GOVERNMENT OF KERALA
KERALA STATE PLANNING BOARD

FOURTEENTH FIVE-YEAR PLAN
(2022-2027)

WORKING GROUP ON
HOW CAN KERALA USE THE POWER OF COOPERATION TO RAISE AGRICULTURAL GROWTH?

REPORT

AGRICULTURE DIVISION
March 2022

FOREWORD

Kerala is the only State in India to formulate and implement Five-Year Plans. The Government of Kerala believes that the planning process is important for promoting economic growth and ensuring social justice in the State. A significant feature of the process of formulation of Plans in the State is its participatory and inclusive nature.

In September 2021, the State Planning Board initiated a programme of consultation and discussion for the formulation of the 14th Five-Year Plan. The State Planning Board constituted 44 Working Groups, with more than 1200 members in order to gain expert opinion on a range of socio-economic issues pertinent to this Plan. The members of the Working Groups represented a wide spectrum of society and include scholars, administrators, social and political activists and other experts. Members of the Working Groups contributed their specialised knowledge in different sectors, best practices in the field, issues of concern, and future strategies required in these sectors. The Report of each Working Group reflects the collective views of the members of the Group and the content of each Report will contribute to the formulation of the 14th Five-Year Plan. The Report has been finalised after several rounds of discussions and consultations held between September to December 2021.

This document is the Report of the Working Group on "How can Kerala use the power of cooperation to raise agricultural growth?" .The Co-Chairpersons of Working Group were Sri.James Mathew and Sri.P. B Nooh IAS. Dr.R.Ramakumar, Member of the State Planning Board co-ordinated the activities of the Working Group. Sri.S.S.Nagesh, Chief, Agriculture Division was the Convenor of the Working Group and Smt.G. C. Roshini, Agronomist, Agriculture Division was Co-Convenor.The terms of reference of the Working Group and its members are in Appendix 1 of the Report.

Member Secretary

PREFACE

As part of formulation of the 14th Five Year Plan, the Kerala State Planning Board had constituted working groups of experts in all the major sectors. In Agriculture and Allied Sectors, 6 working groups were constituted viz Agriculture and Cooperation, Animal Husbandry and Dairy, Inland and Marine Fisheries, Forest and Environment, Water Resources and Regional Packages. To discuss and frame policies in each of these sectors, the working groups were further divided into 28 Expert Sub-Groups (ESG) with specific mandates.

Each Expert Subgroup held at least three meetings beside one focused group meeting before finalising the report. We, the Co-Chairs, place our deep appreciation and gratitude to all the esteemed members of the ESG for their valuable contributions in preparing the report. We are extremely grateful to Dr. V. K. Ramachandran, the Honourable Vice-Chairperson, Kerala State Planning Board, Dr. R. Ramakumar, Member, Kerala State Planning Board, Shri. S. S. Nagesh, Chief, Agriculture Division for their consistent guidance and suggestions in preparing the report. The support provided by Sri. R.Jayakrishnan, Research Assistant in bringing out this report is appreciated. The drafting team put in commendable work in bringing together all the views and opinions of the members. We sincerely hope the recommendations in the report can lead to important changes in the public policy on agricultural development in the State.

Sri.James Mathew
Expert Co-Chairperson

Sri.P. B Nooh IAS
Official Co-Chairperson

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HIGHLIGHTS

- Post-harvest management, increase in productivity, profitability, and sustainability key to improvement
- Alliances with cooperatives and LSGs is the way forward
- Can promote effective usage of credit facilities, local-level planning, local employment generation
- Concrete suggestions for facilitating this alliance have been provided

HOW CAN KERALA USE THE POWER OF COOPERATION TO RAISE AGRICULTURAL GROWTH?

EXECUTIVE SUMMARY

INTRODUCTION: The concept of development in the agricultural sector is intimately tied with improving agricultural productivity, which is critical to Kerala. Long-term interventions in post-harvest management by creating infrastructure and improving marketing platforms have been identified as the need of the hour to meet the challenges of livelihood and food security, increased farmer income and local economic development. Technological, extension, financial services are available at the grassroots level, but marketing remains a problem for producers.

OBJECTIVE: The objective of the 11th expert subgroup is to explore the extent to which agriculture and allied sectors may be strengthened by facilitating convergence with cooperatives and local self-government (LSG)-led bodies, and to suggest actionable measures in this regard.

OVERVIEW OF RELEVANT AGENCIES: Development projects in agricultural and allied sectors that are planned at the state level as well as those led by LSGs are currently being implemented by the Departments of Agriculture and Farmer Welfare, Animal Husbandry and Dairy Development, and Fisheries. These departments do not essentially intervene in the post-harvest and marketing phases, and a number of successful collectives have made an impact in this space. Most of these agencies are voluntary initiatives by primary agricultural co-operative societies, crop-based farmer producer companies (FPCs), women-led companies under Kudumbashree, Swasraya vipani, self-help groups under VFPCK, different NGOs, LSGs, Krishibhavans, KVKs, ICAR, agricultural universities, etc. The major constraints faced by Kerala's farming sector were identified, and possible interventions by these departments have been broadly outlined.

POTENTIAL OF LSG–CO-OPERATIVE ALLIANCES WITH AGRICULTURE & ALLIED SECTORS: Agriculture co-operatives help their smallholder producer-members access inputs, infrastructure, markets, better prices, training, and technologies, through the power of the collective. With open and voluntary membership as one of their founding principles, co-operatives increase the inclusion of women and marginalized groups and help them access resources and opportunities by expanding their participation in local, national, and global economies. Co-operatives have proven to be resilient and often thrive in times of crises, and unique member-owned model that allows them to make long term commitments to climate action. Moreover, both the co-operative movement and the concepts decentralization of power are strongly rooted in Kerala, particularly in rural areas.

Thus, forging LSG–co-op alliances provide a much-needed boost to the agricultural and allied sectors.

Key suggestions

- Formulating a strategy of functional convergence between and among LSGs and development departments

- Creating schemes that draw upon previous successes like the group farming program and GALASA
- Creating multiple forms of farmer producer organisations (FPOs)
- Making legal changes to facilitate land leasing by SHGs and JLGs for farming
- Coordinating karshika karmasena and custom hiring centres for sourcing labour and equipment
- Creating panchayat-level land use plans
- Increasing state investment in storage and warehousing sector
- Liberalising land acquisition policy and licensing for creation of storage infrastructure
- Encouraging utilisation of PAC-owned land and godowns
- Entrusting Kerala Bank with the task of increasing credit flow into storage and warehousing sector
- Encouraging value-addition enterprises, particularly in coconut, vegetables, fruits, spices and condiments, and medicinal plants
- Extending more credit for the creation and expansion of agricultural marketing infrastructure
- Discussing the possibility of an overarching state-level legislation for agricultural markets – private, public and cooperative
- Facilitating the establishment of a large number of FPOs, in the form of both cooperatives and FPCs at the panchayat-level
- Establishing a modern supply chain in agriculture based on the bottom-up development of mobile cold storages at the panchayat level, larger storage structures at the block level, and even larger warehouses at the district level

CONCLUSION: The ESG has discussed the major issues in the agricultural sector in the state and considers that harnessing the strength of Kerala's co-operatives and LSGs for initiating appropriate interventions will be beneficial in addressing these issues.

1. INTRODUCTION

The mandate of the 11th Expert Subgroup constituted under the Working Group for the Agriculture Sector in relation to the 14th Five-year Plan (FYP) is to explore how the power of the co-operative sector in Kerala can be harnessed to promote agricultural growth. Considering the ongoing adverse effects of the pandemic and the unusual floods of 2018, the state has been under extraordinary stress in the recent past. This situation demands intensive and innovative ways of utilising human and natural resources for faster and sustainable growth, particularly in the agricultural sector. Towards this end, the Subiksha Keralam Mission has initiated measures for increasing food production by enhancing the area under cultivation and introducing new technologies, local employment generation, and attracting youth and repatriates to agriculture. Naturally, the 14th FYP is expected to sustain and expand the scope and span of these initiatives through appropriate development projects. Long-term interventions in post-harvest management by creating adequate infrastructural facilities and improved marketing platforms have been identified as the need of the hour to meet the challenges of livelihood and food security, increased farmer income and local economic development. However, the important question here is the extent to which agriculture and allied sectors are currently equipped to meet these demands and whether they can be by facilitating convergence with cooperatives and local self-government (LSG)-led bodies.

2. OVERVIEW OF RELEVANT AGENCIES

AGENCIES IN THE FARMING SECTOR – CONSTRAINTS AND POTENTIAL

Development projects in agricultural and allied sectors that are planned at the state level as well as those led by LSGs are currently being implemented by the Departments of Agriculture and Farmer Welfare, Animal Husbandry and Dairy Development, and Fisheries in collaboration with the concerned LSGs. In general, the farmers/farm producers are expected to access technological and extension support services from the local units of these development departments, viz., Krishibhavans and animal husbandry units in every grama panchayath, as well as fisheries development units in coastal areas, while financial support may be accessed via various commercial banks and local co-operative banks. However, organized efforts for marketing, procurement, storage arrangements, or price surety for their produce are largely lacking on the part of these grassroot level agencies. Other than the milk collection and marketing system put in place by MILMA, paddy procurement by Supplyco in selected districts, limited vegetable marketing facilities offered by VFPCK and Horticorp, and fish marketing services offered by Matsyafed, there have been no noteworthy interventions in this regard, and lakhs of farmers in the state are left to fend for themselves when it comes to marketing their produce. It must be noted that the majority of these producers are resource-poor small and marginal farmers. Owing to the lack of warehousing or cold storage and transportation facilities, these farmers are often left to sell off perishable produce at throwaway prices during major crop seasons, natural disasters, and market glut. Paucity of proper post-harvest handling facilities and the absence of a sustainable value chain management and marketing system results in considerable wastage. This effectively translates into low farm incomes, discontinuance of farming, low rate of employment generation, food insecurity, and reduction in local income generation.

However, there are several examples that show the potential of the organised power of the people to bring changes to the farming sector. Even though departmental agencies do not take on a mandatory role in the post-harvest and marketing phases, a number of successful models have come up that showcase the potential of the collective in the agricultural sector, such as in sourcing and collection of produce, value chain development, marketing, enterprise generation, technology handholding, quality input, organising labour supply, and providing farm machinery service. Most of these agencies are voluntary initiatives by primary agricultural co-operative societies, crop-based farmer producer companies (FPCs), women-led companies under Kudumbashree, Swasraya vipani, self-help groups under VFPCK, different NGOs, LSGs, Krishi Bhavans, KVKs, ICAR, agricultural universities, etc. NABARD, SFAC, State Horticulture Mission, and certain technology incubators have also started to actively promote FPCs with subsidy support. Additionally, the annual mega event VAIGA organised by the agriculture department, MSME promotion programmes by the industries department, etc., have persuaded a number of groups and individuals in rural Kerala to adopt value addition enterprises as livelihood.

Table 1. Summary of major constraints related to the farming sector that can be addressed by converged action platforms

Sl.No	Constraints in the farming sector	Potential interventions & related agencies
1.	Wastage and low price of vegetables due to seasonal glut, lack of cold storage and transportation facilities	Arrangements for collection, post- harvest handling, and value chain development through pack houses, cold storage, FPCs, registered cultivation and certification, incubators, value addition, common branding and modernised marketing by Krishibhavans/VPFPCK, PACS, LSG, and Kudumbashree
2.	Lack of high-quality vegetable seeds and planting materials – production and timely distribution	Locally co-ordinated programmes of Krishibhavans, VFPCK, PACS, LSG, and Kudumbashree
3.	Lack of high-quality paddy seed - production and timely distribution	Locally co-ordinated programmes of Krishibhavans, PACS, LSG, Minor Irrigation, Kudumbashree, MGNREG
4.	Lack of paddy procurement, processing, and marketing facilities	Facilities for storage, milling, value addition, branding, and marketing through FPCs, Krishibhavans, PACS, LSG, farmers groups, and Kudumbashree
5.	Decreased paddy production area; lack of utilization of wetlands lying fallow	Setting up landbanks under LSG and Paddy FPCS as joint programme of PACS, Krishi bhavan, farmers groups, and Kudumbashree
6.	Mechanised farming	Setting up FPCs of skilled youth groups with farm machines/ for various crops operations / services by PACs, LSG and Krishibhavans
7.	Lack of facilities for post-harvest handling, value addition, & marketing of spices	Special PFCs of the spices, storage, value addition, branding and marketing by PACs, FPCs, Krishibhavans, LSGs,
8.	Lack of good seedling materials of coconut, labour scarcity, procurement and processing of the produce	Coconut PFCs under PACS, Krishibhavans, and LSGs for registered seedling production, farm operations, produce procurement, value addition and marketing with branding, e-Nam
9.	Low collection target of MILMA and wastage of milk	Value addition initiatives under PFCs under MILMA, PACS, LSGs, and AH dept.
10.	Sustained inland/marine fish and prawn production, processing, and marketing	Aquaculture FPCs, facilities for value addition, storage, processing, branding and marketing by PACs, LSGs, fisheries dept, and MatsyaFed
11.	Scarcity of high-quality organic manure for urban and peri-urban farming; pollution arising from cow dung use	Setting up units with local facilities for processing cow dung, poultry manure, goat manure, composting, etc. and selling in urban/peri-urban areas by LSG, PACs, and Kudumbashree SHGs

A handful of technology incubators set up recently by agricultural universities and research centres under ICAR have also initiated capacity building in value addition by offering incubation facilities in some of the campuses across the state. A number of entrepreneurs have started online sales, and such efforts have gained much traction in the unique scenario created by the pandemic.

Table 1 summarizes the major constraints/needs of the farming sector (excluding the constraint of accessibility to credit among farmers) juxtaposed with the potential interventions-alliances/converged platforms of government departments in agriculture and allied sectors, LSGs, co-operatives, FPCs and Kudumbashree in general on a sustainable basis.

3. POTENTIAL OF LSG – COOPERATIVE ALLIANCES WITH AGRICULTURAL AND ALLIED SECTORS

EXPLORING IN-DEPTH THE POSSIBILITY OF CREATING AN ALLIANCE BETWEEN LSGS AND AGRICULTURE AND ALLIED SECTORS

The potential of co-operative institutions in the growth of farming sector is well highlighted in the Kerala Co-operative Policy (SPB, 2020), where their impact on food security is discussed. Agriculture co-operatives help their smallholder producer-members access inputs, infrastructure, markets, better prices, training, and technologies, through the power of the collective. With open and voluntary membership as one of their founding principles, co-operatives increase the inclusion of women and marginalized groups and help them access resources and opportunities by expanding their participation in local, national, and global economies. Co-operatives have proven to be resilient and have even recorded growth in times of crisis. Co-operative enterprises have a unique member-owned model that allows them to make long term commitments to fighting against climate change and its impacts. Co-operatives put people at the heart of their action, which fosters the buy-in for personal sacrifices that climate action will require. This results in sustainable natural resource management and active engagement in sustainable energy options.

In the above context, the Kerala Co-operative Policy(2019) has developed its perspective as follows

Co-operative movement in Kerala has carved out a niche for itself in important sectors like credit (both rural and urban), banking, dairy, agriculture marketing, consumers, handloom and handicrafts, fisheries, labour and housing activities. The indelible imprint made by co-operatives is identified by the government and hence, the co-operative policy addresses the twin objectives of ensuring autonomy, independence and strengthening of the movement on the one hand and identifying it as a launch vehicle to implement various socio-economic security programmes of the government, on the other.

The state government is propounding a perspective plan for development which is pro-poor, environment friendly and proposes an alternate development model. The policy envisages strengthening and development of co-operatives as a tool for local economic development.

The funds available from NABARD are primarily used for agricultural production and infrastructural development in Kerala. In agricultural production credit sector, approximately 35 to 40 percent of agricultural credit dispersed as refinance are provided at a subsidised interest rate. Moreover, interest subsidy given by the central government from time to time is also utilised. A strong alliance between the agriculture sector and co-operatives can promote the effective usage of such credit facilities and thereby strengthen the agricultural sector by pressurising for a higher share to the state.

SCOPE OF ALLIANCE OF CO-OPERATIVES, AGRICULTURE SECTOR, AND LOCAL ADMINISTRATION

An underdeveloped primary sector is considered the major weakness in the development of Kerala. Co-operatives can effectively provide support to agriculture and small-scale

industry. If a system is introduced at the panchayat level, it can mitigate the problems in the disbursement of short-term crop loans for paddy cultivation, vegetable cultivation, etc., to increase agricultural production and also for the marketing of these products. Value-added agricultural products are key to strengthening the agricultural sector in Kerala, and such mega projects can serve as a source of local employment generation. Measures for introducing AMUL-model schemes in different sectors can provide momentum to the production of different commodities like coconut, rubber, banana, and jackfruit. Co-operative institutions and LSGs can work together to enhance both production and productivity in tune with local conditions. The collective effort that can be generated through the proposed alliance will be of great help in the timely distribution of quality seeds, fertilizers, and agricultural equipment and also for the storage, processing and marketing of these products. Thus, integration of the activities of co-operatives and local bodies will be very helpful for agriculture and rural development. Both the co-operative movement and LSG institutions have strong roots in Kerala and have made considerable inroads into rural economic development.

If LSG-level plans are arranged in accordance with the credit plans prepared by the co-operative institutions for the development requirements of each area, productive and complete utilisation of the resources available to co-operatives can also be achieved along with agricultural and rural development. Recognising Primary Agricultural Credit Societies (PACS) as official banking service providers of the local bodies can mobilise and ensure the availability of finance required in turn.

In this context, it is essential to introduce professionalism in the co-operative department and transform it so that it can keep pace with the changes that take place in technological and regulatory environments. Fall in agricultural loans, weak links with local self-government institutions, mounting NPAs, and slow progress of modernization measures are some of the problems identified with the three-tier co-operative credit structure of Kerala.

STATUS OF THE CO-OPERATIVE SECTOR

According to the Kerala Development Report (SPB, 20-21) Cooperatives in Kerala operate under the jurisdiction of different departments of the Government. The largest and the most significant segment come under the administrative control of the Registrar of Cooperative Societies (RCS) in the Department of Cooperation. It includes apex cooperatives, federal cooperatives, district cooperative banks, credit cooperatives, consumer/school/college cooperatives, marketing, and processing cooperatives, and others. Together, there were around 15,761 cooperatives in 2019.In addition to these cooperatives, there are also around 6000 cooperatives that operate under the jurisdiction of other departments of the Government. They include 604 khadi and village industry cooperatives, 1190 coir cooperatives, 611 handloom cooperatives, 3284 dairy cooperatives, 394 industrial and 749 fisheries cooperatives. Dairy cooperatives in Kerala operate in three tiers. The Kerala Cooperative Milk Marketing Federation Ltd (KCMMF) is the apex body. Below, there are three regional cooperative milk producer unions and further below, there are the village-level dairy cooperatives. MatsyaFed is the apex cooperative of the primary-level fishermen welfare cooperative societies.

Cooperatives in Kerala play a vital role in mobilising people and pooling their resources to meet the common needs of members and thereby the larger society. The approach paper to the 13th Five-Year Plan prepared by Kerala State Planning Board in 2017 indicated that there were 70 types of cooperative societies engaged in various kinds of economic and business activities in the State. They were categorised as apex societies (12), federal societies (4), cooperative central banks (14), credit societies (4045), consumer societies (20), primary societies (4651), marketing and processing societies (615) and miscellaneous societies (5926).

In 2020, the 13 central banks (the District Central Cooperative Banks) were merged with the apex bank (the Kerala State Cooperative Bank) to form the new Kerala Bank. Accordingly, from November 29, 2019, onwards, Kerala State Co-operative Bank and 13 District Co-operative Banks are functioning as a single entity with Brand Name "Kerala Bank". There are seven Regional Offices (each for two adjacent Revenue Districts) at Thiruvananthapuram, Alappuzha, Kottayam, Thrissur, Palakkad, Kozhikode and Kannur, Credit Processing Centres (CPC) at each District Head Quarters and Branch Offices across the State. The bank operates through a network of 769 branches. The co-operative sector in Kerala has an active role of the Government in their development and functioning. The Special Liquidity Facility (SLF) extended by NABARD was effectively utilised for food production by channelising it through 1643 Primary Agricultural Cooperative Credit Societies (PACS) in the State.

Currently, the sector is seriously constrained with major limitations like (i) large number of non-functional societies, (ii) need for technological interventions, (iii) new-age technological challenges, and (iv) low participation of youth and women.

4. POTENTIAL OF THE CONVERGENCE APPROACH IN AGRICULTURAL DEVELOPMENT

The group suggests the formulation of a strategy of functional convergence between and among LSGs and development departments. According to the Kerala Development Report 20-21, the future of Kerala's agriculture lies in focusing on an increase in productivity, profitability, and sustainability. Among the various special focus interventions listed in this context, adoption of mechanisation in agricultural operations, modernisation of supply chains and marketing systems, and large-scale investments in processing and value-addition are the three important areas. The Report has also highlighted that, to ensure convergence, Kerala should utilise two features of institutional strength in its history: decentralised governance and the cooperative movement. It has further pointed out that the 14th Plan period should be an appropriate occasion to reinvent the role of panchayats in agriculture. The panchayats should play a leading role in planning for agriculture at the local level, even as the block and district panchayats are given larger responsibilities to ensure that regional policies in agriculture are aligned to the needs of specific agroecological zones.

A key challenge in Kerala's agricultural development has been to create institutions at the local level that allow for the benefits of economies of scale in production and post-production activities. The small size of farms in Kerala means that farmers have only weak bargaining power in the input and output markets. Their produce is not aggregated at the local-level; this not only leads to poor price realisation vis-à-vis traders but also to the absence of value-addition opportunities, which further dampens farm gate prices.

1. The Kerala Development Report has further suggested the following interventions: (i) There are experiences of the two good practices of peoples collectives and co-operation that were proven successful in the farming sector of Kerala – (a) The " Group farming programme" introduced in the late 1980s was an important attempt to introduce collective undertaking of selected agricultural operations, including the purchase of inputs and marketing of products. It proved to be effective in reducing costs in paddy cultivation. (b) Later, the group approach was taken forward and consciously linked to more scientific cultural practices and adoption of technology in experiments like Group Approach for Locally Adapted and Sustainable Agriculture (GALASA). These two approaches are worth popularising in the current context

2. The Report has pointed out that creating multiple forms of farmer producer organisations (FPO) is the most appropriate way of going ahead. There has also been a mushrooming of self-help groups (SHGs) and joint liability groups (JLG) that collectively undertake paddy and vegetable cultivation on leased lands. This new form of leasing should also be encouraged, and the necessary legal changes should be introduced. To address the shortage of labourers, processes must be designed such that karshika karma senas would work in better alignment and cooperation with agricultural offices at the local level. Their activities must be integrated with custom hiring centres (CHCs) for renting agricultural implements.

3. In the context of the fallow land utilisation the Kerala Development Report has stated

   The State Government has already initiated a programme for cultivating all fallow lands in the State. In the next stage, this policy needs to be more scientifically designed. Land is a scar(c)e and valuable commodity in Kerala, and it has competing uses in agricultural and non-agricultural sectors. This underlines the need for a land use plan in every panchayat. Such a land use plan should aim at the most efficient and sustainable use of every plot of land in the panchayat. The areas suitable and reserved for agricultural use, industrial purposes, public services, tourism and the no-construction zones should be delineated. While reserving areas for agricultural uses, care should be taken to consider soil health and potential for reclamation as important criteria.

4. The Kerala Development Report has also proposed a detailed plan for integrated action and called for intervention in agricultural storage and warehousing wherein the roles to be played by the Kerala Bank is made explicit. The proposed steps are:

   a. The State Government should increase its investments in the storage and warehousing sector to expand capacities. Plan funds and the funds of KIIFB can be used for this purpose. The utilisation of Central sector schemes to improve investments in the sector have to be given priority.

   b. Kerala should examine if a more liberal land acquisition policy for the creation of storage infrastructure can be introduced, including the use of common pool land available with panchayats. The current system of licensing should also be liberalised.

   c. The land and godowns available with the primary agricultural cooperative societies should also be used to increase storage capacities in the State. In fact, investment by cooperatives can meet a good part of the required investments.

   d. The existing warehouses need modernisation and renovation to reduce spoilage and increase efficiency.

   e. Kerala Bank should be entrusted with the task of increasing credit flow into the storage and warehousing sector.

5. Promotion of value addition and processing should be a part of efforts to expand marketing and storage. One of Kerala's historic failures in the agricultural sector has been its inability to develop medium and large industries and enterprises that purchase farmer's products in some scale and transform them commercially into value added products. Such possibilities exist in crops like coconut, vegetables, fruits, spices and condiments, and medicinal plants.

6. Agricultural marketing in Kerala requires urgent attention. Procurement facilities are available only for paddy. In the case of other crops, such as coconut, fruits, or vegetables, the absence of adequate marketing facilities deprives the farmer of a remunerative price. Kerala's farming community is comprised predominantly of small and marginal farmers, resulting in (a) a fragmentation of marketed surplus, leading to absence of economies of scale in sale; and (b) high levels of heterogeneity in the cropping pattern

in these farms, leading to unviable quantities of marketed surplus in a number of crops. Due to these features of production, and the absence of efficient supply chains, the potential for aggregation of produce at the farmer-level remains acutely underexploited. This drawback has implications for not just the farmer's price but also the growth of enterprises in value-addition, where the availability of lumpsum quantities of raw materials is an important cost factor. According to the report,

> The existing network of markets is inadequate for more than one reason.
>
> a. One, agricultural markets do not exist in many regions where farmers are forced to rely on unregulated village traders. Two, given that agricultural production can be expected to rise in the future, more markets at the local level would become necessary. Given Kerala's historical strength in collective action, it would be appropriate if these new markets are established in the cooperative sector.
>
> b. Local government institutions should play a major role in investment and regulation of these markets. Kerala should also involve National Bank for Agriculture and Rural Development (NABARD), the commercial banks, the Kerala Bank and Primary Cooperative Agriculture and Rural Development Banks (PCARDB) to extend more credit to the creation and expansion of agricultural marketing infrastructure.

7. The state had initiated infrastructural investments for storage, processing, and agricultural marketing, modern trade centres and agribusiness centres, fish processing units, milk marketing societies, collection and grading centres for rubber, and grading and packing units for areca nut. Some of these projects were related to market yards, agricultural processing, fishing boats, rubber processing, vehicles for transport of fish and fish products, copra processing, and rubber processing. Many of these were initiatives in the co-operative sector, such as the sahakarana (cooperative) agricultural markets, as part of various schemes like Scheme for Development and Strengthening of Agricultural Marketing Infrastructure, Grading and Standardisation (AMIGS), Agricultural Marketing Infrastructure (AMI), and Integrated Scheme for Agricultural Marketing (ISAM). Funds under NABARD's Rural Infrastructure Development Fund (RIDF) can be made use of more effectively for this purpose.

8. Kerala's agrarian specificities necessitates discussions on a state-level regulatory regime for agricultural markets, covering public, private and cooperative markets. The existing marketing network is too fragmented, and an overarching state-level legislation will help streamline their activities.

9. Creation of facilities for aggregation should be organised parallel to the creation of new markets. Here, Kerala should facilitate the establishment of a large number of FPOs, in the form of both cooperatives and FPCs at the panchayat-level. Alongside, a plan to develop a modern supply chain for fruits and vegetables should be developed.

10. Storage and warehousing are an important area that needs focussed attention. Kerala's agricultural production will rise in the next five years. Paddy, vegetables and fruits will

be the focus areas. Development of storage and market yards (including cold storages and cold chains), scientific post-harvest management and handling systems and scientific transportation will have to receive urgent policy attention to take care of vegetables and fruits. The plan to develop a modern supply chain in agriculture should include a bottom-up development of mobile cold storages at the panchayat-level, larger storage structures at the block-level and even larger warehouses at the district-level. These structures should also be efficiently aligned and linked with the agro-parks and food parks being developed at various locations.

11. At present, the lack of adequate land has been identified as a major constraint in the development of storage and warehousing capacities. Among farmers too, the availability of farm-level storage infrastructure is poor, particularly for crops like rubber, coconut, areca nut, and spices. The concept of negotiable warehouse receipts has also not caught up in the state for multiple reasons. Plan funds and KIIFB funds can be used for this purpose. The utilisation of central sector schemes to improve investments in the sector have to be given priority. Kerala should examine if a more liberal land acquisition policy for the creation of storage infrastructure can be introduced, including the use of common pool land available with panchayats. The current system of licensing should also be liberalised. The land and godowns available with the primary agricultural cooperative societies should also be used to increase storage capacities in the State. In fact, investment by cooperatives can meet a good part of the required investments. Existing warehouses need modernisation and renovation to reduce spoilage and increase efficiency. Kerala Bank should be entrusted with the task of increasing credit flow into the storage and warehousing sector.

5. CONCLUSION

The ESG has discussed the major issues in the agricultural sector in the state and considers that harnessing the strength of Kerala's co-operatives and LSGs for initiating appropriate interventions will be beneficial in addressing these issues.

APPENDIX I

PROCEEDINGS OF THE MEMBER SECRETARY

STATE PLANNING BOARD

(Present: Sri. Teeka Ram Meena IAS)

Sub: - Formulation of Fourteenth Five Year Plan (2022-27) – Constitution of Working Group on Agriculture and Cooperation – Revised Proceedings - reg.

Read: 1. Note No. 297/2021/PCD/SPB dated: 27/08/2021
2. Guidelines on Working Groups
3. This Office order of even number dated 08.09.2021

ORDER No. SPB/342/2021-Agri(1) Dated:14.09.2021

As part of the formulation of Fourteenth Five Year Plan, it has been decided to constitute various Working Groups under the priority sectors. Accordingly, the Working Group on **Agriculture and Cooperation sector** is constituted. For the smooth functioning of the Sectoral Working Group (SWG), it is decided to split the Working Groups into Expert Sub Groups (ESG). Hence the Working Group is categorized into eleven Expert Sub Groups as indicated in the proceedings. The names of the members of the SWG are indicated under each ESG. The Working Group shall also take into consideration the guidelines read 2nd above in fulfilling the tasks outlined in the ToR for the Working Group.

1. A PLAN TO IMPROVE THE EFFICIENCY OF WORKING OF KRISHI BHAVANS

Co-chairperson

- Dr C. Bhaskaran, Professor of Agricultural Extension (Retd), Kerala Agricultural University
- Mr T. V. Subash IAS, Director, Agriculture

Members

- Dr P. Jayaraj, Programme Coordinator, KVK, Kannur
- Dr Sreevalsan J. Menon, Associate Director of Extension, Directorate of Extension, KAU
- Mr V. G. Sunil, Assistant Professor, Agricultural Extension, Communication Centre, Kerala Agricultural University
- Mr P. V. Jinraj, Assistant Director, Agmark Laboratory, Thiruvananthapuram
- Ms Asha K. Raj, Assistant Director of Agriculture, Small Farmers Agribusiness Consortium, Thiruvananthapuram
- Mr Kariyam Ravi,115 Journalist colony, NCC Nagar, Peroorkada
- Mr G. K. Manivarnan, Agricultural Officer, Pallikkal Grama Panchayath
- Mr R. Ajith Kumar, Assistant Professor, IIITM-K

- Mr Joy Sebastian, MD, VCONSOL
- Mr Sidharthan A.K, Assistant Director of Agriculture (Q C),Kozhikkodu

Terms of Reference

- To assess the present functioning of Krishi Bhavans in Kerala and suggest how to improve their effectiveness.
- To identify advanced technologies for use in Krishi Bhavans to ensure better delivery of services and their convergence with LSGIs, Cooperatives, FPOs, and KAU.

2. A PLAN TO EXPAND AND MODERNIZE SUPPLY CHAINS IN AGRICULTURE

Co-chairperson

- Dr Poornima Varma, Faculty, Centre for Management in Agriculture, IIM-Ahmedabad
- Dr A. Prema, Professor & Head, Department of Agricultural Economics, College of Horticulture, Vellanikkara, Thrissur

Members

- Ms L. R. Arathi IES, Mission Director, State Horticulture Mission, Kerala
- Dr A. Suresh, Principal Scientist, CIFT, Kochi
- Dr S. Jayasekhar, Senior Scientist, Social Science Division, CPCRI, Kasaragod
- Mr Valsan Panoli, Kerala Karshaka Sangham, Vapushas, Koothuparamba, Kannur
- Mr.V. P. Unnikrishnan, MFH Flat No.2003, Vrindavan Garden, Pattom Palace P O Thiruvananthapuram
- Ms Deepthi S. Nair, Deputy Director, Marketing, Coconut Development Board, Kochi
- Dr S. Asharaf, Professor, IIITMK
- Mr Mathew Abraham, Assistant Director, Marketing, Department of Agriculture
- Dr Sangeetha K. Prathap, Assistant Professor, School of Management Studies, Cochin University of Science and Technology, Kochi.
- Ms Chitra K. Pillai, Assistant Director of Agriculture, Agricultural Urban and Wholesale Market, Maradu
- Mr L. Subhash Babu, Deputy Director (Retd.), Department of Agriculture and Farmer's Welfare
- Mr Joy Sebastian, MD, VCONSOL
- Mr Ashar Thattarath, PGP IIM, Ahmedabad
- Mr Manu K.G, Public Relations Officer, Directorate of AD & FW

Terms of Reference

- To suggest a design of a unified supply chain for farm inputs and outputs with specific reference to aggregation/procurement, storage, and marketing.

- To suggest a framework where LSGIs, Cooperatives and FPCs can be effectively integrated into the unified supply chain.
- To suggest ways to ensure that the supply chains are integrated with the objectives of trade, value addition and processing - domestic and global – as well as agricultural finance institutions.
- To suggest ways in which the private agencies in procurement, trade and marketing are integrated with the supply chains.
- To ensure that the supply chains meet the requirements of *niche* sectors, such as organic farming, in certification and traceability.
- To suggest the major technological changes and infrastructural investments required to equip the State's supply chain systems to meet the needs of the farming community as well as domestic and international trade.

3. HOW CAN KERALA DOUBLE ITS VEGETABLE PRODUCTION IN THE NEXT FIVE YEARS?

Co-chairperson

- Ms C. A. Letha. IAS, Secretary, Agriculture, Government of Kerala
- Dr T. Pradeep Kumar, Director (Planning), Kerala Agricultural University, Thrissur

Members

- Dr P. Rajasekharan, Chairperson, State Agricultural Prices Board
- Mr V. Sivaramakrishnan, CEO, VFPCK
- Mr J Sajeev, Managing Director, Horticorp
- Ms L. R. Arathi IES, Mission Director, State Horticulture Mission
- Dr K. M. Sreekumar, Professor of Entomology, College of Agriculture, Padannakkad
- Mr Sridhar Radhakrishnan, Thirunelly Agri Producer Company (TAPCo)
- Mr Reghulal, Deputy Director of Agriculture (Rtd)
- Dr K. Mini, Deputy Manager, VFPCK, Idukki
- Mr Prakash Puthanmadathil, Assistant Director of Agriculture, Vengara
- Ms S. K. Preeja, Kerala Karshaka Sangham, Pallichal, Nemom, Trivandrum
- Mr R Balachandran, Chithiramangalam, Ulloor Medical CollegePO, Thiruvananthapuram,
- Mr Reji Jacob, Kunnamkotu House, Nediyassala PO, Thodupuzha, Idukki
- Ms Bindu.J, Assistant Engineer, Office of the Assistant Executive Engineer, Malampuzha, Palakkad

Terms of Reference

- To assess the progress achieved in increasing area, production, and productivity of vegetables in Kerala over the past five years.
- To suggest a roadmap to double vegetable production in Kerala over the next five years with special focus on increasing productivity and farmer's income.

- To examine the ways in which the institutions of LSGIs, Cooperatives and FPCs can be utilised to participate in vegetable production efforts.
- To suggest ways in which existing systems of vegetable production are modernised and integrated with the different schemes of the government as well as post-production activities.
- To review the existing procurement and distribution systems, including government initiatives, and suggest a transparent, technology-driven platform with the active support of LSGIs, Cooperatives and FPCs.
- To suggest ways to reform the existing government schemes to support vegetable production.

4. CONSTRAINTS TO TECHNOLOGY ADOPTION AND THE POTENTIAL TO RAISE PRODUCTIVITY IN KERALA AGRICULTURE

Co-chairperson

- Dr C. Chandra Babu, Vice Chancellor, Kerala Agricultural University
- Dr K. C. Bansal, Former Director, National Bureau of Plant Genetic Resources, Indian Council of Agricultural Research (ICAR), New Delhi

Members

- Dr M.N. Sheela, Director, CTCRI, Sreekaryam
- Dr C. Thampan, Principal Scientist, CPCRI, Kasargod
- Dr Madhu Subramonian, Director of Research, KAU
- Dr Jacob John, Professor & Head, Integrated Farming Systems Research Station, Karamana, KAU
- Dr P. Indira Devi, Director of Research (Retd), KAU
- Dr R. Beena, Assistant Professor, College of Agriculture, Vellayani
- Dr Archana Sathyan, Assistant Professor, Agricultural Extension, CoA, Vellayani, KAU
- Dr P. Rajeev, Principal Scientist, IISR
- Adv. Thomas V T, Varacheriyil, Pala PO, Kottayam
- Dr Nishanth K. Raman, Assistant Professor, CoA, Padannakkad, KAU
- Mr Rijish Rajan, CEO, Simplified Enterprises Management, Palakkad
- Dr Thomas Aneesh Johnson, Soil Survey Officer, Office of the Deputy Director and Soil Survey, Thrissur (North)

Terms of reference

- To assess the status of productivity of major crops of Kerala and estimate yield gaps.
- To identify linkages between the adoption and use of modern technology and the gaps in yield in major crops.

- To examine the potential for raising productivity in major crops with the existing technologies.
- To identify gap in the availability of technology and suggest measures to hasten the development of these technologies.
- To suggest measures to improve the research-extension linkages in Kerala's agriculture.
- To suggest a policy framework to transform homesteads into profit centres through the practice of technology-driven agriculture.

5. PREPARATION OF SOIL AND LAND USE PLANS IN LSGIs FOR AGRICULTURAL GROWTH

Co-chairperson

- Dr Srikumar Chattopadhyay, Faculty, GIFT
- Mr S. Subramanian IIS, Director, Soil Survey & Soil Conservation, Trivandrum

Members

- Mr T. Gangadharan, Extension Faculty, KILA, KSSP
- Mr K. S. Hiroshkumar, Scientific Officer, IFSRS, Karamana, KAU
- Mr B. P. Murali, Member, Nagaroor, Kilimanoor Block (KBPA)
- Mr R. Sukhalal, Swararagam,Cherthala South PO, Alappuzha
- Mr A. Nizamudeen, Land Use Commissioner, Kerala State Land Use Board
- Mr K.P. Abdussamad, District Soil Conservation Officer, Kannur
- Mr Anand Vishnu Prakash, Agricultural Officer, Manakkad Krishibhavan, Idukki

Terms of reference

- To critically assess the status of preparation of land use plans by LSGIs in Kerala over the past five years and identify the reasons for the poor performance of LSGIs in this regard.
- To suggest and prepare a guidance note for the effective preparation and development of land use plans, and its integration with watershed plans and agricultural production systems.
- To suggest ways to integrate and converge the objectives and activities of multiple government agencies possessing data on land ownership, land use and agriculture to facilitate regular updating of land use plans prepared by LSGIs.
- To suggest a road map for a State-level people's campaign to complete the preparation of land use plans at the LSGI-level over a period of six months.

6. WATERSHED-BASED PLANNING AND AGRICULTURE: THE POTENTIAL IN KERALA

Co-chairperson

- Dr Ishita Roy IAS, Agriculture Production Commissioner
- Mr I. B. Satheesh, MLA, Kattakada Constituency

Members

- Dr K. K. Sathiyan, Dean, KCAET, Thavanur
- Dr Celine George, Senior Principal Scientist & Head, CWRDM, Manimalakunnu
- Dr Anu Mary C. Philip, Assistant Director, Soil Conservation; IWDMK, Chadayamangalam
- Mr S. U. Sanjeev, Assistant Director of Agriculture (Rtd.)
- Mr U. Janardanan, CEO, Mayyil Rice Producer Company Ltd., Kannur
- Dr A. R. Durga, Assistant Professor, Department of Agricultural Economics, College of Agriculture, Vellayani, KAU
- Mr M. Prakasan Master, Kerala Karshaka Sangham, Pranavam, Azheekode South, Kannur
- Mr T. K. Rajan Master, Nini Nivas, Edachery PO, Kozhikode
- Mr Jo Jose, Assistant Principal Agricultural Officer, PAO Office, Kottayam
- Mr Mohanachandran, Deputy Director (Retd), Kollam

Terms of reference

- To critically assess the status of preparation of watershed plans by LSGIs in Kerala over the past five years and identify the reasons for the poor performance of LSGIs in this regard.
- To suggest and prepare a guidance note for the effective preparation and development of watershed plans, and its integration with land use plans and agricultural production systems with active support of geospatial technologies.
- To suggest ways to integrate and converge the objectives and activities of multiple government agencies possessing data on water, water use, land use and agriculture to facilitate regular updating of watershed plans prepared by LSGIs.
- To suggest a road map for a State-level people's campaign to complete the preparation of watershed plans at the LSGI-level over a specified minimum period.
- To study the different successful models of watershed plans prepared by LSGIs in the State and study the possibilities of replications, and preparation of a set of best practices.
- To provide guidance on linking the existing schemes of the government with a broader watershed-based strategy of development planning.

7. A PROGRAMME TO MODERNIZE AND UPDATE STATISTICAL DATABASES IN AGRICULTURE

Co-chairperson

- Dr Madhura Swaminathan, Professor, Indian Statistical Institute, Bengaluru
- Mr P. V. Babu, Director, Dept of Economics & Statistics

Members

- Dr U. S. Mishra, Professor, Centre for Development Studies, Trivandrum
- Ms L. R. Arathi IES, Mission Director, State Horticulture Mission
- Dr Brigit Joseph, Professor, Dept of Agricultural Statistics, CoA, Vellayani
- Dr K. P. Chandran, Senior Scientist, CPCRI, Kasargod
- Mr T. Paul Lazarus, Assistant Professor, Agricultural Economics, CoA, Vellayani
- Dr Pratheesh Gopinath, Assistant Professor, Agricultural Statistics, CoA, Vellayani
- Mr Deepak Mercy Johnson, Senior Fellow, Indian Statistical Institute, Bangalore
- Mr S. Ajayghosh, Vrindavan, Vadakkan Mainagapally PO, Kollam
- Mr Ramesh P K, TA to Director of Agriculture, Directorate of AD and FW

Terms of reference

- To critically assess the status and robustness of Kerala's statistical databases in agriculture and identify areas of concern.
- To suggest measures to improve the design, collection, analysis and dissemination of statistical data, such as area, production, yield, costs of cultivation, trade, farm harvest prices, wholesale prices, retail prices, market arrivals and so on, related to agriculture.
- To provide a framework for a better use of new technologies to improve the statistical system related to agriculture.
- To suggest ways in which Kerala's statistical system in agriculture should be geared towards meeting the challenges posed by integrated multiple-/inter-cropping based in homesteads and garden lands, apart from wetlands.
- To examine the possibilities of integrating all data on agriculture collected by different agencies in a single electronic platform.

8. A PLAN FOR VALUE ADDITION AND INDUSTRIAL INVESTMENT IN KERALA'S POST-HARVEST AGRICULTURE

Co-chairperson

- Dr K. P. Sudheer, Professor & Head, Department of Agricultural Engineering, College of Horticulture, KAU
- Mr Manu George, Strategist, Agency for the Development of Food Processing Industries in Kerala (ADFIK), KINFRA

Members

- Mr Rajeev Bhushan Prasad, Chief Coconut Development Officer, Coconut Development Board
- Dr E. Jayashree, Senior Scientist, ICAR-Indian Institute of Spices Research (IISR), Kozhikode
- Dr Lijo Thomas, Senior Scientist, ICAR-Indian Institute of Spices Research (IISR), Kozhikode
- Dr M. R. Manikantan, Principal Scientist, Harvest & Post Harvest Technology, CPCRI, Kasargod
- Mr K. K. Rajendrababu, Kunnath Veedu, Alappad PO, Thrissur
- Mr R. Manikuttan,Santhivila, Vandanmedu PO, Idukki,
- Dr V. R. Sinija, Professor & Head, Business Incubation Unit, IIFPT, Thanjavur
- Dr M. S. Sajeev, Principal Scientist & Head Crop Utilization Division, CTCRI, Sreekaryam
- Dr P. R. Geethalakshmi, Assistant Professor, Department of Post-Harvest Technology, College of Agriculture, Vellayani
- Ms K. Thulasi, Kerala Karshaka Sangham, Novelty, Matoor, Kalady, Ernakulam
- Dr P. Nisha, Principal Scientist, CSIR-National Institute for Interdisciplinary Science and Technology, Trivandrum
- Mr Abraham John Tharakan, Chairman, Amalgam Foods
- Mr Madathiveetil Ramesh, Director, Brahma Indic Nutriments Private Limited
- Mr Appu Anitha Muraleedharan, Theeram Agro World
- Ms Mini Srinivasan, Annam Flour and Batter Solutions, Coimbatore
- Mr Ajoy Sukumaran, Assistant Director of Agriculture, Directorate of AD and FW

Terms of reference

- To prepare a roadmap for the development of an entrepreneurship-driven system post-harvest value addition in agriculture while ensuring the generation of employment and skills.
- To suggest measures to effectively integrate the functioning of LSGIs, Cooperative institutions, including FPCs, and line departments towards the development of value chains in post-harvest agriculture.
- To suggest measures to ensure facilities for investment, quality control, traceability, logistics and export, including the necessary arrangements for payment systems.
- To suggest measures to augment Kerala's export of processed products, particularly in high value and *niche* segments.

9. EASE OF ENTREPRENEURSHIP IN AGRICULTURE: REFORMS IN POLICY AND ADMINISTRATION

Co-chairperson

- Mr S. Harikishore IAS, Director, Industries & Commerce Department
- Dr K. J. Joseph, Director, Gulati Institute of Finance and Taxation, Trivandrum

Members

- Dr Binoo P. Bonny, Professor & Head, Department of Agricultural Extension, CoA, Vellanikkara, KAU
- Dr K. P. Sudheer, Professor & Head, Department of Agricultural Engineering, College of Horticulture, KAU
- Mr G Prakash, Joint Director, MSME Institute, Thrissur
- Mr Roshan Kynadi, Agripreneur, Kynadi Plantations
- Mr T. Thulasidasa Menon, Krishnakripa,Thrithalangode PO, Malappuram,
- Mr M. Ramesh, Industry Expert, RABI-KAU Incubation Committee
- Mr Saji George, CEO, BIONEST
- Mr Shan Kadavil, MD, Fresh to Home Foods Private Ltd
- Mr Jamsheed, Agricultural Officer, Kannamangalam, Malappuram

Terms of reference

- To suggest a broad quantitative framework to regularly assess ease of entrepreneurship in agriculture in Kerala.
- To identify the constraints to the flow of entrepreneurial capital into the processing and value addition segments in agriculture.
- To suggest short-term, medium-term, and long-term measures to improve the ease of entrepreneurship in agriculture.
- To suggest legal and administrative measures to be initiated at different levels of governance, including LSGIs, to improve the ease of entrepreneurship in agriculture.

10. HOW CAN KERALA USE THE POWER OF COOPERATION TO RAISE AGRICULTURAL GROWTH?

Co-chairperson

- Mr P B Nooh IAS, RCS, Kerala
- Mr James Mathew, Ex- MLA, Taliparamba

Members

- Dr P. S. Geethakutty, Professor (Retd.), KAU
- Mr Salin Thapasi, Project Leader, SFAC

- Mr Paleri Ramesan, Chairman, ULCCS
- Mr James, Perambra Coconut FPC
- Fr John Choorapuzhayil, Chairman, BIOWIN, Mananthavady, Wayanad
- Dr J. Thomas, PDS Organic Spices, Kuttikanam, Idukki
- Mr G. R Rajeev, Kollam
- Mr Bimalghosh, MD, Aralam Farming Corporation
- Ms Rema K. Nair, Deputy Director of Agriculture (Retd.), Department of Agriculture
- Mr V Ravindran, Senior Manager, Kerala Bank

Terms of reference

- To critically assess the role and position of Cooperative institutions in Kerala's agricultural development pattern.
- To identify weaknesses in the cooperative institutional framework with respect to their contribution to the agricultural production processes.
- To chart out a pathway to effectively leverage Kerala's historical strengths in cooperative action – including both cooperatives and farmer producer companies (FPC) – to improve agricultural growth and farmer's income.
- To critically assess the performance of Kerala's cooperative credit system to finance agricultural activities.
- To suggest measures to modernise the functioning of Cooperatives in the State.
- To suggest measures on how cooperatives can contribute to the development of supply chains and value addition in agriculture.
- To suggest measures to improve coordination across line departments, LSGIs, Cooperatives and FPCs to contribute to agricultural growth.
- To suggest measures for transforming Kerala Bank to support the resource needs of the productive sector of the State.

11. COOPERATIVE BANKING IN KERALA: REVAMPING THE ROLE OF KERALA BANK

Chairperson

- Ms Mini Antony IAS, Secretary, Corporation

Co-Chairperson

- Dr Pallavi Chavan, Director, Reserve Bank of India, Mumbai

Members

- Mr Sasikumar M V,Director, Institute of Co-operative Management, Parasinikkadavu, Kannur
- Mr Jose T Abraham, Additional Private Secretary to the Finance Minister

- Mr K. C. Sahadevan, Chief General Manager, Kerala Bank
- Mr V. Raveendran, Senior Manager, PACS Development Department, Kerala Bank
- Mr Raja Kurup, Board Member, Kadirur PACS, Kannur
- Mr Anoop Kishore, Development Standing Committee Chairman, Wadakkanchery Municipality and District Facilitator of Decentralised plan
- Mr Romio Kattapana, President, Thankamony Service Co-operative Bank
- Mr K.C.S Nambiar, Director, Ancharakandy FSC Bank and Sahakari Coconut Processing facility
- Mr P. R. Sanjeev, Managing Director (Retd.), MILMA
- Mr R K Bhoodes Pillai, Chairman, Federation of Indian Cashew Industries, Former CEPCI
- Mr Sudheer K, Additional Director of Industries and Commerce
- Mr Damodhar, President, Kerala State Small Industries Association

Terms of reference

- To suggest broad measures to deepen and expand the participation of the cooperative sector in the process of economic growth of the State, and to involve youth in the cooperative movement in the State.
- To suggest measures to upgrade the use of technology in the functioning of primary cooperatives, such as the introduction of unified software.
- To suggest measures to improve professionalism in the functioning of cooperative societies in the State.
- To prepare a guidance note on Business Process Reengineering of the Kerala Bank to serve as a key provider of resources to the productive sectors, such as agriculture and MSMEs as well as tourism.

Convener

Sri. S S Nagesh, Chief, Agriculture Division, State Planning Board

Co- Convener

Smt. G C Roshini, Agronomist, State Planning Board

Terms of Reference (General)

1. The non-official members (and invitees) of the Working Group will be entitled to travelling allowances as per existing government norms. The Class I Officers of GoI will be entitled to TA as per rules if reimbursement is not allowed from Departments.

2. The expenditure towards TA, DA and Honorarium will be met from the following Head of Account of the State Planning Board "3451-00-101-93"- Preparation of Plans and Conduct of Surveys and Studies.

The order read as reference 3 is modified to this extent.

(Sd/-)
Member Secretary

Forwarded By Order

14/09/21

Chief,
Agriculture Division

To

The Members concerned

Copy to

PS to Vice Chairperson
PA to Member Secretary
CA to Member (Dr.Ramakumar.R)
Economic Advisor to VC
Chief, PCD,SPB
Sr. A.O, SPB
The Accountant General, Kerala
Finance Officer, SPB
Publication Officer, SPB
Sub Treasury, Vellayambalam
Accounts Section
File/Stock File