BENJAMIN CH. MARAK: EMPOWERING RURAL LIVELIHOODS THROUGH COOPERATIVE STRENGTH

In rural areas, accessing loans from formal financial institutions is often a difficult process. People are required to produce numerous documents and secure guarantors before a loan can be approved. Even when, they manage to obtain a loan, the burden of high interest rates, makes repayment challenging. As a result, many rural residents avoid seeking loans altogether, discouraged by the complicated procedures and heavy financial costs involved.

Recognizing these challenges faced by rural communities, the Meghalaya Livelihood Access to Market Project (Megha-LAMP), funded by the International Fund for Agricultural Development (IFAD**)**, has taken a significant step to improve financial inclusion. Megha-LAMP has established more than 500 Integrated Village Cooperative Societies (IVCS) across rural Meghalaya. These IVCS function as grassroots financial institutions, managed and operated by the community itself. Their purpose is to provide accessible, community-driven financial services, reduce dependence on external institutions, and empower villagers with easier access to credit and livelihood opportunities.

By creating IVCS, Megha-LAMP not only addresses the grievances of rural people but also strengthens local economies, fosters self-reliance, and ensures that financial support is available at the village level without the excessive hurdles of traditional banking systems. These IVCS provide loans to their members at minimal interest rates, and the repayment system is designed to align with the specific livelihood activities for which the loans are taken.

Before the Cooperative: A Life of Struggles

Benjamin Marak, a resident of Kentrikona village in South West Garo Hills, is the Secretary of the Kentrikona Integrated Village Cooperative Society (IVCS). Before the IVCS was established on September 19, 2017, life was far more challenging for him.

He relied on small-scale business activities and daily wage labor, earning just enough to meet his family's basic needs. Savings were almost nonexistent, and financial insecurity weighed heavily on him, an experience shared by many rural workers with limited opportunities for growth.

Benjamin owned around 300 rubber plants, producing 10–15 sheets per day. However, he had to travel nearly 5 kilometers to Chapahati village every day to roll these sheets, paying Rs. 5 per sheet to use the rolling machine. This routine was both physically demanding and financially draining, leaving little room for progress or stability.

Empowerment through Cooperation

The creation of the Kentrikona IVCS marked a turning point in Benjamin's journey. In 2023, he secured a loan of Rs. 70,000 from the IVCS, which enabled him to purchase a rubber rolling machine. This investment was transformative, saving him both time and money while boosting his income.

Each day, around five people use his machine to roll 40–50 sheets, generating a daily income of approximately Rs. 150. This not only enhanced his livelihood but also provided a valuable service to fellow farmers in the community. Previously, both he and his neighbors had to travel to Chapahati every day to roll their rubber sheets, paying Rs. 5 per sheet. However, after purchasing his own rubber rolling machine, even his neighbors can now roll their sheets locally at just Rs. 3 per sheet. This saves them both money and time, while strengthening the community's self-reliance.

Loans that Sparked Change

The IVCS played a crucial role in Benjamin's progress by providing timely financial assistance. The initial loan allowed him to invest in agricultural infrastructure, while subsequent support enabled him to diversify his income sources. After successfully repaying the first loan, Benjamin accessed another loan of Rs. 2, 00,000 to expand into a new venture.

Income Generation and Diversification

With the support of his second loan, Benjamin successfully established a Common Service Point (CSP**)** by purchasing essential equipment including a computer, a laptop, and a printing machine. This initiative transformed his CSP into a vibrant hub for digital services in the village, attracting a steady stream of customers. The centre quickly became a reliable source of income, generating average monthly revenue of about Rs. 50,000**.**

Empowering Local Youth and Profit Sharing Partnership

To ensure smooth operations, Benjamin employed two young individuals from the community. Together, they manage the centre and share profits equally, fostering a spirit of collaboration and collective growth. This not only provided Benjamin with financial stability but also created meaningful employment opportunities for local youth.

Undergo district training and Obtain operating license

In order to qualify for running the centre, Benjamin underwent training three times under the District Administration South West Garo Hills. Upon successful completion, he was awarded both a certificate and a license, formally authorizing him to operate the CSP. This recognition added credibility to his venture and encouraged villagers to trust and utilize the services offered.

Financial Strength through Diversification

By diversifying into both agriculture and digital services, Benjamin has significantly strengthened his financial position. His journey illustrates how IVCS can empower rural communities by providing affordable loans, flexible repayment systems, and opportunities for sustainable growth. More importantly, Benjamin's efforts showcase how entrepreneurship, when combined with institutional support, can drive rural development and inspire others to pursue innovative livelihood strategies.

Impact and Contribution

Benjamin's journey highlights the transformative power of cooperative societies in rural communities. By leveraging IVCS support, he not only improved his own livelihood but also contributed to the economic resilience of his village. His initiatives, providing rubber processing facilities and establishing a cyber café, have created local employment, reduced financial burdens for farmers, and introduced digital access to the community.

Today, as Secretary of the Kentrikona IVCS, Benjamin stands as a role model for how cooperative structures can empower individuals to drive sustainable development and uplift entire communities

Services Provided through Common Service Point

Benjamin's cyber center has become essential in the village, as online services are increasingly necessary in daily life. Residents often require assistance with tasks such as creating Aadhaar Cards, PAN Cards, or Kisan Cards, as well as registering for government schemes related to farmers.

To meet these needs, the center provides a wide range of services, including money deposits, withdrawals, and transfers. In addition, it offers practical facilities such as Xerox and printing services, making it a one-stop solution for villagers.

The center operates primarily from Monday to Saturday, ensuring consistent access to both financial and digital services for the community.

Why he was determined to open a CSP

Benjamin observed that many rural residents, particularly senior citizens, faced significant challenges in accessing payments through their NREGAS cards, commonly referred to in villages as Job Cards or VEC. When payments for multiple villages were released simultaneously, banks often became overcrowded, forcing elderly individuals to wait in long queues under difficult conditions.

At times, the situation worsened due to shortages of cash, leaving people empty-handed even after hours of waiting. Network failures and link problems added further frustration, as villagers had to make repeated trips to the bank, spending money on auto fares without receiving their payments.

Recognizing these hardships, Benjamin decided to open a CSP (Customer Service Point), or cyber center, within the village itself. This initiative allowed him to directly process payments for Job Cards and VEC locally, eliminating the need for villagers to endure long journeys, queues, and uncertainty at distant banks.

Engagement of Youth in the Common Service Centre

The cyber café serves not only as a business venture but also as a platform for youth engagement and empowerment. Two young individuals, both of whom had completed their diplomas but were previously unemployed, have been employed in the café. By providing them with meaningful work opportunities, the café helps them utilize their skills productively instead of remaining idle at home.

The profits generated from the café are shared equally among the three partners, the owner and the two employed youths. This arrangement ensures fairness, motivates the employees, and fosters a sense of ownership and responsibility. Beyond financial benefits, the initiative also contributes to building confidence, enhancing practical experience, and encouraging teamwork among the youth.

In this way, the cyber café becomes more than just a business; it becomes a community-driven effort to reduce unemployment, promote skill utilization, and create a collaborative environment for young people.

Engagement of Two Youth in Rubber Latex Work

Two young individuals have been engaged in the cutting and processing of rubber latex. Their involvement provides them with steady employment and practical experience in agricultural-based work. Each youth receives a daily wage of Rs. 400, which not only supports their livelihood but also motivates them to contribute actively to the operations.

By employing these youths, the initiative helps reduce local unemployment and ensures that their skills are utilized productively. The work in rubber latex cutting and processing also exposes them to valuable hands-on training in handling natural resources, teamwork, and discipline. This engagement contributes to both their personal growth and the sustainability of the rubber enterprise.

In essence, the activity is more than just a wage-based job, it is a step toward empowering young people, fostering economic participation, and strengthening community-based livelihoods.

Support from the Horticulture Department

Recently, recognizing Benjamin’s dedication and commitment to community development, the Horticulture Department of South West Garo Hills extended significant support to him. They provided 100 dragon fruit saplings along with concrete posts required for proper cultivation. In addition, the department organized specialized training sessions to equip him with the necessary knowledge and techniques for successful dragon fruit farming.

This initiative not only strengthened Benjamin’s agricultural pursuits but also demonstrated how institutional support can empower individuals to adopt innovative farming practices. By combining resources, infrastructure, and skill-building, the department ensured that the project would be sustainable and beneficial for the wider farming community.

Challenges

Challenges in rubber plantation journey

Benjamin's rubber plantation journey has not been without challenges. The most pressing issue he has faced is the constant fluctuation in rubber prices, which makes it difficult to plan for stable income and long-term growth. This unpredictability often leaves small-scale farmers vulnerable, as their earnings can vary drastically depending on market conditions.

Another significant challenge has been the difficulty of acquiring land for large-scale cultivation. Expanding beyond his existing plantation has proven complicated, with limited availability of suitable land and high costs acting as barriers. These constraints prevent him from scaling up production to meet demand or to achieve greater financial security.

Together, these challenges highlight the struggles faced by rural entrepreneurs who depend on agriculture. Despite these obstacles, Benjamin's determination reflects the resilience of farmers striving to build sustainable livelihoods in the face of market and resource limitations.

Challenges faced by the Common Service Point

One of the major challenges faced by the Common Service Point is the irregular supply of electricity. Power fluctuations and outages, especially during the rainy season, significantly disrupt daily operations. Without electricity, not only do basic work activities come to a halt, but the network systems also fail to function, making it impossible to provide internet services to customers. This dependency on a stable power supply highlights the vulnerability of the café's operations and the need for backup solutions such as generators or inverters to ensure continuity.

Future Development Plans

Expansion of Common Service Centre

He plans to establish three cyber cafés (CSPs) in Kalaipara, Kawahagra, and Gobinkilla, as these villages are located far from banking facilities. This initiative will significantly improve access to digital services while simultaneously creating employment opportunities for local youth who hold computer diplomas but remain unemployed. By engaging these trained individuals, the project aims to reduce unemployment and strengthen digital literacy in the region.

To ensure uninterrupted operations in areas prone to power outages, investments will be made in inverters and solar energy systems. These measures will allow the Common Service Centre to function seamlessly even during electricity disruptions. Additionally, the integration of reliable Wi-Fi connectivity will enhance customer experience by providing high-speed internet access, making the cafés more efficient and attractive to users.

Rubber Plantation Expansion

Plans are underway to expand the rubber plantation to a total of 1,000 plants. To achieve this, additional land will be purchased, which will not only increase revenue but also generate sustainable employment opportunities for local community members. By involving them in rubber harvesting, the initiative will provide steady income and skill development, fostering long-term economic growth in the region.

This expansion serves a dual purpose: strengthening the agricultural enterprise while uplifting the community through job creation and sustainable practices. With careful planning and effective management, the plantation has the potential to become a model for sustainable agriculture, rubber industry growth, and community-based employment.

”I feel truly fortunate to have the IVCS in our village, and I am proud to be part of it. With its support, we now have access to loans and can deposit our small earnings locally at any time. The loans come with low interest rates, and the repayment system is thoughtfully designed to match our livelihood activities, making life much easier for rural families.

I sincerely thank the MBMA for selecting Kentrikona. For me, this institution is a blessing from God, and I am deeply grateful. I believe IVCS is something worth preserving for future generations, and I have urged fellow IVCS Secretaries and Margining Committees to keep alive the spirit of the Garo Hills and Meghalaya.

In rural areas, people often struggle with agriculture, farming, and livestock. By educating them and providing financial support, we can ensure sustainability and overcome banking challenges. For me, IVCS is not just a financial institution; it is a foundation for empowerment and resilience in our community”.