

# Project Completion Report



## Awareness Campaign on Promotion of Farmer Producer Organization(FPO) in Moga



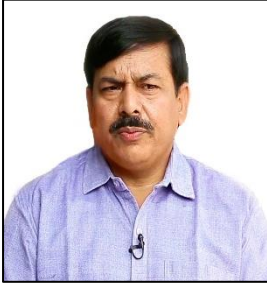
Implemented  
By  
**Abhivyakti  
Foundation**



**NABARD**

**Supported By:  
National Bank for Agriculture  
and Rural Development**





Mr. Shailendra Kumar Singh  
General Secretary, Abhivyakti Foundation

### **Acknowledgement**

Abhivyakti Foundation has carried the Awareness campaign on Promotion of Farmer Producer Organization” in the district Moga of Punjab. Untiring the sincere efforts by various departments helped make this a successful project. First and foremost we wish to place on record our sincere gratitude to National Bank for Agriculture and Rural Development (NABARD) Regional office Punjab for providing an opportunity for our organization to implement this project in district Moga and for always providing prompt and unwavering support to Abhivyakti Foundation.

For providing encouragement, support and valuable guidance during this duration of the project we are indebted to Shri Narendra Kumar, District Development Manager, NABARD Moga.

We also wish to thank district Administration and all the line departments like KVK, Agriculture department, Animal Husbandry Department for their valuable support to the program.

Last but not the least, Abhivyakti Foundation extends sincere thanks to Regional office Punjab of the organization and its VLWs teams for untiringly carrying out the assigned work plan activities, and for conducting a successful campaign in 80 cluster of district Moga. In district Moga FPO Campaign was conducted in all the 5 blocks of district Moga. VLWs of district Moga did a tremendous work to enhance awareness about Promotion of Farmer Producer Organization in district Moga.

A handwritten signature in blue ink that reads "Shailendra Singh". The signature is written in a cursive style.

Shailendra Kumar Singh  
General Secretary  
Abhivyakti Foundation



Mr. Amritpal Singh  
Regional Director, Abhivyakti Foundation

### **Preface**

Due to the rising cost of cultivation, lack of assured market, modern technologies and quality inputs, the small and marginal landholders are not able to realise optimal productivity as also price for their produce. Further small and marginal farmers in Punjab are plagued with issues such as continued fragmentation of land and dwindling income. Through the FPOs, the farmers can have access to benefits such as quality agri-inputs and extension services. Besides economy of scale in their operations, this has resulted in increased bargaining power for them.

Considering their plight, the National Bank for Agriculture and Rural Development (NABARD) has decided to promote farmer producer organisations (FPOs) in the state in a big way. The concept behind FPOs is farmers can form groups and register themselves under different acts. Since small farmers often find it difficult to access markets on their own, aggregating farmers into the FPOs will help enable them improved market access and better bargaining capacity.

Abhivyakti Foundation has been assigned as the implementing partner for the awareness campaign in 4 districts of Punjab. In Moga district the promotion of FPO campaign was conducted in all the 5 blocks of district Moga by covering 80 village clusters of district Moga with the support of trained Village Level Workers (VLW).

Abhivyakti foundation has taken grass root level efforts to undertake the activities under Promotion of Farmer Producer Organization in the district Moga. We do hope that whatever little effort made by Abhivyakti Foundation will continue and this report will be an instrument in further discussion towards FPO campaign implemented by Abhivyakti Foundation in the district Moga.

Amritpal Singh  
Regional Director  
Abhivyakti Foundation

## **Table of Content**

| <b>Content</b>  | <b>Page No.</b> |
|---|-----------------|
| Organization Profile                                  | 6-9             |
| Background of the project                             | 10              |
| Farmer Producer Organizations (FPOs): Status & Issues | 11-18           |
| State & District Profile                              | 19-21           |
| District Level Training Programme                     | 22-24           |
| Impact Assessment Programme                           | 25-26           |
| Geographical Coverage                                 | 27              |
| Summary of Programmes conducted in the district       | 28-29           |
| Feedback Compilation of the Campaign                  | 30              |
| Leads of the formation of FPO                         | 31              |
| Annexure  | 32-39           |

## **About the Organization**

The incorporation of Abhivyakti Foundation was visualized in 2000 by Mr. Shailendra Kumar Singh, founder member and General Secretary of the organization. The organization started their social development initiative through publishing social magazine namely SRIJAN besides running the educational programme in slum areas namely Holambi Kala of north Delhi through raising donations. Subsequently, the organization has made their regular efforts to identify options and opportunities for expanding the development initiatives. These efforts resulted in success when we received first educational support from Ministry of Human Resource Development, Govt. of India under SARVA SHIKSHAN ABHIYAN programme in Palwal district of Haryana state in 2004. Following the 2004, the organization was gradually expanding both in terms of programmes and operational areas. Currently we are actively involved in Health & Sanitation, Education, Women and Child Development, Livelihood, Skill development programme and Research and Development programme with special focus on women and child. Under the various activities have been conducted in six states namely Delhi, Haryana, Uttar Pradesh, Himachal Pradesh, Jharkhand and Punjab, of northern India. The past one and half decade of development sector experiences has strengthened us in order to have effective results in improving the living conditions of poor and backward community of both rural and urban areas of northern India.

## **IDEOLOGY**

Abhivyakti Foundation is guided and directed by different ideological values. They have been the control mechanisms for operating various programmes and activities of the organization. Our organization believes in following core values:

- Equity
- Transparency
- Participation
- Gender
- Self-Sustainable Development

Above said values have been followed not only at the level planning and executing the programmes and activities but also at level of recruiting and selecting the organizations' team members.

## **VISION**

Establish participatory, Gender Justice, Self-Reliance and Community Participation.

## **MISSION**

Abhivyakti Foundation aims to organize women and weaker sections of society for social change through participatory approach. Abhivyakti Foundation is committed

to educational development, Poverty Elimination, Ecological Balance, growth of self-reliance among people and empowerment of rural and urban community.

### **LEGAL IDENTITY**

We have successfully able to complete the legal formalities required for running a successful organization. The legal details of Abhivyakti Foundation are given in following table:

| <b>S. No.</b> | <b>Legal Entity</b>                         | <b>Registration No.</b>  |
|---------------|---|--------------------------|
| <b>1.</b>     | Society Registration Act                    | 39069                    |
| <b>2.</b>     | Income Tax Registration 80G<br>Registration | DEL-AE22883-14072011/799 |
| <b>3.</b>     | PAN Registration                            | AAAAA4322L               |
| <b>4.</b>     | FCRA Registration                           | 231660767                |

### **ORGANIZATIONAL STRUCTURE**

Since the inception of the organization, we have made efforts to adopt the decentralize structure of the organization's team structure. We could successfully to have balance team, to a maximum level, from the point of view of Gender. At the different level of the organization team, each team members have been given opportunities to grow and contribute to the growth of the organization.

### **PROGRAMME**

#### **HEALTH & SANITATION**

Since the beginning of organization, health and hygiene was one of major programme initiative of the organization and it has been continued till now. As a part of health initiatives, we have focused on HIV/AIDS Intervention programme in three states namely Delhi, Haryana and Punjab besides institutional health care services to the HIV positive and their families. We are involved in organizing the capacity building programme health care team of grass-root level organizations besides conducting awareness generation and health programme linkages for the benefit of women and children of both rural and urban areas.

Under the sanitation programme, we have successfully launched the Sanitation and Hygiene programme with the objective cover school going children of govt. schools and inter college of Gautam Budh Nagar district of Uttar Pradesh.

#### **EDUCATION**

Under the educational programme, we have focussed on primary education and preparing both adolescents and youth community for higher education. As a part of primary education programme, we have been involved in SARV SHIKSHAN

ABHIYAN programme by providing the primary education to adults while adolescents and youth have been covered under Bachelor Preparatory Programme of Indira Gandhi Open University. In addition, they were also provided coaching classes for English language and also computer.

### **CHILD DEVELOPMENT**

Child development was always one of important area of concern. During past, we could not only successful to run child health programme namely **Rajiv Gandhi Creche Programme** but also able to successfully launched **CHILD LINE** programme for helping the vulnerable child labourers in terms of supporting for their medical, psychological and institutional support. Recently, we have also entered in organizing financial literacy programme for school going children.

### **WOMEN EMPOWERMENT**

Women empowerment is one of our core issues of the organization. We have been making intentional efforts for making women empowered have through enhancing their knowledge and skills, providing the option and opportunities of their social and economic growth, mobilization and solving their problems like harassment, exploitation and deprivation through various programmes and activities of the organization. We are actively involved in organizing the general awareness programme, formation of women Self Help Groups, running of vocational cum production unit of Jute bags, legal support through Mobile Women Help Line, and financial literacy programme.

### **SKILL DEVELOPMENT PROGRAMME**

Under the skill development programme, we are successful to initiate programme “**STeP**” for youth community with the view of generating employment opportunities by deploying the technical courses. The project was financially supported **SMILE FOUNDATION**, national level supporting organization. It was envisaged that this programme will help the students to gain basic knowledge and education of communication and computers through theoretical and practical processes which would further help them to ensure employment opportunities

### **LIVELIHOOD**

With the view of enhancing the income level and further economic growth of poor and backward community especially women group, we have launched livelihood programme for generation options and opportunities of employment generation. We are providing relevant technical inputs in respective trades selected by women group. Women are working at two levels. Some women prefer to visit our production centre while other desire to work from home. We are also helping women for making linkages for loan from banks and market linkages.



## **RESEARCH & DEVELOPMENT**

During the past experiences of more than one decade of development interventions, we have come across with various social issues which require further in-depth study. In this regard, we have been involved in different processes. Among this process, there were internal review, external evaluations and direct initiative of conducting research study.

## **PROGRAMME TEAM**

During the one and half decade of working in development sector, we were quite successful to develop a team of qualified, experienced committed and energetic team. We have group of professionals having the background of social work, rural development, medical and engineering.

## **NETWORK:**

Since the beginning of the organization, we have been believed in learning by sharing and exposing ourselves with like-minded people and organizations. In this regard, we are part of various platforms both at state and national level in order to show presence in development sector. Our organization is not only having organizational memberships of larger platforms but also playing leading role in the Network. The detailed information are mentioned below

- CNRI- Confederation of NGOs of Rural India
- CREDIBILITY ALLIANCE
- Indian Social Responsibility Network
- UPVAN

## **Background of the Project**

Small and marginal farmers in Punjab are plagued with issues such as continued fragmentation of land and dwindling income. Considering their plight, the National Bank for Agriculture and Rural Development (Nabard) has decided to promote farmer producer organisations (FPOs) in the state in a big way. The concept behind FPOs is farmers can form groups and register themselves under different acts. Since small farmers often find it difficult to access markets on their own, aggregating farmers into the FPOs will help enable them improved market access and better bargaining capacity.

Under the plan, NABARD has embarked upon a plan to launch statewide awareness campaign on FPO promotion during the current year. There are around 12,500 villages in Punjab. To reach out to the farming community, it has decided to organise 3,000 programmes in a cluster of 2-3 villages each in all the districts of the state. Through this campaign, NABARD in collaboration with NGOs will motivate farmers to organise themselves into FPOs and achieve the desired results by collaborating with each other.

Due to the rising cost of cultivation, lack of assured market, modern technologies and quality inputs, the small and marginal landholders are not able to realise optimal productivity as also price for their produce. Through the FPOs, the farmers can have access to benefits such as quality agri-inputs and extension services. Besides economy of scale in their operations, this has resulted in increased bargaining power for them.

As a result National Bank for Agriculture and Rural Development Regional office Punjab Launches State-wide awareness campaign on promotion of FPOs. The campaign was launched by Punjab Governor VP Singh Badnore.

## **Title of Project**

Awareness Campaign on Promotion of Farmer Producer Organization in Punjab

## **Project Aim**

The campaign aims to achieve dual objectives, including motivating farmers to organise themselves into FPOs and convergence of various stakeholders.

## **Supporting Agency**

National Bank for Agriculture and Rural Development (NABARD)

## **Beneficiaries**

Farmers

## **Project Location**

Moga, Punjab

## **Farmer Producer Organizations (FPOs): Status & Issues**

### **Background:**

Agriculture in India is predominantly production oriented confined in large number of fragmented small holdings and plays a pivotal role in the Indian economy. It provides employment to around 56 per cent of the Indian workforce, contributes to overall growth of the economy and reduces poverty by providing employment and food security to the majority of the population. However, due to highly fragmented, scattered and heterogeneous landholding, rising cost of cultivation and limited access of small/marginal farmers (SF/MF) to public resources and markets, the small holding based agriculture has gradually become unviable. The limited production quantities, lack of farmers' access to public resources, quality inputs, credit facility, modern technologies, etc. and frequent crop failures, lack of assured market, income safety and poorly developed supply chain, has resulted in high dependency of farmers on the exploitative intermediaries and local money lenders. Small and marginal farmers constitute around 85% of the total land holding and hold around 44% of the land under cultivation. Some of the key concerns relating to small farm holders include:

- Inadequate farming and extension services and low level of technology adoption
- Lack of capital and poor business skills
- Low income due to poor infrastructure and low market efficiency

### **Benefits of Farmers' Collectives**

Some of the important benefits of organizing farmers into Collectives, as demonstrated through various pilots, are as under:

- Cost of production can be reduced by procuring all necessary inputs in bulk at wholesale rates
- Aggregation of produce and bulk transport reduces marketing cost, thus, enhancing net income of the producer
- Building the scale through produce aggregation enables to take advantage of economies of scale and attracts traders to collect produce at farm gate
- Access to modern technologies, facilitation of capacity building, extension and training on production technologies and ensuring traceability of agriculture produce.
- Post-harvest losses can be minimized through value addition and efficient management of value chain
- Regular supply of produce and quality control is possible through proper planning and management
- Price fluctuation can be managed; if there are practices like contract farming, agreements, etc.
- Easy in communication for dissemination of information about price, volume and other farming related advisories
- Access to financial resources against the stock, without collaterals

- Easy access of funds and other support services by the government / donors / service providers, and
- Improved bargaining power and social capital building

### **Current Status of FPO in India**

FPOs are farmers' collectives, with membership mainly comprising small/marginal farmers (around 70 to 80%). Presently, around 5000 FPOs (including FPCs) are in existence in the country, which were formed under various initiatives of the Govt. of India (including SFAC), State Governments, NABARD and other organizations over the last 8-10 years. Of these, around 3200 FPOs are registered as Producer Companies and the remaining as Cooperatives/ Societies, etc. Majority of these FPOs are in the nascent stage of their operations with shareholder membership ranging from 100 to over 1000 farmers and require not only technical handholding support but also adequate capital and infrastructure facilities including market linkages for sustaining their business operations.

### **Status of Punjab**

| <b>Particulars</b>                   | <b>PRODUCE Fund, GoI</b> | <b>NABARD's own fund</b> | <b>Total FPOs</b> |
|--------------------------------------|--------------------------|--------------------------|-------------------|
| FPOs mobilized                       | 69                       | 22                       | 91                |
| FPOs formed / registered             | 69                       | 18                       | 87                |
| Registers as PC                      | 15                       | 13                       | 28                |
| Registered as Coop Societies         | 32                       | 5                        | 37                |
| Registered as Societies/Trusts       | 22                       | -                        | 22                |
| No of POPIs involved                 | 9                        | 4                        | 13                |
| No of Farmers covered                | 5200                     | 1100                     | 6300              |
| Equity mobilized by FPOs (Rs lakh)   | 53.50                    | -                        | 53.50             |
| Grant Sanctioned by NABARD (Rs lakh) | 616.04                   | 44.00                    | 660               |
| Grant Disbursed by NABARD (Rs lakh)  | 315.00                   | 3.52                     | 318.52            |
| Digitization of FPOs                 | 69                       | -                        | 69                |
| Credit Linkages                      | 5                        | -                        | 5                 |

### **NABARD's Support to Farmer Producers' Organizations**

#### **Financial Support to Existing POs**

NABARD created Producers Organization Development Fund (PODF) with initial corpus of Rs. 50 crores out of its operating surplus during 2011-12, for supporting

the existing POs including PACS to create innovative financing models for mainstream banking. The broad objective of the fund is to provide financial/ non-financial support to Producers' Organizations for facilitating improved credit access, ensure adequate capacity building, market linkages and need based handholding services to meet their 'end to end' requirements and thereby ensuring sustainability and economic viability. Considering the success of financing to POs/PACS in terms of improved access to inputs, affordable credit, better price realization by members by building scale and enhanced skill development of farmers, NABARD created its own subsidiary (NABKISAN Finance Ltd.) for meeting the credit requirements of FPOs by adopting a flexible approach based on life cycle needs, while it continues to provide promotional support towards capacity building, market linkages and other incubation services to FPOs out of grant fund. The scope of this fund has been further enhanced during 2017- 18 to provide need-based grant assistance to those FPOs also, which are financed by the Commercial Banks, Cooperative Banks and Regional Rural Banks.

### **Promotion of New FPOs**

While NABARD has been promoting farmers' collectives in the past such as Farmers' Clubs, Joint Liability Groups, Self Help Groups, Watershed Groups, etc., to nurture the collective strengths and empowering farmers, it took special initiative to promote and nurture new FPOs out of Producers' Organization Development and Upliftment Corpus (PRODUCE) Fund created in NABARD by the Govt. of India during 2014-15, to be utilized for the promotion of 2000 FPOs. Under this Fund, NABARD has promoted 2154 FPOs as on 31 May 2018 of which, around 70% FPOs are registered as Producer Companies and the remaining as Cooperatives/Societies. These FPOs are in incubation/ emerging stages & initially engaged in business activities like input distribution to members, produce aggregation & direct marketing to retail units, local mandis or institutional buyers, etc., except around 45-50 FPOs, which have also commenced agro processing, branding and direct marketing activities with turn over exceeding Rs. 100 lakhs.

Considering the experience gained and lessons learnt under PRODUCE Fund, NABARD has introduced a scheme for promoting 3000 FPOs during next 2-3 years by adopting low cost model and leveraging financial resources under its various promotional and developmental programmes/ schemes. funds. Up to 31 March 2018, around 1850 new FPOs have been promoted across 22 States under this initiative.

### **Important Measures initiated by NABARD**

- In order to oversee the promotional efforts and provide policy inputs for creating appropriate ecosystem for FPOs to sustain their business operations, NABARD has constituted a National Advisory Committee headed by its Chairman and members from the concerned Ministries of the Govt. of India, SFAC, Academic Institutions, Professional agencies, Agri Corporates, leading FPOs, etc. Similarly, State level Consultative Committees have been formed under its Regional Offices to provide

necessary guidance to the implementation of the scheme and ensuring desired synergy between the efforts of various stakeholders for building sustainable FPO.

- Considering the need for a centralized data base on FPOs, NABARD has launched a dedicated web portal and digitized the data in respect of all its FPOs including profile of the shareholder members and uploaded on its website for use by the stakeholders.
- With a view to supplementing the efforts of the Govt. of India, particularly in 115 Aspirational districts for holistic development, NABARD is implementing "Integrated Water Management Scheme through watershed approach", covering more than 40 such districts to address issues relating to availability and efficient usage of water through FPO/ community participation. Besides, NABARD through its State offices has launched a massive awareness campaign on the role of FPOs in building farmers' resilience against climate change, increasing agricultural productivity and bringing optimal efficiency in the agri value chain through achieving the economy of scale for ensuring enhanced income to the farmers, particularly small producers.
- NABARD, with support of BIRD has designed three separate training modules for capacity building/ training of Board of Directors and CEOs of FPO and also for the capacity building of POPIs. Further, in order to develop a cadre of local professionals, a short-term certificate course on FPO management for the existing/ aspiring CEOs, has been designed and the same is being organized through 10 Regional level reputed Anchor agencies.
- A National Seminar on "Linking Farmer Producers' Organizations (FPOs) with Commodity Exchanges" was organized in association with SEBI and Commodity Exchanges and road map for increasing farmers' participation on trading platform was suggested. As a follow-up of the seminar, series of district/state level training programmes are being organized in association with commodity exchanges for the benefit of farmers, besides initiating certain policy/procedural modifications by the commodity exchanges particularly for reducing the lot sizes, streamlining account opening procedure and creating adequate number of delivery centres, etc.
- NABKISAN Finance Ltd, a subsidiary of NABARD, has introduced a number of innovative loan products for directly supporting FPOs besides creating a digital platform for on-line submission of loan applications. To further provide lending comforts to its subsidiaries, NABARD has introduced a Credit Guarantee Scheme on a pilot basis to provide guarantee cover to its lending subsidiaries. Based on the success of pilot, the scheme will be extended to other lending institutions in due course for facilitating adequate credit flow to FPO sector

## **Schemes of Govt. of India/ SFAC for FPOs**

The Union Finance Minister, in the Budget Speech for 2013-14, announced two major initiatives to support Farmer Producer Companies (FPCs) viz., support to the equity base of FPCs by providing matching equity grants and Credit Guarantee support for facilitating collateral free lending to FPCs.

### **Equity Grant Fund Scheme**

The main objectives of Equity Grant Fund are as under:

- (i) Enhancing viability and sustainability of FPCs;
- (ii) Increasing credit worthiness of FPCs;
- (iii) Enhancing the shareholding of members to increase their ownership and participation in their FPC

The equity grant support to eligible FPCs is provided by the SFAC on matching basis subject to a maximum of Rs 10.00 lakh per FPC, provided the FPC has a minimum shareholder membership of 50 farmers.

### **Credit Guarantee Fund Scheme**

The main objective of the Credit Guarantee Fund scheme is to provide a Credit Guarantee Cover to Eligible Lending Institutions to enable them to provide collateral free credit to FPCs by minimizing their lending risks in respect of loans not exceeding Rs. 100.00 lakhs. Under the schemes, only Farmer Producer Companies having minimum 500 individual shareholders, are eligible for Credit Guarantee cover. Further, the Bank should have extended/ sanctioned within six months of the date of application for the Guarantee or /in principle agreed in writing/ has expressed willingness in writing to sanction term loan/ working capital/ composite credit facility without any collateral security or third party guarantee including personal guarantee of Board Members. Maximum guarantee cover is restricted to the extent of 85% of the eligible sanctioned credit facility, or to Rs. 85 lakhs, whichever is lower.

### **Scheme for Creation of Backward and Forward Linkages**

The Ministry of Food Processing Industries, Govt. of India is implementing a scheme to provide effective and seamless backward and forward integration for processed food industry by plugging the gaps in supply chain in terms of availability of raw material and linkages with the market. Under the scheme, financial assistance is provided for setting up of primary processing centers/ collection centers at farm gate and modern retail outlets at the front end along with connectivity through insulated/ refrigerated transport. The Scheme is applicable to perishable horticulture and non-horticulture produce such as fruits, vegetables, dairy products, meat, poultry, fish, Ready to Cook Food Products, Honey, Coconut, Spices, Mushroom, Retails Shops for Perishable Food Products,

etc. The Scheme would enable linking of farmers to processors and the market for ensuring remunerative prices for agri produce. The scheme is implemented by agencies/ organizations such as Govt./ PSUs/ Joint Ventures/ NGOs/ Cooperatives/ SHGs / FPOs / Private Sector / individuals, etc.

The Ministry has engaged Technical Agencies (TAs) for assisting farmer/ producer groups including Farmer Producer Companies, Farmer Producer Organization and Self Help Groups to facilitate their participation under the Scheme. The TAs are responsible for preparation of Business Plan, Detail Project Report, Capacity Building, Trainee and other related support services.

### **National Rural Livelihoods Mission (NRLM)**

The Ministry of Rural Development, Govt. of India under its Deendayal Antyodaya Yojana-NRLM, has taken initiatives towards building value chain development interventions with focus on sustainable agriculture, livestock and NTFP to enable small and marginal farmers to gain better price realization, access to markets, improved technologies for value addition and technical support. Under this initiative, large number of Producers' Groups are being promoted and graduated into sustainable, member-owned and member-governed Producers' Enterprises (PEs). Besides issuing operational guidelines, the Ministry has initiated a number of measures to strengthen the ecosystem around these collectives so as to facilitate them become a true business enterprise of small producers

### **Union Budget, 2018-19: Focus on FPOs**

The Govt. of India in the Union budget 2018-19, announced the following measures to promote FPOs for a prosperous and sustainable agriculture sector that enable farmers to enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns of the produce;

- i. Launching of "Operation Greens" for onion, potato and tomato crops on the lines of Operation Flood with an allocation of Rs. 500 crores. The initiative aims to address price fluctuation in vegetables for the benefit of farmers and consumers. It will promote FPOs, agri-logistics, processing facilities and professional management.
- ii. With a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100% tax deduction for FPOs with annual turnover of up to Rs. 100 crores.

### **Challenges and Issues in Building Robust FPOs**

Some of the studies commissioned by NABARD, have clearly established the positive role of FPOs in terms of increased net income of farmers through informed decision making, improved access to inputs and agro-services, institutional credit, marketing facilities and enhanced efficiency in the farming operations. However, there are challenges and policy gaps in the ecosystem. The important challenges and confronting issues in building sustainable FPOs, are as under:



### **Lack of/ Inadequate Professional Management**

Farmers' Organizations are required to be efficiently managed by experienced, trained and professionally qualified CEO and other personnel under the supervision and control of democratically-elected Boards of Directors. However, such trained manpower is presently not available in the rural space to manage FPO business professionally.

### **Weak Financials**

FPOs are mostly represented by SF/MF with poor resource base and hence, initially they are not financially strong enough to deliver vibrant products and services to their members and build confidence.

### **Inadequate Access to credit**

Lack of access to affordable credit for want of collaterals and credit history is one of the major constraints, the FPOs are facing today. Further, the credit guarantee cover being offered by SFAC for collateral free lending is available only to Producer Companies (other forms of FPOs are not covered) having minimum 500 shareholder membership. Due to this, large number of FPOs particularly those, which are registered under other legal statutes as also small size FPOs are not able to access the benefits of credit guarantee scheme.

### **Lack of Risk Mitigation Mechanism**

Presently, while the risks related to production at farmers' level are partly covered under the existing crop / livestock / other insurance schemes, there is no provision to cover business risks of FPOs.

### **Inadequate Access to Market**

Marketing of produce at remunerative prices is the most critical requirement for the success of FPOs. The input prices are largely fixed by corporate producers. The cultivators loose through the complex gamut of market processes in the input and output prices. There are more market opportunities; if FPOs can identify local market needs of the consumers and have tie-up for sale of its produce. The linkage with Industry/ other market players, large retailers, etc. is necessary for long term sustainability of FPOs.

### **Inadequate Access to Infrastructure**

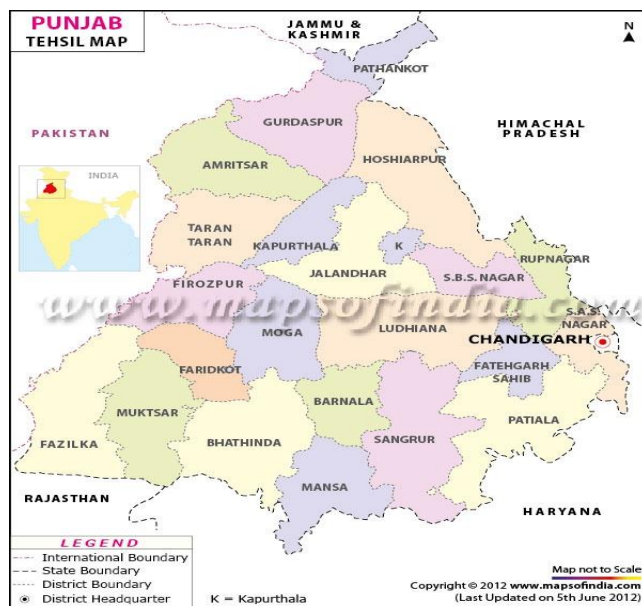
The producers' collectives have inadequate access to basic infrastructure required for aggregation like transport facilities, storage, value addition (cleaning, grading, sorting, etc.) and processing, brand building and marketing. Further, in most of the commercial farming models, the primary producers are generally excluded from the value chain.

### **Lack of technical Skills/ Awareness**

Inadequate awareness among the farmers about the potential benefits of collectivization & non availability of competent agency for providing handholding support. Further, lack of legal and technical knowledge about various Acts and Regulations related to formation of FPOs and statutory compliances thereafter.

## Demographic Details of Punjab

Punjab is a state in northern India. Forming part of the larger Punjab region of the Indian subcontinent, the state is bordered by the Indian states of Jammu and Kashmir to the north, Himachal Pradesh to the east, Haryana to the south and southeast, Rajasthan to the southwest, and the Pakistani province of Punjab to the west. The state covers an area of 50,362 square kilo meters, 1.53% of India's total geographical area. The state capital is Chandigarh, a Union Territory and also the capital of the neighbouring state of Haryana. The



five rivers from which the region took its name were Sutlej, Ravi, Beas, Chenab and Jhelum; Sutlej, Ravi and Beas are part of the Indian Punjab.

Punjab is the home to 2.77 crore (2011 Census) people, constituting 2.29% of the total population, covering 1.54% surface area of the country. 62.52% of the State's population lives in rural areas. Males outnumber the females in Punjab with the sex ratio of 895 females to every 1,000 males, with the highest sex ratio in Hoshiarpur (961) and lowest in Moga (868). The State is more densely populated (551 persons/km<sup>2</sup>) than the country's average (382 persons/km<sup>2</sup>). About 75.8% of the State's population is literate as against the national average of 74%. Though agriculture is the predominant economic activity in the State, it engages only 36% of the State's work force as against about two third at national level. Migration of rural people to foreign countries in search of jobs has resulted in reduction in the workforce available for agriculture. Shortage of farm labour has prompted farmers of the State to go for farm mechanization in a big way.

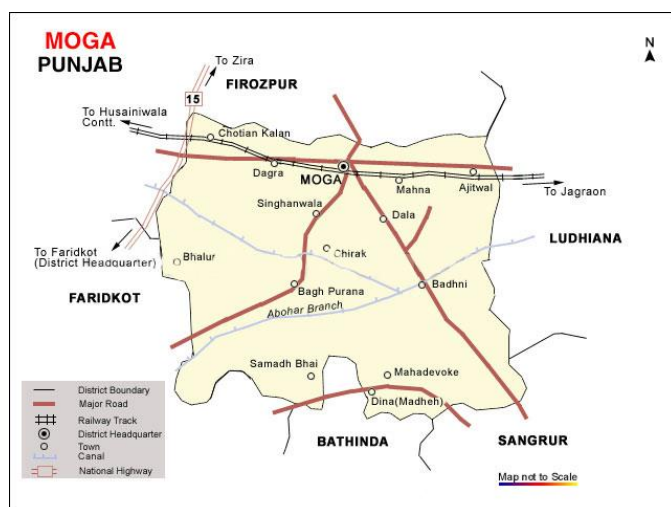
Punjab (the five rivers region) is one of the most fertile regions on earth. The region is ideal for growing wheat crop. Rice, sugar cane, fruits and vegetables are also grown. Indian Punjab is called the "Granary of India" or "India's bread-basket." [7] Many records mistakenly mention that it produces 43% of India's wheat, but that is actually its contribution to the national pool. It produces 17% of India's wheat, and 11% of India's rice (2013 data). The total area of Punjab is just 1.4% of total area of India, but it produces roughly 12% of the cereals produced in the country.[8] The largest grown crop is wheat. Other important crops are rice, cotton, sugarcane, pearl millet, maize, barley and fruits. The principal crops of Punjab are barley, wheat, rice, maize and sugarcane. Among the fodder crops are bajra and jowar. In the category of fruits, it produces abundant stock of kinnow. The main sources of irrigation are canals and tube wells. The rabi or the spring harvest consists of wheat, gram, barley, potatoes and

winter vegetables. The Kharif or the autumn harvest consists of rice, maize, sugarcane, cotton and pulses. Agriculture sector is the largest contributor to the gross state domestic product (GSDP) of Punjab. According to 2013-14 data, the contribution of agriculture and allied industries in GSDP at factor cost is 28.13%.

Rice, which occupied around 6.87 per cent of the gross cropped area in 1970-71, increased to over 33.15 per cent in 2007-08, and then rose further to around 35.85 per cent in 2010-11. The increase in wheat cultivation has been at the cost of gram, rapeseed and mustard, while that of rice has been obtained by shifting the area from maize, groundnut, millets and cotton. Total food grain production over this period increased by more than three and half times. Yields of wheat, paddy and total food grains nearly doubled over this period of time (1971 to 2011). Besides, production of cotton, potato and milk during this period has been gone up by 1.76, 7.24 and 4.47 times, respectively. On the other hand, the production of pulses and oilseeds went down drastically over this period and that of sugarcane with some variations remained almost same. The reason of decline of production of these crops was the drastic decline of area under these crops due to encroachment by paddy and wheat.

## District Moga

Moga District is the 17th District drawn on the map of Punjab State on 24th day of November 1995. Before this, Moga was the subdivision of Faridkot District. Moga town the head quarter of the District is situated on Ferozpur-Ludhiana road. Area of Dharamkot block with 150 villages has been emerged in Moga district vide. Pb. Govt. notification No. 2/36/98-R.E. 2(1) 6408 dated 5th November 1999.



Moga District falls under the jurisdiction of Ferozpur division. Its boundaries touch the boundaries of Jalandhar district in north, Ludhiana district in East, Sangrur in South and Faridkot & Ferozpur in West. It stretches between longitude 75 degree - 15, 75 degree - 25 east and latitude 30 degree - 35 and 31 degree 15 North. It spreads over an area on 2230 km which comes to 4.42 % of the Punjab State. The average annual rainfall of district was 234.5 mm by the year 1999.

By the provisional figures of 2001 census the Moga District ranks 11th with in Punjab with a population of about 886313, which is 3.65 percent of the total population of Punjab State. There are 887 females per thousand male in Moga district by census 2001, which is one less than found in 1991 census that was 884.

Although rate of population growth is low but the density of population has increased, which is 400 per sq. km. as compared to 351 by 1991 census.

In Moga District 63.94 percent population is literate, whereas the rate for male & female literacy is 68.40 & 58.96 respectively.

The climate of this district is on the whole dry except during the brief south-west monsoon season. The year may be divided into four seasons. The cold season is from the middle of November to early part of March. The succeeding period upto the end of June in the summer season, July, August and first half of September constitute the South-West monsoon season. The period from middle September to the middle of November is the post monsoon or transition period.

The summer season sets in April and lasts up to end of June, to be taken over by the rainy season (during which time it becomes hot and humid). The rainy season sets in the beginning of July and lasts up till September's end. The winter season starts after the rains are over from October and lasts up until March's end. May and June are the hottest months of the year in Moga (during which time mercury is known to cross 45 °C).

### **DISTRICT AT A GLANCE**

|                               |  |
|-------------------------------|--|
| <b>Area :</b>                 | <b>2209 Sq. Kms</b>  |
| <b>Population :</b>           | 894854 (Census 2001 Provisional Statistics)  |
| <b>Medical Institutions :</b> | Civil Hospital = 1<br>Rural Hospitals = 2<br>CHC = 5<br>PHC = 2<br>Dispensaries = 51<br>Subcenter = 124  |
| <b>Cattle Census :</b>        | Cows = 2639000<br>Buffalos = 6170700<br>Poultry = 11456800   |
| <b>Banking Sector:</b>        | State Bank of India = 14<br>State Bank of Patiala = 8<br>Punjab National Bank = 17<br>Other Commercial Banks = 86<br>Co-op Banks = 47<br>Private Banks = 9<br>Total Banks =161 |
| <b>Agricultural Area :</b>    | Irrigated Area = 196600 Hec.<br>Net Area = 99800 Hec.<br>Area Under Forest = 20.00 Sq. Km<br>Total %age gross cropped area to total cropped area is = 99.80%                   |
| <b>Rural Water Supply :</b>   | 322 Villages in this district have been covered under water supply scheme.   |

## **District Level Training Programme**

Abhivyakti Foundation in collaboration with National Bank for Agriculture and Rural Development organized one day training for village level workers of district Moga at Moga Club on dated 11th February 2019 under Awareness Campaign on Promotion of Farmer Producers Organizations (FPOs) in Punjab..

### **List of Dignitaries joined the Training Programme**

1. Mr. Narendra Kumar, DDM Moga
2. Mr. H.P Singh, LDM Moga
3. Mr. Jaspal Singh Jassi, Managing Director, DCCB Moga
4. Dr. Amandeep Singh, Associate Director KVK Moga
5. Mr. Munish Narung, HDO, Horticulture Department
6. Dr. Gurdeep Singh, Agriculture officer, Moga
7. Mr. Nachatar Singh, Manager, DCCB Moga
8. Mr. Sukhdarshan Singh, Soil Conservation Officer Moga

### **Minutes of the Programme**

At the beginning of the training event Mr. Amritpal Singh, Regional Director Abhivyakti Foundation formally welcome all the dignitaries & participants and discussed about this campaign and share the brief objective of this campaign. As regards to introduction of the term PO he share that A Producer Organization (PO) is a legal entity formed by primary producers, viz. farmers, milk producers, fishermen, weavers, rural artisans, craftsmen. A PO can be a producer company, a cooperative society or any other legal form which provides for sharing of profits/benefits among the members. In some forms like producer companies, institutions of primary producers can also become member of PO. He share that The main aim of PO is to ensure better income for the producers through an organization of their own. Small producers do not have the volume individually (both inputs and produce) to get the benefit of economies of scale. Besides, in agricultural marketing, there is a long chain of intermediaries who very often work non-transparently leading to the situation where the producer receives only a small part of the value that the ultimate consumer pays. Through aggregation, the primary producers can avail the benefit of economies of scale. They will also have better bargaining power vis-à-vis the bulk buyers of produce and bulk suppliers of inputs.

After that Mr. Osman Baig, National Level consultant share his experience on Farmer Producer Organization. He shares that due to the rising cost of cultivation, lack of assured market, modern technologies and quality inputs, the small and marginal landholders are not able to realize optimal productivity as also price for their produce. Through the FPOs, the famers can have access to benefits such as quality agri-inputs and extension services. Besides economy of scale in their operations, this has resulted in increased bargaining power for them

During the session Mr. Narendra Kumar, DDM Moga discussed about this campaign in detail. He shares that Indian agriculture is predominantly characterized by large number of dispersed and fragmented small holdings. Large number of land holding belong to small and marginal farmers. Being unorganized these farmers are unable to realize good value for their products. Pilots projects implemented by SFAC,

NABARD etc., indicate that the problems encountered by the small and marginal farmers can be mitigated to a large extent by organizing them into Producer Organizations. Further Mr. Kumar shared that NABARD in order to reach out to the farming community, has decided to organise 3,000 programmes in a cluster of 2-3 villages each in all the districts of the Punjab state 80 programmes in district Moga with same approach. NABARD has promoted 91 FPOs as on date in Punjab state. These FPOs are engaged in activities such as input supply, seed production, vegetables, dairy activity-processing, processed food, honey production and marketing and few have started custom hiring centres for farm machinery too.

During the session Mr. H.P Singh, LDM Moga share that due to the rising cost of cultivation, lack of assured market, modern technologies and quality inputs, the small and marginal landholders are not able to realize optimal productivity as also price for their produce. Through the FPOs, the famers can have access to benefits such as quality agri-inputs and extension services. Further he ensure that Banks will gave full support for promotion of FPOs in the district.

Dr. Amandeep Singh, Associate Director KVK appreciate the initiative taken by NABARD for the welfare of farmers. He share that Since small farmers often find it difficult to access markets on their own, aggregating farmers into the FPOs will help enable them improved market access and better bargaining capacity. Further he share that success of a FPO depends on the networking and continuous interactions with various stakeholders.

After that all the dignitaries share the views on Farmers Producer Organization and ensure their department support and cooperation in this campaign.

Mr. Amritpal Singh share the main learning of this training and discussed key outputs and outcomes expected from the campaign and the role of village level workers. He wraps up this session by votes of thanks to DDM NABARD participants and all the departments for supporting this training event.

**Pictures of District Level Programme:**





## **Introduction of the Impact Assessment Programme**

Abhivyakti Foundation in collaboration with National Bank for Agriculture and Rural Development organized impact Assessment Programme of district Moga on dated 11th March 2019 under Awareness Campaign on Promotion of Farmer Producers Organizations (FPOs) in Punjab.

## **List of Dignitaries join the Impact Assessment Programme**

1. Mr. Narendra Kumar, DDM Moga
2. Mr. H.P Singh, LDM Moga
3. Mr. Jaspal Singh Jassi, Managing Director, DCCB Moga
4. Dr. Amandeep Singh, Associate Director KVK Moga
5. Mr. Munish Narung, HDO, Horticulture Department
6. Dr. Harnek Singh, SPO, Agriculture Department Moga
7. Mr. Lachhman Dass, Senior Manager, DCCB Moga

## **Minutes of the Programme**

At the beginning of the Debriefing Programme Mr. Amritpal Singh, Regional Director Abhivyakti Foundation formally welcome all the dignitaries & participants and discussed about this campaign and share the brief outcomes of this campaign.

After that Mr. Narendra Kumar, DDM Moga discussed about this campaign in detail. He shares that Initially Abhivyakti Foundation identified Village Level Workers (VLWs) to run the campaign for a localized and more effective approach. He share that during the campaign these volunteers increased awareness about Farmer Producer Organization in 80 cluster villages of district Moga and spread awareness on promotion of FPOs in the district. Further regarding impact of this campaign Mr. Kumar share that the campaign has certain respectable impact. It is expected that 8-10 FPO will be formed in the district in upcoming month. Further Mr. Kumar also thanks district Administration, Agriculture Department, KVK and all the other department of district Moga for their valuable support to the program.

During the session Mr. H.P Singh, LDM Moga share that due to the rising cost of cultivation, lack of assured market, modern technologies and quality inputs, the small and marginal landholders are not able to realize optimal productivity as also price for their produce. Through the FPOs, the famers can have access to benefits such as quality agri-inputs and extension services. Further he ensure that Banks will gave full support for promotion of FPOs in the district.

Dr. Amandeep Singh, Associate Director KVK appreciate the initiative taken by NABARD for the welfare of farmers. He share that Since small farmers often find it difficult to access markets on their own, aggregating farmers into the FPOs will help enable them improved market access and better bargaining capacity. Further he share that KVK will also facility with Abhivyakti Foundation to mobilize progressive farmers of district Moga under the umbrella of FPO.

After that Mr. Amritpal Singh, share the process of registration and process need to follow to progressive farmers for formation of FPO.

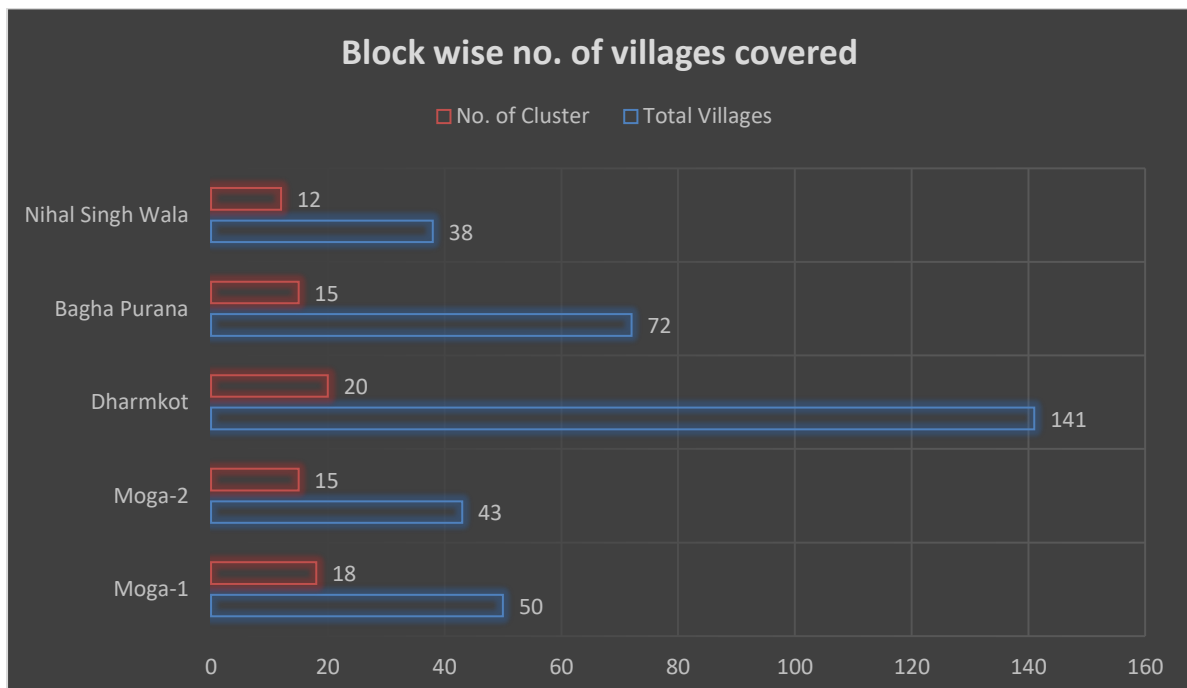
## Pictures of Impact Assessment Programme



## Geographical Coverage

Awareness campaign on Promotion of Farmer Producer Organization in Punjab 2019 was conducted in 80 cluster villages of 5 blocks in district Moga of Punjab. Details of geographical area are mentioned below-

| S. No        | Name of the Block | Total Villages | No. of Cluster | Average Village covered in a cluster |
|--------------|-------------------|----------------|----------------|--------------------------------------|
| 1            | Moga-1            | 50             | 18             | 2.8                                  |
| 2            | Moga-2            | 43             | 15             | 2.9                                  |
| 3            | Dharmkot          | 141            | 20             | 7.1                                  |
| 4            | Bagha Purana      | 72             | 15             | 4.8                                  |
| 5            | Nihal Singh Wala  | 38             | 12             | 3.2                                  |
| <b>Total</b> |                   | <b>344</b>     | <b>80</b>      |                                      |



### **Summary of Programmes conducted in the district**

| <b>S. No</b> | <b>Name of Village</b>   | <b>Name of block</b> | <b>Date of Conduct of Programme</b> |
|--------------|--------------------------|----------------------|-------------------------------------|
| 1            | Chirak (7)               | Moga-1               | 13-02-2019                          |
| 2            | Ghal Kalan (19)          | Moga-2               | 13-02-2019                          |
| 3            | Kishanpur Kalan (279)    | Dharmkot             | 13-02-2019                          |
| 4            | Masitan (182)            | Dharmkot             | 13-02-2019                          |
| 5            | Smalsar (117)            | Bagha Purana         | 13-02-2019                          |
| 6            | Kokri Kalan (36)         | Moga-1               | 14-02-2019                          |
| 7            | Jalalabad (291)          | Dharmkot             | 14-02-2019                          |
| 8            | Sukha Nand (124)         | Bagha Purana         | 14-02-2019                          |
| 9            | Patto Hirasingsh (154)   | Nihal Singh Wala     | 14-02-2019                          |
| 10           | Chuharchak (38)          | Moga-1               | 15-02-2019                          |
| 11           | Singhanwala (57)         | Moga-2               | 15-02-2019                          |
| 12           | Kot Sardar Khan (245)    | Dharmkot             | 15-02-2019                          |
| 13           | Manuke (105)             | Bagha Purana         | 15-02-2019                          |
| 14           | Daudhar Sharki (97)      | Moga-1               | 16-02-2019                          |
| 15           | Dhalleke (21)            | Moga-2               | 16-02-2019                          |
| 16           | Fatehgarh Korotana (294) | Dharmkot             | 16-02-2019                          |
| 17           | Lohara (302)             | Dharmkot             | 16-02-2019                          |
| 18           | Rode (111)               | Bagha Purana         | 16-02-2019                          |
| 19           | Gholia Khurd (90)        | Bagha Purana         | 16-02-2019                          |
| 20           | Dala (47)                | Moga-1               | 17-02-2019                          |
| 21           | Khosa Pando (17)         | Moga-2               | 17-02-2019                          |
| 22           | Fatehgarh Panjtur (103)  | Dharmkot             | 17-02-2019                          |
| 23           | Mari Mustafa (132)       | Bagha Purana         | 17-02-2019                          |
| 24           | Nihal Singhwala (157)    | Nihal Singh Wala     | 17-02-2019                          |
| 25           | Ajitwal (39)             | Moga-1               | 18-02-2019                          |

|    |                       |                  |            |
|----|-----------------------|------------------|------------|
| 26 | Chand Nawan (82)      | Moga-2           | 18-02-2019 |
| 27 | Talwandi Malian (281) | Dharmkot         | 18-02-2019 |
| 28 | Rajiana (110)         | Bagha Purana     | 18-02-2019 |
| 29 | Lopon (99)            | Nihal Singh Wala | 18-02-2019 |
| 30 | Dhudike (40)          | Moga-1           | 19-02-2019 |
| 31 | Saliana (16)          | Moga-2           | 19-02-2019 |
| 32 | Karyal (299)          | Dharmkot         | 19-02-2019 |
| 33 | Gholia Kalan (89)     | Bagha Purana     | 19-02-2019 |
| 34 | Himatpura (160)       | Nihal Singh Wala | 19-02-2019 |
| 35 | Takhanwad (42)        | Moga-1           | 20-02-2019 |
| 36 | Jhandiana Garbi (69)  | Moga-2           | 20-02-2019 |
| 37 | Khosa Kotla (305)     | Dharmkot         | 20-02-2019 |
| 38 | Bhaloor (115)         | Bagha Purana     | 20-02-2019 |
| 39 | Raoke Kalan (103)     | Nihal Singh Wala | 20-02-2019 |
| 40 | Budh Singh Wala       | Moga-1           | 21-02-2019 |
| 41 | Jaimalwala (79)       | Moga-2           | 21-02-2019 |
| 42 | Khosa Randhir (303)   | Dharmkot         | 21-02-2019 |
| 43 | Saidoke (159)         | Nihal Singh Wala | 21-02-2019 |
| 44 | Machhike (171)        | Nihal Singh Wala | 21-02-2019 |
| 45 | Daroli Bhai (61)      | Moga-2           | 22-02-2019 |
| 46 | Daulatpur Niwan (11)  | Moga-2           | 22-02-2019 |
| 47 | Bhinder Kalan (292)   | Dharmkot         | 22-02-2019 |
| 48 | Indergarh (287/288)   | Dharmkot         | 22-02-2019 |
| 49 | Samadhbhai (142)      | Bagha Purana     | 22-02-2019 |
| 50 | Langiana Nawan (77)   | Bagha Purana     | 22-02-2019 |
| 51 | Raina (92)            | Nihal Singh Wala | 22-02-2019 |
| 52 | Kapura (34)           | Moga-1           | 23-02-2019 |
| 53 | Saffuwala (60)        | Moga-2           | 23-02-2019 |

|    |                          |                  |            |
|----|--------------------------|------------------|------------|
| 54 | Badoowal (289)           | Dharmkot         | 23-02-2019 |
| 55 | Landa (116)              | Bagha Purana     | 23-02-2019 |
| 56 | Bilaspur (170)           | Nihal Singh Wala | 23-02-2019 |
| 57 | Mehron (51)              | Moga-1           | 24-02-2019 |
| 58 | Dagru (14)               | Moga-2           | 24-02-2019 |
| 59 | Manawan (322)            | Dharmkot         | 24-02-2019 |
| 60 | Raunta (143)             | Nihal Singh Wala | 24-02-2019 |
| 61 | Talwandi Bhangarian (25) | Moga-1           | 25-02-2019 |
| 62 | Maheshari (7)            | Moga-2           | 25-02-2019 |
| 63 | Ghaloti (306)            | Dharmkot         | 25-02-2019 |
| 64 | Janer (301)              | Dharmkot         | 25-02-2019 |
| 65 | Wander (123)             | Bagha Purana     | 25-02-2019 |
| 66 | Rauli (28)               | Moga-1           | 26-02-2019 |
| 67 | Sada Singhwala (12)      | Moga-2           | 26-02-2019 |
| 68 | Lohgarh (288)            | Dharmkot         | 26-02-2019 |
| 69 | Tharaj (136)             | Bagha Purana     | 26-02-2019 |
| 70 | Buttar (96)              | Moga-1           | 27-02-2019 |
| 71 | Daudhar Garbi (97/1)     | Moga-1           | 27-02-2019 |
| 72 | Rattian (18)             | Moga-2           | 27-02-2019 |
| 73 | Daulewala (180)          | Dharmkot         | 27-02-2019 |
| 74 | Dhulkot Ransin (163)     | Nihal Singh Wala | 27-02-2019 |
| 75 | Bughipura (24)           | Moga-1           | 28-02-2019 |
| 76 | Bahona (52)              | Moga-1           | 28-02-2019 |
| 77 | Madoke (41)              | Moga-1           | 28-02-2019 |
| 78 | Bhinder Khurd (285)      | Dharmkot         | 28-02-2019 |
| 79 | Mahla Kalan (70)         | Bagha Purana     | 28-02-2019 |
| 80 | Badhni Kalan (101)       | Nihal Singh Wala | 28-02-2019 |

## **Feedback Compilation of the Campaign:**

Awareness Campaign on Promotion of Farmer Producer Organizations in Moga has certain decent impacts observed during the impact assessment session. Some major feedback of the campaign is as follow:

### **Feedback of the Campaign**

- Awareness campaign on Promotion of Farmer Producer Organization in Punjab was carried out in 80 villages of district Moga.
- During the campaign 5 teams (2 VLWs in a team) worked in the district and these volunteers increased awareness about Farmer Producer Organization.
- During the village level programmes 4759 farmers participated and out of these farmers 152 farmers were willing to join Farmer producer organization in 20 villages.
- It is expected that 8-10 FPO will be formed in the district in upcoming month

### **General Feedback of the Campaign**

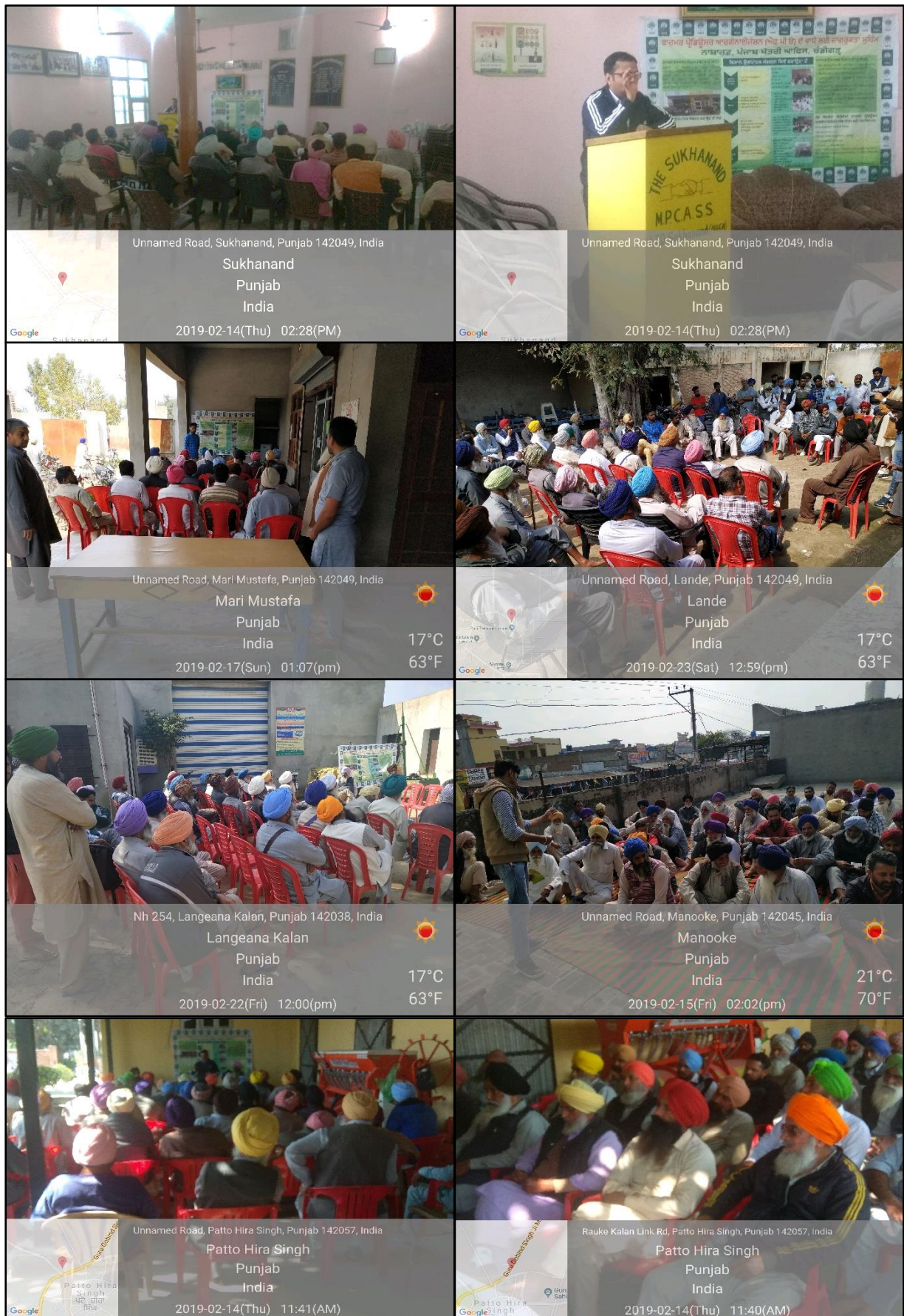
- FPO promotion is not to be seen as a one-time exercise. There is a requirement of continuous engagement with farmers.
- One of the important tasks of the promoting organizations is to organize the producers and organize the groups in to a federal structure for that more FGD needs to be organized.
- Benefits of forming the producer organizations are clear. However, there is not much clarity in terms of choosing the most appropriate structure of the FPOs. There are advantages and disadvantages in both forms - cooperatives can avail of concessions like rebates while filling the income tax returns whereas Producer Companies are treated on par with all corporate sector companies for tax matters. The advantages of Producer Company over cooperatives are ease of operations and greater autonomy in operations and lesser interference from government. Mutually Aided Cooperative Societies [MACS] have taken care of some of these provisions and MACS has been adopted in Rajasthan but many states have yet to adopt MACS. It must be noted that cooperatives have received support for decades whereas this is not available for FPOs. One of the tasks of the state level platform could be to guide the farmers on choosing the appropriate legal entity for their producer organization.
- There are not many examples of FPOs and cooperatives being viable. The business mode of operation is absent. At present farmers do not believe that companies can give them profits. They are also a little afraid of companies, an unfamiliar form for them.

### **Leads of the formation of FPO**

| <b>S No</b> | <b>Name of Village</b>   | <b>Name of block</b> | <b>Willing to join FPO (No.)</b> | <b>Potential commodity</b> |
|-------------|--------------------------|----------------------|----------------------------------|----------------------------|
| 1           | Ghal Kalan (19)          | Moga-2               | 9                                | Piggery                    |
| 2           | Masitan (182)            | Dharmkot             | 2                                | Piggery                    |
| 3           | Smalsar (117)            | Bagha Purana         | 14                               | Honey                      |
| 4           | Manuke (105)             | Bagha Purana         | 7                                | Dairy                      |
| 5           | Dhalleke (21)            | Moga-2               | 8                                | Goat                       |
| 6           | Fatehgarh Korotana (294) | Dharmkot             | 4                                | Piggery                    |
| 7           | Rode (111)               | Bagha Purana         | 11                               | Honey                      |
| 8           | Khosa Pando (17)         | Moga-2               | 15                               | Organic Farming            |
| 9           | Saliana (16)             | Moga-2               | 3                                | Honey                      |
| 10          | Gholia Kalan (89)        | Bagha Purana         | 5                                | Dairy                      |
| 11          | Jaimalwala (79)          | Moga-2               | 12                               | Piggery                    |
| 12          | Daulatpur Niwan (11)     | Moga-2               | 3                                | Dairy                      |
| 13          | Samadhbhai (142)         | Bagha Purana         | 16                               | Processing                 |
| 14          | Saffuwala (60)           | Moga-2               | 2                                | Processing                 |
| 15          | Landa (116)              | Bagha Purana         | 12                               | Dairy                      |
| 16          | Mehron (51)              | Moga-1               | 4                                | Goat                       |
| 17          | Janer (301)              | Dharmkot             | 11                               | Dairy                      |
| 18          | Sada Singhwala (12)      | Moga-2               | 4                                | Honey                      |
| 19          | Buttar (96)              | Moga-1               | 5                                | Processing                 |
| 20          | Rattian (18)             | Moga-2               | 5                                | Processing                 |



## Annexure: 1. Cluster Level Programme Photographs



**Annexure: 1 A. Cluster Level Programme Photographs**



# ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਮੀਟਿੰਗ

ਮੋਗਾ, 12 ਫਰਵਰੀ (ਬਿਦਾ)-ਅਭੀਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਮੋਗਾ 'ਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਜ਼ਿਲ੍ਹਾ ਪੱਧਰੀ ਮੀਟਿੰਗ ਦਾ ਆਯੋਜਨ ਕੀਤਾ। ਇਸ ਮੌਕੇ ਨਰਿੰਦਰ ਕੁਮਾਰ ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ, ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਿਸ਼ੀ ਵਿਗਿਆਨ ਕੇਂਦਰ, ਜਸਪਾਲ ਸਿੰਘ ਜੱਸੀ ਮੈਨੇਜਿੰਗ ਡਾਇਰੈਕਟਰ ਕੋ-ਆਪ੍ਰੋਪਿਟ ਵੈਬ ਮੋਗਾ, ਐੱਚ.ਪੀ. ਸਿੰਘ, ਮੁਨੀਸ਼ ਸ਼ਰਮਾ, ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਰਿਜਨਲ ਡਾਇਰੈਕਟਰ ਅਭੀਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਸ਼ਮੂਲੀਅਤ ਕੀਤੀ ਅਤੇ ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ। ਇਸ ਸਮੇਂ ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ



ਮੀਟਿੰਗ ਨੂੰ ਸੰਬੰਧਨ ਕਰਦੇ ਰਿਜਨਲ ਡਾਇਰੈਕਟਰ ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਤੇ ਹੋਰ। (ਭੁੱਖਮ)

ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ ਨਰਿੰਦਰ ਕੁਮਾਰ ਨੇ ਦੱਸਿਆ ਕਿ ਨਾਬਾਰਡ ਵੱਲੋਂ ਪੰਜਾਬ ਦੇ 3000 ਕਲੱਸਟਰਾਂ 'ਚ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਕੈਂਪ ਲਾਏ ਜਾ ਰਹੇ ਹਨ ਤਾਂ ਜੋ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾ ਸਕੇ ਕਿ ਉਹ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਤੋਂ ਕਿਸ ਤਰ੍ਹਾਂ ਫਾਇਦਾ ਲੈ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਹੁਣ ਤੱਕ ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਪੰਜਾਬ 'ਚ 91 ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਬਣਾਏ ਜਾ ਚੁੱਕੇ ਹਨ। ਸੰਸਥਾ ਦੇ ਰਿਜਨਲ ਡਾਇਰੈਕਟਰ ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਇਸ ਮੁਹਿੰਮ ਤਹਿਤ ਮੋਗਾ 'ਚ 80 ਕਲੱਸਟਰਾਂ 'ਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਪ੍ਰੋਗਰਾਮ ਕੀਤੇ ਜਾਣਗੇ।

ਜਗ ਬਾਣੀ Wed, 13 February 2019  
<https://jagbani.epapr.in/c/36687276>



## ਰੋਜ਼ਾਨਾ ਸਪੈਕਸਮੈਨ 11

# ਕਿਸਾਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਜ਼ਿਲ੍ਹਾ ਪਧਰੀ ਮੀਟਿੰਗ ਹੋਈ

ਮੋਗਾ, 11 ਫਰਵਰੀ (ਅਮਜਦ ਖ਼ਾਨ) : ਅਭੀਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਮੋਗਾ 'ਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਜ਼ਿਲ੍ਹਾ ਪਧਰੀ ਮੀਟਿੰਗ ਦਾ ਆਯੋਜਨ ਕੀਤਾ ਗਿਆ। ਇਸ ਦੌਰਾਨ ਨਰਿੰਦਰ ਕੁਮਾਰ ਜ਼ਿਲ੍ਹਾ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ, ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਿਸ਼ੀ ਵਿਗਿਆਨ ਕੇਂਦਰ, ਜਸਪਾਲ ਸਿੰਘ ਜੱਸੀ ਮੈਨੇਜਿੰਗ ਡਾਇਰੈਕਟਰ ਕੋ-ਆਪ੍ਰੋਪਿਟ ਵੈਬ ਮੋਗਾ, ਐੱਚ.ਪੀ. ਸਿੰਘ ਐਲ.ਡੀ.ਐਮ., ਮੁਨੀਸ਼ ਸ਼ਰਮਾ ਬਾਗਬਾਨੀ ਵਿਕਾਸ ਅਫ਼ਸਰ, ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਰਿਜਨਲ ਡਾਇਰੈਕਟਰ ਅਭੀਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਇਸ ਪ੍ਰੋਗਰਾਮ 'ਚ ਸ਼ਮੂਲੀਅਤ ਕੀਤੀ ਅਤੇ ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ। ਜਾਣਕਾਰੀ ਦਿੰਦੇ ਹੋਏ ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ



ਨਾਬਾਰਡ ਨਰਿੰਦਰ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਨਾਬਾਰਡ ਦੁਆਰਾ ਪੰਜਾਬ ਦੇ 3 ਹਜ਼ਾਰ ਕਲੱਸਟਰਾਂ 'ਚ ਇਸ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਕੈਂਪ ਲਗਾਏ ਜਾ ਰਹੇ ਹਨ ਤਾਂ ਜੋ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾ ਸਕੇ ਕਿ ਉਹ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਤੋਂ ਕਿਸ ਤਰ੍ਹਾਂ ਫਾਇਦਾ ਲੈ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਜੋ ਕਿਸਾਨ ਅਪਣੀ ਆਮਦਨ ਵਧਾਉਣਾ ਚਾਹੁੰਦੇ ਹਨ ਉਨ੍ਹਾਂ ਲਈ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਮਹੱਤਵਪੂਰਨ ਭੂਮਿਕਾ ਨਿਭਾ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਇਸੇ ਅਭਿਆਨ ਤਹਿਤ ਔਸ ਜਾਗਰੂਕਤਾ

ਅਭਿਆਨ ਦੀ ਸ਼ੁਰੂਆਤ ਕਰਦੇ ਹੋਏ ਜ਼ਿਲ੍ਹਾ ਪਧਰੀ ਮੀਟਿੰਗ ਦਾ ਆਯੋਜਨ ਕੀਤਾ ਗਿਆ ਹੈ ਜਿਸ ਵਿਚ ਵੱਖ-ਵੱਖ ਵਿਭਾਗਾਂ ਤੋਂ ਆਏ ਮਾਹਰਾਂ ਵਲੋਂ ਵਲੰਟੀਅਰਜ਼ ਦੀ ਟ੍ਰੇਨਿੰਗ ਕੀਤੀ ਗਈ ਹੈ ਜੋ ਕਿ ਔਸ ਜਾ ਕੇ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕਰਨਗੇ ਤਾਂ ਜੋ ਜ਼ਿਲ੍ਹੇ 'ਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨਾਂ ਦਾ ਗਠਨ ਕੀਤਾ ਜਾ ਸਕੇ। ਉਨ੍ਹਾਂ ਅਨੁਸਾਰ ਨਾਬਾਰਡ ਕਾਫ਼ੀ ਉਪਰਾਲੇ ਕਰ ਰਹੀ ਹੈ ਕਿ ਕਿਸਾਨਾਂ ਦੀ ਆਮਦਨ ਨੂੰ ਵਧਾਇਆ ਜਾ ਸਕੇ। ਇਸ ਦੌਰਾਨ ਉਨ੍ਹਾਂ ਨੇ ਫ਼ਸਲੀ ਬਦਲਾਵ ਦੀ ਗੱਲਬਾਤ ਕੀਤੀ।

## पंजाब के 3000 कलस्टर्स में जागरूकता मुहिम के तहत कैंप लगाए जा रहे हैं : नरेन्द्र कुमार



बैठक को संबोधित करते रीजनल डायरेक्टर अमृतपाल सिंह व अन्य।(सह.)

मोगा, 12 फरवरी ( बिदा ): अभिव्यक्ति फाऊंडेशन द्वारा राष्ट्रीय खेतीबाड़ी तथा पेंडू विकास बैंक के सहयोग से मोगा में किसान उत्पादक संगठन जागरूकता मुहिम के तहत जिला स्तरीय बैठक करवाई गई। बैठक में नरेन्द्र कुमार जिला विकास प्रबंधक नाबार्ड, डा. अमनदीप सिंह डिप्टी डायरेक्टर कृषि विज्ञान केन्द्र, जसपाल सिंह जस्सी मैनेजिंग डायरेक्टर को-आप्रेटिव बैंक मोगा, एच.पी. सिंह, मनीष शर्मा, अमृतपाल सिंह रीजनल डायरेक्टर अभिव्यक्ति फाऊंडेशन ने इस प्रोग्राम में शामिलियत की तथा अपने विचार सांझे किए। जिला विकास प्रबंधक नाबार्ड नरेन्द्र कुमार ने बताया कि नाबार्ड की ओर से पंजाब के 3000 कलस्टर्स में जागरूकता मुहिम के तहत कैंप लगाए जा रहे हैं, ताकि किसानों को जागरूक किया सके कि वे किसान उत्पादक संगठन से किस तरह फायदा ले सकते हैं।

उन्होंने बताया कि अब तक नाबार्ड के सहयोग से पंजाब में 91 किसान उत्पादक संगठन बनाए जा चुके हैं। संस्था के रीजनल डायरेक्टर अमृतपाल सिंह ने बताया कि राष्ट्रीय खेतीबाड़ी तथा पेंडू विकास बैंक नाबार्ड के सहयोग से इस अभियान के तहत मोगा में 80 कलस्टर्स में किसान उत्पादक संगठन जागरूकता प्रोग्राम किए जाएंगे।

पंजाब केसरी  
ई-पेपर

Wed, 13 February 2019  
[https://epaper.punjabke:](https://epaper.punjabke)



# ਮੀਟਿੰਗ ਦੌਰਾਨ ਵਿਚਾਰੇ ਕਿਸਾਨੀ ਮਸਲੇ

ਮਨਪ੍ਰੀਤ ਸਿੰਘ ਮੱਲੇਆਣਾ, ਮੋਗਾ

ਅਭੀਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਮੋਗਾ ਵਿੱਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਜ਼ਿਲ੍ਹਾ ਪੱਧਰੀ ਮੀਟਿੰਗ ਹੋਈ। ਇਸ ਦੌਰਾਨ ਨਰਿੰਦਰ ਕੁਮਾਰ, ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ, ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਿਸੀ ਵਿਗਿਆਨ ਕੇਂਦਰ, ਜਸਪਾਲ ਸਿੰਘ ਜੱਸੀ ਮੈਨੇਜਿੰਗ ਡਾਇਰੈਕਟਰ ਕੋਪਰੇਟਿਵ ਬੈਂਕ, ਐਚਪੀ ਸਿੰਘ ਐਲਡੀਐਮ ਮੋਗਾ, ਮੁਨੀਸ਼ ਸ਼ਰਮਾ, ਬਾਗਬਾਨੀ ਵਿਕਾਸ ਅਫ਼ਸਰ, ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਰੀਜ਼ਨਲ ਡਾਇਰੈਕਟਰ ਅਭੀਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਇਸ ਪ੍ਰੋਗਰਾਮ ਵਿੱਚ ਸ਼ਮੂਲੀਅਤ ਕੀਤੀ ਅਤੇ ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ।

ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧ ਨਾਬਾਰਡ ਨਰਿੰਦਰ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਨਾਬਾਰਡ ਦੁਆਰਾ ਪੰਜਾਬ ਦੇ 3000 ਕਲੱਸਟਰਾਂ ਵਿੱਚ ਇਸ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਕੈਂਪ ਲਗਾਏ ਜਾ ਰਹੇ ਹਨ ਤਾਂ ਜੋ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾ ਸਕੇ ਕਿ ਉਹ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਤੋਂ ਕਿਸ ਤਰ੍ਹਾਂ ਫਾਇਦਾ ਲੈ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਜੇ ਕਿਸਾਨ ਆਪਣੀ



ਮੀਟਿੰਗ ਦੌਰਾਨ ਕਿਸਾਨਾਂ ਨੂੰ ਸੰਬੋਧਨ ਕਰਦਾ ਹੋਇਆ ਮਾਹਿਰ।

ਆਮਦਨ ਵਧਾਉਣਾ ਚਾਹੁੰਦੇ ਹਨ ਉਨ੍ਹਾਂ ਲਈ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਮਹੱਤਵਪੂਰਨ ਭੂਮਿਕਾ ਨਿਭਾ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਹੁਣ ਤੱਕ ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਪੰਜਾਬ ਵਿੱਚ 91 ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਬਣਾਏ ਜਾ ਚੁੱਕੇ ਹਨ।

ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਇਸ ਅਭਿਆਨ ਦੇ ਤਹਿਤ ਮੋਗਾ ਵਿੱਚ 80 ਕਲੱਸਟਰਾਂ ਵਿੱਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਪ੍ਰੋਗਰਾਮ ਕੀਤੇ

ਜਾਣਗੇ। ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਕ੍ਰਿਸੀ ਵਿਗਿਆਨ ਕੇਂਦਰ ਕਿਸਾਨਾਂ ਦੀ ਭਲਾਈ ਲਈ ਹਮੇਸ਼ਾ ਕੰਮ ਕਰਦਾ ਆ ਰਿਹਾ ਹੈ ਅਤੇ ਇਸ ਅਭਿਆਨ ਵਿੱਚ ਵੀ ਪੂਰੀ ਸ਼ਮੂਲੀਅਤ ਕਰੇਗਾ। ਉਨ੍ਹਾਂ ਫਸਲੀ ਬਦਲਾਅ ਦੀ ਗੱਲ ਕਰਦਿਆਂ ਇਸਨੂੰ ਸਮੇਂ ਦੀ ਮੁੱਖ ਜ਼ਰੂਰਤ ਦੱਸਿਆ। ਉਨ੍ਹਾਂ ਤੋਂ ਇਲਾਵਾ ਬਾਗਬਾਨੀ ਵਿਭਾਗ, ਡਾਇਰੀ ਵਿਭਾਗ ਦੇ ਮਾਹਿਰਾਂ ਵੱਲੋਂ ਵੀ ਕਿਸਾਨਾਂ ਨਾਲ ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ ਗਏ।

Tue, 12 February 2019  
epaper.punjabijagran.com/c/36641381



# ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਕੀ ਬੈਠਕ

ਮੋਗਾ, 20 ਫਰਵਰੀ (ਬਿਫਾ): ਅਭਿਵਿਯਕਿ ਫਾਊਂਡੇਸ਼ਨ ਦੀ ਆਰਥਿਕ ਖੇਤੀਬਾੜੀ ਏਂ ਗ੍ਰਾਮੀਣ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਤੋਂ ਗਾਂਗ ਸੁਖਾਨੰਦ ਵ ਪਰੋਜੈਕਟ ਹੀਰ ਸਿੰਘ ਮੋਂ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਗਾਂਗ ਸੁਰੀਯ ਬੈਠਕ ਕਰਵਾਏ ਗਏ।

ਇਸ ਦੌਰਾਨ ਡੀ. ਡੀ. ਏਮ. ਨਾਬਾਰਡ ਮੋਗਾ ਨਰੇਂਦਰ ਕੁਮਾਰ ਵ ਅਮੁਰਪਾਲ ਸਿੰਘ ਰੀਜਨਲ ਡਾਇਰੈਕਟਰ ਅਭਿਵਿਯਕਿ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਪ੍ਰੋਗ੍ਰਾਮ ਮੋਂ ਸ਼ਮੂਲਿਯਤ ਕਰ ਅਪਨੇ ਵਿਚਾਰ ਸੰਯੁਕਤ ਕ੍ਰਿਏ। ਨਾਬਾਰਡ ਨਰੇਂਦਰ ਕੁਮਾਰ ਨੇ ਬਠਾਯਾ



ਬੈਠਕ ਦੌਰਾਨ ਕਿਸਾਨਾਂ ਨੂੰ ਸੰਬੋਧਿਤ ਕਰਦੇ ਡੀ. ਡੀ. ਏਮ. ਨਾਬਾਰਡ ਨਰੇਂਦਰ ਕੁਮਾਰ। (ਬਿਫਾ)

ਕਿ ਅਭਿਵਿਯਕਿ ਫਾਊਂਡੇਸ਼ਨ ਦੁਆਰਾ ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਤੋਂ ਮੋਗਾ ਮੋਂ 80 ਕਲੱਸਟਰੋਂ ਮੋਂ ਇਸ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਕੈਂਪ ਲਗਾਏ ਜਾ ਰਹੇ ਹਨ, ਤਾਕਿ ਕਿਸਾਨੋਂ ਨੂੰ ਜਾਗਰੂਕ ਕ੍ਰਿਯਾ ਜਾ ਸਕੇ ਕਿ ਵੇ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਤੋਂ ਕਿਸ ਤਰ੍ਹਾਂ ਫਾਯਦਾ ਲੈ ਸਕਦੇ ਹਨ। ਇਸ ਅਵਸਰ ਪਰ ਨਵਜੀਤ ਸਿੰਘ, ਗੁਰਪ੍ਰੀਤ ਸਿੰਘ ਵ ਭਾਰੀ ਸੰਖਯਾ ਮੋਂ ਕਿਸਾਨੋਂ ਨੇ ਭਾਗ ਲਿਯਾ।

ਪੰਜਾਬ ਕੇਸਰੀ Thu, 21 February 2019  
https://epaper.punjabkesari.in/c/36933890



# ਅਭਿਵਿਅਕਤੀ ਫ਼ਾਊਂਡੇਸ਼ਨ ਨੇ ਜ਼ਿਲ੍ਹਾ ਪੱਧਰੀ ਬੈਠਕ ਕਰਕੇ ਵਿਚਾਰੇ ਮਸਲੇ



ਅਭਿਵਿਅਕਤੀ ਫ਼ਾਊਂਡੇਸ਼ਨ ਵੱਲੋਂ ਜ਼ਿਲ੍ਹਾ ਪੱਧਰੀ ਮੀਟਿੰਗ ਨੂੰ ਸੰਬੰਧਿਤ ਕਰਦੇ ਹੋਏ ਨਰਿੰਦਰ ਡਮਾਰ, ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਡ।

ਮਨਜ਼ੂਰ ਸਿੰਘ ਸੰਘੇਆਣਾ, ਮੋਗਾ

ਅਭਿਵਿਅਕਤੀ ਫ਼ਾਊਂਡੇਸ਼ਨ ਨੇ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਮੋਗਾ ਵਿੱਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਜ਼ਿਲ੍ਹਾ ਪੱਧਰੀ ਮੀਟਿੰਗ ਕੀਤੀ ਗਈ। ਇਸ ਦੌਰਾਨ ਨਰਿੰਦਰ ਡਮਾਰ, ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਡ, ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਆਰਡੀ ਡਿਵੀਜ਼ਨ ਕੇਂਦਰ, ਜਸਪਾਲ ਸਿੰਘ

ਜੱਸੀ ਮੈਨੇਜਿੰਗ ਡਾਇਰੈਕਟਰ ਕੋਪਰੇਟਿਵ ਬੈਂਕ ਮੋਗਾ, ਐੱਸ ਪੀ ਸਿੰਘ ਐਲ ਡੀ ਐੱਮ ਮੋਗਾ, ਮੁਕੀਸ਼ ਸ਼ਰਮਾ, ਬਾਬਾਬਾਨੀ ਵਿਕਾਸ ਅਫਸਰ, ਅਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਰੀਜਨਲ ਡਾਇਰੈਕਟਰ ਅਭਿਵਿਅਕਤੀ ਫ਼ਾਊਂਡੇਸ਼ਨ ਨੇ ਇਸ ਪ੍ਰੋਗਰਾਮ ਵਿੱਚ ਸਮੁੱਚੀਅਤ ਕੀਤੀ ਅਤੇ ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ। ਜਾਣਕਾਰੀ ਇੰਝੇ ਹੋਏ ਜ਼ਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਡ ਨਰਿੰਦਰ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਨਾਬਾਡ ਦੁਆਰਾ ਪੰਜਾਬ ਦੇ 3000 ਕਲੱਸਟਰਾਂ ਵਿੱਚ ਇਸ ਜਾਗਰੂਕਤਾ

ਮੀਟਿੰਗ

- ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਸਬੰਧੀ ਕੀਤਾ ਜਾਗਰੂਕ
- 90 ਕਲੱਸਟਰਾਂ 'ਚ ਜਾਗਰੂਕਤਾ ਪ੍ਰੋਗਰਾਮ ਕੀਤੇ ਜਾਣਗੇ

ਮੁਹਿੰਮ ਤਹਿਤ ਕੈਂਪ ਲਗਾਏ ਜਾ ਰਹੇ ਹਨ ਤਾਂ ਜੋ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾ ਸਕੇ ਕਿ ਉਹ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਤੋਂ

ਕਿਸ ਤਰ੍ਹਾਂ ਫਾਇਦਾ ਲੈ ਸਕਦੇ ਹਨ। ਉਹਨਾਂ ਦੱਸਿਆ ਕਿ ਜੋ ਕਿਸਾਨ ਆਪਣੀ ਆਮਦਨ ਵਧਾਉਣ ਚਾਹੁੰਦੇ ਹਨ ਉਹਨਾਂ ਲਈ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਮਹੱਤਵਪੂਰਨ ਡੂੰਘਿਆ ਨਿਭਾ ਸਕਦੇ ਹਨ।

ਸੰਸਥਾ ਦੇ ਰੀਜਨਲ ਡਾਇਰੈਕਟਰ ਅਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ (ਨਾਬਾਡ) ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਇਸ ਅਭਿਆਨ ਦੇ ਤਹਿਤ ਮੋਗਾ ਵਿੱਚ 90 ਕਲੱਸਟਰਾਂ ਵਿੱਚ ਕਿਸਾਨ ਉਤਪਾਦਕ

ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਪ੍ਰੋਗਰਾਮ ਕੀਤੇ ਜਾਣਗੇ ਅਤੇ ਲੋਕਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾਵੇਗਾ। ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਆਰਡੀ ਡਿਵੀਜ਼ਨ ਕੇਂਦਰ ਨੇ ਦੱਸਿਆ ਕਿ ਡਿਪਟੀ ਡਿਵੀਜ਼ਨ ਕੇਂਦਰ ਕਿਸਾਨਾਂ ਦੀ ਝਲਾਈ ਲਈ ਹਮੇਸ਼ਾ ਕੰਮ ਕਰਦਾ ਰਿਹਾ ਅਤੇ ਇਸ ਅਭਿਆਨ ਵਿੱਚ ਵੀ ਪੂਰੀ ਤਰ੍ਹਾਂ ਸਮੁੱਚੀਅਤ ਕਰੇਗਾ। ਉਹਨਾਂ ਤੋਂ ਇਲਾਵਾ ਬਾਬਾਬਾਨੀ ਵਿਕਾਸ, ਡਾਇਰੀ ਵਿਭਾਗ ਤੋਂ ਆਏ ਹੋਏ ਮਹਿੰਮ ਵੱਲੋਂ ਆਪਣੇ-ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ ਗਏ।



# ਕਿਸਾਨਾਂ ਨੂੰ ਨਵੀਂ ਤਕਨੀਕ ਦੀ ਜਾਨਕਾਰੀ ਦੀ

ਮਾਸਕਰ ਸੰਵਾਦਯਤਾ | ਮੋਗਾ

ਅਭਿਵਿਅਕਤੀ ਫ਼ਾਊਂਡੇਸ਼ਨ ਨੇ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਅਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਮੋਗਾ ਵਿੱਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਦੇ ਤਹਿਤ ਜ਼ਿਲ੍ਹਾ ਸ୍ਤਰੀਯ ਬੈਠਕ ਕਾ ਆਯੋਜਨ ਕੀਤਾ ਗਿਆ।

ਇਸ ਦੌਰਾਨ ਨਰੇਂਦਰ ਕੁਮਾਰ ਜਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਡ, ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਾਫਿ ਵਿਜ਼ਨ ਕੇਂਦਰ, ਜਸਪਾਲ ਸਿੰਘ ਜਸਪੀ ਮੈਨੇਜਿੰਗ ਡਾਇਰੈਕਟਰ ਕੋਆਪਰੇਟਿਵ ਬੈਂਕ ਮੋਗਾ, ਡਾ. ਹਰਨੇਕ ਸਿੰਘ ਰੋਡੇ, ਈਚਾਈ ਸਿੰਘ ਐਲ ਡੀ ਐੱਮ, ਮਨੀਸ਼ਾ ਸ਼ਰਮਾ ਬਾਬਾਬਾਨੀ ਵਿਕਾਸ ਅਫਸਰ, ਅਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਰੀਜਨਲ ਡਾਇਰੈਕਟਰ ਅਭਿਵਿਅਕਤੀ ਫ਼ਾਊਂਡੇਸ਼ਨ ਨੇ ਇਸ ਪ੍ਰੋਗਰਾਮ ਵਿੱਚ ਅਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ। ਇਸ ਦੌਰਾਨ ਕਿਸਾਨਾਂ ਦੇ ਲਿਫ਼ ਨਵੀਂ ਤਕਨੀਕ ਸੰਬੰਧੀ ਜਾਨਕਾਰੀ ਦੀ



ਬੈਠਕ ਨੂੰ ਸੰਬੰਧਿਤ ਕਰਦੇ ਹੁਏ ਰੀਜਨਲ ਡਾਇਰੈਕਟਰ ਅਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਅਨੁਯਾ।

ਗਈ। ਜਿਲ੍ਹਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਡ ਨਰੇਂਦਰ ਕੁਮਾਰ ਨੇ ਕਹਾਯਾ ਕਿ ਨਾਬਾਡ ਦੁਆਰਾ ਪੰਜਾਬ ਦੇ 3 ਹਜ਼ਾਰ ਕਲਸਟਰਾਂ ਵਿੱਚ ਇਸ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਦੇ ਤਹਿਤ ਕੈਂਪ ਲਗਾਏ ਜਾ ਰਹੇ ਹਨ, ਤਾਕਿ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾ ਸਕੇ ਕਿ ਕਹ

ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਦੇ ਕਿਸਾਨਾਂ ਦੇ ਲਿਫ਼ ਫਾਯਦਾ ਲੈ ਸਕਦੇ ਹਨ। ਇਸ ਮੌਕੇ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਾਫਿ ਵਿਜ਼ਨ ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਨੇ ਕਹਾਯਾ ਕਿ ਕ੍ਰਾਫਿ ਵਿਜ਼ਨ ਕੇਂਦਰ ਕਿਸਾਨਾਂ ਦੀ ਮਦਦ ਕੇ ਲਿਫ਼ ਹਮੇਸ਼ਾ ਕਾਰਯ ਕਰਦਾ ਹੈ।

# ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਮੀਟਿੰਗ



ਮੀਟਿੰਗ ਨੂੰ ਸੰਬੋਧਨ ਕਰਦੇ ਰਿਜਨਲ ਡਾਇਰੈਕਟਰ ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਤੇ ਹੋਰ। (ਬੁਭਮ)

ਮੋਗਾ, 13 ਮਾਰਚ (ਬਿੰਦਾ)- ਅਭੀਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਮੋਗਾ 'ਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਜ਼ਿਲਾ ਪੱਧਰੀ ਮੀਟਿੰਗ ਦਾ ਆਯੋਜਨ ਕੀਤਾ। ਇਸ ਦੌਰਾਨ ਨਰਿੰਦਰ ਕੁਮਾਰ ਜ਼ਿਲਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ, ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਿਸ਼ੀ ਵਿਗਿਆਨ ਕੇਂਦਰ,

ਜਸਪਾਲ ਸਿੰਘ ਜੱਸੀ ਮੈਨੇਜਿੰਗ ਡਾਇਰੈਕਟਰ ਕੋ-ਆਪ੍ਰੋਟਿਵ ਬੈਂਕ ਮੋਗਾ, ਡਾ. ਹਰਨੇਕ ਸਿੰਘ ਰੋਡੇ, ਐੱਚ.ਪੀ. ਸਿੰਘ ਐੱਲ.ਡੀ.ਐੱਮ. ਮੋਗਾ, ਮੁਨੀਸ਼ ਸ਼ਰਮਾ ਬਾਗਵਾਨੀ ਵਿਕਾਸ ਅਫਸਰ, ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਰਿਜਨਲ ਡਾਇਰੈਕਟਰ ਅਭੀਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਸ਼ਮੂਲੀਅਤ ਕੀਤੀ ਅਤੇ ਆਪਣੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਤੇ। ਇਸ ਮੌਕੇ ਜ਼ਿਲਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ ਨਰਿੰਦਰ ਕੁਮਾਰ ਨੇ ਦੱਸਿਆ ਕਿ

ਨਾਬਾਰਡ ਵੱਲੋਂ ਪੰਜਾਬ ਦੇ 3000 ਕਲੱਸਟਰਾਂ 'ਚ ਇਸ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਤਹਿਤ ਕੈਂਪ ਲਾਏ ਜਾ ਰਹੇ ਹਨ ਤਾਂ ਜੋ ਕਿਸਾਨਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾ ਸਕੇ ਕਿ ਉਹ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਤੋਂ ਕਿਸ ਤਰ੍ਹਾਂ ਫਾਇਦਾ ਲੈ ਸਕਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦੱਸਿਆ ਕਿ ਜੋ ਕਿਸਾਨ ਆਪਣੀ ਆਮਦਨ ਨੂੰ ਵਧਾਉਣਾ ਚਾਹੁੰਦੇ ਹਨ, ਉਨ੍ਹਾਂ ਲਈ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਮਹੱਤਵਪੂਰਨ ਭੂਮਿਕਾ ਨਿਭਾਅ ਸਕਦੇ ਹਨ। ਇਸ ਮੌਕੇ ਅੰਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਨਾਲ ਇਸ ਅਭਿਆਨ ਤਹਿਤ 80 ਕਲੱਸਟਰਾਂ 'ਚ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਪ੍ਰੋਗਰਾਮ ਕੀਤੇ ਜਾਣਗੇ ਅਤੇ ਲੋਕਾਂ ਨੂੰ ਜਾਗਰੂਕ ਕੀਤਾ ਜਾਵੇਗਾ। ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਿਸ਼ੀ ਵਿਗਿਆਨ ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਨੇ ਦੱਸਿਆ ਕਿ ਕ੍ਰਿਸ਼ੀ ਵਿਗਿਆਨ ਕੇਂਦਰ ਕਿਸਾਨਾਂ ਦੀ ਭਲਾਈ ਲਈ ਹਮੇਸ਼ਾ ਕੰਮ ਕਰਦਾ ਹੈ।

**ਜਗ ਬਾਣੀ**

Thu, 14 March 2019

<https://jagbani.epapr.in/c/37589731>



# ਨਾਬਾਰਡ ਦੇ ਸਹਿਯੋਗ ਸੇ ਪੰਜਾਬ ਮੇਂ 91 ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਗਠਿਤ

ਮੋਗਾ, 12 ਮਾਰਚ (ਬਿੰਦਾ): ਅਭਿਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਦੇ ਸਹਿਯੋਗ ਸੇ ਮੋਗਾ ਮੇਂ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਕੇ ਤਹਿਤ ਜਿਲਾ ਸਤਰੀਯ ਬੈਠਕ ਕੀ। ਇਸ ਦੌਰਾਨ ਨਰੇਂਦਰ ਕੁਮਾਰ ਜਿਲਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ, ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਿਸ਼ੀ ਵਿਗਿਆਨ ਕੇਂਦਰ, ਜਸਪਾਲ ਸਿੰਘ ਜੱਸੀ ਮੈਨੇਜਿੰਗ ਡਾਇਰੈਕਟਰ ਕੋ-ਆਪ੍ਰੋਟਿਵ ਬੈਂਕ ਮੋਗਾ, ਡਾ. ਹਰਨੇਕ ਸਿੰਘ ਰੋਡੇ, ਐੱਚ.ਪੀ. ਸਿੰਘ ਐੱਲ.ਡੀ.ਐੱਮ. ਮੋਗਾ, ਮੁਨੀਸ਼ ਸ਼ਰਮਾ ਬਾਗਵਾਨੀ ਵਿਕਾਸ ਅਫਸਰ ਤੇ ਅਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਰੀਜਨਲ ਡਾਇਰੈਕਟਰ ਅਭਿਵਿਅਕਤੀ ਫਾਊਂਡੇਸ਼ਨ ਨੇ ਇਸ ਪ੍ਰੋਗਰਾਮ ਮੇਂ ਸ਼ਮੂਲੀਯਤ



ਬੈਠਕ ਕੀ ਸੰਬੋਧਿਤ ਕਰਤੇ ਅਮ੍ਰਿਤਪਾਲ ਸਿੰਘ।

(ਬੁਭਮ)

ਕੀ ਤੇ ਆਪਨੇ ਵਿਚਾਰ ਸਾਂਝੇ ਕੀਏ।

ਜਿਲਾ ਵਿਕਾਸ ਪ੍ਰਬੰਧਕ ਨਾਬਾਰਡ ਨਰੇਂਦਰ ਕੁਮਾਰ ਨੇ ਬਤਾਯਾ ਕਿ ਨਾਬਾਰਡ ਦੁਆਰਾ ਪੰਜਾਬ ਕੇ 3 ਹਜ਼ਾਰ ਕਲੱਸਟਰ ਮੇਂ

ਇਸ ਜਾਗਰੂਕਤਾ ਮੁਹਿੰਮ ਕੇ ਤਹਿਤ ਕੈਂਪ ਲਗਾਏ ਜਾ ਰਹੇ ਹੈ, ਤਾਕਿ ਕਿਸਾਨਾਂ ਕੋ ਜਾਗਰੂਕ ਕੀਯਾ ਜਾ ਸਕੇ। ਅਬ ਤਕ ਨਾਬਾਰਡ ਕੇ ਸਹਿਯੋਗ ਸੇ ਪੰਜਾਬ ਮੇਂ 91

ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਬਨਾਏ ਜਾ ਚੁਕੇ ਹੈ। ਅਮ੍ਰਿਤਪਾਲ ਸਿੰਘ ਨੇ ਬਤਾਯਾ ਕਿ ਰਾਸ਼ਟਰੀ ਖੇਤੀਬਾੜੀ ਤੇ ਪੇਂਡੂ ਵਿਕਾਸ ਬੈਂਕ ਨਾਬਾਰਡ ਕੇ ਸਹਿਯੋਗ ਸੇ ਇਸ ਅਭਿਆਨ ਕੇ ਤਹਿਤ 80 ਕਲੱਸਟਰ ਮੇਂ ਕਿਸਾਨ ਉਤਪਾਦਕ ਸੰਗਠਨ ਜਾਗਰੂਕਤਾ ਪ੍ਰੋਗਰਾਮ ਕਰਵਾਏ ਜਾਏਗੇ ਤੇ ਲੋਕਾਂ ਕੋ ਜਾਗਰੂਕ ਕੀਯਾ ਜਾਏਗਾ।

ਡਿਪਟੀ ਡਾਇਰੈਕਟਰ ਕ੍ਰਿਸ਼ੀ ਵਿਗਿਆਨ ਡਾ. ਅਮਨਦੀਪ ਸਿੰਘ ਨੇ ਬਤਾਯਾ ਕਿ ਕ੍ਰਿਸ਼ੀ ਵਿਗਿਆਨ ਕੇਂਦਰ ਕਿਸਾਨਾਂ ਕੀ ਭਲਾਈ ਕੇ ਲੀਏ ਹਮੇਸ਼ਾ ਕਾਰਯ ਕਰਤਾ ਹੈ ਤੇ ਇਸ ਅਭਿਆਨ ਮੇਂ ਤੁਨਕਾ ਪੂਰ ਸਾਥ ਦੇਗਾ। ਇਸ ਮੌਕੇ ਪਰ ਵਿਖਿਨ ਵਿਖਾਗੋਂ ਕੇ ਪਦਾਧਿਕਾਰੀ ਹਾਜ਼ਿਰ ਥੇ।

**ਪੰਜਾਬ ਕੇਸਰੀ**  
ਫੁੱ-ਪੇਪਰ

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**Awareness Campaign on Promotion of  
Farmer Producer Organization (FPO)**