Goa Open Innovation

Challenge 2025

Problem Statements

NABARD:

Problem Statement	**Digital Learning Platform for Cooperative Members;** Create an accessible digital learning platform offering customized training modules for cooperative members to effectively manage PACS operations and scale new business initiatives.
Desired Outcome	• Creation of a robust, user-friendly e-learning platform offering tailored training modules, webinars, and resource materials for cooperative members. • Improved knowledge and skill levels among PACS members, enabling them to manage both traditional operations and new business ventures effectively. • Increased collaboration among cooperatives, leveraging shared knowledge and expertise. • Empowered members, fostering sustainable growth and diversification of PACS activities.
Constraints	• Limited digital literacy among cooperative members, especially in rural areas. • Resistance to adopting new technology-based training platforms. • Resource limitations in creating high-quality, multilingual, and region-specific content. • Ensuring consistent internet access and availability of devices for members in remote areas.
Additional Information	• The e-learning platform can integrate with the PACS Computerization project, utilizing existing member data to personalize learning journeys. • It can feature multilingual content, live webinars, on-demand training videos, and downloadable resource materials. • The platform can include modules on financial management, digital operations, and GoI/GoG schemes • Gamification and certification programs can be introduced to incentivize active participation and skill-building among members.

Problem Statement	**Performance & Risk Dashboard for PACS** Build a data analytics platform for Primary Agricultural Credit Societies (PACS) to monitor cooperative performance, assess credit risk, and track member satisfaction as they expand into new businesses.
Desired Outcome	• Development and deployment of a robust data analytics tool tailored for PACS in Goa. • Enhanced understanding of cooperative performance, member needs, and credit risks through real-time dashboards and predictive analytics. • Improved decision-making by PACS management to optimize current operations and successfully adopt new business models. • Strengthened financial health and sustainability of PACS through better risk management and strategic planning.
Constraints	• Limited technical expertise at the PACS level to interpret analytics outputs. • Variability in data quality and completeness due to differences in PACS computerization implementation. • Resource constraints for training PACS staff to utilize the analytics tool effectively. • Potential resistance to adopting data-driven approaches in traditionally managed PACS.
Additional Information	• The PACS Computerization project has digitized core operations like accounting, loan management, and inventory tracking, creating a rich data repository. • The Government of India's business schemes provide immense growth potential but require a strong data-driven feasibility analysis for successful implementation. • NABARD can act as a facilitator by providing training, financial support, and collaboration with technology providers to develop the analytics tool. • The analytics tool could include modules for financial forecasting, market analysis, member satisfaction surveys, and scheme-specific feasibility studies.