelihood promotion among SHG Members, Capacity Building of Grama Panchayat Members, Capacity Building of Primary Agriculture Cooperative Societies, Entrepreneurship Development in Youths etc.

I extend my heartfelt gratitude to the Sri Amar Khandre, Hon'ble President of DCC Bank Bidar, Sri Abhishek R Patil, Vice President and Smt Manjula S, CEO of DCC Bank Bidar, and the DDM of NABARD LDM-SBI, RM KGB and other GC Members for their unwavering support and invaluable guidance.

During the financial year-2024-25 with the financial support from various agencies viz. NABARD, Karnataka Gramina Bank and SBI, ZP Bidar, MGIRE&D, ALF, LBSE&RDS, PRAWARDA, OUT-REACH, CULTIVA Fin, and DIC, SAHARDA successfully conducted 115 trainings on Business Development for PACS Functionaries, Credit related programs for Cooperative Banks, IT Based Programs for DCC Bank Staff, Non Farm sector Programs to Bankers, Capacity Building Programs of Gram Panchayat Members, Microfinance related Programs to NGOS/ Banks and PACS, Livelihood promotion programs for SHG Members, Entrepreneurship programs for Youths, Skill Development programs for SWM Workers, Leadership Programs for Farmers and FPO Capacity Building Programs for FPO Members covering total **4949** participants.

SAHARDA is affiliated with CPEC – Centre for Professional Excellence in Cooperatives formed by NABARD BIRD Lucknow to Capacity Building of PACS & DCCB's. SAHARDA conducted **42** CPEC approved Capacity Building of PACS and Bank programmes for **1252** participants.

I extend my sincere thanks to all those who have directly or indirectly supported SAHARDA in all its endeavours. I thank my entire team of SAHARDA for their active involvement in making all programmes very much successful.

## About Us

SAHARDA was created by the Bidar District Cooperative Central Bank (DCCB) Bidar with a clear Vision to "Sensitization and capacity building of all those connected with Rural Cooperatives and Poverty alleviation activities in India with a view to enriching the quality of life of under privilege families in India."

Our main focus is on building the skills and confidence of senior and middle-level Rural Banking Managers, Panchayat Development Officers, Cooperative Bank policymakers, NGO volunteers, SHG members, and other development agencies. We offer training programs tailored to meet their needs.



## **Institutional development:**

**The Governing Council** is our administrative and policy-making body. Its meetings are usually held twice in a year. It decides on transact business as may be required for discharge of their functions having regard to the objectives of the society.

Sri Amar Kumar Khandre, President of DCCB is our President

Sri Abishek R Patil, Vice President of DCCB - Vice President

Sri Vishnuvardhan, NABARD DDM Bidar - Member

Smt. Manjula R, CEO of DCCB - Member

Sri Satish Kumar Gaikwad LDM, SBI - Member

Sri Vijaya Kumar G RM, KGB - Spl Invitee

Sri Vittal Reddy GM, DCCB Bidar, Member

B Subrahmanya Prabhu Member Secretary, Director SAHARDA

## **Syllabus/Academic Advisory Committee:**

The committee put in place to focus decisions relating to the academic training activities. The role of the syllabus committee is look into the training needs as enshrined in the training policies or emerging training needs. The committee may guide the training institute in designing of training programmes, finalising coarse curriculum, and formulating course schedule.

## The year 2024-25 SAHARDA Key activities are :

1. PACS & Cooperative Sector Development
2. Banking Sector Training
3. Financial Literacy & Digital Empowerment
4. SHGs & Women Empowerment
5. FPOs, Farmers, and Agriculture-Linked Trainings
6. Youth, Education & Skill Development
7. Industry-Specific & Environmental Programs

**1. PACS & Cooperative Sector Development Trainings** focus on enhancing the operational efficiency and governance standards of Primary Agricultural Credit Cooperative Societies (PACS). These programs cover critical areas such as **corporate governance, CAS/MIS-based accounting, ERP and digital systems, and election procedures**, aiming to professionalize the functioning of PACS. Specialized training on **legal drafting, internal controls, and recovery management** helps in strengthening transparency and accountability. Leadership and management development modules are designed for CEOs and staff to build institutional capacity and drive innovation. Youth engagement and awareness programs promote good governance and cooperative values among future stakeholders.

2. The Banking Sector Training programs are designed to enhance the professional capabilities of bank staff across various operational areas. These include in-depth sessions on banking operations, recovery management, and legal procedures for handling stressed assets. Specialized modules on internal controls, fraud detection, and risk management aim to strengthen institutional governance. Additional focus areas include office and branch management, especially tailored for women staff, along with digital banking and online Business Development Program (BDP) training to keep pace with evolving technology. These comprehensive trainings ensure improved efficiency, accountability, and customer service in banking institutions.

3. This set of training programs focuses on empowering grassroots-level workers and PACS functionaries with essential digital and financial skills. Sessions on Digital India and digital banking equip village-level workers to promote cashless transactions and financial inclusion. Trainings on financial statements, ratio analysis, and cash management help improve financial literacy and operational efficiency. Practical modules such as fake note detection, common software usage for PACS, and BC/BF digitization enhance day-to-day service delivery. Additionally, programs on micro-enterprise development and SHG/JLG financing support income generation and livelihood opportunities at the rural level.

4. The SHGs and Women Empowerment training programs are aimed at fostering self-reliance, leadership, and well-being among women, especially in rural communities. These include entrepreneurship and livelihood development initiatives for SHG members, along with empowerment and leadership training for women staff in PACS. Specialized sessions also focus on critical health topics such as breastfeeding awareness, HPV, and family welfare. Additionally, training on solid waste management promotes environmental responsibility, while refresher courses ensure continuity and sustained impact. Together, these programs help build confident, informed, and economically active women leaders.

5. The FPOs, Farmers, and Agriculture-Linked training programs are designed to strengthen grassroots agricultural institutions and enhance farmers' capabilities. Trainings on the formation, functioning, and governance of FPOs equip farmer groups with knowledge to operate professionally and democratically. Programs on climate change and integrated farming promote sustainable and adaptive agricultural practices. Sessions on agri-product marketing and board meeting conduct help improve market access and organizational management. Additionally, business development training under the PM Vishwakarma Yojana supports farmers and artisans in building viable rural enterprises.

5. The FPOs, Farmers, and Agriculture-Linked training programs are designed to strengthen grass-roots agricultural institutions and enhance farmers' capabilities. Trainings on the formation, functioning, and governance of FPOs equip farmer groups with knowledge to operate professionally and democratically. Programs on climate change and integrated farming promote sustainable and adaptive agricultural practices. Sessions on agri-product marketing and board meeting conduct help improve market access and organizational management. Additionally, business development training under the PM Vishwakarma Yojana supports farmers and artisans in building viable rural enterprises.

6. The Youth, Education, and Skill Development training programs aim to nurture the potential of young individuals through comprehensive capacity-building initiatives. Entrepreneurship development sessions encourage youth to explore self-employment and innovation-driven careers. Programs for LIC advisors and students on democracy promote civic awareness and responsibility. Life skills, adolescent education, leadership, and team-building modules enhance personal growth and interpersonal effectiveness. Additionally, training for teachers on innovative teaching methods ensures a dynamic and engaging learning environment for future generations.

7. The Industry-Specific and Environmental Programs are tailored to promote sustainable practices and sector-specific knowledge across industries and public services. Training on solar energy in the pharma industry encourages the adoption of clean and renewable energy solutions. Sessions on pollution control and environmental issues raise awareness about regulatory compliance and eco-friendly operations. Waste management programs for SHGs and the pharmaceutical sector focus on effective disposal and recycling methods. Additionally, specialized programs for veterinary, health, and medical officers enhance their technical skills and service delivery in community health.





