



Northern Co-operative Development Bank

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Post-War Context

26-year Civil War

- Multiple displacement
- Maiming and loss of life
- Destruction of assets
- Inter-generational impact

Failure of Post-War Reconstruction

- Building infrastructure, credit Expansion
- Waiting on private sector and diaspora
- Rural livelihoods in disarray
- Tremendous Indebtedness

Co-operative Alternative

- Legacy of vibrant movement
- Institutional and social memory
- Vast infrastructure
- Idle and partial asset base



A woman in a blue and red floral dress is walking through a lush green field. She is carrying a woven basket in her right hand. The background shows a line of trees under a cloudy sky.

Rebuilding the War-torn North through Co-operative Action

Sustainable Rural Development Model in the Making
Initiated in August 2019
Provincial Reach of 1,200 Member Co-operatives

Co-operative Development Bank &
Federation of Co-operatives



NCDB Model

- Investment and working capital with business planning support to revive livelihoods and small industries
- Research, technology, engineering
- Marketing support
- Focus on agriculture and food system with Provincial reach
- Leadership and coordination



Reviving Livelihoods

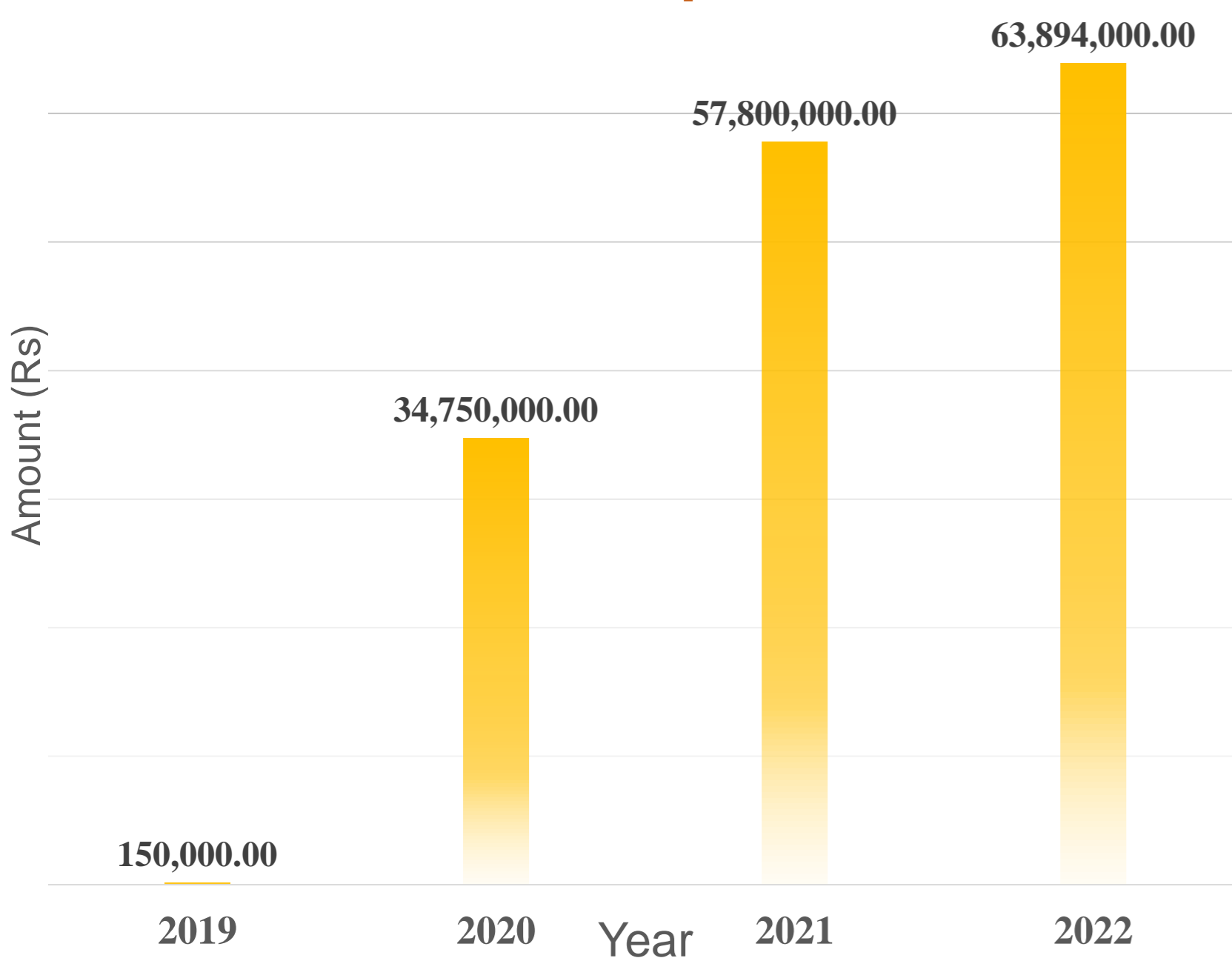
- Co-operative credit alternative to predatory microfinance schemes
- Agricultural credit to revive rural livelihoods
- Value addition for rural produce through small industries
- Joint Ventures starting with rice production, coconut sector and fruit pulp and juice



Rural Sectors

- Agriculture: Paddy rice, pulses, crops
- Small scale fisheries: reviving fishing and dry fish production
- Dairy: Milk and milk products
- Palmyrah palm: sap, fruits, roots
- Regional variation within North
- Seasonality in production
- Stabilizing market access

Loans Dispersed

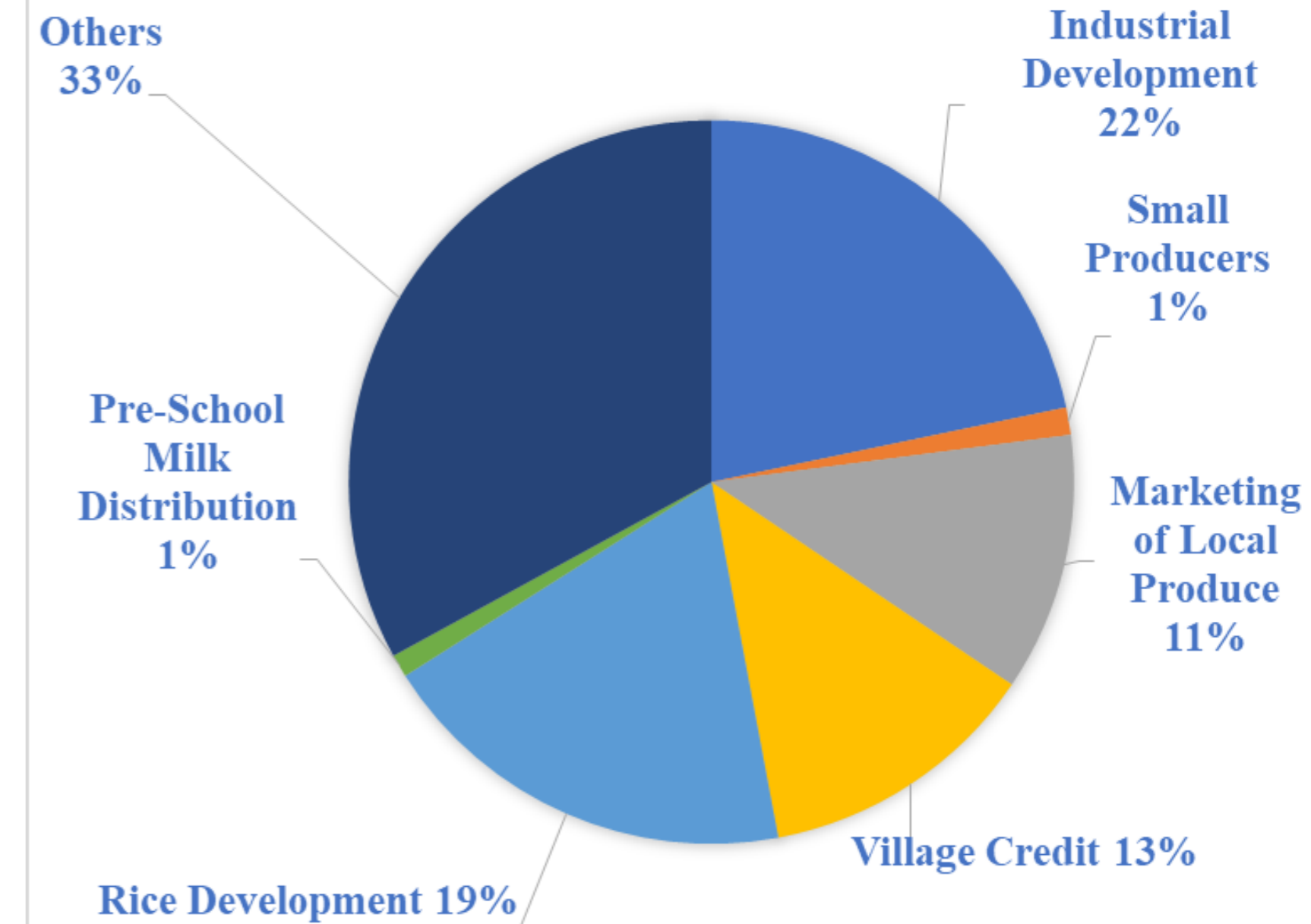


Focus on Scale

Vast Rural Space with Co-ops

- Increasing production in the rural sector is key goal
- Value addition to raise incomes
- Marketing produce from rural initiatives

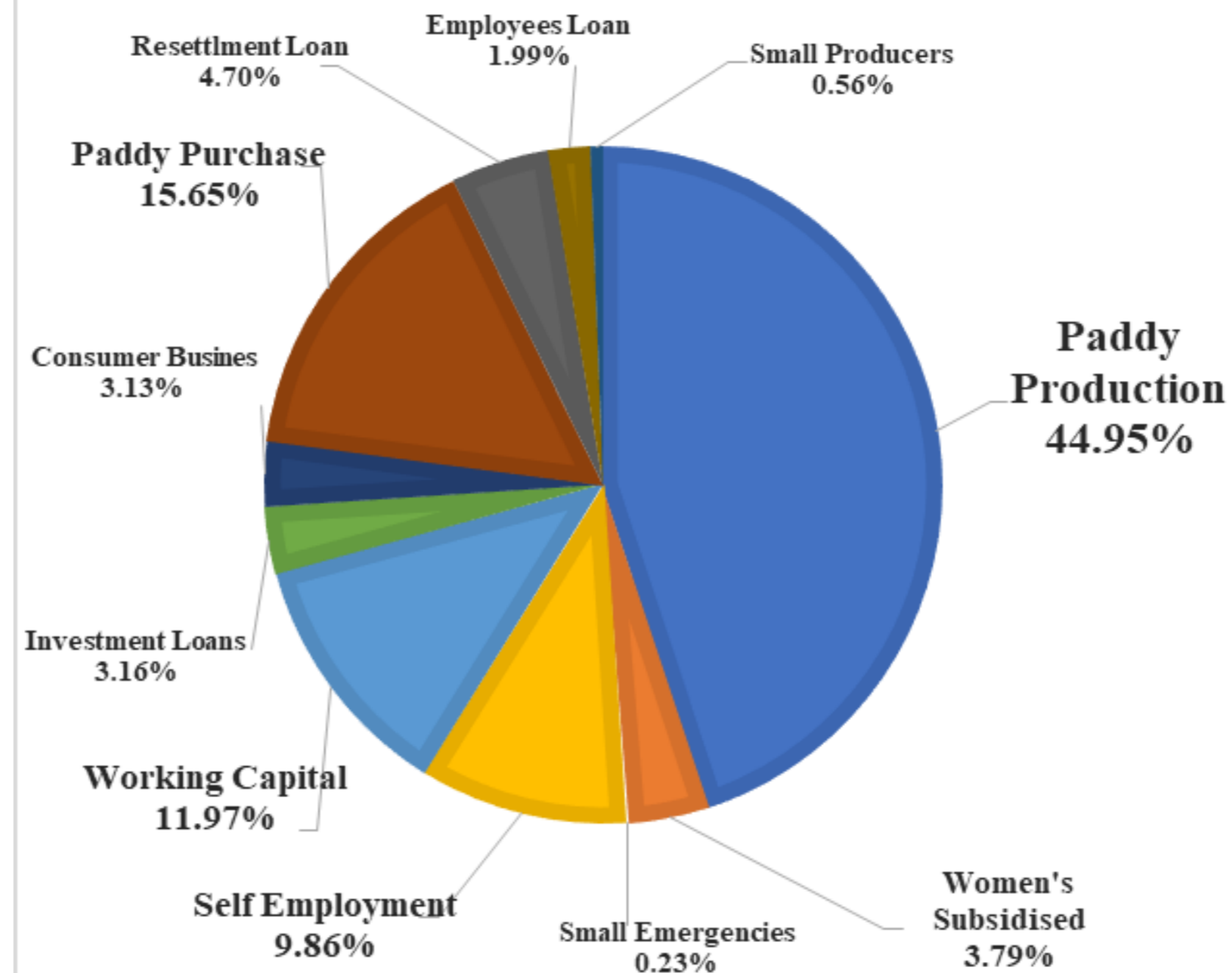
Grant Funding Portfolio



Rapid Circulation

- Circulate limited credit across seasons and regions
- Non Performing Loans (NPLs) near zero
- Build credit capacity of agricultural co-operatives
- Increase other services along with credit services

Loan Portfolio of NCDB



Sustainable Model

- Goal: Operate on banking, end reliance on grants
- Current Equity: US\$ 300,000
- Sustainability achieved with US\$ 1 million equity, with operations US\$ 50,000 /year
- Fund raising from a variety of donors: US\$ 700,000

Changing Context with Economic Depression

- Incentivized sustaining of rural production as economy collapses and producers give up
- Ensuring food security with a focus on paddy rice production and distribution
- Address market volatility and set prices through network of 500 co-operative shops
- Create village level resilience through formation of revolving credit co-operative societies (TCCS)
- Youth internship and employment opportunities in co-operative sector
- US\$ 500,000 funding drive for crisis relief, addition to the US\$ 700,000 core funding request for NCDB

