

THE

COOPERATOR

PRICE : ₹ 150

द कोऑपरेटर

VOL. 63 NO. 05 | NOVEMBER 2025

Total Pages with Cover : 60



International Year
of Cooperatives

Cooperatives Build
a Better World

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NATIONAL COOPERATIVE UNION OF INDIA

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THE COOPERATOR

द कोऑपरेटर

VOL. 63 NO. 05 | NOVEMBER 2025

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Subscription Rates

Annual - ₹ 1500/-

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(भारतीय सहकारी आंदोलन की शीर्षस्थ संस्था)

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(APEX ORGANISATION OF THE INDIAN COOPERATIVE MOVEMENT)



**International Year
of Cooperatives**

Cooperatives Build
a Better World

दिलीप संघाणी

(पूर्व सांसद एवं पूर्व मंत्री, गुजरात सरकार)

अध्यक्ष

Dileep Sanghani

(Ex. MP & Ex. Minister, Govt. of Gujarat)

President

संदेश



यह हर्ष का विषय है कि दिनांक 14 से 20 नवंबर 2025 तक सहकारी सप्ताह मनाया जा रहा है। मुझे 72वें भारत सहकारी सप्ताह के अवसर पर आप सभी सहकार बंधुओं को हार्दिक बधाई देते हुए अत्यंत प्रसन्नता हो रही है। जैसा कि आप सभी अवगत है कि सहकारी सप्ताह मनाने का मुख्य उद्देश्य देश की अर्थव्यवस्था में सहकारी समितियों के योगदान को उजागर करना है।

भारतीय राष्ट्रीय सहकारी संघ सहकारी आंदोलन की शीर्षस्थ संस्था है और सहकार की प्रगति के क्षेत्र में इसकी भूमिका अतुलनीय है। इसी संदर्भ में इस वर्ष के सहकारी सप्ताह का विषय "आत्मनिर्भर भारत के लिए सहकारिताएँ एक सशक्त माध्यम"

रखा गया है जो समृद्ध और आत्मनिर्भर भारत के निर्माण की हमारी सामूहिक जिम्मेदारी को दर्शाता है। इसमें कोई संदेह नहीं कि सहकारिता आंदोलन लंबे समय से सामाजिक-आर्थिक प्रगति का एक स्तंभ रहा है।

वर्तमान में देश भर में लगभग 8.45 लाख सहकारी समितियाँ 32 करोड़ से अधिक सदस्यों को सेवा प्रदान करती हैं। भारत सरकार द्वारा वर्ष 2021 में सहकारिता मंत्रालय की स्थापना की गई। यह एक ऐतिहासिक निर्णय था जिसका उद्देश्य पूरे देश में सहकारिता आंदोलन को एकीकृत और विस्तारित करना था। सहकार क्षेत्र की प्रगति को सुनिश्चित करने हेतु 72वें सहकारी सप्ताह के उप-विषय, "सहकारिता में नवाचार, प्रौद्योगिकी और सुशासन", सहकारी समितियों को अधिक प्रतिस्पर्धी और भविष्य के लिए तैयार बनाने पर सरकार के जोर को दर्शाता है।

हाल ही में भारत सरकार द्वारा तीन नई राष्ट्रीय स्तर की बहु-राज्य सहकारी समितियाँ जैसे कि राष्ट्रीय सहकारी निर्यात लिमिटेड (एनसीईएल), राष्ट्रीय सहकारी जैविक लिमिटेड (एनसीओएल) और भारतीय बीज सहकारी समिति लिमिटेड (बीबीएसएसएल) की स्थापना की गई हैं। इन तीनों बहु-राज्य सहकारी समितियों की स्थापना सहकारिता मंत्रालय द्वारा बहु-राज्य सहकारी समितियाँ (एमएससीएस) अधिनियम, 2002 के अंतर्गत की गई थी। सहकारिता मंत्रालय की स्थापना के बाद से एक सौ से अधिक प्रमुख पहल भी शुरू की गई हैं जिनमें दुनिया की सबसे बड़ी विकेन्द्रीकृत अनाज भंडारण योजना का कार्यान्वयन, सहकारी बैंकों को मजबूत बनाना, समितियों को कर में राहत प्रदान करना और सहकारी चीनी मिलों का पुनरुद्धार, पैक्स के लिए आदर्श उपनियमों में संशोधन, श्वेत क्रांति 2.0, राष्ट्रीय सहकारिता नीति 2025, आईवाईसी -2025, राष्ट्रीय सहकारी डाटाबेस और देशभर के पैक्स का कंप्यूटरीकरण इत्यादि शामिल है।

अखिल भारतीय सहकारिता सप्ताह भविष्य के प्रति हमारी प्रतिबद्धता एवं समर्पण को दिखाता है। इस दौरान सप्ताह भर की अवधि के दौरान आयोजित की जानी वाली संगोष्ठियाँ, वाद-विवाद, चर्चाएँ, व्याख्यान श्रृंखला, मेले/प्रदर्शनी तथा सांस्कृतिक एवं सामुदायिक कार्यक्रम इस प्रतिबद्धता को जाहिर करते हैं। इसके अतिरिक्त केंद्र सरकार भी अपनी नीतियों के माध्यम से विकसित भारत @2047 की यात्रा में सहकारिता को केंद्रीय स्थान दिलाने का मार्ग प्रशस्त कर रही है। आइए हम सब मिलकर सहकारिता के माध्यम से समावेशी एवं सतत विकास को प्राप्त करने के निरंतर प्रयास करें। सभी सहकार बंधुओं को 72वें अखिल भारतीय सहकारिता सप्ताह के अवसर पर असीम शुभकामनाएँ।

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COOPERATIVES AS VEHICLES OF ATMANIRBHAR BHARAT

Bhima Subrahmanyam*



The current article is aimed to provide the insights into the significance & importance of Cooperatives, their sector wise contributions, the 61 policy initiatives of little more than four years' old Union Ministry of Cooperation, the impact of these policy initiatives etc. The article also speaks about the genesis and legacy of self-reliant cooperative movement followed by an emergence of a new vision for Self-Reliant India which is built on five pillars of economy. While appreciating the successful contributions of cooperatives, the article identifies the constraints which limits full potential in realizing Atmanirbhar Bharat. The article finally, seeks to suggest the policy changes towards ensuring the spirit of sahaakar for Atmanirbhar Bharat and demonstrate them as vehicles of self-reliant India

Prelude: A cooperative is defined in the Statement on the Cooperative Identity as an autonomous association of persons united

voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Cooperatives allow people to take control of their economic future and, because they are not owned by shareholders, the economic and social benefits of their activity stay in the communities where they are established. Cooperatives are people-centered enterprises jointly owned and democratically controlled by and for their members to realize their common economic, social and cultural needs and aspirations. As enterprises based on values and principles, they put fairness and equality first allowing people to create sustainable enterprises that generate long-term jobs and prosperity. Managed by producers, users or workers, cooperatives are run according to the 'one member, one vote' rule. The 2025 United Nations International Year of Cooperatives (IYC2025) theme will be Cooperatives Build a Better World, showcasing the enduring

global impact cooperatives have everywhere. This theme puts a spotlight on how the cooperative model is an essential solution to overcome many global challenges and continues to play an important role in accelerating efforts to implement the Sustainable Development Goals (SDGs) by 2030.

The Cooperative Legacy: India's First Self-Reliance Movement:

Long before the term Atmanirbhar entered our national lexicon, cooperatives had been practicing it every day—transforming local economies, empowering millions of ordinary citizens, and ensuring that prosperity remains within communities. India's cooperative journey began with the Cooperative Credit Societies Act of 1904, designed to free farmers from the clutches of moneylenders. From those humble beginnings, the cooperative idea has evolved into a vast ecosystem of nearly 8.5 lakh societies and over 30 crore members, touching almost every aspect of Indian life—agriculture,

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Credit, dairy, fisheries, housing, banking, consumer supply, and beyond. Cooperatives are the living spirit of Atmanirbhar Bharat—self-created, self-managed, and self-sustaining and therefore known as Self Reliant India.

A New Vision for Self-Reliant India:

Cooperative principles are linked to Atmanirbhar Bharat. Atmanirbhar Bharat Which means Self-Reliant India is a policy framework introduced by the Government of India. Atmanirbhar Bharat is a vision of national renewal launched by the Indian government to make the country more economically independent and resilient. It is not about isolation but about strengthening India's internal production and capabilities so it can compete globally. The initiative focuses on increasing domestic production, reducing imports, promoting local businesses, and developing key sectors like manufacturing, technology, and agriculture. Long before the call for Atmanirbhar cooperatives had been practicing it every day—transforming local economies, empowering millions of ordinary citizens, and ensuring that prosperity remains within communities. Atmanirbhar is also linked to seven cooperative principles. Cooperatives are enterprises based on ethics, values, and principles." Through self-help and empowerment, reinvesting in their communities and concern for the well-being of people and the world in which we live, cooperatives nurture a long-term vision for sustainable economic growth, social development and environmental responsibility. The vision/program of Self-Reliant India is built on five pillars: Economy, Infrastructure, Technology-driven systems, Vibrant Demography, and Demand. Each of these pillars finds a natural partner in the cooperative movement and each has shown

that cooperation creates self-reliant communities and globally competitive enterprises.

- i. **Economy:** Cooperatives strengthen the grassroots economy through productive deployment of local savings.
- ii. **Infrastructure:** Illustrative example includes agricultural cooperatives, Dairy cooperatives Fertilizer cooperatives etc. The cooperative model is ideal for creating and managing local infrastructure. Cooperatives develop rural logistics, housing, cold chains, and storage systems.
- iii. **Technology:** Atmanirbhar Bharat calls for modern, technology-driven systems. Cooperative digitalization spreads from PACS to credit societies and enhances transparency and speed through National Cooperative Database.
- iv. **Vibrant Demography:** Young population is India's greatest strength, and cooperatives can provide them with pathways for meaningful participation. Cooperatives engage youth, women, and small producers in entrepreneurial activity.
- v. **Demand:** By improving livelihoods, cooperatives stimulate consumption and balanced regional growth. Therefore, Atmanirbhar is not in isolation

Contributions of Important Sectors of Economy: The next few paragraphs are presented to demonstrate the selected sector wise contributions to Cooperatives aimed at Atmanirbhar Bharat. They are Agriculture and Allied Sectors, Cooperative Banking and Financial Inclusion, Housing & Urban Cooperatives,

Industrial & Worker Cooperatives, Women's Cooperatives and Social Empowerment etc. Let us understand the contributions of first two sectors in detail:

Agriculture and Allied Sectors:

Agricultural cooperatives remain the backbone of India's rural economy. They help farmers access credit, quality seeds, fertilizers, and marketing networks. Primary Agricultural Credit Societies (PACS) are now being revitalized as multi-purpose economic hubs-offering input supply, procurement, storage, and digital services under one roof. In fisheries, cooperatives ensure better access to markets, cold chains, and export channels in fisheries. In the case dairy, cooperatives empowered millions of women small producers-with regular income and shared ownership.

Cooperative Banking and Financial Inclusion: Cooperative banks and credit societies are the oldest and most trusted institutions of grassroots finance. They exploit the savings potential and mobilize local savings and channelized them into for local development. With the availability of appropriate modernization and regulatory support from the newly formed Ministry of cooperation, Cooperative banks have the excellent ability and can play a major role in expanding financial inclusion, supporting microenterprises, and sustaining rural credit systems. In addition to the above cooperative sectors, important sectors like Housing & Urban Cooperatives, Industrial & Worker Cooperatives, Women's Cooperatives and Social Empowerment etc. prove that enterprises can be both efficient and humane, competitive and cooperative. These cooperatives demonstrate that Atmanirbhar Bharat begins with self-belief—

and that women's economic participation is central to India's self-reliant future. Urban cooperative banks and credit societies provide the vital financial backbone for small traders, workers, and service providers the very people who keep cities running.

Ministry of Cooperation & Impact of 61 policy initiatives: The creation of a separate Ministry of Cooperation in 2021 was a historic and visionary step, a major step Forward. Infact its vision of "Sahakar Se Samriddhi" (Prosperity through Cooperation) echoes the ideals of Atmanirbhar Bharat. Policy initiatives such as computerization of PACS, creation of national cooperative databases, and modernization of credit societies mark a new chapter in cooperative resurgence. Within a short span, 61 reform measures have been introduced to strengthen cooperative governance, enhance access to capital, professionalize management, promote digital transformation, and build an enabling policy environment.

Let us quickly try to assess the Impact of these 61 Initiatives:

1. Establishment of a Separate Ministry of Cooperation (MOC) paved way to fulfill 'Sahakar Se Samriddhi' (prosperity through Cooperation)- the vision of Hon'ble Prime Minister of India
2. The separate MOC effectively provided, with dedicated manpower, a distinct administrative, legal, and policy framework to strengthen Cooperative movement.
3. The initiatives of MOC facilitated 'Ease of Doing Business'.
4. The initiatives taken by MOC earned a name, fame and

considerable image to the cooperatives.

5. Reserve Bank of India, (RBI), a regulatory Authority for the banking sector/industry resumed looking at the cooperative banking sector with a fresh outlook.
6. The initiatives of MOC prompted RBI to re -orient themselves in appreciating the role, contributions and complexities of Cooperative Banking System though it is yet to regain maturity' on issues related to Rural Cooperative Banking System.
7. The initiatives of MOC provided conducive environment to Cooperatives
8. The initiatives such as CGTMSE, OTS of outstanding Loans, enhancement of Housing loan limits, onboarding cooperative banks to the modern Aadhar Enabled Payment System (AePS) have reasonable impact on the business of Cooperative Banks. However, there are number of issues which need to be addressed to ensure strengthening of Rural Cooperative Banks.
9. The initiatives of MOC no doubt, prompted NABARD to focus more on PACS. NABARD needs to put more efforts to address its primary functions /roles such as Development role, Refinance role, Promotional Role and Supervisory role. The 'Mandate' to NABARD needs to be revisited to pay greater attention to Rural Cooperative Banks. The initiatives of MOC will certainly, prompt NABARD to pay more focused attention to Rural Cooperative Banks. The review of roles by NABARD helps to appreciate the reasons

for the present insignificant share of cooperatives in agriculture credit and find out the ways to enhance their share in agricultural credit.

10. The impact of 61 initiatives on cooperative movement is tremendous and highly appreciable, and they will certainly bring prosperity to ensure 'Viksit Bharat'
11. New initiatives of MOC in future needs to be centered around Rural cooperative banks to ensure agriculture and Rural development through cooperatives.
12. The initiatives of MOC will certainly support cooperatives to build a better world.
13. The effective role played by MOC during Global Cooperative Conference (GCC) and Launch of IYC 2025 will ensure achieving the key objectives of IYC2025
14. The initiatives of MOC play an important role in accelerating efforts to implement the Sustainable Development Goals (SDGs) by 2023.
15. The Indian government's efforts to digitalize cooperative banks have significantly contributed to the modernization of the cooperative banking sector. The role assumed by of Government of India towards digitalization of Cooperative Banks through various initiatives, policies, and support mechanisms facilitated to enhance the efficiency, transparency, and accessibility of cooperative banking services, as part of financial inclusion.

The cooperative model – rooted in self-help, mutual aid, and

democratic control – represents the true spirit of Atmanirbhar Bharat. It empowers citizens as owners and decision-makers. As India moves toward becoming a developed nation by 2047, the cooperative sector must become the cornerstone of that transformation.

Experiences and Opportunities

Around the world, cooperatives play a vital role in ensuring sustainable development. The International Cooperative Alliance (ICA) emphasizes that cooperatives combine economic participation with social responsibility—values deeply aligned with India’s development ethos. Countries like Japan, South Korea, and Italy have successfully integrated cooperatives into their national industrial and financial systems. India can draw lessons from these experiences—particularly in cooperative education, innovation, and policy integration. As indicated elsewhere, Atmanirbhar Bharat is not isolationist; it seeks global competitiveness with domestic strength. By linking Indian cooperatives with international cooperative networks, India can expand markets, exchange knowledge, and enhance resilience against global shocks.

The Policy Challenge: Exploiting or Unlocking Cooperative Potential While cooperatives have achieved remarkable successes, they continue to face structural

constraints such as Complex legal frameworks, Capital constraints: Tax disparities: Governance and Professionalization, Technology and Skills Gap, Awareness and Youth Engagement and they limit their full potential in realizing Atmanirbhar Bharat.

Conclusion: The following suggestions help cooperative Banks to appreciate their constraints and to perform their roles very effectively:

- 1. Ensure proportional Regulation
- 2. Create enabling laws for cooperative capital instruments
- 3. Provide fair taxation frameworks for cooperatives.
- 4. Need to Simplify audit and compliance regimes
- 5. Promote cooperative access to innovations
- 6. Foster cooperative representation in regulatory dialogue with Federations.
- 7. To bring Legislative / legal measures to ensure recognition of cooperative identity, values & Principles.
- 8. To align with ICA and ILO Recommendation No. 193 (Promotion of Cooperatives, 2002).



- 9. To initiate all measures to ensure level playing field between cooperative banks and investor-owned banks
- 10. To make cooperatives the true engines of Atmanirbhar Bharat, India must reimagine them as modern, digital, technology-enabled, and youth-driven Skill and Service Cooperatives with appropriate education and training

Summing Up: The Spirit of Sahakar for Atmanirbhar Bharat: Cooperatives in their journey toward a self-reliant India, are the foundation of the Indian model of development. They embody what Atmanirbhar Bharat truly means i.e communities empowered, producers respected, and wealth equitably shared. The cooperative movement must be at the heart of this transformation with cooperation as an answer for development to address a \$5 trillion economy vision—a people's economy for a self-reliant nation and ultimately India becomes truly self-reliant. Implementation of Cluster economy models by cooperatives helps to ensure Atmanirbhar Bharat.

*Bhima Subrahmanyam, Managing Director/CEO, National federation of State Cooperative Banks (NAFSCOB) & President, International Cooperative Banking Association (ICBA), ICA

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

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"Weaving Change: The Cooperative Movement as a Catalyst for Women's Empowerment in India's Handloom and Handicraft Sectors"

Dr. Falguni R. Patel*



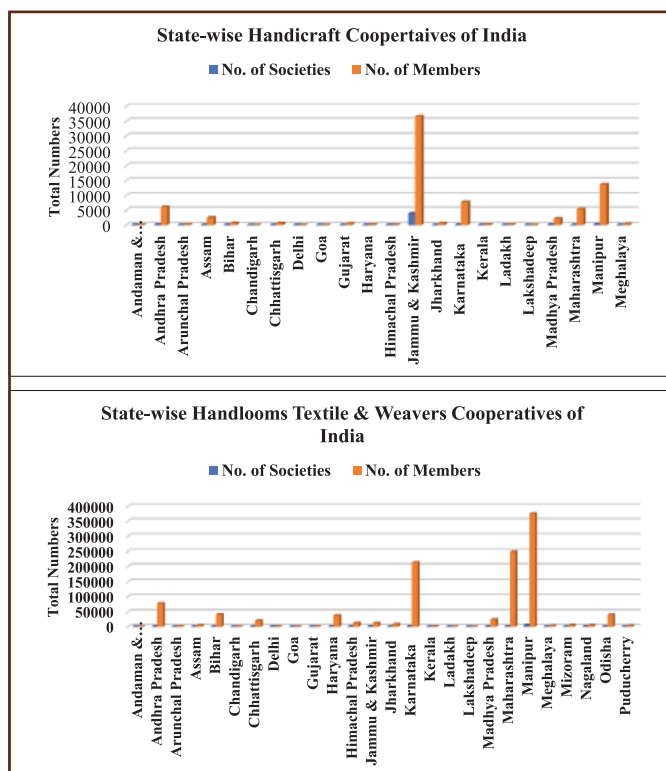
■ The Spirit of Cooperation in India

The cooperative movement in India is rooted in the ancient Indian philosophy of Vasudhaiva Kutumbakam – "the world is one family." Since the enactment of the Cooperative Credit Societies Act of 1904, cooperatives have evolved from voluntary associations into strong pillars of inclusive development. After independence, they became vital instruments of rural progress, working alongside panchayats to promote financial inclusion and self-reliance. The establishment of institutions such as NABARD and the National Cooperative Development Corporation (NCDC) strengthened cooperative financing, while the creation of the Ministry of Cooperation in 2021 further reaffirmed India's commitment to cooperative values.

India's handloom and handicraft cooperatives serve as vital engines for cultural preservation, economic empowerment, and sustainable rural development. Rooted in the country's centuries-old artisan traditions, these cooperatives unite skilled craftsmen and weavers under collective frameworks that promote fair trade, eco-friendly production, and equitable growth.

As per the National Cooperative Database, India hosts 5,068 registered handicraft cooperatives, of which 4,207 are functional, engaging over 3.5 lakh artisans across rural and urban areas. Similarly, the handloom sector comprises 19,610 cooperatives with a membership exceeding 48 lakh weavers,

representing one of the world's largest decentralized craft-based economies. States such as Jammu & Kashmir, Manipur, and Karnataka play leading roles in these sectors.



Predominantly women-led and community-driven, these cooperatives provide sustainable livelihoods, enhance market access, and safeguard traditional skills through training, innovation, and cooperative ownership. Together, handloom and handicraft

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cooperatives embody India's enduring ethos of self-reliance, collective entrepreneurship, and cultural resilience, as illustrated through various case examples discussed in this article.

Cooperative Values in India's Handloom and Craft Heritage

India's handicraft and handloom traditions have long embodied the cooperative ethos of collective effort and shared prosperity. From Gandhiji's Charkha and Khadi movement to the weaving communities of Banaras and Kutch, artisans have practiced cooperation for generations. The cooperative model in the craft sector not only preserves traditional skills but also empowers artisans—especially women and youth—through shared ownership, skill development, and equitable profit distribution. Historically, India's craft guilds operated much like cooperatives, fostering collective production and mutual trust. Mahatma Gandhi revived these values through his Khadi and Village Industries Movement, making hand-spinning and weaving symbols of self-reliance and dignity of labour.

Women Empowerment through SEWA and Cooperative Enterprises

The Self-Employed Women's Association (SEWA), founded by Ela Bhatt in Ahmedabad in 1971, is a landmark example of women-led cooperative empowerment. Recognized in 1972, SEWA began as a trade union for informal women workers and evolved into a federation of cooperatives across multiple sectors. The Gujarat State Women's SEWA Cooperative Federation, established in 1992, coordinates women-led cooperatives in microfinance, crafts, and healthcare. With over two million members across 18

states, SEWA empowers women through initiatives such as SEWA Bank, Lok Swasthya SEWA (Ayurveda-based health services), and the SEWA Trade Facilitation Centre (STFC).

SEWA Trade Facilitation Centre and Hansiba: Crafting Empowerment Established in 2003 by 15,000 rural women artisans, the SEWA Trade Facilitation Centre bridges traditional craftswomen with national and international markets. It is a non-profit company owned and managed by artisans themselves, focusing on design innovation, business training, and market access. Its brand Hansiba—named after SEWA's first artisan—symbolizes women's creativity and entrepreneurship. Each handmade product tells a story of empowerment, with 65% of profits directly returning to artisans. Hansiba successfully connects Gujarat's embroidery traditions to global markets, proving that heritage and enterprise can thrive together through cooperative strength.

Looms of Ladakh: Weaving Heritage into Sustainable Luxury

Looms of Ladakh, established in 2017, is an ethical, herder-artisan-led luxury brand that unites Ladakh's ancient craft traditions with contemporary design. As a farm-to-fashion, sustainable collective, it empowers local artisans through fair ownership, ecological responsibility, and cultural preservation.

The idea began in 2013, when Abhilasha Bahuguna sought to revive declining Pashmina craftsmanship by ensuring artisans became owners rather than labourers. In 2015, G. Prasanna, then Deputy Commissioner of Leh, encountered women in Chumur village producing handmade

woollens and envisioned sustainable livelihoods for them. Together, they founded Looms of Ladakh, linking pastoral communities and women artisans across the region. Today, it stands as a model of ethical luxury and cooperative entrepreneurship, transforming Ladakh—the true origin of Pashmina—into a global symbol of sustainable craftsmanship.

Cultural and Economic Context of Ladakh

Traditionally, Eastern Ladakh practiced a barter-based wool economy, where women wove utilitarian fabrics from yak and sheep wool while men grazed livestock. These materials were used to craft tents, saddles, and warm garments. Looms of Ladakh modernized this tradition by introducing design-led innovation, digital marketing, and cooperative enterprise, enabling artisans to transform locally sourced wool into high-end, globally competitive products.

Models of Success: Kudumbashree and Lijjat Papad

Other successful women-led cooperatives demonstrate the transformative potential of collective entrepreneurship. Kerala's Kudumbashree, launched in 1998, has organized over 45 lakh women into microenterprises across food processing, crafts, and agribusiness. Similarly, Lijjat Papad, founded in Mumbai in 1959 by seven women, has grown into a cooperative employing 45,000 members with an annual turnover exceeding ₹ 1,600 crore—guided entirely by Gandhian values of equality, trust, and self-reliance.

Khadi and Village Industries Commission (KVIC): Sustaining

■ Rural Livelihoods

The Khadi and Village Industries Commission (KVIC) has been instrumental in preserving India's rural industries and promoting self-employment. KVIC supports artisans with raw materials, design training, marketing outlets, and financial aid. Its initiatives, such as Khadi for Nation, Khadi for Fashion, link traditional craftsmanship with modern design and sustainability. By promoting handmade goods and eco-friendly production, KVIC sustains more than one crore artisans across India, ensuring rural employment and national self-reliance.

■ Reviving Heritage through Dastkar

Founded in 1981, Dastkar is a pioneering NGO that empowers traditional craftspeople—particularly women—by connecting them directly to markets. Through design innovation, marketing support, and capacity building, Dastkar bridges the gap between rural artisans and urban consumers. It promotes fair trade, ensures artisans' economic independence, and revives India's living craft heritage while fostering respect for handmade products in the modern economy.

■ Digital Empowerment of Chanderi Weavers

The Chanderi Weavers' Cooperative Society in Madhya Pradesh exemplifies how traditional craftsmanship can adapt to modern times. Supported by the Digital Empowerment Foundation, Chanderi's weavers have embraced digital tools for design, marketing, and e-commerce. This transformation has enhanced artisans' income, preserved age-old weaving techniques, and expanded global access

to Chanderi's delicate fabrics—blending technology with tradition through cooperative enterprise.

■ Government Initiatives Supporting Weavers and Artisans

The government has introduced several schemes to uplift handloom weavers and cooperatives. Central Schemes include the Weavers' Health Insurance Scheme, Mahatma Gandhi Weavers' Insurance Scheme, and Integrated Handloom Development Scheme (IHDS), providing health, education, and skill support. State-Level Initiatives in Madhya Pradesh, like the Integrated Cluster Development Scheme (ICDS), Special Project Scheme, and Promotion of Handloom Products, offer financial aid, design development, and marketing opportunities. District Schemes, such as the Handloom Development Scheme and Promotion of Cottage Industries, provide training, equipment, and NABARD-supported assistance to strengthen local cooperatives and enhance artisan livelihoods.

■ GoSwadeshi: A Modern Swadeshi Movement

Launched by GoCoop in 2014, GoSwadeshi celebrates Indian handlooms, crafts, and sustainable living, inspired by the Swadeshi spirit of self-reliance. It encourages consumers to choose authentic handmade products, thereby empowering artisans and promoting conscious consumption. Through fairs and digital platforms, GoSwadeshi connects artisans, designers, and consumers in a thriving handmade ecosystem. Over time, GoCoop has evolved into a national platform linking over 1.2 lakh handmade products to global markets—turning India's traditional craft heritage into a global movement

for sustainability and ethical trade.

■ Conclusion:

The cooperative movement serves as a bridge between India's cultural heritage and its sustainable future. Through the collective efforts of SEWA, KVIC, Dastkar, GoCoop, Looms of Ladakh and countless local cooperatives, millions of artisans—especially women and youth—have gained financial independence, social dignity, and global recognition. When consumers choose cooperative and handmade products, they become part of a movement that not only preserves India's craft legacy but also empowers communities and promotes inclusive, equitable, and sustainable growth across the nation.

Links

1. <https://cooperatives.gov.in/en/sector-dashboard/sector/13>
2. <https://goswadeshi.in/collections/stoles>
3. <https://www.loomsofladakh.in/>
4. <https://chanderi.org/government-policies/for-artisans-and-weavers/>
5. <https://www.dastkar.org/>
6. <https://www.sewatfc.org/>
7. https://www.sewatfc.org/pages/hansiba_national_brand.html
8. <https://www.kvic.gov.in/kvices/index.php>



भारत के किसानों के लिए डिजिटल एवं सुविधाजनक फसल भंडारण



फसलों के सुविधाजनक भंडारण के लिए अपनी उपज को WDRA पंजीकृत गोदामों में संग्रहित करें, प्रतिभूत ऋण सुविधा का लाभ उठाएँ

वेयरहाउसिंग डेवलपमेंट एंड रेगुलेटरी अथॉरिटी (डबल्यूडीआरए) सुविधाजनक भंडारण सेवाओं के लिए कुशल और वैज्ञानिक भंडागार सुनिश्चित करने को प्रतिबद्ध है। डबल्यूडीआरए सिर्फ उन्हीं गोदामों को पंजीकृत करता है जो गोदाम की न्यूनतम बुनियादी मापदंडों को पूरा करते हों और निर्धारित मानक संचालन प्रक्रिया का पालन करते हों।

- 1) देश के किसानों की उपज को सुविधाजनक एवं वैज्ञानिक भंडारण हेतु भंडागार विनियमन एवं विकास की सुविधा।
- 2) डबल्यूडीआरए प्रमाणित भंडागारों में भंडारित अनाजों के लिये इलेक्ट्रॉनिक नेगोशिएबल वेयर- हाउस रसीद (ई-एनडबल्यूआर) जारी करने की व्यवस्था।
- 3) किसानों / जमकर्ताओं द्वारा ई-एनडबल्यूआर का प्रयोग कर बैंको एवं अन्य वित्तीय संस्थाओं से ऋण प्राप्त करने की सुविधा।
- 4) कृषि एवं गैर-कृषि वस्तुओं के वैज्ञानिक भंडारण पर किसानों के लिए निःशुल्क प्रशिक्षण की सुविधा।
- 5) सभी पंजीकृत भंडागार डबल्यूडीआरए द्वारा विनियमित।
- 6) ई-किसान उपज निधि (e KUN)- किसानों के लिए सुलभ पोस्ट हार्वेस्ट ऋण उपलब्धता की ऑनलाइन व्यवस्था।

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Ministry of Cooperation - Boon for PACS in India

A.Eswaramoorthy*



One of the milestones in the history of cooperation in India is the formation of separate Ministry in Central Government. By understanding the importance and values of cooperative movement in India the new Ministry of Cooperation has been formed during 2021. For the past so many years it was working under the erstwhile Ministry of Agriculture and considered one among the various departments under the same ministry. Now it becomes a special status with separate attention for the development of cooperatives working in India from primary level to national level of different types and categories of around 8.5 lakhs. The purpose of cooperative is to give entrepreneurship opportunities for the local community people and also by which provide employment opportunities along with product and services to the public. Cooperatives are the only best tool for creating our economy as self-sustained for both rural and urban peoples. Considering the need for cooperatives in India new ministry is showing keen

interest for designing policies for strengthening its resources as well as activities.

Presently 8.5 lakhs of cooperative societies are working in India by covering 29 sectors and serving to the rural and urban area peoples. In the agricultural sector, the Short-Term Cooperative Credit Structure (STCCS) comprises 1,03,304 Primary Agriculture Credit Societies (PACS) and 351 District Central Cooperative Banks (DCCBs). For long-term rural credit, the operation involves 14 State Co-operative Agriculture and Rural Development Banks (SCARDBs) and 533 Primary Cooperative Agriculture and Rural Development Banks (PCARDBs). The Dairy Cooperatives (1,41,807), Fishery Cooperatives (25,649), and 26,798 Primary Agriculture and Allied Cooperatives. In the housing cooperative sector, there are 1,91,734 societies, while 44,545 labour cooperatives and 19,576 Handloom Textile & Weaver Cooperative Societies address specific needs. The sugar sector sees the involvement of

281 cooperatives, and there are 22,735 Primary Agro Processing/ Industrial Cooperatives. Livestock cooperatives (16,677) and 24,261 Women Cooperatives (with 54.27 lakh members).

■ Progress of PACS in India

Primary Agricultural Cooperative Societies are first started in our country to support the rural farmers for their credit requirements. The history of cooperative societies act was started with the importance of introducing credit societies in the rural area during 1904. For this purpose the government of India took lot of measures to study the cooperative movement in India as well as Germany. The Act of 1904 was the result of studies and recommendations of committees and commissions set-up in the wake of acute rural indebtedness and consecutive famines. From 1904 Act onwards PACS will be given with greater importance in all aspects through committees, commissions, five year plans at the central government level

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and also policies and schemes supported through state governments. PACS are the only cooperatives directly dealing with the farmers and connected with the network of covering 90 % of the villages in India. The greatest strength of the PACS is the number of villages covered under its area of operation as 6.44 lakhs and disbursed short term agricultural credit loans to the tune of 20% in our Indian Economy.

In India 1,03,725 Primary Agriculture Credit Societies (PACS) are serving to its 13,99,27,330 members. Maharashtra leads with 20,949 societies, followed by Gujarat (10,248) and Bihar (8,463). Notably, Kerala has the highest PACS membership (2,56,28,261) followed by Bihar (1,36,08,525). PACS are not only engaged with accepting deposits and lending loans but also given freedom with undertaking suitable business activities for the farmers and the community under its area of operation. Before Independent India PACS were the only credit institutions serving at the rural areas. But now a days commercial and private banks have also started their branches for covering the services to the farmers. It becomes the heavy competition for the PACS to survive in the community without any advancement with their activities like other financial institutions. Based on these conditions the government of India appointed various committees for revival of PACS and suggested various measures to improve their activities. Apart from the support of central government some of the state governments also taking measures to improve the performance the PACS in India.

■ Initiatives of Ministry for Cooperatives

Ministry of Cooperation, since its inception on 6th July, 2021, has undertaken several initiatives to realize the vision of "Sahakar-se-Samriddhi" by strengthening the cooperative movement from Primary to Apex level Cooperatives in the country. India has largest number of cooperatives from primary to national level and serves the community at the best possible. In recent years, the Indian Government has taking serious steps to strengthen the cooperative sector through policy initiatives and financial support. Various schemes and subsidies have been introduced to encourage the formation and growth of cooperative societies, particularly in rural areas where they play a important role in serving the grassroot people to support for agricultural development. Under the vision of 'Sahakar se Samriddhi', Ministry of Cooperation has taken prominent steps in promoting the PACS in India, Ministry took great initiatives such as,

■ Initiatives for PACS

S.No	Initiatives	Purpose	Impact
1	Model Bye Laws	1. Enable PACS to take more than 25 business activities. 2. Improve Governance, Transparency and Accountability	32 States/UTs adopted
2	PACS Computerisation	Enter into common ERP based national software linking them with NABARD through St.CBs and DCCBS	40,727 PACS onboarded on ERP Software and hardware has been procured by 29 States/UTs out of sanctioned.
3	Establishment of New Multipurpose PACS/ Dairy/Fishery Cooperatives	Aiming to cover all panchayats and villages in the country	8,823 new PACS, Dairy and Fishery Cooperative Societies have been registered across the country.
4	World's Largest Decentralized Grain Storage Plan in Cooperative sector	Reduce wastage of food grains and transportation costs, enable farmers to realize better prices for their produce and meet various agricultural needs	Completed construction of godowns in 11 PACS of 11 States.
5	PACS as Common Service Centers (CSCs)	More than 300 e-services as banking, insurance, Aadhar enrolment/ updation, health services, PAN card and IRCTC/ Bus/ Air ticket, etc.	40,214 PACS have started providing CSC services
6	Formation of new FPOs by PACS	1,100 additional FPOs to be formed by PACS with the support of NCDC	1,207 FPOs have been formed in the cooperative sector by NCDC.
7	PACS to start Retail Petrol/Diesel outlets	Allotment of PACS for running retail petrol/diesel outlets	286 PACS from 25 States/UTs have applied online for retail petrol/ diesel outlets.
8	LPG Distributorship by PACS	As part of diversification of business activities	NIL
9	PACS as PM Bharatiya Jan Aushadhi Kendra	For improving access to generic medicines at rural level	2,705 PACS have been given initial approval out of 4470 applications.
10	PACS as Pradhan Mantri Kisan Samriddhi Kendras	To ensure easy accessibility of fertilizer & related services to farmers	36,180 PACS are functioning as PMKSK
11	PACS to carry out O&M of rural piped water supply schemes	Rural piped water supply	1,227 PACS have been identified/ selected by 13 States/ UTs
12	Convergence of PM-KUSUM at PACS level	Farmers associated with PACS can adopt solar agricultural water pumps and install photovoltaic modules in their farms	NIL

■ Mechanism for Implementation

Ministry of Cooperation has laid down the implementing mechanism to reach the benefit of the schemes to the beneficiaries. According to the implementation first level meeting will be held at Minister of Cooperation with the Chief Ministers of the State. The communication will be passed time to time with the secretary of cooperation at the central level to the chief secretariat at the state level. At the last level chief secretary will convey the information to the concerned secretary cooperation at the state level for effective implementation. Since the communication channel is properly maintained between the central and state governments there will be clear implementation. For this purpose three tier implementation mechanism has been devised at the central level such as

- A. National Level regular meeting will be held to review the progress of implementation under the Chairmanship of Secretary Cooperation at the Central level with the concerned State

Departments, Agencies and State Governments.

B. State Level committee have been constituted as State Cooperative Development Committee under the Chairmanship of Chief Secretary of the State with the Secretary Cooperation, Registrar of Cooperative Societies, Functional Registrars, Officers from NABARD, NCDC, etc.

C. District Level committee have been constituted at every district level under the Chairmanship of District Collector with Joint Registrar or District Cooperative Officer and other heads of the departments connected with cooperative societies.

The relevant information can be obtained from the websites of NABARD and NCDC and also Registrar of Cooperative Societies at the state level and District Cooperative Officers at the district level.

Conclusion

From the very beginning, New Ministry of Cooperation is working very hard to design for the development of cooperatives. Especially in the case of PACS all over India one of the strongest set up of short-term cooperative credit structure the Ministry understood that developing PACS will develop the agriculture. Each initiative of the Ministry is concentrating with careful study of PACS and its activities thoroughly. Because PACS are more connected with

the farmers at the gross root level and provide direct benefits of the state and central government. Strengthening of PACS is very important to strengthen the farmers at the gross root level. Members of the PACS also expecting such support from the Government from time to time. Apart from designing the policies and schemes for existing PACS in the country Ministry also planning to start further 1 lakh PACS to cover more farmers as they are depending the support from other financial resources of institutional and non-institutional. The untiring efforts of the new ministry will improve the base of PACS to do their business successfully and develop them as self-sustained cooperatives.



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Promoting Digitalisation to Enhance Operational Efficiency, Accountability and Transparency

Savitri Singh*



In the era of rapid technological transformation, digitalisation has emerged as a key driver of efficiency, accountability, and transparency across sectors. From government institutions and cooperatives to private enterprises, adopting digital tools is no longer a choice but a necessity for effective governance and sustainable growth. The integration of digital technologies such as Artificial Intelligence (AI), Machine Learning (ML), the Internet of Things (IoT), and cloud computing has revolutionized the way organizations operate, communicate, and deliver value.

Driving Operational Efficiency through Digitalization

Digitalisation enhances operational efficiency by automating processes, streamlining workflows, and minimizing manual interventions. It helps organizations cut costs, improve productivity, and make informed, data-driven decisions. By replacing traditional systems with digital workflows, institutions

gain agility and resilience to respond to changing market conditions.

Key Benefits:

- **Cost Reduction:** Automating manual tasks and adopting cloud systems reduce infrastructure, maintenance, and administrative costs.
- **Increased Productivity:** Automation speeds up repetitive tasks, reduces human error, and allows employees to focus on high-value work.
- **Enhanced Quality:** Digital tools ensure accuracy and consistency, improving service and product standards.
- **Informed Decision-Making:** Data analytics provides real-time insights into performance and operational gaps.
- **Greater Adaptability:** Digital systems enable quick innovation and adaptability

to emerging challenges and opportunities.

- **Strategies for Implementation:**
Invest in Automation: Use Robotic Process Automation (RPA) and AI to streamline administrative and operational processes.
- **Adopt Cloud-Based Systems:** Enable flexible, scalable, and secure collaboration across teams and locations.
- **Leverage Data Analytics:** Utilize machine learning to identify inefficiencies and optimize resource utilization.
- **Utilize IoT and Emerging Tech:** Harness IoT for real-time data collection and connectivity across the value chain.
- **Foster Collaboration:** Promote teamwork and communication through digital platforms that connect stakeholders seamlessly.

Fostering Transparency

*Deputy Chief Executive, NCUI

■ through Digital Tools

Transparency is the foundation of good governance. Digitalisation fosters transparency by automating transactions, centralizing data, and making information publicly accessible. This limits discretion, curbs corruption, and builds public trust. Electronic procurement systems, open data platforms, and digital dashboards have become essential in ensuring visibility and traceability of operations.

How Digitalisation Enhances Transparency:

- **Process Automation:** Automated systems minimize human interference, reducing the scope for manipulation or bias.
- **Data Accessibility:** Open data platforms make financial and operational information easily available for public review.
- **Real-Time Monitoring:** Continuous tracking of fund flows and supply chains enhances trust and oversight.
- **Standardization:** Uniform digital records create a 'single source of truth,' facilitating audits and performance tracking.

Examples of Impact:

- **Healthcare:** Digital procurement systems prevent inflated pricing and ensure fair medicine distribution.
- **Public Expenditure:** Online tracking tools help monitor budget utilization and detect irregularities.
- **Education:** Data portals improve transparency in school funding and curb absenteeism or resource misuse.

- **Open Governance:** Many governments now publish real-time data to engage citizens in monitoring activities.

Benefits:

- Reduces corruption and malpractice.
- Builds citizen and stakeholder confidence.
- Enables informed policy and decision-making.
- Encourages active public participation in governance.

■ Promoting Accountability through Digital Transformation

Digitalisation strengthens accountability by creating transparent, verifiable audit trails and ensuring that every transaction or decision is recorded and traceable. This minimizes opportunities for fraud, ensures responsible governance, and enhances ethical conduct in both public and private organizations.

Mechanisms for Enhanced Accountability:

- **Transparent Audit Trails:** Digital records provide verifiable evidence for every transaction, enabling efficient audits.
- **Reduced Human Error:** Automation ensures accuracy and limits subjective manipulation.
- **Real-Time Monitoring:** Digital dashboards allow for continuous supervision and immediate corrective action.
- **Data Standardization:** Common data frameworks ensure consistency and interoperability across departments.
- **Citizen Feedback Mechanisms:**

Online portals allow stakeholders to engage directly, offering feedback and ensuring oversight.

Examples in Practice:

- **Public Finance Systems:** Digital public expenditure management systems ensure fund utilization aligns with approved budgets.
- **Education Sector:** Digital monitoring detects absenteeism and fraudulent certifications.
- **NGOs:** Platforms for donor and member interaction enhance transparency in program execution.
- **Corporate Governance:** Digital records and communication systems promote clarity in decision-making and internal accountability.

Outcomes:

- Improved ethical standards and trust in institutions.
- Enhanced efficiency and reduced misuse of resources.
- Strengthened governance frameworks for sustainable impact.

■ Conclusion

Digitalisation is more than a technological upgrade—it is a transformational strategy that empowers organizations to operate more efficiently, transparently, and accountably. By embracing digital tools, institutions can improve performance, foster trust, and deliver better outcomes for all stakeholders. Whether in public administration, cooperative movements, or the private sector, digitalisation paves the way for a more inclusive, responsive, and sustainable future.

Leveraging Digitalization to Strengthen Governance and Efficiency in India's Cooperative Sector

Ronak V. Patel*



Abstract

The cooperative sector in India is undergoing a transformative shift through digitalization, which is emerging as a key driver of operational efficiency, accountability, and good governance. Leveraging digital tools such as Enterprise Resource Planning (ERP) systems, computerized record management, and emarketplace integration has become vital for modernizing Primary Agricultural Credit Societies (PACS), cooperative banks, and other cooperative institutions. Government initiatives, including the nationwide PACS computerization project, the National Cooperative Database, and the National Cooperation Policy (2025), are laying the foundation for a digitally empowered cooperative ecosystem. Recent research (2024–2025) indicates that digital adoption enhances transaction efficiency, transparency, and member trust, though challenges remain in capacity building, connectivity, and data security.

This paper explores the role of digitalization in strengthening governance and operational performance within India's cooperatives, identifies key barriers and success factors, and proposes a roadmap for sustainable and inclusive digital transformation across the sector.

Why digitalization matters for cooperatives now

Cooperatives are increasingly expected to deliver not just social value but competitive economic services – timely credit, fair procurement, transparent member records and market access for produce and products. Digital tools (ERP/MIS, mobile apps, digital payments, e-procurement links and national registries) reduce manual bookkeeping, shorten settlement cycles, and make audit trails and member communication real-time. These capabilities directly improve operational efficiency (faster transactions, fewer errors), accountability (traceable records) and transparency (member access to information).

What's happening in India: policy and major initiatives (latest)

- PACS computerization project / ERP rollout. The Government of India has an ongoing centrally-sponsored programme to computerize functional PACS (a multi-year effort running through 2026–27) that includes development and deployment of a National Level PACS Software/ERP and training of PACS staff. The project aims to digitize daily functions and financial accounting to modernize grassroots cooperatives.
- National Cooperation Policy (2025). The National Cooperation Policy 2025 explicitly prioritizes legal reforms and digitalization, and promotes cooperative access to e-commerce platforms (GeM, ONDC) and digital finance to scale market access and professionalize cooperative management.

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- National Cooperative Database / mapping. The Ministry and National Cooperative Database efforts are building a centralised digital registry covering hundreds of thousands of societies to help track membership, financial health and performance metrics – a foundational data layer for oversight, targeted support and integration with other government programmes.

These three national initiatives form the backbone of India's push to digitalize cooperatives and make them more transparent and efficient.

What recent research in India finds

Recent academic studies and sector reports (2024–2025) converge on several practical findings:

Perceived ease of use, training and internet access drive adoption. Empirical studies of farmer cooperatives show that the intention to adopt digital technologies is strongly mediated by perceived ease-of-use, and moderated by internet usage and training availability – meaning technology alone is insufficient without hands-on capacity building.

Operational gains are measurable but uneven. Case studies and regional research report improvements in transaction speed, record integrity and member satisfaction where ERP or MIS were implemented. However, benefits vary widely by state and by cooperative type depending on connectivity, staff skills and integration with payment/market systems.

Governance and transparency

improve with digital trails. Academic and policy analyses note that computerization reduces leakages (e.g., misallocation of inputs or payments), makes audits easier and increases members' trust when information is accessible. Nevertheless, safeguards (access controls, audit logs, and grievance mechanisms) are essential to maintain trust.

Concrete benefits for efficiency, accountability and transparency

Faster settlements and lower transaction costs. Digitized account ledgers and direct benefit transfers reduce time taken for credit disbursement, procurement payments and subsidy transfers.

Accurate, auditable records. ERP/MIS create immutable electronic trails enabling quicker internal and external audits.

Member empowerment. Member portals or SMS alerts give smallholder farmers and cooperative members visibility into balances, share capital, loan status, and procurement prices.

Market linkage. Integration with GeM/ONDC and buyer portals expands market reach and often yields better prices for cooperative products.

Key challenges that research and pilots surface

Digital divide & connectivity. Limited internet bandwidth in many rural pockets slows real-time use.

Human capacity. Low digital literacy among staff and members reduces effective use; training needs to be continuous.

Interoperability & vendor lock-in. Multiple non-standard software

implementations across states create integration headaches.

Data governance & cybersecurity. Centralized records increase risks if data protection, role-based access and incident-response plans are not enforced.

Change management. Resistance to replacing long-standing paper processes requires leadership, incentives and visible quick wins.

A practical roadmap for cooperatives (short- to medium-term)

Adopt an interoperable ERP/MIS baseline. Use the national PACS ERP (or compatible solutions) to standardize bookkeeping, inventory and member registers – with APIs for linking to payments, markets and the National Cooperative Database.

Prioritize capacity building. Launch blended training (in-person + microlearning mobile modules) aimed at frontline staff and elected leaders; measure competence with simple KPIs (e.g., days to close books).

Link to digital payments and e-markets. Integrate with UPI/DBT, GeM and ONDC channels to reduce cash flows and expand buyer networks.

Implement data governance & cybersecurity basics. Enforce role-based access, regular backups, encryption for sensitive data and an incident response protocol. Run simple third-party security audits for critical nodes.

Make transparency visible to members. Provide member dashboards (SMS/IVR/WhatsApp) for balances, shareholding and transaction history; publish simple monthly performance dashboards at society level.

Measure impact and iterate. Track metrics such as turnaround time for loans, reconciliation gaps, grievance resolution time and member satisfaction.

Recommendations for policy makers and support agencies

Fund blended digital + human investments. Grants should cover both software deployment and training/handholding for at least 12–18 months.

Mandate standards & interoperability. National guidelines for PACS ERP data formats and APIs would reduce fragmentation.

Encourage public-private partnerships. Leverage fintech's,

local IT firms and cooperatively owned IT service companies to supply local support and innovation.

Protect member data and privacy. Issue clear data-protection rules for cooperative records and align them with national data protection expectations.

Provide digital inclusion subsidies. Targeted support for connectivity in underserved panchayats will deliver high ROI for digitized services.

Conclusion

India's cooperative sector stands at an inflection point: well-designed digitalization can materially improve

operational efficiency, strengthen accountability and make cooperatives more transparent and trustworthy for members and markets. The evidence from national programmes (PACS computerization and the National Cooperative Policy 2025), the National Cooperative Database and recent academic work show clear potential – but success depends on combining technology with substantial investment in skills, data governance and interoperable architectures. If cooperatives and supporting institutions adopt a pragmatic roadmap that emphasizes people and standards as much as software, digitalization can transform grassroots cooperative governance and livelihoods across India.





The Krishna District Cooperative Central Bank Ltd.

FINANCIAL HIGHLIGHTS

[Rs.in crores]

Sl. No.	Particulars	2023-24	2024-25	Net growth	
				Amt.	%
1	Share Capital	393.70	418.50	24.80	6.30%
2	Reserves	360.07	439.67	79.60	22.11%
3	Deposits	3094.41	3261.17	166.76	5.39%
4	Loans & Advances	7955.42	8041.10	85.68	1.08%
5	Investments	2412.27	2572.59	160.32	6.65%
6	Borrowings	6549.55	6545.84	-3.71	-0.06%
7	Net Profit	64.70	76.07	11.37	17.57%
8	Gross NPA%	2.65%	2.34%	-0.31%	-12%
9	Net NPA%	1.14%	1.03%	-0.11%	-10%
10	CRAR	11.45%	12.60%		

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- Mobile Banking
- Lockers Facility
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- SHG Loans

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- Housing Loans
- Personal Loans
- SRTO Loans
- Education Loans
- Term Loans for Agrl. Allied Activities

- CC to Businessmen
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Expanding Cooperatives in Emerging Areas

H.S.K. Tangirala*

Dr. Sohan Singh Ganechiya*



■ Introduction

Cooperatives play a vital role in promoting inclusive growth and social well-being. They act as engines of poverty alleviation, employment generation, and community development. In both rural and urban areas, cooperatives empower people to collectively meet their economic, social, and cultural needs through democratic and participatory means.

■ Need for Expanding Cooperatives

India, being a vast and populous country endowed with rich natural and human resources, faces challenges such as unemployment, poverty, and unequal access to opportunities. Many people remain unaware of how to organize, register, and manage cooperative societies effectively. As a result, numerous opportunities for collective development remain untapped.

Cooperatives provide a structured and sustainable way for individuals to pool their resources, reduce costs, and share benefits equitably.

■ Institutional Support for Cooperative Development

National Cooperative Union of India (NCUI), State Cooperative Unions, and the National Council for Cooperative Training (NCCT) are playing an active role in educating and motivating people to form cooperatives. They conduct training, awareness campaigns, and capacity-building programs. However, their efforts will only succeed when state governments and local leaders also recognize the cooperative model as a crucial instrument for socio-economic development.

■ Benefits of Cooperatives

1. **Economic Empowerment:** Cooperatives promote shared ownership and democratic management, enabling members to collectively control resources and enterprises. This ensures that both profits and risks are distributed fairly among all members.
2. **Employment Generation:** They create substantial direct and indirect employment, especially in rural and semi-urban areas, by supporting

local production, services, and entrepreneurship.

3. **Cost Reduction:** By pooling resources and using joint purchasing, marketing, and shared infrastructure, cooperatives lower operational expenses and improve efficiency.
4. **Social Cohesion:** Cooperatives encourage unity, mutual trust, and collective responsibility, strengthening community bonds and fostering social harmony.
5. **Inclusive Growth:** They provide opportunities for marginalized groups, women, and youth, ensuring equitable participation in economic and social development.
6. **National Development:** Through self-reliance, enhanced productivity, and resource mobilization, cooperatives contribute significantly to national growth and sustainable development.

■ Student Cooperatives:

These cooperatives are formed by and for students to address their common needs such as supply essential goods, notebooks, pens,

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uniforms, shoes, bags, shoe polish, standard chocolates, biscuits Offer services like photocopying, etc encourage thrift and saving habits Provide a platform for cooperative education and democratic practices. at discounted or fair prices, and promote mutual support. Student Cooperatives are usually established in schools, colleges, or universities and are managed democratically by the students themselves. The students will learn managerial skills, leadership qualities, accounting and many more. The student Cooperatives are more prevalent in Kerala, and some parts of Tamilnadu. These Cooperatives have to replicated in all parts of India. State Government and Central government have to take drive to form these Cooperatives as there is more potentiality and need.

■ Hospitals Cooperatives:

In recent years, healthcare in India has witnessed rapid corporatization. Large corporate hospitals dominate the sector, offering advanced medical services but often at very high costs. While these hospitals provide world-class facilities, the expenses for consultation, surgery, medicines, and diagnostic tests are beyond the reach of common people. Middle-class families often struggle to bear such costs, and lower-income groups are pushed into debt when faced with medical emergencies. This growing commercialization of health services has created an urgent need for a more affordable and community-driven healthcare model, which hospital cooperatives can provide.

Health is not a privilege but a basic human necessity. Every individual, regardless of income or social status, deserves access to timely and quality medical care. The cooperative model aligns perfectly with this philosophy by prioritizing people over profit. Hospital cooperatives emphasize preventive care, health education, and community participation, thereby fostering a sense of social responsibility. In a country like

India, where rural and semi-urban populations still face barriers to affordable healthcare, cooperatives can bring medical services closer to the people and make health a collective responsibility rather than a commercial transaction.

Bridging the Gap Between Public and Private Healthcare:

Government hospitals and public health centers, though vital, often face problems such as overcrowding, lack of adequate infrastructure, and shortage of medical professionals. On the other hand, private hospitals cater mainly to those who can afford expensive treatment. This dual structure has left a vast section of the population underserved. Hospital cooperatives can act as a bridge between the two extremes—offering quality healthcare at reasonable prices through collective ownership and democratic management. They function on a no-profit, no-loss principle, ensuring that services are accessible and sustainable.

Success Stories from Kerala: Kerala has been a pioneer in establishing cooperative hospitals, which have demonstrated how collective efforts can deliver effective and ethical healthcare. Cooperative hospitals in Kerala, such as the Karunya Cooperative Hospital and several taluk-level health cooperatives, have successfully combined professional medical care with cooperative values. They have become role models by proving that healthcare can be both efficient and affordable without relying on profit motives. However, apart from Kerala, there are very few successful examples of hospital cooperatives in other states. This shows a regional imbalance in the cooperative healthcare movement that needs to be addressed through active policy support and awareness.

Need for Expansion and Policy Support: To expand the presence of hospital cooperatives beyond Kerala, strong policy initiatives, government incentives, and public awareness campaigns are essential. States can promote

cooperative hospitals through financial support, land allotment, and tax benefits, encouraging doctors, nurses, and citizens to become members. The involvement of cooperative banks and health insurance societies can further strengthen their viability. With coordinated efforts, hospital cooperatives can play a transformative role in achieving universal healthcare access in India.

■ Cooperatives for aged:

The need for such cooperatives arises from multiple factors. Firstly, the rising cost of healthcare and assisted living makes private old-age homes unaffordable for many. Secondly, the social isolation experienced by senior citizens, especially those living away from their children, calls for an environment where they can live collectively and meaningfully. Thirdly, lack of adequate government facilities for aged care in most states has created a gap that cooperative models can fill effectively. Cooperatives can provide senior citizens with access to affordable housing, healthcare, social activities, and income-generating opportunities.

Functions and Activities:

Cooperatives for the aged can take different forms depending on local needs and resources. Some function as housing cooperatives, providing safe and affordable residences designed for elderly living. Others operate as service cooperatives, offering healthcare, food services, transportation, and recreational facilities. Many also act as mutual aid cooperatives, pooling savings and creating welfare funds to meet medical or emergency expenses. Through collective ownership, members share both the responsibilities and benefits, ensuring a sense of belonging and security.

Social and Economic Importance:

The importance of these cooperatives goes beyond material benefits. They promote emotional well-being and social inclusion

among the elderly, helping them remain active participants in community life. Economically, they allow members to access shared resources at lower cost and reduce dependence on external support. By adopting cooperative principles of self-help, mutual aid, and democratic decision-making, such societies empower senior citizens to take charge of their own welfare. They can also collaborate with hospitals, pharmacies, and local authorities to extend additional health and wellness services.

■ Green Energy Cooperatives

Energy is essential for development, but the growing dependence on fossil fuels has led to serious environmental concerns, including pollution and climate change. As India pursues its goal of achieving Net Zero emissions by 2070, community-driven renewable energy models have gained significance. Green Energy Cooperatives are cooperatives formed by individuals, farmers, institutions, and local bodies to generate, distribute, and use renewable energy collectively—mainly from solar, wind, biomass, or small hydro sources.

Need for Green Energy Cooperatives: India's energy demand is increasing rapidly, but many rural and semi-urban areas still face power shortages or depend on expensive and polluting energy sources. Corporate renewable projects often focus on profit rather than community benefit. Green Energy Cooperatives bridge this gap by promoting decentralized, locally owned, and sustainable energy systems. They help reduce electricity costs, cut carbon emissions, and ensure energy self-reliance for communities. For farmers and rural entrepreneurs, they also open new income avenues through energy production and sale to the grid.

Importance and Benefits: Green energy cooperatives encourage community participation in

the energy transition, ensuring that local people—not large corporations—own and benefit from renewable projects. They promote social equity, environmental protection, and economic empowerment simultaneously. By reducing dependence on fossil fuels, they contribute to cleaner air, better health, and climate resilience. Additionally, they create local jobs in installation, maintenance, and management of renewable energy systems.

Membership and Governance:

Membership typically includes farmers, households, local businesses, and public institutions such as schools or panchayats. Each member invests in the cooperative, uses the generated energy, and participates in decision-making on a one-member-one-vote basis. The cooperative is managed by an elected board, ensuring transparency and accountability. Partnerships with banks, government agencies, and renewable energy firms strengthen their operations.

Activities of Green Energy Cooperatives: Green energy cooperatives engage in:

1. Setting up solar or wind farms for local power generation.
2. Installing rooftop solar panels for homes, schools, and community centers.
3. Producing biogas or biomass energy from agricultural waste.
4. Running training programs on energy efficiency and sustainability.
5. Selling surplus energy to state grids or using it for local industries and irrigation.

Government Support: The Government of India promotes renewable energy through schemes like PM-KUSUM, National Solar Mission, and Rooftop Solar Programme, which provide subsidies and soft loans. Cooperatives can leverage these initiatives for financial and

technical assistance.

■ Transport Cooperatives

Transport is the lifeline of economic and social development, linking people, goods, and markets. Yet, small vehicle owners and drivers often struggle with high costs, unstable income, and weak bargaining power. Transport Cooperatives provide a collective solution by uniting these individuals to share resources, responsibilities, and profits through democratic management.

Need for Transport Cooperatives:

India's transport sector is highly fragmented, dominated by small operators facing rising fuel and maintenance costs. Transport cooperatives help members pool vehicles, access finance, and obtain insurance at affordable rates. They promote fair wages, welfare benefits, and job security, while reducing dependence on middlemen. In rural areas, they are crucial for connecting villages to markets and essential services.

Membership and Structure:

Members include vehicle owners, drivers, conductors, mechanics, and transport workers who contribute share capital and enjoy equal voting rights. The cooperative is run by an elected management committee that manages routes, fares, schedules, and maintenance, ensuring transparency and collective decision-making.

Activities: Transport cooperatives typically:

Operate buses, taxis, auto-rickshaws, and trucks collectively; Provide passenger and goods transport within urban and rural areas; Manage vehicle maintenance, fuel supply, and spare parts at cooperative rates; Offer loan, insurance, and welfare schemes for members; Conduct safety and skill training for drivers and workers. These cooperatives ensure economic stability, social security,

and efficient mobility, making transport both affordable and community-driven.

Examples in India: Several states in India have successful transport cooperatives. For instance, The Maharashtra State Road Transport Employees' Cooperative Credit Society, Karnataka's Motor Transport Cooperatives, and Tamil Nadu's Auto Rickshaw Workers' Cooperatives support vehicle owners through collective operations and finance. In rural regions, dairy and agricultural cooperatives also maintain transport units for product delivery.

Hotel Cooperatives

The hospitality industry contributes significantly to tourism, employment, and local development, but it is largely controlled by private hotel chains that focus on profit. Hotel Cooperatives provide a people-centered alternative through collective ownership and democratic management, where workers or communities jointly operate hotels, restaurants, or cafés to ensure equitable income and job security.

Need for Hotel Cooperatives: With rising hotel costs and job insecurity, cooperative models are essential to promote fairness and stability. Hotel cooperatives offer affordable services, fair wages, and stable employment, while sourcing locally to strengthen community economies. They combine social welfare with business efficiency, ensuring inclusive and sustainable growth in the hospitality sector.

Membership and Structure: Members include workers and staff—cooks, waiters, housekeepers, and managers—who contribute to the cooperative's capital. Each has equal voting rights, ensuring democratic decision-making. An elected board manages operations, and profits are either shared among members or reinvested in modernization and welfare programs.

Activities: Hotel cooperatives typically:

Operate hotels, cafés, and catering services;
Provide affordable lodging and dining;
Organize events and cultural programs;
Offer hospitality and service training;
Promote local cuisine, culture, and employment.

The Indian Coffee House Example:

The best-known example of a hotel cooperative in India is the Indian Coffee House, which originated in the 1950s after the Coffee Board decided to close its cafés. Workers, led by A.K. Gopalan, revived them as cooperatives owned and managed by employees. Today, over 400 Indian Coffee Houses across India continue to operate successfully, symbolizing self-reliance, equality, and cooperative strength in the service sector.

Cooperative Platforms or Apps for Cooperative Kitchens

In today's digital era, food delivery and cloud kitchen platforms have become a major part of urban life. However, private apps often charge high commissions and leave small food vendors or home-based cooks with very little profit. To counter this, Cooperative Platforms or Apps for Cooperative Kitchens offer a democratic and community-owned alternative. These platforms are managed by groups of cooks, women's self-help groups (SHGs), and local entrepreneurs who share profits and control operations collectively.

Need for Cooperative Kitchen Platforms: The rising cost of private delivery platforms and limited visibility for small food producers have made it difficult for many women and local cooks to sustain their livelihoods. A cooperative digital platform helps them sell food directly to customers, reduce middlemen, and ensure fair earnings. It also promotes local cuisine, hygiene, and traditional recipes, while supporting government missions

like Atmanirbhar Bharat and Digital India. Such cooperatives encourage digital inclusion, entrepreneurship, and women's empowerment in both rural and urban areas.

Membership and Structure:

Members of a cooperative kitchen platform include home cooks, SHG members, small food businesses, delivery partners, and packaging workers. Each member contributes to the cooperative's capital and enjoys equal voting rights, ensuring democratic control. The platform is managed by an elected committee, supported by a professional tech and logistics team. Consumers can also be admitted as associate members to give feedback and support ethical food systems.

Functions and Activities:

Cooperative kitchen platforms perform several key functions such as:

1. Providing a digital marketplace for listing and selling food items.
2. Managing shared kitchen spaces with common equipment and hygiene standards.
3. Handling collective branding, online payments, and delivery logistics.
4. Offering training in cooking, food safety, and digital marketing.
5. Promoting healthy, local, and affordable food options for the community.

Importance and Impact: These cooperative apps ensure fair pricing, profit-sharing, and transparency, unlike private delivery chains. They empower women, generate local employment, and promote self-reliance through technology. By combining the principles of cooperation with digital innovation, cooperative kitchen platforms can create a sustainable and inclusive model for India's food economy.

Tourism Cooperatives

Tourism is a vital sector in India

that drives economic growth, jobs, and cultural exchange, but much of it remains controlled by private firms, leaving locals with little benefit. Tourism Cooperatives offer a community-driven alternative where residents, entrepreneurs, and workers collectively develop and manage tourism, ensuring that profits stay within the community.

Need for Tourism Cooperatives: India's potential for rural, eco, and cultural tourism is vast, yet local people often lack resources and organization. Many tourist sites suffer from over-commercialization and environmental harm. Tourism cooperatives promote sustainable and inclusive development, empowering youth and women to participate in hospitality, guiding, and cultural activities while preserving heritage.

Membership and Structure: Members include homestay owners, guides, artisans, transporters, and local entrepreneurs. Each member contributes capital and enjoys equal voting rights. The cooperative is run by an elected committee, supported by NGOs or tourism departments for training, marketing, and infrastructure development.

Activities: The activities of Tourism cooperatives are:

1. Manage homestays, eco-lodges, and guesthouses;
2. Operate local transport and guided tours;
3. Promote handicrafts, cuisine, and cultural events;
4. Market destinations through websites and apps;
5. Provide training in hospitality and sustainability.

Importance and Benefits: They ensure equitable income, community ownership, and environmental care. Tourism cooperatives create jobs, strengthen rural economies, and offer authentic local experiences that attract responsible travelers. In essence, they represent tourism

for the people, by the people, and with the people.

Examples in India: States like Kerala, Sikkim, Meghalaya, and Rajasthan have seen successful community-based and cooperative tourism initiatives. Kerala's Responsible Tourism Mission functions on cooperative lines, linking villagers directly with tourists. Similarly, in Maharashtra and Gujarat, agro-tourism and handicraft cooperatives promote local livelihoods through visitor engagement.

■ Insurance Cooperatives

Insurance helps manage financial risks from accidents, illness, crop loss, or disasters. However, private insurers often prioritize profit, making premiums costly and claims difficult for common people. Insurance Cooperatives offer a community-based alternative — member-owned and operated on cooperative principles, focusing on protection and mutual welfare rather than profit.

Need for Insurance Cooperatives: A large part of India's rural and informal population remains uninsured. Farmers, artisans, and small traders lack affordable insurance, while commercial companies mainly serve urban elites. Insurance cooperatives fill this gap by providing low-cost, trust-based coverage through collective ownership. They build financial security, resilience, and inclusion among low- and middle-income groups.

Membership and Structure: Members of insurance cooperatives are the policyholders themselves—farmers, workers, or small entrepreneurs—who share ownership and decision-making power. Each member has one vote, regardless of premium size. An elected Board of Directors governs the cooperative, supported by professionals managing underwriting and claims. Surpluses are shared with members through dividends, reduced premiums, or better services.

Functions and Activities: Following can be the activities of Insurance cooperatives that can offer.

- Life and Health Insurance for members and families.
- Crop and Livestock Coverage against natural calamities.
- Property and Vehicle Protection for small owners.
- Mutual Aid Funds for emergencies or small loans.
- They also organize awareness programs to promote financial literacy and risk management among communities.

Examples and Support in India India has seen cooperative efforts in insurance through entities like the FISHCOPFED's Fishermen Insurance Schemes, and cooperative federations offering Group Health and Life Insurance to their members. The Ministry of Cooperation and IRDAI (Insurance Regulatory and Development Authority of India) can explore ways to encourage mutual and cooperative insurance models, particularly for rural development and self-help group networks.

■ Conclusion

Cooperatives can be established in almost every field—agriculture, health, transport, energy, tourism, and beyond—either with or without government support. However, their real strength lies in the commitment and unity of members who must stay devoted to the cooperative's mission for its long-term sustainability. Today, while many cooperatives exist only on paper or remain dormant, the changing technological, social, and environmental landscape calls for new, vibrant cooperatives in emerging sectors. These people-driven institutions are essential to counter the growing dominance of corporate and private monopolies, ensuring fairness, security, and economic empowerment for all. To make them sustainable, professional management, transparency, and adequate government support are indispensable pillars of success.



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The Indian Cooperative Movement: A Vehicle for Aatmanirbhar Bharat

Dinesh K Kapila*



My work and exposure has only strengthened my conviction that what India requires is an active network of cooperatives along the entire spectrum of size, turnover and products / services. The vision of Aatmanirbhar Bharat (AB), or we can say Self-Reliant India, necessitates an economic structure that promotes distributed growth, resilience, financial awareness and inclusivity across the entire demographic spectrum. It is my considered view that the Indian Cooperative Movement is not merely a supplementary mechanism as often perceived but a core institutional vehicle uniquely positioned to deliver the decentralized, grassroots economic transformation required by the AB mandate. Cooperatives bridge the critical gap between centralized national policy goals and localized implementation, particularly in rural and agricultural supply chains. Should it be conceived to be only for rural areas is a moot point though.

We need to reiterate the core philosophy of cooperatives which are built on the values of, Self-help, Self-responsibility, Democracy, Equality, Equity, Solidarity. These

values are put into practice through the Seven Cooperative Principles, which guide their operations. Voluntary and Open Membership; Open to all willing to accept the responsibilities of membership, without discrimination along with Democratic Membership with One member, one vote (primary cooperatives); members actively set policies and make decisions; Members contribute to and democratically control the capital of their cooperative and take economic decisions; they exercise and guard their autonomy and independence and function as Self-help organizations controlled by their members, even maintaining autonomy when dealing with external entities like the government; Provision for members, elected representatives, managers, and employees to contribute effectively and by organizing training and capacity building sessions; Strengthening the cooperative movement by working with other cooperative institutions at the local, national, regional, and international levels; alongside a concern for the community and working for the sustainable development of their communities. This will be the

touchstone for Cooperatives to be adjudged as furthering AB India.

The cooperative sector model as we know, based on self-help, democratic control, and equity aligns quite appropriately with the five pillars of AB (Economy, Infrastructure, System, Vibrant Demography, and Demand) and can be envisioned as reasonably robust if scaled up. Historical cooperative successes, such as the achievement of self-sufficiency in the dairy sector (Amul) and fertilizer production (IFFCO), serve as powerful prototypes for large-scale import substitution and export competitiveness. The sector has undergone in-depth structural reforms, spearheaded by the Ministry of Cooperation (MoC) since 2020. Key interventions include the transformation of Primary Agricultural Credit Societies (PACS) into multi-functional Common Service Centres (CSCs) and the ambitious World's Largest Decentralized Grain Storage Plan. Furthermore, legislative updates, notably the Multi-State Cooperative Societies (MSCS) (Amendment) Act, 2023, address historical vulnerabilities by strengthening governance,

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transparency and accountability, which underlines its fit with the 'System' pillar.

As assessment of the challenges and gray areas would be in order as despite India having a large number of cooperatives, the true spirit and functional efficiency often fall short due to several deep-seated challenges. Political and Bureaucratic Interference do erode the functional autonomy, Government control, excessive regulation, and involvement of bureaucracy and politicians in the management and daily functioning of cooperatives directly undermine the core principle of autonomy and independence. Politicization impacts their functioning as member-centric organizations. The lack of democratic control and participation is evident often as the leadership of many cooperatives, thereby violating the principles of democratic membership.

Apathy of the members is at times indicated by many ordinary members lacking the awareness of the cooperative's objectives, their rights, or the rules, or their responsibilities, leading to low participation in decision-making and a failure to exercise self-responsibility. A major concern is managerial and functional weaknesses with many cooperatives being managed by non-professionals, part-time, or inefficient personnel, leading to mismanagement, operational inefficiencies, and sometimes fraud. Inadequate capital is another concern, a lack of savvy financial and savings culture among members. Alongside a focus or dependence on government support. Audit stays weak and the sector is highly concentrated in a few states while other regions remain largely underdeveloped, limiting the full potential of the sector.

The full realization of the cooperative potential for AB is contingent upon overcoming persistent challenges, including regulatory friction between central

and state governments, deficits in professional management, and digital literacy gaps at the grassroots level. Therefore, maximizing the contribution of the cooperative sector demands targeted policy interventions focused on regulatory harmonization, mandatory professional standards for leadership, and accelerated integration of cooperative enterprises into national digital market platforms. Stress should be on building an explicit culture of what being a cooperative entails and adhering to the concept and the cultural values of the system. While on training in the Philippines years ago a Cooperative Society was visited in a large village. This Society was into training and extension, credit within assessed limits, limited savings products, negotiating contracts with input suppliers and their association for extension upto harvesting, contracting for lifting of the produce, capacity building of members and had even as a small venture mobilized local teachers as a cooperative. A question as to the support and dependence on the Govt or Govt arms elicited a clear and straightforward response as to their conceptualizing their work for the year as a part of the Coop System but not as a subordinate dependent institution. Such a response has not been observed within the nation over a long career.

The Vision of Self-Reliant India (Aatmanirbhar Bharat Abhiyan)

The Aatmanirbhar Bharat Abhiyan is a strategic framework aiming to make India and its citizens independent and self-reliant "in all senses". This goal transcends mere import reduction; it is a blueprint for structural economic resilience designed to handle disruption and drive global growth. The strategy rests on five foundational pillars:

1. **Economy:** The objective is to achieve quantum jumps in economic growth, demanding

structural shifts away from import dependency towards an export-driven growth model.

2. **Infrastructure:** This pillar mandates the development of modern physical infrastructure, encompassing roads, railways, airports, and digital connectivity, including services like telemedicine and tele-law.
3. **System:** Success relies on technology-enabled systems, supported by rational tax structures and simple, clear laws designed to enhance efficiency and ease of business.
4. **Vibrant Demography:** Utilizing India's demographic dividend—the large youth population and capable human resources—is central to driving sustained economic growth and cultivating entrepreneurial mindsets.
5. **Demand:** This involves the full utilization of the power of demand and supply chains, promoting domestic production through initiatives like 'Vocal4Local' and 'Made in India'.

The overarching strategic objectives under AB include comprehensive supply chain reforms for agriculture and positioning India as a global manufacturing hub.

The Cooperative Principle in National Development

The cooperative movement in India possesses a deep historical legacy, formalized in 1904 with the introduction of the Cooperative Credit Societies Act. While initially credit-focused, the movement expanded significantly post-Independence, with national planning emphasizing the cooperative method for all aspects of community development, including urban banking, industrial production, consumption, and housing.

The core function of cooperatives is to promote financial inclusion, especially by providing credit to

farmers and small entrepreneurs who often struggle to access conventional banking services. This structure fosters rural development, reduces socio-economic disparities, and empowers local communities. Fundamentally, cooperative societies operate on the democratic principle of "one member, one vote" and distribute surplus based on member participation rather than capital investment. This structure promotes self-reliance and acts as a mechanism to alleviate exploitation by eliminating intermediaries and ensuring fair prices for producers.

The main types of cooperatives in India are consumer, producer, marketing, housing, and credit societies. Other types include agricultural, worker, and multi-state cooperatives, which focus on specific sectors like farming, employment, and large-scale operations.

Overall, the objective is to provide goods and services at affordable price points, reducing intermediate layers, collectively bargaining as small producers or MSMEs, affordable housing etc. Women Cooperative Societies are there too.

■ The Personalised Perspective.

The cooperative sector presents varied experiences across cooperative societies as also cooperative banks. Among the primary agriculture corporate societies, the Mahil Gehlan primary agri coop credit Society in District Nawanshahr in Punjab with its own clothing and textile Centre, its own banking section, its own centre for cosmetics to a range of consumer products and its own vehicle, is impressive, it was an experience to watch it function over the years. I was associated with the district and it left a lasting impact. There was another such society in in Hoshiarpur district, If I remember the Lambran was very well conceptualised conceived, and operationalized. I also would like to

mention here a primary society in district Ropar, where the Secretary of the Society was dynamic. It was hiring out farm machinery, two decades back, but the secretary could not produce any board resolution justifying his retaining ₹1,00,000 every evening for emergency expenditure. Obviously good governance and adhering to policies and principles is an area which needs strengthening is the business sense.

In one District Cooperative Bank when asked if they had drilled down to the market share and viability of each product, the earnings per product etc, the Board responded by saying now do we have to do this also. These are issues which highlight that the essence is developing in Boards and Officials a sense of business, commercial viability and astutely managing finances as also marketing products alongside consumer satisfaction. These are the main challenges while managing the cooperative or a cooperative bank. It has to be stressed time and again that the job of a function of a board was macro level policy approvals, placing effective human resources, and studying the financial and operational viability rather than getting engrossed in routine administrative issues.

Successful cooperatives, which can be flagbearers for aligning with the objective of AtamNirbhar India are for example, the Hitkari Kamdhenu Society in Himachal Pradesh starting from with a small capital way back in 2001, it was awarded in 2021, the Best Milk Society of India, its growth is motivation by itself and so is its expansion into another district like Kullu. The Jabalpur Indian Workers Cooperative Society Limited is a success and maintains consistent training, capacity, building and a membership drive and on recruitment or even enrolling a member there is training and then all promotions are through the channel and all staff are members simultaneously and there is a sequence of meetings

every month with the staff who are themselves members to make them aware about the movement and the development. The Aslali Primary Agriculture Society in Gujarat is another very good example with it's modernised transparent digitized model for governance. It has sustainability and inclusivity and its paving the way for others to replicate the model, it has got agriculture finance, input distribution, a consumer store warehousing, it facilitates healthcare access, it mobilises savings and it does value addition. Product alignment with commercial viability and in harmony with consumer or member requirements is the key.

In Andhra Pradesh, the role of the tax development cell is again exemplary and there is the PACS awareness pilot project in Una Himachal district which has produced very good results as regards embedding required roles and responsibilities, bylaws and legal compliances and corporative principles.

If there has been exasperation, it is linked to the slow pace, the non alignment of priorities with business goals and viability, interference by functionaries of the political parties at the PACS / District level, frequent transfers and movements and a lack of recruitment complementing the cooperative model.

The RCS, Registrar Cooperative Societies, has to evolve, this is a major concern, the RCS has to be a regulator cum facilitator in the true spirit, the data base has to be updated real time, the officials have to be in harmony with the concept and idea of cooperatives. As an aside, it would be in order to study the number of legal cases lodged and attended to by the Dy RCS and above. Efficiency and productivity have to improve.

The cooperatives can play a foundational role in India's growth, not only agriculture or rule development, but even in the urban

areas, the essence is to absorb the principles of the cooperative movement and to understand scale comes with time. It has to be operationalised. Incrementally and mutual dependence and Corporation would be the key. This could facilitate the strong commitment towards cooperatives across India would enable modernisation and capacity building of the movement and facilitate a self reliant India, the AtamNirbhar India.

As regards cooperatives, we also need to examine the potential for the cooperatives of professions, such as lawyers and doctors, but this is something which eludes our society and business fabric. If not in operations, it could be of Coop Credit Societies of Doctors or Lawyers etc. Young lawyers would only benefit from credit cooperatives offering insurance, consumer loans, savings etc; issues of trust and lack of knowledge are major barriers. It would boost AB India.

Strategic Alignment: Mapping Cooperative Ethos to AB Pillars

The institutional character of cooperatives makes them inherently aligned with the principles of self-reliance. The capacity of cooperatives to mobilize capital and human resources at the village level provides an essential foundation for the AB vision. One fundamental strength of utilizing cooperatives is the crucial advantage of decentralization as an AB hedge against concentration of wealth. While AB requires 'quantum jumps' in the economy, typically associated with large-scale industrialization, the cooperative model achieves economic self-reliance through distributed wealth (income being shared) and decision-making. With over 130 million farmers associated with Primary Agricultural Credit Societies (PACS) the model ensures that economic expansion is democratically owned and inclusive, preventing the concentration of capital and

making national self-reliance politically and socially resilient.

Furthermore, a significant strategic shift is evident in the transition from credit focus to comprehensive development. Historically, the movement centered on providing financial credit. However, the post-2020 initiatives focus on making PACS multi-purpose entities, encompassing dairy, fisheries, and non-credit commercial activities. This structural change recognizes that financial access alone is insufficient. By empowering the cooperatives to act as a producer, processor, and retailer, the structure is fundamentally designed to fulfill both the 'Demand' and 'Supply Chain' pillars of AB.

If PACS are fully computerised and integrated with CBS (Core Banking), that will be certainly a radical change. And for a PACS Secretary, there is a need for a fit and proper criteria and the recruitment criteria should be for MCOM / MBA equivalent officials while the existing cadre would require extensive reorientation. That would make a change. This coupled with good governance practices would rejuvenate the coop banks.

The AB Pillar as regards the Economy envisages a quantum jump in export driven growth, the cooperative mode to deploy would be the integration of value chains and import substitution, AMUL and IFFCO / KRIBCHO could lead it. As regards creating high grade physical and digital Infrastructure, the cooperative sector can complement with decentralised storage and digital access, as already underway The Pillar Three focuses on making systems technology enabled and simpler rules is underway through governance reforms and digitisation and the changes to the Multi State Coop Act and PACS as Multi purpose centres are in sync with the same. The fourth pillar centres around utilizing the youth in entrepreneurship or in

having an entrepreneurial mindset, the objective is employment generation and capacity building, the internship programmes such as Saakar Mitra are on these lines as are ventures such as Lijjat Papad. We need to expand upon this. The small holdings, the huge demographic profile, weak supply chains all suggest the creation of a vibrant cooperative culture would be effective – including branded, well positioned cooperative stores and retail points. Pillar Four is Demand and Supply, meeting the requirements of both factors with a focus on local production and services, this could be through existing price support measures, market stabilization activities, utilizing PACS as retail touch points.

The essence of the above is that a nation with a demographic profile as we have, with marginal and small farmers, barriers and concerns about extension, inputs and marketing and storage, the need for MSMEs and Food Processing would need a viable and entrepreneurial cooperative system. That would conform to the objective of Atamnirbhar Bharat, all along the supply and value chain. Importantly, we need cooperatives of professionals, service businesses, retail touch points etc. The Government may promote or sponsor but then the inherent business cum entrepreneurial drive as conceptualized should be energized. Governance is the key. This is the key to its upscaling.

The Cooperative Ecosystem: Structure, Scale, and Systemic Foundations

India possesses the world's largest network of cooperatives. Primary Agricultural Credit Societies (PACS) form the essential backbone of this structure, serving the rural agrarian landscape and boasting a substantial membership exceeding 130 million farmers. These entities are the primary interface for credit and services at the village level. Historically, the credit structure was organized into a strong three-

tier system, primaries (PACS) at the base, Central Cooperative Banks at the middle, and Provincial Cooperative Banks at the apex, primarily designed to provide short-term and medium-term finance.

To prepare this immense structure for the demands of modern commerce and the AB System pillar, a foundational shift is underway: the strengthening of PACS through mandatory computerization. This initiative is a prerequisite for establishing technology-enabled systems across the entire cooperative ecosystem. The cooperative model has already demonstrated its unique capability to achieve self-sufficiency on a national scale across multiple critical sectors, albeit with varying degrees of Government patronage. Perhaps it is time to now enable a shift to a more self-independent structure aligned and working within a matrix of cooperative institutions, mutually beneficial yet largely autonomous.

As an example, India's ascent to the world's largest dairy producer is inextricably linked to the inclusive cooperative model. This achievement supported approximately 70 million farmers in generating income, moving the nation from a position of deficiency in the mid-1960s to self-reliance and surplus today. The success of the cooperative model in dairy illustrates the multiplier effect of self-sufficiency. The institutional engineering inherent in the Anand pattern cooperative provided a guaranteed market and fair price for milk, substantially reducing transaction costs for millions of smallholders. This created stable, predictable income streams in rural areas. This stable, widespread rural demand then acted as a stimulus for other local economic activities, fueling entrepreneurship in a continuous, self-sustaining loop. Furthermore, analysis shows that cooperative membership, particularly among

smallholders with less land, is directly associated with better incomes and poverty reduction. A concern though is the cost, on a comparative basis with nations focused in dairy.

Other sectors such as fertilizers and inputs are similarly success stories and align with the goal of Aatmanirbhar Krishi (Self-Reliant Agriculture) by reducing dependence on imported inputs. The Government has emphasized the need to produce fertilizers tailored to India's specific needs, urging a reduction in import dependence. Cooperatives such as the Indian Farmers Fertiliser Cooperative Limited (IFFCO) and Krishak Bharati Cooperative Limited (KRIBHCO) play a pivotal role in strengthening indigenous production and promoting sustainable practices. IFFCO's mission is explicitly aligned with the Aatmanirbhar Bharat vision through innovation and digital outreach. The cooperative's introduction and scaling of products like Nano Urea and Nano DAP set a global benchmark for cooperative-driven sustainability and innovation while directly advancing the national resolve for self-reliance in farm inputs.

Policy Catalyst: The Ministry of Cooperation (MoC) and the AB Mandate

The establishment of the Ministry of Cooperation in 2021 underscored the Government's intent to harness the sector's potential under the philosophy of "Sahakar-se-Samridhi" (Prosperity through Cooperation). The MoC has introduced forty eight initiatives focused on strengthening the cooperative sector.

A critical component of leveraging the 'Vibrant Demography' pillar is youth engagement and skill development. The National Cooperative Development Corporation (NCDC) launched the Sahakar Mitra: Scheme on

Internship Programme (SIP), offering paid interns, thereby cultivating the capable human resources essential for AB. The imperative for digitalization as a precursor to economic viability is central to the MoC's strategy. Historically, cooperatives have been hampered by inadequate capitalization, lack of professional management, and poor financial viability. The computerization of PACS, along with the introduction of the National Cooperative Database (NCD) represents more than a mere technological upgrade. It establishes the transparency and standardized accounting necessary to modernize the sector. This foundational digital layer is vital for attracting professional managers and securing large-scale commercial financing, ensuring cooperatives transition from subsidized entities to competitive, viable businesses capable of fulfilling the AB economic vision.

There have been key policy developments like the approval for setting up two lakh new multipurpose primary cooperatives, including those in the dairy and fishery sector. There is the Marg Darshika action plan, we have the national campaign on Corporation among cooperatives. There is the development of the cooperative governance index for rural cooperative banks which has got both qualitative and quantitative factors group under eleven categories and then there is the expansion of District cooperative banks to 240 new District Cooperative Banks alongside the banks accelerator programme. The National cooperative policy is the broad framework which is fostering innovation, expanding cooperatives into MSMEs and renewable energy and strengthening the legal framework to ensure accountability. These will certainly be integral to the drive for Atam Nirbhar Bharat.

A Discussion on Aatmanirbharta and Proven Models of Cooperative Success

The long history of successful Indian cooperatives as above provides concrete evidence that this organizational structure can deliver self-reliance by enabling mass participation in complex economic activities. The success of Amul is the most prominent example of how cooperatives achieve economic resilience and self-reliance through a strategic market entry. Amul excelled in import substitution, specifically by developing high-quality products that displaced previously imported goods. This strategic intervention filled market gaps arising from restrictive imports and simultaneously maintained price stability for domestic dairy products. Crucially, Amul scaled rapidly to compete successfully against large multinational corporations like Nestle and Glaxo on a national level. This success demonstrates that the cooperative model is highly effective in driving the 'quantum jumps' required by the AB economy pillar.

This model underscores that scale and inclusivity are mutually reinforcing within the cooperative framework. Amul's global stature is defined not just by its size (the largest milk producer) but by its capacity to stabilize incomes for 70 million smallholders. Because the ownership structure mandates equitable wealth distribution among its members, the success of Amul guarantees that the benefits of national self-reliance reach the base of the pyramid, creating robust and equitable economic development that single-entity corporate structures cannot replicate.

Similarly, input security via IFFCO and KRIBHCO leads to self-sufficiency in agricultural inputs. By focusing on domestically developed, efficient technologies, these cooperatives actively reduce India's reliance on global supply chains for essential farm inputs, a critical step in fortifying the 'Demand' and 'Economy' pillars. Shri Mahila Griha Udyog

Lijjat Papad (Lijjat) provides a compelling blueprint for leveraging the 'Vibrant Demography' pillar through women's entrepreneurship and promotes female economic empowerment on a massive scale. Lijjat's success demonstrates that true self-reliance (Aatmanirbharta) is achieved when locally produced, high-quality goods (like their standardized papads) achieve global competitiveness, and it is exporting to twenty five countries. In commodity markets, cooperatives play a crucial role in mitigating volatility. The Central Arecanut and Cocoa Marketing and Processing Co-operative (CAMPCO) functions effectively as a price stabilizing mechanism. While it does not fix prices, CAMPCO maintains consistent procurement from growers, particularly when market prices are sluggish or declining.

The New Initiatives Align with Aatmanirbhar Bharat.

The analysis as above would indicate that the cooperative network as a primary engine for AB is a work in progress within a holistic vision. The Ministry of Cooperation and its varied and broad ranging initiatives across varied verticals suggest a focus on improving infrastructure, integrating technology, and enhancing governance. The most significant contemporary reform is the transformation of the Primary Agricultural Credit Societies (PACS) into multi-functional, modern enterprises. The new Model Bye-Laws enable PACS to significantly diversify their business beyond traditional credit activities. This transformation empowers PACS to diversify income streams and become robust local economic pillars, moving decisively beyond their traditional role. The other is the key policy decision utilizing PACS as Common Service Centres (CSCs). This integrates the rural cooperative structure directly into the digital governance framework, delivering a huge number of digital and welfare services, including

Aadhaar-based services, financial literacy training, and facilitating Direct Benefit Transfers (DBT). Furthermore, PACS are being designated to function as Pradhan Mantri Kisan Samridhhi Kendras (PMKSKs), operating as "One Stop Shops" for farmers. Here, farmers can access critical agricultural inputs and services, such as fertilizers, seeds, farm implements, and soil/seed testing. This dual role, providing both government services and commercial inputs, ensures diversified revenue for PACS and generates essential employment opportunities at the village level. This convergence highlights the strategic advantage of integrating digital access points (CSCs) with physical infrastructure investments (warehouses and hiring centers). This potentially could, if implemented correctly, enable a localized storage and service facility evolve as a combined logistics, commerce, and governance access point.

A critical bottleneck in agricultural self-reliance is inadequate storage capacity. The MoC has introduced the 'World's Largest Grain Storage Plan in Cooperative Sector'. This visionary plan involves establishing decentralized storage facilities and other agricultural infrastructure at the PACS level. The economic impact of this decentralized infrastructure is multi-fold. It directly reduces post-harvest losses, a significant factor in supply chain inefficiency. And these initiatives align closely with AB.

The Government has addressed structural flaws through the Multi-State Cooperative Societies (MSCS) (Amendment) Act, 2023. This legislative reform targets enhancing transparency, accountability, and governance. The key provisions introduced to strengthen the system include the establishment of a Co-operative Election Authority and financial accountability through a Panel of Auditors. The aim is to professionalize the sector. This

is essential for boosting external trust among financial institutions and potential private partners, thereby unlocking the large-scale commercial investment needed to scale cooperative enterprises and meet the AB 'Economy' objectives.

■ Challenges and Gray Areas.

Despite the focused policy focus and resource allocation, the cooperative movement faces significant systemic and operational constraints that threaten to slow its acceleration toward achieving the goals of Aatmanirbhar Bharat. The main areas to address are as referred to, firstly, the lack of professional management and skilled human resources remains a major operational challenge. Recruits should not view it as a Government job. Furthermore, governance issues and excessive governmental control often compromise the democratic, self-governing character of cooperatives, leading to mismanagement and the dormancy of many societies. While massive resources are dedicated to digital infrastructure (PACS computerization, CSCs) interaction indicates that gaps in digital literacy exist. If the primary membership and local management lack the necessary skills, the utilization of multi-functional digital entities will remain suboptimal.

The lack of success and non viability of the Land Mortgage Coop Banks is indicative of the inability to adapt, diversify the product base and to build upon the time tested relationship with the farming community. The membership was more of a fiction and limited to AGMs. That gap has lead to their battling viability and an erosion of the customer base. Cooperative Banks are as of now on a lower profile in terms of market share though there s an uptrend. The concern is would it sustain once the intrinsic linkages with the Govt programmes dilute. The gray area is the required

efficacy, productivity and viability. And Human Resources. And understanding the imperative of running a business. These remain core areas of concern and indicate focused capacity building initiatives are mandatory. The implementation of national cooperative reforms is constrained by Centre-State coordination issues. Since cooperatives are primarily a state subject, uneven state adoption of modern legislative and governance models compromises the ability to create standardized national value chains and integrated platforms. Regulatory and Legislative Harmonization would reduce policy conflict.

Many PACS remain hampered by inadequate capitalization and imbalances as also weak linkages with modern financial institutions and commercial value chains, making their growth as viable business enterprises challenging. Policy and digital initiatives cannot substitute for good governance, business acumen, astute commercial management and branding as also pro active participation by members. Mandatory Professionalization and Capacity Building is required to address the human capital deficit as it is essential for institutional efficiency and scaling commercial operations.

We need standardized, specialized training modules for all elected board members and key management staff of high-turnover cooperatives and all newly designated multi-purpose PACS. This training must explicitly cover digital management, modern finance, and commercial logistics. The lack of professional expertise is a major barrier to competitive scaling. The focus must shift from merely building digital infrastructure to ensuring its profitable utilization. Accelerate the technological integration of PACS and cooperative federations with national digital platforms, specifically the e-National

Agriculture Market (eNAM) and the Government e-Marketplace (GeM). To transition PACS into autonomous, viable business entities, their financial foundation must be fortified

The Indian cooperative movement stands as a unique major structural solution to the challenge of achieving decentralized and inclusive self-reliance under Aatmanirbhar Bharat. The discussions as above demonstrate the model's unparalleled ability to drive self-sufficiency on a massive scale, even its transformative potential. The current policy focus—centered on the comprehensive transformation of PACS, the establishment of decentralized infrastructure like the Grain Storage Plan, and critical governance reforms through the MSCS Act 2023—is correctly targeted at addressing the systemic inefficiencies that have historically constrained the sector.

However, the continued success of this strategic alignment is dependent on resolving a critical policy tension: the paradox of scale versus autonomy. Centralized oversight, necessary for accountability and scaling reforms, must be carefully balanced to avoid eroding the local autonomy and democratic control (one member, one vote) that is fundamental to the cooperative ethos and its economic success. Maintaining the integrity of the 'System' pillar requires governance that promotes transparency without stifling grassroots initiative. By diligently implementing the prescribed legislative and capacity-building measures, particularly mandatory professionalization and accelerated digital literacy programs, the cooperative sector can solidify its position as the engine driving inclusive, self-reliant growth for a AB India.



Tribhuvan Sahkari University and Atmanirbhar Bharat

Sanjay Verma*



1. Introduction

In India's march towards Atmanirbhar Bharat, the role of education and training is as important as industrial or technological growth. The models of development need not be copied from the West, instead they should spring from the local needs of the people, reflecting community ethos in a true spirit of decentralization. The cooperative sector — a pillar of India's rural economy — embodies collective self-reliance, democratic ownership, and inclusive development. The 5th Cooperation ie education, training and information is key to the success of cooperative model which has a strong socio-economic orientation. Being local institutions grounded with community spirit, the cooperative model is tailor-made for building a self-reliant economy. Recognizing the need to professionalize this sector, the Government of India has established the Tribhuvan Sahkari University (TSU) at Anand, Gujarat, as the country's first university dedicated entirely to cooperative

education, training, and research. The university's vision is not just academic; it represents a strategic move to strengthen India's grassroots economy, empower rural youth, and create a pool of cooperative professionals who can drive the nation toward true self-reliance.

2. Professionalizing Cooperative Education and Training: Key to Building Atmanirbhar Bharat

At a theoretical level, professional cooperative education and training help connect local participation—where people work in villages and communities—with the broader goal of national economic independence. When cooperative members, managers and leaders are trained in innovative skills, governance and business management based on local needs and aspirations, this creates a self-reliant economy. The cooperatives need local solutions for which training must focus on coming up with local products which have their own market without any

external dependence. Moreover, the cooperative principles promote self-help, democratic control, and equitable distribution of benefits — which resonate deeply with the Atmanirbhar Bharat mission. However, for cooperatives to fulfil their transformative potential for building up Atmanirbhar Bharat, they must be managed with the same degree of professionalism as corporate enterprises.

Professional education and training play three vital roles in this context:

1. Strengthening governance and accountability: Educated managers understand cooperative law, finance, digital tools, and market linkages, enabling cooperatives to compete effectively and transparently. They also are taught product innovation so as to build up self-reliant economy.
2. Building human capital for self-reliance: Courses in cooperative management,

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agribusiness, finance, and digital systems create a cadre of professionals who can manage PACS, dairy cooperatives, producer companies, and rural banks efficiently while exploring avenues for local resource mobilization, local markets and local technologies.

3. Embedding innovation and research: A research-driven cooperative ecosystem can explore new models like platform cooperatives, digital credit systems, local transport /tourism and green cooperatives – reducing dependence on external models and fostering indigenous solutions.

Thus, professionalizing cooperative education directly strengthens the foundations of Atmanirbhar Bharat – by creating skilled individuals, accountable institutions, and resilient local economies which can face the challenges of market economy..

3. Tribhuvan Sahkari University: Catalyst for Building Atmanirbhar Bharat

3.1 Context and Mandate

Established through a Parliamentary Act in 2025, the Tribhuvan Sahkari University transforms the historic Institute of Rural Management Anand (IRMA) into a university of national importance. With its headquarters in Anand, Gujarat, the university is mandated to promote education, training, and research in all facets of cooperation – including management, law, banking, agriculture, and rural development.

The creation of Tribhuvan Sahkari

University fulfils a long-standing need for a dedicated institution that can coordinate, standardize, and expand cooperative education across India. It aims to integrate the existing cooperative management institutes and state cooperative universities under one academic framework, ensuring consistency, quality, and scalability in training.

3.1 Tribhuvan Sahkari University and Atmanirbhar Bharat

- a. Institution of National Importance; The bill declares Tribhuvan Sahkari University as an institution of national importance. This gives the university higher status, regulatory backing and potential national reach-which supports its role in building self-reliance.
- b. Headquarters and Affiliate Network; This university will be based at Anand, but it may establish schools, out-lying campuses and affiliate institutions across India. It provides for a pan-Indian network of cooperative education and training institutions to affiliate to TSU. The distributed network enables capacity-building beyond one region, contributing to nation-wide self-reliance rather than a single centre-model.

The Bill mandate creation of ' Schools' within the university for various cooperative sectors- e.g., dairy, fishery, sugar, banking, cooperative finance, marketing, audit, multi-state cooperatives, etc. This underlines the multi-disciplinary approach , which helps cooperatives across varied rural sectors become more self-sufficient.

- c. Training Target and Scale; The Bill estimated that the

cooperative sector will require about 17 lakh trained professionals in the next five years, and the university will aim to train about 8 lakh persons annually under its programs, This scale of up-skilling reflects the ambition to change the whole cooperative workforce, which is necessary for institutional self-reliance. This huge target presents an opportunity to come up with training methodologies and curricula which has a focus on creating self-reliant cooperative institutions.

- d. Governance Provisions; The Bill provides for governing bodies-a Governing Board, Executive Council. Academic and Research Council, Capacity-Building Council, Assessment and Improvement Council, Affiliation Board, etc. This governance structure is important for professionalizing cooperatives through various ways, thereby improving their sustainability and capacity to become self-reliant.
- e. Educational Programs; The Bill lays emphasis on degree, diploma, certificate, distance education and e-learning courses in cooperative education. The flexibility and reach of such programs ensure that working personnel and youth in remote rural areas can take up such courses, multiplying impact for Atmanirbhar Bharat. The democratization of cooperative education through e-learning will bring rural India into the mainstream of knowledge and innovation, a vital component of Atmanirbhar Bharat. The university's mandate includes establishing research centres, innovation hubs, and incubation facilities focused on cooperative business models.

This is critical to promote entrepreneurship, digital cooperatives, and innovations in various cooperative sectors, all which will contribute to building up Atmanirbhar Bharat.

- f. Policy-based Research and Evidence-based Decision-Making; By conducting policy-oriented research, the University will provide insights for government and cooperative organizations to frame effective policies. This evidence-based research will help in assessing the immense potentialities of self-reliant economy emerging through the cooperative model.

3.2 New Courses and Their Relevance

Tribhuvan Sahkari University has launched three flagship MBA programmes:

- MBA in Cooperative Management
- MBA in Agribusiness Management
- MBA in Cooperative Banking and Finance

These are complemented by diploma, undergraduate, and doctoral programs planned for the coming years. The curricula lays emphasis on digital innovation, value-chain integration, sustainability, and cooperative governance.

Each of these programs contributes directly to Atmanirbhar Bharat:

1. Leadership for Cooperative Institutions: The graduates trained in cooperative governance can revitalise PACS, marketing federations, and credit institutions with professional efficiency.

2. Value Addition and Rural Industry: The Program on Agribusiness can orient students to become skilled which can help in reducing rural dependence on external corporations.

- Strengthened Financial Inclusion: Cooperative banking and finance education supports the digitization and modernization of cooperative banks, ensuring capital flows remain rooted in local communities serving the local needs..

By creating professional talent, integrating technology, and linking education with practice, Tribhuvan Sahkari University acts as both a catalyst and a capacity builder for India's cooperative-led self-reliance.

4. Cooperative University and New Education Policy (NEP): Pathway to Atmanirbhar Bharat

The National Education Policy (NEP) 2020 envisions an education system that is experiential, multidisciplinary, and deeply rooted in India's socio-economic realities. Tribhuvan Sahkari University's approach naturally aligns with this vision, and its success depends on embracing two critical NEP principles – experiential learning and multidisciplinary learning.

4.1 Experiential Learning: Learning by Doing

The NEP encourages integrating practical experiences into the learning process. For cooperative education, this means students must not only study theory but also work directly with cooperatives, farmers, and rural enterprises. The University can incorporate field internships, live projects with PACS, and incubation of student-led cooperative ventures. Such experiential models will ensure that graduates understand

the finer points of cooperative governance, grassroots finance, and social entrepreneurship. This learning-by-doing approach creates professionals who are not only employable but also capable of leading community-based enterprises – an essential condition for Atmanirbhar Bharat.

4.2 Multidisciplinary Learning: Integrating Sectors and Skills

NEP 2020 promotes the integration of disciplines to create a pool of competent professionals. The cooperative ecosystem itself is inherently multidisciplinary – combining economics, management, technology, sociology, and law. The university should include this multidisciplinary learning into its programs by integrating subjects like digital economy, sustainability, rural technology, communication, and data analytics alongside cooperative management. This will produce graduates capable of managing cooperatives that function as smart, data-driven, digitally integrated enterprises – essential for India's transition to a self-reliant digital economy.

4.3 NEP Alignment and Atmanirbhar Bharat

By implementing NEP's principles, the cooperative university can redefine cooperative education as an engine of local empowerment. Experiential, multidisciplinary, and flexible learning will connect classroom knowledge to rural innovation and entrepreneurship. In doing so, the university can become a model of NEP implementation that transforms education into definite outcomes – jobs, enterprises, and self-reliant communities – thereby strengthening the pillars of Atmanirbhar Bharat.

5. Vision for the Future

For the cooperative university to realize its transformative potential, its future roadmap must be both ambitious and inclusive.

5.1 Expanding Outreach and Affiliation

The cooperative university should create a national network of affiliated cooperative colleges and management institutes, extending its reach to every state and district. Local "Cooperative Schools" can offer certificate and diploma programs that make cooperative education accessible to rural youth and women.

5.2 Field-Integrated Practicum and Incubation

As an integral part of the course curriculum, every student should spend some time in a cooperative organization so as to understand its functioning from close angles.. District-level incubation centres can serve as innovation labs for new cooperative enterprises in areas like dairy, fisheries, renewable energy, and e-commerce.

5.3 Curriculum for Self-Reliance

Curricula should integrate topics like digital cooperatives, agri-processing, circular economy, and sustainable finance — directly linking classroom learning to the

goals of Atmanirbhar Bharat.

5.4 Lifelong Learning and Upskilling

Short-term training, online modules, and certifications for existing cooperative personnel should become a core mission. Continuous education will help modernise the workforce and bring digital literacy in the grassroots functioning which will result in finding solutions based on internal dynamics of cooperatives instead of following the western models..

5.5 Policy Research and Knowledge Leadership

The Cooperative University should evolve into a think tank for cooperative policy, producing quality research, reports, advisory papers, and innovation blueprints of cooperative action-points. Collaborations with global cooperative universities with focus on self-reliance will strengthen India's position as a knowledge leader in the cooperative world. The Indian cooperative knowledge based on local realities and viable solutions will present a model to the entire world.

5.6 Measuring Impact

Tribhuvan Sahakari University must measure its success not just by student enrolments but by clear-cut results and output.

This includes the number of new cooperatives formed, employment generated, and value addition achieved in cooperative enterprises with due priority given to self-reliance. These outcomes will serve as indicators of progress toward Atmanirbhar Bharat.

6. Conclusion

The establishment of the Tribhuvan Sahkari University marks a watershed moment in India's cooperative movement. By merging the cooperative ethos with the NEP's forward-looking framework, TSU can create a new generation of leaders who blend community spirit with professional competence. Its alignment with experiential and multidisciplinary education will ensure that cooperative learning translates into cooperative enterprise — turning knowledge into productivity, participation into ownership, and education into empowerment. If nurtured with vision and commitment, the university can become a true vehicle for Atmanirbhar Bharat, where self-reliance is well nurtured in the empowered minds and communities that sustain the nation. The youth studying in the cooperative university will not only be the brand ambassadors of cooperative concept, but also strong advocates of self-reliance.



PHD Chamber of Commerce and Industry (PHDCCI) proudly congratulates Hon'ble Shri Dileep Sanghani Ji, Chairman, IFFCO, on his appointment

as Chair – Committee on Cooperatives, PHDCCI.

Under his visionary leadership, the cooperative sector has been playing a pivotal role in empowering farmers, strengthening rural economies, and promoting inclusive development across India. His continued commitment to the philosophy of "Sahakar Se Samridhi" reflects the

true spirit of collective growth and national progress.

On this occasion, Shri Sanghani Ji emphasized the need to strengthen the Cooperative–Corporate synergy to advance Hon'ble Prime Minister Shri Narendra Modi Ji's vision of Viksit Bharat@2047 and build a resilient, self-reliant cooperative ecosystem.

Innovation through Cooperation: Green and Carbon Neutral Cooperatives as Vehicles for a Sustainable Atmanirbhar Bharat

Nidhi Tiwari*



Abstract:

India is entering a transformative phase where Atmanirbhar Bharat must align with climate resilience. This article highlights how Green and Carbon Neutral Cooperatives can drive inclusive, sustainable, and climate-smart growth. Green Cooperatives embed eco-friendly practices such as renewable energy, sustainable agriculture, and circular economies, while Carbon Neutral Cooperatives advance this vision by measuring, reducing, and offsetting emissions to achieve net-zero goals. The article illustrates how cooperatives merge economic empowerment with environmental stewardship. Backed by policies such as the National Cooperative Policy, PM-KUSUM, and NABARD's Green Fund, they serve as a vital link between local action and national ambition. By integrating knowledge, innovation, and inclusivity, India's cooperatives can evolve into climate leaders—building a self-reliant, resilient, and planet-positive nation.

Introduction: Cooperatives in the Era of Climate Urgency

India stands at a critical crossroads where self-reliance (Atmanirbhar Bharat) and climate resilience must be pursued together. For India, a nation deeply dependent on agriculture and rural livelihoods climate change poses significant risks to productivity, water security and income stability. Traditional centralized models of growth are giving way to grassroots solutions. Cooperatives are democratic, community-owned enterprises and have long been powerful vehicles for inclusive development. When aligned with green principles and climate action, these "Green Cooperatives" bridge the gap between local livelihoods and global environmental goals, forming the backbone of India's Atmanirbhar, climate-ready future. A new generation of Carbon Neutral Cooperatives is redefining self-reliance by balancing growth with a net zero carbon footprint. These Cooperatives are not only cutting emissions but also creating resilient livelihoods and driving

innovation, thereby advancing India's commitments under the Paris Agreement.

Cooperatives and the Atmanirbhar Bharat Vision

Since independence, the cooperative movement has transformed India's rural economy. Cooperatives like Amul (the dairy revolution) and IFFCO (a fertilizer federation) have empowered millions of farmers, women and artisans by pooling resources for collective gain. Today, India's Atmanirbhar Bharat agenda - emphasizing local production, self-sufficiency and community resilience that resonates deeply with cooperative values. By their nature, Cooperatives put self-help, mutual aid and democratic control into practice, building local enterprises that lessen dependence on outside inputs. By promoting local value-addition, collective entrepreneurship and community ownership, cooperatives reduce reliance on external actors and reinforce a self-reliant economy. Integrating

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climate consciousness into this framework amplifies their potential to drive both economic and ecological sustainability.

What Are Green and Carbon Neutral Cooperatives?

A Green Cooperative is one that integrates environmental sustainability into every aspect of its operations. In practical terms, Green Cooperatives ensure their economic activities both benefit the community and protect natural resources. Key features include:

- Promoting sustainable agriculture (e.g. organic or natural farming).
- Adopting renewable energy (solar, wind, biomass) for cooperative operations.
- Encouraging recycling, waste management and water conservation.
- Supporting eco-friendly livelihoods (bamboo crafts, agroforestry, ecotourism, etc.).
- Spreading awareness about sustainable consumption and environmental stewardship.

For example, a Dairy cooperative that uses solar chillers, recycles cow dung into biogas and markets eco-friendly packaging perfectly illustrates the Green Cooperative model. Green Cooperatives aim to build a locally rooted, environmentally sustainable economy that meets community needs while aligning with global goals.

A Carbon Neutral Cooperative goes further by systematically measuring, reducing and offsetting its greenhouse-gas emissions to achieve a net-zero footprint. While Green Cooperatives broadly embed eco-practices, Carbon Neutral

Cooperatives focus explicitly on climate mitigation through quantifiable actions. Key steps include:

- **Measurement:** Assessing emissions from energy, transport, agriculture and waste.
- **Reduction:** Shifting to renewable power, improving efficiency and adopting low-emission technologies.
- **Offsetting:** Compensating remaining emissions via tree-planting, soil carbon sequestration or verified carbon credits.

This aligns with the UN Sustainable development goals (SDGs)- especially SDG 7 (Clean Energy) SDG-12 (Responsible Consumption) and SDG- 13 (Climate Action).

For instance, a sugar or dairy cooperative that powers its operations with solar energy, rigorously tracks its emissions and plants trees to offset residual carbon can achieve carbon neutrality. Many Cooperatives start as green ventures and gradually add carbon accounting and offset programs to reach net-zero status.

Why Cooperatives Are Key to India's Climate Goals

India's cooperative sector is an ideal vehicle for climate action. By embedding sustainability in their mission, Green Cooperatives pursue objectives such as:

- Promoting renewable energy adoption in rural areas.
- Facilitating climate-resilient agriculture through organic and regenerative practices.
- Encouraging circular "waste-

to-wealth" economy models (e.g. composting, recycling).

- Managing natural resources (forests, water, soil) collectively and sustainably.
- Empowering members with green skills and eco-entrepreneurship opportunities.

Cooperatives are inherently suited to lead the transition to low-carbon development because they combine collective decision-making with local action. These efforts mean Green Cooperatives not only combat climate change but also bolster the resilience and self-reliance of local communities. Cooperatives also have inherent advantages for leading India's low-carbon transition:

- » **Community Participation:** Cooperative members are local stakeholders who understand their environment and are motivated to protect it.
- » **Collective Investment:** Pooling of member resources allows affordable adoption of green technologies such as solar pumps, biogas plants, and efficient processing units.
- » **Local Innovation:** Cooperatives often develop locally adapted climate solutions that fit regional agro-ecological conditions.
- » **Democratic Accountability:** Transparency and shared responsibility ensure long-term commitment to sustainability goals.
- » **Social Equity:** Benefits of green transitions are distributed fairly, ensuring no one is left behind.

This community-driven model

naturally supports climate justice. By combining local knowledge with collective action, cooperatives ensure that the path to net-zero is inclusive and equitable.

For perspective, India has about 8.5 lakh registered cooperatives (NCD) covering hundreds of millions of members. Mobilizing this network can significantly amplify grassroots climate solutions.

Pathways to Carbon Neutrality in Cooperatives

Across India, cooperatives are piloting multiple strategies to cut emissions and build green economies:

1. **Energy Transition:** Cooperatives are replacing fossil fuels with renewable sources by installing solar irrigation pumps, cold storage, and biogas units. Rural Cooperatives are even running community solar farms with support from government schemes like PM-KUSUM.
2. **Sustainable Agriculture & Forestry:** Farming cooperatives promote organic and regenerative practices, agroforestry, and precision farming to cut fertilizer use and reduce greenhouse gas emissions.
3. **Circular Economy & Waste Management:** Cooperatives convert waste into valuable resources through recycling, composting, and biogas production while promoting eco-friendly packaging.
4. **Carbon Accounting & Offsetting:** Many Cooperatives use digital tools to measure emissions, participate in carbon markets, and label products as carbon-neutral.
5. **Green Finance & Partnerships:** Cooperatives access green loans and climate funds from NABARD and NCDC, partnering with research bodies and start-ups to develop sustainable technologies.

Each strategy is being tested in the field. By adopting them, cooperative networks can drastically shrink their carbon footprint while creating new income sources for members.

Success Stories: Cooperatives Leading by Example

Cooperative initiatives around the country are already yielding tangible climate and livelihood benefits. Below are some representative success stories

(among many others) that highlight how Cooperatives are reducing emissions and building resilience:

- A. Solar Energy Cooperatives in Gujarat and Maharashtra:** Farmer groups have pooled resources to install solar-powered irrigation pumps, replacing diesel-based systems. This not only reduces emissions but also lowers energy costs and enhances water-use efficiency.



1. **Gujarat:**
 - a. **Dhundi Solar Pump Irrigators' Cooperative Society (DSPICS)** in Dhundi village, Anand district: A pioneering solar irrigation cooperative where farmers sell surplus solar power to the grid.
 - c. **Amul's Renewable Energy Drive** : Amul, India's largest dairy Cooperatives, has installed solar panels and biogas units at multiple plants. By solarizing its milk-chilling units, Amul sharply cuts electricity costs and emissions, explicitly aiming for carbon-neutral milk production. It also processes dairy waste: several Amul plants convert cow dung into biogas, turning a disposal problem into clean cooking and power fuel. This large-scale example shows how a cooperative can leverage its membership base to drive major clean energy investments.
 2. **Maharashtra:** Vaibhavwadi Taluka Solar Irrigation Cooperative in Sindhudurg district: Farmers have adopted solar pumps to replace diesel systems, improving irrigation access and reducing costs.
- B. Organic Farming Cooperatives:** These cooperatives promote chemical-free agriculture, linking farmers directly to eco-conscious markets and promoting soil health.
- a. **Sikkim:** Sikkim State Cooperative Supply and Marketing Federation Ltd (SIMFED) based in Gangtok: Supports organic farming and market linkage for certified organic produce.
 - b. **Uttarakhand:** Uttarakhand Organic Commodity

Board (UOCB) and affiliated cooperatives in Dehradun and Almora: Promote organic farming and connect farmers to eco-conscious buyers.

C. Fisheries and Coastal Cooperatives: Through mangrove restoration and sustainable fishing, cooperatives have built resilience against coastal erosion and extreme weather events. Kerala: Matsyafed (Kerala State Cooperatives Federation for Fisheries Development Ltd) headquartered in Thiruvananthapuram. Engages in mangrove restoration, sustainable fishing, and community resilience programs.

D. Forest-Based Women Cooperatives: By managing non-timber forest produce sustainably, women's groups have created green livelihoods while conserving biodiversity.

a. Madhya Pradesh: Mahua Mahila Samiti in Betul district: A women-led cooperative managing non-timber forest produce like mahua flowers and tendu leaves sustainably.

b. Chhattisgarh: Chhattisgarh Minor Forest Produce Federation (CGMFPPF) based in Raipur: Works with tribal women cooperatives to sustainably harvest and market forest products.

E. Green Credit and Carbon Finance Models: Some cooperatives are now exploring partnerships to access carbon credit markets, monetizing climate-positive actions such as tree planting and renewable energy generation.

• Dhundi Solar Cooperative in

Gujarat is exploring carbon credit monetization through solar energy generation.

• CGMFPPF in Chhattisgarh has initiated carbon finance partnerships linked to afforestation and sustainable forest management.

Each of these examples demonstrates that environmental stewardship and economic empowerment can reinforce each other when built on cooperative foundations.

Policy Environment and Institutional Support

Recognizing this promise, India's policies are increasingly aligning Cooperatives and climate action. Key national programs Cooperatives can leverage include:

• NAPCC (National Action Plan on Climate Change): Its solar, sustainable agriculture and energy efficiency missions provide templates and financing for Cooperatives projects.

• PM-KUSUM: Subsidies for solar irrigation and decentralized solar power can be tapped by farmer and energy Cooperatives.

• NABARD's Climate Funds & NCDC's Green Schemes: NABARD's Climate Adaptation Fund and NCDC's green-coop initiatives finance renewable energy, sustainable farming and climate-resilient infrastructure for rural Cooperatives.

• Mission LiFE: A national campaign encouraging eco-friendly practices and community-led climate action, complementing Cooperatives efforts on the ground.

• National Cooperative Policy (Draft 2023) encouraging sustainability in cooperative governance.

Institutions are also gearing up to help Cooperatives go green. The new Ministry of Cooperation (2021) provides a nodal point for cooperative development, and agencies like NABARD and the National Cooperative Development Corporation (NCDC) are explicitly supporting eco-friendly Cooperatives projects. They can accelerate progress by:

• Creating dedicated Green Cooperatives Funds for renewable energy and climate adaptation in the Cooperatives sector.

• Introducing sustainability certifications or green labels for Cooperatives products made with eco-friendly practices.

• Requiring climate-risk assessments and carbon audits in Cooperatives business planning.

• Funding training in environmental management and carbon accounting for Cooperatives leaders.

• Building digital platforms for cooperatives to measure, monitor and report their climate actions.

With these supports, India's 8.5 lakh cooperatives could together accelerate the nation's commitments under the Paris Agreement. Experts have even proposed a dedicated "Carbon Neutral Cooperative Mission" a special program offering incentives, certification help and audit support to any cooperatives adopting low-carbon models.

Role of Capacity Building and Knowledge Institutions

Creating a green and carbon-neutral cooperative ecosystem demands enhanced knowledge, awareness, and capacity building. Institutions such as the Centre for Professional Excellence in Cooperatives (C-PEC), in collaboration with the Ministry of Cooperation (MoC), National Cooperative Union of India (NCUI), and the National Cooperative Development Corporation (NCDC), can play a pivotal role by:

- Developing modules on carbon accounting, climate adaptation, and green entrepreneurship.
- Documenting and disseminating best practices from successful cooperatives.
- Facilitating linkages with carbon credit markets and sustainability platforms.
- Training cooperative leaders in climate finance mobilization and environmental compliance.
- Accreditation of Green / Carbon Neutral Cooperatives
- Certification of Green label to Cooperatives

The Road Ahead: Integration, Innovation, Inclusion

As we look forward, three guiding principles emerge to integrate cooperatives fully into India's climate strategy:

1. **Integration:** Embed climate action into every cooperative sector. From dairy and fisheries to banking and housing, each Cooperatives's mission should include sustainability goals.
2. **Innovation:** Encourage adoption of advanced green

technologies and data-driven solutions. Cooperatives should pilot innovations like solar microgrids, climate-sensing irrigation and digital farm advisory services at the grassroots.

3. **Inclusion:** Ensure women, youth and marginalized groups are central to all green initiatives. Empowering these communities not only promotes equity but also brings diverse knowledge and entrepreneurship to the climate effort.

In sum, Green and Carbon Neutral Cooperatives represent a new paradigm, one where economic democracy meets ecological responsibility. Achieving this vision will require raising awareness of environmental footprints, standardizing carbon accounting tools, channelling green finance to Cooperatives, fostering public-private partnerships, and scaling up proven models nationwide. These efforts will not only advance India's Net Zero 2070 goal but also strengthen rural economies and local self-reliance.

Conclusion: Cooperatives as Catalysts for a Climate-Ready Atmanirbhar Bharat

Carbon Neutral Cooperatives are symbols of hope and innovation in India's climate battle. They show that development and environmental stewardship can go hand in hand. By aligning cooperative action with climate objectives, India can build communities that are both self-reliant and planet positive. Through their collective strength and local wisdom, cooperatives can turn the vision of a Net-Zero, Atmanirbhar Bharat into reality, where every enterprise becomes a custodian of the environment and every community a partner

in the planet's healing. Green Cooperatives lay the groundwork through sustainable practices and awareness, while Carbon Neutral Cooperatives advance further by managing and offsetting emissions.

As India moves toward its Net Zero 2070 goal, the cooperative sector stands as a bridge between local action and national ambition reshaping economies through sustainability, innovation, and collective wisdom. In essence, cooperatives embody the timeless principle of "People working together for the common good" extending that good to both communities and the planet.

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Youth Cooperative Societies in Urban Waste Management: A case study with special reference to Kerala Model

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Abstract

The article unfolds the story of a successful urban solid waste management model devised by Vattiyoorkavu Youth Brigade Entrepreneurs Cooperative Society VYBECOS; a youth cooperative society formed as part of the Kerala Government's 100-day action plan in 2021. The only centralised municipal solid waste treatment plant for Kochi Municipal Corporation was shut down following a tragic fire in March 2023. At the onset of the situation, the VYBECOS, which is engaged in developing sustainable solid waste management interventions, had responded the situation and created a community-level, self-sustainable solid waste management model in Ponnuranni Division, at the core of the Kochi Metropolitan City. The engagement of VYBECOS with the firebrand issue of urban solid waste management at the very grass root level became historical as it had made tremendous changes in the traditional modus operandi of waste management adopted by the urban local bodies for years

and the intervention by VYBECOS had earmarked as a unique youth cooperative model in the field of urban solid waste management. The article unearths the historical origin, development and implications of youth cooperative model in fundamental obligations of urban governance. The study adopted an in-depth qualitative design to explain the insights of the exclusive Kerala Model Grass root intervention of solid waste management.

Keywords: Youth Cooperative Societies, Urban Waste Management, Solid Waste Management, Sustainability, Livelihood, Kerala Model

Background

United Nations has predicted that urban population shall touch 6 billion in 2050; which matches the total population of our entire planet in 2000 (UN-Habitat, 2014). Also, the greater part of global populace and major proportion of livelihood happenings that influence climate change are focused in urban areas (Rayner and Malone, 1997;

Kates et al., 1998; O'Meara, 1999). The concept of Urbanization, Development and Climate Change are indistinguishably linked to Municipal Solid Waste Management (MSWM) (Oteng-Ababio, 2014).

Coupled with rising population, rapidly flourishing economy, hyper-urbanization and elevating public living standards have contributed to increased generation of Municipal Solid Waste (MSW) in developing countries (Minghua et al., 2009). The situation in Kerala has no difference as we looking into the demographics transitions. Kerala is witnessing a rapid pace of urbanisation with more than 47 per cent of its population living in urban areas. The State registered its highest level of urbanisation during the period 2001–2011 with a percentage increase of over 83.20 per cent compared to the previous decade. Urban Kerala also faces multiple challenges, ranging from public health issues to waste management. (Kumar M, 2021) MSWM is entrusted as a responsibility to municipal bodies, however in developing countries

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municipal bodies often face issues which are beyond their capacity to address, such as; insufficient funds, institutional shortcomings, obsolete technology, substandard transportation mechanism, lack of sufficient disposal options and dearth of civic awareness (Sujauddin et al., 2008, Fagariba, C.J., & Song, S. 2016). Improper MSWM often leads hazardous situation when MSW mixes up with household medical waste. Un-ethical practices followed in MSWM such as open-dumping and open burning could not only affect the health of nearby communities, but also stimulate climate change through toxic gas emissions. The unsanitary practices followed in MSWM can impact people, flora and fauna and the environment as such. (Sasikumar, & Krishna, 2009: 20-21)

■ Contextualisation

A larger proportion of Indian cities mainly follow the strategy of centralized composting for biodegradable waste, which often follows the procedure of transporting an entire city's waste to a particular facility. However, this process often results in the mixing up of bio-degradable and non-biodegradable waste leading to functional breakage of the system (Ganesan, 2017).

One of the largest cities in Kerala, Kochi, is well-known for its rapid urbanisation and growing urban demands. This region rightly deserves high priority status for convergence of infrastructure and development inputs. The National Commission on Urbanization has identified this Region as the Spatial Priority Urbanization Region (SPUR) (Kumar M, 2021). Additionally, Kerala's most crowded city is Kochi. The unplanned urbanisation of Kochi has numerous drawbacks, including clogged main roadways,

a lack of drinking water, rising air, water, and sound pollution, and improper MSWM (Minghua et al., 2009). The primary waste disposal facility for Kochi Municipal Corporation (KMC), five neighbouring municipalities, and two panchayats was the Brahmapuram Centralised MSW Treatment Plant (henceforth referred to as the 'Brahmapuram Plant'), which was located in a wet land at Kunnathunadu Panchayat on the outskirts of Kochi city. The Brahmapuram Plant was disreputable for its bad infrastructure, sporadic fires, and unregulated leachate leakage to the neighbouring river. A huge fire that broke out in March 2023 forced the Brahmapuram Plant, which received around 500 tonnes of MSW every day, to completely shut down. Ultimately, Kochi's whole waste management system came to a standstill. This situation created a milieu for urgency in planning, developing and implementing alternative measures for MSWM in Kochi on a war foot basis. (Mohan, C., & Kumar, G, 2023) (Menon, V. J., 2024)

To tackle the waste issues in Kochi city swiftly and sustainably, VYBECOS implemented a scalable MSWM model in the Ponnurunni division, which is at the heart of Kochi city. This effort was so successful that it garnered praise from both state and central authorities and is now referred to as the 'Ponnurunni Model'. This paper aims to critically examine this model and to explore how a youth cooperative society can develop community-friendly MSWM solutions?

■ Problem Statement

Indian cities are experiencing rapid population growth, leading to accelerated urbanization, with nearly half of the nation's

population currently residing in urban areas. A figure projected to reach 50% by 2050 (Kumar et al., 2004). This expansion has significantly contributed to the growing levels of municipal solid waste (MSW) across the country. India generates about 160,038.9 tons of waste daily, of which 152,749.5 tons are efficiently collected; approximately 79,956.3 tons are processed, while 29,427.2 tons (18.4%) are landfilled, and 31.7%, around 50,655.4 tons remains unaccounted for (CPCB, 2021).

Inefficiencies in municipal solid waste management (MSWM) adversely affect health, the environment, and the economy, often stemming from inadequate awareness, insufficient resources, lack of suitable technologies, and at times, weak political will (Milea, 2009). Given that one-third of the world's population is under the age of 20, youth engagement in waste management becomes crucial, as they will be the primary beneficiaries of today's environmental policies. The United Nations' 2030 Agenda for Sustainable Development emphasizes the importance of strengthening youth participation to advance sustainability initiatives, including waste management (UNEP, 2024). Furthermore, global experiences show that policy and infrastructure projects often fail when local expertise and labour insights are overlooked, a challenge also evident in the waste management sector (UNDP, 2022). Therefore, integrating indigenous knowledge, local perspectives, and youth involvement is essential for developing inclusive, effective, and sustainable waste management systems.

■ Objectives

The study proposes the following

objectives

1. The study intends to showcase a youth cooperative model in devising workable – indigenous solutions in the field of MSWM.
2. The study showcase how youth cooperative societies can help to create sustainable employment models in the field of MSWM by creating decent work environment and justifiable pays for waste management workers.
3. The study emphasise to offer a practical model for municipal bodies in engaging youth cooperatives in addressing MSWM issues.
4. The study summaries a decentralized socio-economic and environment friendly MSWM prototype for municipal bodies

Transition of Municipal Solid Waste Management –Paradigm shift across the world and Indian Scenario.

MSWM involves the process of planning, engineering, organization, administration, financial and legal facets of activities accompanied with generation, storage, collection, transfer and transport, processing and disposal of MSW through considering the principles of economy, aesthetics, energy and conservation in an environment friendly way (Tchobanoglous et al, 1993). If the process of MSWM is not carried out in a systematic and environmentally sound manner, human health and local environment will be affected and the scenario could have direct impact on climate change. Untenable MSWM practices, particularly defunct MSWM projects shall lead to anaerobic

purification of MSW which leads to increased emission of methane and nitrous oxide. Understanding this situation, MSWM has become a burning subject across the globe. However, many deficits are still been reported in methodologies and approaches adopted by Governments and municipal bodies in present day as well. (Kaza, et.al, 2018). (Brander, et.al. 2012).

By 1980s' a new concept of Integrated MSWM brought about a significant change among the Urban Policy makers approach of considering MSWM as a meagre waste disposal to a process of integrated management by recognizing the importance of 3Rs' of waste management; Reduce, Re-use, Recycle (EPA, 1989). However, by the dawn of 21st century, the concept of 'Integrated MSWM' evolved and upgraded to 'Integrated Sustainable MSWM' through adopting four principle of 'Equity, Effectiveness, Efficiency and Sustainability'(Van de Klundert, & Anschutz, 2001). With regards to the 12th schedule of Indian Constitution, it is the mandatory responsibility of Municipal Bodies in India to keep their jurisdiction area clean. However, majority of the municipal bodies in India fails to comply with their particular responsibility in MSWM and often the process is not carried out in an environmentally sound manner. From insufficient financial capital, to fewer disposal alternatives and non-existence of civic awareness had resulted in failure of MSWM in majority of Indian municipal bodies (Fagariba, C.J., & Song, S. 2016).

Civic Engagement and youth cooperatives in MSWM

Civic engagement is vital for the sustainability of MSWM, as continuous public participation from planning to implementation

enhances efficiency, accountability, and environmental awareness. When communities are involved in MSWM planning, trust and cooperation increase, leading to higher compliance and willingness to pay service charges (Kaza, 2018). Sustainable MSWM also relies on multi-stakeholder partnerships that integrate social and economic aspects, promoting inclusivity and community ownership (Rothenberger et al., 2006). In India, where waste management is often viewed as financially burdensome, decentralized initiatives such as composting and recycling can generate employment, revenue, and organic manure, addressing the national shortfall of 6 million tons annually (Furedy, 1992; Baud & Schenk, 1994; Singh, 2015). Moreover, involving youth through cooperatives and self-help groups can foster entrepreneurship, reduce unemployment, and strengthen social cohesion (UN, 2012; Agarwal, 2015; Oluoko-Odingo & Mutisywa, 2019). Globally, successful models like the Nakuru Waste Collectors and Recyclers Management Cooperative Society (NAWACOM) in Kenya demonstrate the potential of cooperative-led waste initiatives (Otoo et al., 2018), while the International Labour Organization (ILO, 2019) highlights the role of cooperatives such as Kagad Kach Patra Kashtakari Panchayat (KKPKP), Solid Waste Collection Handling (SWaCH), and Self Employed Women's Association (SEWA) in formalizing waste pickers and promoting inclusive, sustainable MSWM in India and beyond.

Research Design

The study thoroughly examines the Ponnuranni Model MSWM, planned and implemented by VYBECOS in association with Kochi Municipal Corporation (KMC). The second

part of the study was to unearth the employment generation and community welfare component of Ponnurunni Model. The design of the study encompasses ethnography employing an interpretivist paradigm to capture and interpret the experience, knowledge and perception of the stakeholders associated with the project. Tools of Participatory Learning and Action (PLA) such as Daily Routine Map, Gender wise work participation matrix, Resource maps were analyses and moreover Focus Group Discussion (FGD) and In-depth Interviews were also conducted to gather data from key stakeholders elected representatives and experts involved in the project. The data were analysed thematically to disseminate the findings.

Analysis and Discussion

MSWM at Kochi Municipal Corporation (KMC) –The real picture of Management

Kochi Municipal Corporation (KMC), comprising 74 wards, had a population density of 6,340 persons per sq. km according to the 2011 Census, significantly higher than Kerala's average of 819 and India's 382, and this density has likely increased over the past 13 years. As a rapidly urbanizing city in Kerala, KMC has long faced severe criticism for its ineffective Municipal Solid Waste Management (MSWM) practices. The corporation, along with five neighbouring municipalities and two panchayats, relied heavily on the faulty centralized waste treatment plant at Brahmapuram, which consistently underperformed due to poor operational efficiency, inadequate technical planning, inefficient management, and an unreliable waste collection system. The majority of waste transported, around 500 tons per day was unsegregated, exceeding

the plant's capacity and severely impeding treatment efforts. The mixing of biodegradable and non-biodegradable waste led to environmental degradation, including leachate contamination of water sources and fisheries. The persistent accumulation of untreated waste and widespread public negligence, evidenced by street burning and littering even in prime city areas, underscored the absence of community participation in waste management. Experts warned that if such practices continued, by 2050, KMC would require a landfill area equivalent to the city's entire expanse (Mohan & Kumar, 2023; Sebastian et al., 2019; Paul & Paul, 2021).

Brahmapuram Tragedy- The Wake-up Call

As a result of Brahmapuram Plant tragedy, the only source for Kochi's waste deposit was blocked, resulting in the suspension of waste collection activities at KMC. Within matter of days, putrefying piles of waste became a common scene of city road sides. Severe pressure was built on KMC and VYBECOS was invited to intervene the situation to build an immediate solution for MSWM at Kochi City. VYBECOS adopted the model which had already implemented in Thiruvananthapuram Corporation. Ponnurunni Division in Kochi City was chosen to implement a model decentralized MSWM for the entire city, which later turned out to be a national model. The VYBECOS recommended KMC for implementing an innovative cooperative model of MSWM at Ponnurunni.

The Multi-Stakeholder Strategy of VYBECOS

The Ponnuruni Model supported by VYBECOS has a strong base of Social and Solidarity

Economy (SSE), comprises traditional forms of cooperatives and non-governmental organizations, women's self-help groups, associations of informal sector workers, social enterprises along with other supporting clusters. The concept of SSE promotes alternative source of employment and income generation through delivery of goods and services, at the same time through adhering to the principles of self-management, cooperation and solidarity (Ridley-Duff, R., & Bull, M., 2015) (Itting, P., 2013) (Das, A., & Mazumdar, M., 2019). Thus, VYBECOS planned and implemented a unique MSWM project at Ponnurunni as a model project for KMC to scale up to other wards by adhering to the cooperative concept of SSE. VYBECOS considered four major stakeholders for this project, the residents, waste management workers, KMC and VYBECOS.

Evolution of VYBECOS-Ponnurunni Model: A Cooperative society for Decentralizing SWM

A joint field study was conducted by VYBECOS team, KMC officials and Division Councillor and identified a unique spot for constructing a community MSWM facility; beneath the NH-47 flyover passing through the Ponnurunni Division. The project was named 'Heal Ponnurunni' and the term 'Heal' stands for Health, Environment, Agriculture and Livelihood. VYBECOS also took initiative to register a Society under the name, 'Heal Ponnurunni' for coordinating the community MSWM Project.

According to the Division Councillor;

"...Heal Ponnurunni Society conducted a survey of 2,638 households in Ponnurunni Division using a dedicated mobile application developed by the IT

Division of VYBECOS to improve our waste collection system. The surveyors were the Green Technicians themselves. This survey helped us to decide the capacity of proposed community composting units and Material Collection Facility (MCF) planned under the NH-Flyover. During the survey, the Green Technician were provided by QR codes by VYBECOS.

Thus, by August, 2023 VYBECOS was able to start the pilot project at Ponnuruni within five months from the date of Brahmapuram disaster that brought MSWM in Kochi to a standstill. A historical timeline was prepared for recording the series of events occurred post 'Brahmapuram Plant tragedy' during the FDG conducted with the community members of Ponnuruni.

Timeline	Event
March 03, 2023	Fire breakout at Brahmapuram and MSWM at KMC came to a standstill.
End of March, 2023	VYBECOS team sent to KMC and Brahmapuram
April, 2023	Field Study by VYBECOS
May, 2023	Mobilized CSR fund for Infrastructure establishment
June, 2023	Construction of the Community Composting Bins and MCF initiated
August 02, 2023	Pilot Project initiated
December 08, 2023	Heal Ponnuruni Project was Inaugurated by Minister for Local Self Governments of Kerala
September 26, 2024	Heal Ponnuruni received appreciation from Central Minister of State for Fisheries, Animal Husbandry and Dairying and Minority Affairs under Swachhata Hi Seva Campaign for implementing innovative waste management initiative and protecting the environment (ref. image iv)
November 21, 2024	VYBECOS got empanelled by Suchitwa Mission for implementing NADEP Compost projects across Kerala

Table 1-Historic Time line

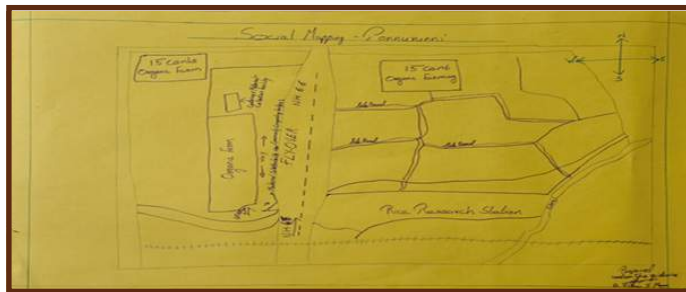


Chart 1-Resouce Map at Ponnurini Division-Kochi City

Approximately 1349 kg of food waste is collected per day from 1349 of the 1766 houses in the ward. The facility has a total capacity of 60 tons (30 bins of 2-ton capacity each), and the composting time is 20-25 days. The remaining houses either manage their food waste through source level composting using bio-composter kitchen bins.

The Green Technicians along with the members of Heal Ponnuruni Society are now engaged in organic farming initiatives and sale of organic manure. During the FDG, a Green Technician member told;

"... During free time at our work we engage in organic farming at the three vacant lands inside the division and in front of our facility. We use the organic manure produced through composting at our own facility. On

almost every day, we have some vegetables for sale and we are generating additional revenue through this initiative."

During the FDG conducted with community members, a member of Heal Ponnuruni Society said;

"...this project not only brought solution to our waste management issues, but also generated revenue from waste and created more employment opportunities. For a single ward, we have generated employment for 10 green technicians with salary more than Rs. 25,000 per, two office staffs and part-time employment opportunities for a handful of youth in organic farming..."

To sum up, the VYBECOS project emphasises the importance of youth cooperatives as change agents in the fire brand issue of urban waste management. VYBECOS establishes a benchmark of an innovative cooperative and collaborative solution to address series of intrinsic issues of urban population with a strong base of environmental sustainability and local economic empowerment. Closely align to the Sustainable Development Goals of the UN, this Model is a major advancement in pursuit of sustainable cities and urban life.

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National Cooperative Union of India (NCUI), in collaboration with GUJCOMASOL, organised the 8th batch of the training programme on "Responsible Governance, Compliance and

Sustainability" for Cooperative Information Officers (CIOs) from 28–30 October 2025 at GUJCOMASOL, Ahmedabad. The programme was inaugurated by Sh. Dileep Sanghani, Chairman

of IFFCO, NCUI & GUJCOMASOL, in the presence of Sh. G.H. Amin, Chairman (GSCU), Dr. Sudhir Mahajan, Chief Executive, Ms. Sandhya Kapoor, Director and Sh. Anurag, Deputy Director, NCUI. Attended by 26 CIOs from Gujarat, Maharashtra, Rajasthan, and Andhra Pradesh, the programme focuses on strengthening responsible governance, compliance, and sustainability practices within the cooperative movement. Marking the occasion, a tree was planted under the "Ek Ped Maa Ke Naam" initiative symbolizing growth and commitment to sustainability.

"Cooperatives as vehicles for Atmanirbhar Bharat"

Sri Sharangouda G.Patil*



■ Preamble :

Atmanirbhar Bharat the vision of self reliant India is a visionary initiative launched by the Government of India. To achieve aims to make India economically strong, technically advanced and self sufficient with ensured inclusive and sustainable growth. The movement focuses on reducing dependence on imports and encouraging local manufacturing and innovation. The cooperatives in India has been playing important role in economic and social development of our country and have the more important role in Indian economy and much scope and vital role in achieving this vision of Atmanirbhar Bharat.

India's main occupation is agriculture. Our farmer community living in villages has to be provided with all facilities like water, seeds, fertilizer and modern equipments for the agriculture with all basic infrastructures so that the farmers can do agriculture with full confidence and produce more food grains. The farmers in India

since independence Through cooperative movement have been given all these facilities and made him self sufficient not depending on somebody's nourishment. Cooperative movement has played a vital role in the development of agriculture and all allied activities. It s needless to say here that it is because of cooperatives supporting farmers for agriculture the green revolution and white revolution took place and India could achieve self sufficiency is growing food grains. Cooperative has a very important role as vehicle for attaining Atmanirbhar Bharat.

■ Pillar of Atmanirbhar Bharat :

- **Economy** -Creating a modern, resilient and growth oriented economy
- **Infrastructure** - Building world class infrastructure that supports industrial and social development.
- **System** - Reforming governance and digital systems to ensure transparency and efficiency

- **Vibrant Demography**-empowering India's youth and workforce as the engine of growth.
- **Demand** - Boosting domestic consumption and production to create a self-sustain in marker.

■ Key initiatives Under Atmanirbhar Bharat :

1. Make in India: encouraging local manufacturing to reduce import dependence.
2. Startup India : Supporting entrepreneurship and innovation among youth.
3. Digital India : Promoting digital literacy, e-governance and online business
4. Skill India : Training the workforce to meet modern industrial demands.
5. Vocal for Local : promoting indigenous product and industries

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6. **PM Gati Shakti & Production Linked Incentive schemes :** Encouraging investment and boosting domestic industries like electronic, defense, textiles and renewable energy.

■ Challenges :

While the vision is inspiring, challenges such as Dependence on imports from critical technologies and raw materials. Need for stronger infrastructure and logistics, Ensuring skill development for a rapidly changing job market and Balancing self-reliance with global cooperation remain

■ Cooperative concept :

Cooperatives are the organizations owned and managed by members for their mutual benefit. Rooted in the principles of cooperation and equality and collective effort, cooperatives have long been instrumental in empowering communities and fostering self-reliance at the grass root level. India has one of the largest cooperative movements in the world spanning diverse sectors such as agriculture, dairy, fisheries, housing, banking and rural industries. Iconic examples include Amul, IFFCO, and Cribhco, which showcase the power of collective entrepreneurship.

■ Cooperatives and the Vision of Atmanirbhar Bharat

1. **Promoting Local Production and Employment:** Cooperatives encourage decentralized production by empowering local artisans, farmers, and small entrepreneurs. This aligns perfectly with the Vocal for Local mission of Atmanirbhar Bharat.
2. **Financial Inclusion and Credit Access:** Cooperative

banks and credit societies provide affordable financial services to rural and semi-urban populations, reducing dependence on informal moneylenders and strengthening rural economies.

3. **Agricultural Empowerment:** Agricultural cooperatives enhance farmers' bargaining power, improve access to markets, inputs, and technology, and help in value addition through agro-processing and storage facilities.
4. **Women and Youth Empowerment:** Self-help groups (SHGs) and women's cooperatives have become catalysts for women's economic participation. Youth cooperatives foster entrepreneurship and skill development in rural areas.
5. **Social Capital and Community Development:** Cooperatives foster trust, solidarity, and participatory decision-making—core elements of sustainable and inclusive development.

■ Strength of Cooperatives and Achievements

India has one of the world's largest cooperative movements, with over 8.44 lakh cooperatives and more than 31 crore members. The movement plays a critical role in the country's economy, particularly in rural and agricultural development, and is seeing extensive government support and digital transformation.

91% of rural India is covered by cooperatives. Cooperatives provide 13.3% of direct employment and 10.91% of self-employment opportunities in India. The cooperative sector accounts for significant shares in

key agricultural activities:

Fertilizer distribution: 35%, Sugar production: 31%, Wheat procurement: 13%, Paddy procurement: 20%, Fishermen: 20% of fishermen are members of cooperatives.

Indian Farmers Fertiliser Cooperative (IFFCO): The world's largest fertilizer manufacturer, IFFCO reported a profit of ₹ 3,811 crore for the fiscal year 2024–25. It was also ranked as the number one cooperative globally based on the ratio of turnover to GDP per capita.

Amul: The world's largest farmer-owned dairy cooperative, Amul's parent firm, GCMMF, reported an 11% increase in revenue to ₹ 65,911 crore for FY25. Amul is owned by 3.6 million milk producers and procures around 35 million liters of milk daily.

Cooperatives have proved all these days that they can contribute to the sustainable economic growth of the country. Now we can say that they can contribute more to the concept of Atmanirbhar Bharat.

■ Government initiatives (2024–2025)

India's Ministry of Cooperation, established in 2021, has implemented significant measures to strengthen the cooperative sector.

National Cooperative Policy: The National Cooperation Policy 2025 was released to provide a roadmap for the revitalization of cooperatives, with a focus on digitalization, governance, and financial empowerment.

Digitalization of PACS: A project to computerize all 63,000 Primary Agricultural Credit Societies (PACS) is underway. As of July

2025, nearly 60,000 PACS have been onboarded to a unified ERP platform to improve efficiency and transparency.

Multi-purpose PACS: By March 2025, over 18,000 new multi-purpose PACS, dairy, and fishery cooperatives were registered to deliver diverse rural services.

National-level cooperatives: Three new multi-state cooperative societies were formed for seeds, organic products, and exports to boost the value chain and provide better market access for farmers.

Grain storage scheme: A pilot project for the world's largest grain storage scheme in the cooperative sector was launched in 2024 to enhance food security and reduce wastage.

New cooperative university: In July 2025, the Tribhuvan Sahkari University was established in Anand, Gujarat, as the country's first cooperative university.

Challenges Faced by Cooperatives

Despite their potential, cooperatives face several

challenges:

- Limited professionalism and managerial capacity.
- Political interference and governance issues.
- Access to modern technology and digital platforms.
- Fragmented legal frameworks across states.

Addressing these issues through reforms, capacity building, and digital transformation is essential to make cooperatives sustainable and competitive.

Way Forward

To make cooperatives true vehicles of Atmanirbhar Bharat, the following steps are crucial:

Strengthen cooperative education, training, and leadership.

Encourage youth participation and innovation in cooperative ventures.

Integrate cooperatives with global value chains while retaining local focus.

Promote digitalization and e-commerce for cooperative products.

Ensure transparency and accountability through modern governance models.

Conclusion

Atmanirbhar Bharat is not just an economic policy-it is a movement to transform India into a confident, self-sustaining nation that contributes positively to the global economy. By empowering local industries, fostering innovation, and nurturing human potential, India moves toward becoming a global leader built on the foundation of self-reliance and resilience. As the saying goes, "A self-reliant India is a strong India." Cooperatives embody the spirit of collective self-reliance-"Sabka Saath, Sabka Vikas". By empowering individuals to come together for shared prosperity, they provide a sustainable pathway to achieving the vision of Atmanirbhar Bharat. Strengthening and modernizing the cooperative sector will not only enhance economic independence but also build a more inclusive, equitable, and resilient India.



भारतीय राष्ट्रीय सहकारी संघ (NCUI) द्वारा "वंदे मातरम्" के 150 वर्ष पूर्ण होने के उपलक्ष्य में एक विशेष

कार्यक्रम का आयोजन किया गया। कार्यक्रम में NCUI के मुख्य कार्यकारी अधिकारी डॉ. सुधीर महाजन तथा

उप मुख्य कार्यकारी सवित्री सिंह सहित कई वरिष्ठ अधिकारियों एवं कर्मचारियों ने सहभागिता की।

इस अवसर पर सभी ने "वंदे मातरम्" का सामूहिक गायन कर राष्ट्र के प्रति समर्पण और गौरव की भावना व्यक्त की।



Tribhuvan Sahakari University: Revamping Cooperative Education System

Dr. S. Shyam Kumar*
Dr. P. Kannaiah*



Abstract

India's cooperative sector, comprising over 8.63 lakh societies and nearly 30 crore members (NCUI, 2024), remains a cornerstone of inclusive growth, rural development, and social empowerment. Yet, persistent challenges—outdated governance systems, inadequate professional training, and weak research infrastructure—continue to limit its full potential. The establishment of Tribhuvan Sahakari University (TSU) in 2025, the nation's first university dedicated exclusively to cooperative education, marks a historic step toward addressing these systemic gaps. Conceived under the Ministry of Cooperation, TSU aims to institutionalize cooperative learning, nurture leadership, and integrate innovation into cooperative governance. This paper examines TSU's genesis, vision, and multidimensional impact, emphasizing its alignment with national priorities such as "Sahakar Se Samruddhi," Aatmanirbhar Bharat, Skill India, and the National Cooperative Policy 2025. **Keywords:** Cooperative education, Tribhuvan Sahakari

University, cooperative governance, capacity building, India, Sahakar Se Samruddhi.

1. Introduction

The cooperative movement in India is one of the world's largest social enterprises, encompassing more than 8.63 lakh registered cooperatives across sectors like agriculture, dairy, fisheries, credit, housing, and textiles, with an outreach to nearly 30 crore individuals (Ministry of Cooperation, 2024). Cooperatives contribute significantly to India's rural economy—agricultural cooperatives alone handle about 20% of agricultural credit and 30% of fertilizer distribution, while dairy cooperatives, led by the Anand (Amul) model, process nearly 22 million liters of milk daily (NDDB, 2025). Despite their scope, cooperatives suffer from critical deficits in management skills, technological capacity, and strategic leadership. Many function under traditional governance systems, lacking exposure to modern business practices, accounting frameworks, and digital tools such as AuditOnline or PACS

computerization, which now cover only 67% of Primary Agricultural Credit Societies (NABARD, 2025). This deficit underscores the urgent need for structured cooperative education and research infrastructure.

The establishment of Tribhuvan Sahakari University (TSU) in 2025 fulfills a long-standing demand for an apex institution dedicated to professionalizing the cooperative sector. Named after Shri Tribhuvandas Kishibhai Patel, pioneer of India's dairy cooperative revolution, TSU seeks to nurture cooperative excellence through academic rigor, research-based policymaking, and leadership development. It symbolizes a shift from fragmented training efforts toward a unified framework for cooperative modernization aligned with India's sustainable development and socio-economic transformation goals.

2. Genesis and Vision of Tribhuvan Sahakari University

The Government of India established TSU under the Ministry of Cooperation as part of

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the National Cooperative Policy 2025, recognizing that a thriving cooperative ecosystem demands institutionalized knowledge creation and capacity building. Drawing inspiration from the Amul legacy and India's grassroots cooperative experience, TSU's vision is to "Educate, Empower, and Excel through Cooperation." TSU's founding objectives are threefold:

1. To institutionalize cooperative education through structured academic programs;
2. To bridge research-policy gaps by generating evidence-based knowledge; and
3. To build leadership and entrepreneurship capacity for sustainable cooperative development.

The university's multidisciplinary approach integrates cooperative values—democratic governance, voluntary membership, equity, and social responsibility—with 21st-century tools like digital governance, sustainability management, and social innovation. TSU thus embodies the national ethos of Sahakar Se Samruddhi (Prosperity through Cooperation), envisaging a vibrant, technology-enabled cooperative movement that is both people-centric and globally competitive.

3. Strategic Objectives of TSU

TSU's establishment is grounded in the vision to modernize, professionalize, and democratize India's cooperative movement through education, research, and innovation. Its strategic objectives include:

3.1 Advancing Cooperative Education and Research: TSU offers high-quality, research-led education to create a cadre of professionals who understand cooperative ethics alongside managerial and financial competencies. Its programs emphasize field-based learning, case studies, and problem-solving

grounded in real cooperative challenges.

3.2 Multidisciplinary Curriculum Integration: The university's curriculum blends management, law, agriculture, IT, finance, and social sciences—contextualized within cooperative principles. Courses on digital governance, cooperative finance, ESG practices, and micro-entrepreneurship ensure graduates are industry-ready and socially responsible.

3.3 Leadership and Human Resource Development: TSU prioritizes leadership ethics and participatory governance, training managers and board members to promote accountability, inclusivity, and sustainability. A special emphasis is placed on women and youth leadership, reflecting India's growing 45% female participation in dairy cooperatives (NDDDB, 2025).

3.4 Policy Dialogue and Global Collaboration: Functioning as a policy think tank, TSU collaborates with institutions like ICA-AP, FAO, ILO, and national cooperative federations. It fosters dialogues on legal reform, cooperative finance, and governance innovations through conferences, roundtables, and policy forums.

3.5 Entrepreneurship and Innovation Ecosystem: TSU supports cooperative start-ups in agriculture, fisheries, handlooms, and MSMEs through incubation centers, mentorship, and access to cooperative finance. It complements government programs such as Startup India and P M Vishwakarma Yojana, positioning cooperatives as engines of rural entrepreneurship.

4. Academic and Research Framework

4.1 Academic Programs: TSU's academic framework spans undergraduate to doctoral levels, offering degrees and diplomas in Cooperative Management, Finance,

Law, Agribusiness, and Social Innovation.

- Undergraduate programs impart foundational knowledge on cooperative structures and community development.
- Postgraduate and diploma courses focus on cooperative banking, audit, supply chain management, and rural entrepreneurship.
- Doctoral programs advance comparative research on global cooperative models, policy analysis, and digital transformation.

4.2 Research and Knowledge Generation: As a research-driven institution, TSU undertakes interdisciplinary studies on the financial health, governance reforms, and digitalization of cooperatives, with special attention to PACS computerization, UCB modernization, and cooperative credit analytics. Its Centre for Cooperative Studies and Policy Research collaborates with NABARD, NCUI, and IIMs to develop actionable insights for the sector.

4.3 Capacity Building and Executive Education: TSU delivers targeted programs for board members, officers, auditors, and grassroots leaders, covering areas like audit practices, grievance redressal, governance ethics, and digital recordkeeping. In 2025, it trained over 3,500 cooperative officials across five states through hybrid learning platforms.

4.4 Publications and Policy Outreach: The university publishes the Journal of Cooperative Leadership and Innovation and annual India Cooperative Outlook Reports, benchmarking national and global cooperative trends. Policy briefs generated by TSU directly support the Ministry of Cooperation's reforms in transparency and governance.

5. Transformational Impact on India's Cooperative Sector

TSU is positioned to transform India's cooperative movement across multiple dimensions:

5.1 Professionalization and Governance Reform: Through structured education and leadership training, TSU strengthens managerial capacity, enabling cooperatives to transition from traditional societies to professionally managed enterprises. Its model curricula support national cooperative federations in reforming training standards.

5.2 Research-Driven Policymaking: TSU's data-driven research provides vital inputs for policy reforms in cooperative credit, audit frameworks, and digital empowerment. Its 2025 Impact Study on Cooperative Modernization revealed that cooperatives adopting data analytics and digital audits achieved 18% higher operational efficiency.

5.3 Employment and Entrepreneurship Creation: With the cooperative sector estimated to employ over 2.3 crore individuals directly and indirectly, TSU's entrepreneurship programs foster new ventures in dairy, fisheries, and agro-processing, aligning with Aatmanirbhar Bharat and Skill India missions.

5.4 Women and Youth Inclusion: By prioritizing gender-balanced leadership, TSU facilitates inclusive governance. Women's participation in cooperative boards increased by 12% in TSU-partnered regions during 2024–25, demonstrating tangible social impact.

6. Global Collaboration and Relevance

TSU's establishment resonates globally as cooperatives are increasingly recognized as drivers of sustainable and equitable growth. The university collaborates with ICA, ILO, and FAO to advance research on cooperative governance, social protection, and climate resilience.

International partnerships are under way with Rochdale Cooperative College (UK), Mondragon University (Spain), and University of Saskatchewan (Canada) to promote joint research, faculty exchange, and cross-country case documentation. TSU's model is being considered for replication in African and Southeast Asian cooperative education systems.

By embedding SDG targets—No Poverty (SDG 1), Gender Equality (SDG 5), Decent Work (SDG 8), and Reduced Inequalities (SDG 10)—into its pedagogy, TSU demonstrates how cooperative education contributes directly to global sustainability goals.

7. Policy Alignment and Future Directions

TSU's operations align seamlessly with the National Cooperative Policy 2025, emphasizing modernization, digital governance, and professional capacity building. It supports:

- Digital India, through e-learning and ICT-enabled governance tools;
- Skill India, via modular and certified cooperative training;
- Aatmanirbhar Bharat, by nurturing local resource-based enterprises.

Future initiatives include:

- Establishing regional campuses in major cooperative hubs;
- Expanding online certification programs in cooperative finance and governance;
- Creating incubation centers for cooperative start-ups in agri-dairy clusters;
- Launching international fellowships for research collaboration.

These initiatives aim to reach one lakh learners by 2030, positioning TSU as a transformative force in cooperative higher education globally.

8. Conclusion

The establishment of Tribhuvan Sahakari University marks a watershed moment in India's cooperative development. By integrating education, research, and policy under one institutional framework, TSU fills the sector's long-standing intellectual and skill gaps. Its academic rigor, capacity-building initiatives, and innovation-driven approach promise to professionalize cooperatives and align them with global standards of governance and sustainability. TSU stands as a national and international model for knowledge-based cooperative reform, promoting leadership, inclusion, and innovation. As India moves toward a digital and self-reliant future, TSU's vision ensures that the cooperative movement continues to thrive as a democratic, resilient, and people-centric instrument of national progress.

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माननीय एडिशनल रजिस्ट्रार सहकारी समितियों के मार्गदर्शन में जय श्री शारदा को आपरेटिव टी सी सोसायटी लि दिल्ली द्वारा किया गया वृक्षारोपण कार्यक्रम।



जय श्री शारदा को आपरेटिव टी सी सोसायटी लि द्वारा आयोजित वृक्षारोपण कार्यक्रम में माननीय एडिशनल रजिस्ट्रार श्री लेखराज जी को मनी प्लांट भेंट करते हुए जस्सको सचिव

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