



International Year
of Cooperatives

Cooperatives Build
a Better World

72nd All India Cooperative Week

14-20 November 2025

Guidelines



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GUIDELINES

72nd ALL INDIA COOPERATIVE WEEK CELEBRATIONS

Introduction

The National Cooperative Union of India (NCUI) an apex organization of Indian Cooperative Movement celebrates and sponsors All India Cooperative Week every year from 14th to 20th November to propagate the cooperative ideology and spirit in the country. This year the Indian Cooperative Movement will celebrate 72nd All India Cooperative Week on nation-wide scale. The week-long celebration includes a wide range of activities such as workshops, seminars, contests, and symposiums, all aimed at fostering cooperative awareness and strengthening the cooperative movement at various levels. These events provide valuable opportunities to showcase success stories, deliberate on emerging challenges in an increasingly competitive economy, and formulate strategic action plans for sustainable growth. The recommendations emerging from the state-level programs are expected to play an instrumental role in improving governance, ensuring transparency, and enhancing the overall performance of cooperatives across the country.

The Ministry of Cooperation, established in 2021, contributes to the cooperative movement in India by providing a dedicated policy and administrative framework, streamlining 'Ease of Doing Business' for co-operatives, and strengthening their foundation to achieve the vision of "Sahakar se Samriddhi" (Prosperity through cooperation). The key contributions include promoting and enabling the development of Multi-State Cooperative Societies, modernizing the sector through computerization, and expanding access to services by leveraging Primary Agricultural Credit Societies (PACS) as Common Service Centres (CSCs). It has also recently launched the National Cooperation Policy 2025 to guide the cooperative movement over the next decade, with a vision of achieving prosperity through cooperation.

This year, the Cooperative Week is being celebrated with the theme “**Cooperatives as Vehicles for Atmanirbhar Bharat.**” The theme underscores the vital role of cooperatives in realizing the vision of Atmanirbhar Bharat, particularly in sectors such as agriculture, rural credit, micro-enterprises, and women’s empowerment. Cooperatives serve as a cornerstone for empowering local communities, promoting economic self-reliance, and contributing to inclusive and sustainable development.

Despite the challenges faced by the cooperative movement in India—such as governance issues, inadequate professional management, and political interference—there lies immense potential for revitalization through strategic policy interventions, digital transformation, and capacity-building initiatives. By aligning these efforts with flagship government programs like PM-KISAN, National Rural Livelihoods Mission (NRLM), and other cooperative development schemes, and by fostering multi-

stakeholder partnerships, cooperatives can emerge as dynamic institutions of socio-economic progress.

As the nation moves toward building a self-reliant economy, the cooperative sector stands poised to play a transformative role in achieving inclusive growth, ensuring equitable resource distribution, and strengthening the spirit of collective prosperity envisioned in the concept of Atmanirbhar Bharat.

The broad guidelines of the celebrations of 72nd All Cooperative Week are elaborated under date-wise nomenclature. Based on these guidelines, the state cooperative unions, district unions, state level cooperative federations, JCTCs etc. may chalk out a comprehensive plan for celebration of the cooperative week.

72nd All India Cooperative Week

14th – 20th November 2025

Main Theme - Cooperatives as Vehicles for Atmanirbhar Bharat

Nomenclature of Days

14.11.2025	Promoting Digitalisation to Enhance Operational Efficiency, Accountability and Transparency
15.11.2025	Tribhuvan Sahakari University Research and Training Transforming Cooperative Education
16.11.2025	Strengthening Rural Development through Cooperatives
17.11.2025	National Cooperation Policy Ecosystem, structured roadmap for India's cooperatives
18.11.2025	Empowering Youth, Women and Weaker sections including handicrafts, handlooms, Labour and Fisheries through Cooperative Entrepreneurship
19.11.2025	Expanding cooperatives in emerging areas such as Tourism, Health, Green Energy, Platform Coops, Kitchen Coops and any other Conceivable area
20.11.2025	Innovation in Cooperative Business Models for Global Competitiveness

72nd All India Cooperative Week

14th November, 2025

Theme: Promoting Digitalization to Enhance Operational Efficiency, Accountability and Transparency

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.

1. 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.

2. Fostering Transparency 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.

3. 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.

72nd All India Cooperative Week

15th November 2025

Theme: **Tribhuvan Sahakari University Research and Training Transforming Cooperative Education**

Tribhuvan Sahakari University (TSU) is India's first national cooperative university, established in 2025 by transforming the Institute of Rural Management Anand (IRMA) through a dedicated legislative act. It is a national-level, specialised cooperative university is fast positioning itself as the country's hub for cooperative education, training and applied research. Built on the legacy of India's cooperative movement and the managerial practices of the White Revolution, TSU aims to professionalise cooperative governance, build grassroots capacity and produce evidence that drives policy and practice across the cooperative sector.

A university born from a cooperative legacy

TSU's creation was formalised through parliamentary action in 2025, converting IRMA an institution with decades of work in rural management into a statutory university focused solely on the cooperative ecosystem. The aim is explicit to create a national institute of excellence that trains managers, elected leaders and administrators for cooperatives while advancing research on governance, finance, law and rural development. The university is designed to operate not as a generic business school but as a purpose-built engine for cooperative capacity building.

Education with scale and intent

From day one TSU's academic footprint has been planned to combine deep professional programmes with mass outreach. Initial intake plans include diploma, undergraduate, postgraduate and doctoral programmes; over a multi-year horizon the university expects to scale to tens of thousands of certificate- and diploma-level trainees annually while retaining tightly focused PG and PhD cohorts for advanced research and leadership roles. This two-track model-specialist degree programmes plus large-scale short courses - is intended to meet both the technical needs of cooperative leadership and the training needs of millions of cooperative members and staff across India.

Research that matters applied, policy-relevant, and local

What differentiates TSU is its research orientation tied directly to cooperative performance. Rather than purely academic inquiry, TSU is emphasising applied research: impact evaluations of cooperative interventions, governance audits, policy analysis for cooperative law and financial instruments, and operational research for agricultural, dairy, fisheries and rural livelihood cooperatives. By embedding research into training modules and extension activities, the university expects to translate findings quickly into practice - improving board governance, risk management, product

diversification and member services across cooperative federations and primary societies.

TSU has structured its governing bodies and executive council to include senior representatives from cooperative development institutions (NCDC, NABARD, RBI-linked entities and others), ensuring that research agendas remain demand-driven and policy-relevant.

Training at scale from grassroots to leadership

TSU's model pairs residential academic programmes with massive short-course delivery. The university will not only produce professionally trained graduates for cooperative management but also run certificate programmes aimed at elected leaders, supervisory staff and members of primary societies. The curriculum strategy explicitly includes modules on cooperative law and compliance, digital and financial literacy, value-chain management, and gender-inclusive governance areas that have often been weak points in cooperative practice. By offering flexible, stackable credentials, TSU is built to upskill existing cooperative personnel while creating clear career pathways for young professionals.

National partnerships and a federated approach

SU's ambitions are national. It is already affiliating specialised cooperative institutes widen its reach: for example, the Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) in Pune has become one of the university's first affiliate Institutes, bringing established training programmes and regional expertise into U's academic framework. Such partnerships allow TSU to scale geographically without losing local context - a crucial feature for a sector as regionally diverse as India's cooperatives.

Why it matters: governance, livelihoods and inclusion

The cooperative model plays a vital role in supporting millions of small producers, fisherfolk, dairy farmers, and rural entrepreneurs across the country. Cooperatives provide collective strength, helping individuals access markets, credit, technology, and fair prices that they could not achieve alone.

However, despite their broad social reach and economic potential, many cooperatives underperform. The key reasons include **weak governance, inadequate professional management** and **limited inclusivity** in decision-making. Poor governance can lead to lack of transparency, political interference, and inefficiency. Without strong professional management, cooperatives often struggle to modernize operations, adopt digital tools, and compete in evolving markets.

Strengthening governance, ensuring accountability, and promoting inclusion—especially of women, youth, and marginalized groups—are therefore essential. Doing so not only improves livelihoods but also makes the cooperative model more resilient, democratic, and sustainable.

Five Transformative Initiatives for Modernize Cooperative Education and Training at Tribhuvan Sahakari University

1. Establish the “Sahakar Innovation and Leadership Lab”

To make cooperative education more dynamic, practice-oriented, and future-ready.

Purpose:

- Empower students, cooperative professionals, and entrepreneurs to experiment, innovate, and design new cooperative models for both rural and urban India.

Key Features:

- Incubation hubs supporting youth-led cooperative startups.
- Courses on design thinking, digital tools, and local enterprise development.
- An annual “**Sahakar Innovation Challenge**” to showcase practical solutions in agriculture, finance, and sustainability.
- Field immersion projects that connect classroom learning with real-world cooperative experiences.

2. Introduce a “Next-Generation Cooperative Curriculum”

To integrate traditional cooperative philosophy with emerging social and economic realities.

Purpose:

- Develop forward-thinking professionals who can drive reform, innovation, and sustainability within the cooperative movement.

Key Features:

- A curriculum aligned with sustainable development, social responsibility, and circular economy principles.
- Case studies highlighting India’s successful cooperative models — including those in dairy, credit, handicrafts, and agro-industries.
- Modules on digital transformation, artificial intelligence in cooperatives, and data-driven management systems.
- Multidisciplinary courses connecting economics, ecology, and ethics for a holistic understanding of cooperative growth.

3. Build a “Digital Cooperative Learning Ecosystem”

To democratize cooperative education and reach learners everywhere from villages to virtual platforms

Purpose: Use technology to universalize access to cooperative learning.

Key Features:

- An online platform offering modular courses and certification programs in multiple Indian languages.
- Digital simulations and interactive cooperative management tools.
- Hybrid training models combining on-campus and field-based learning.
- AI-assisted learning analytics to personalize skill development

4. Create a "Centre for Cooperative Policy, Research, and Governance"

To make TSU the national and global thought leader in cooperative policy innovation.

Purpose: Strengthen evidence-based decision-making and advocacy in the cooperative sector.

Key Features:

- Applied research on cooperative governance, social auditing, and reform models.
- Policy papers and annual Sahakar Policy Review journal.
- Advisory support to state and national cooperative departments.
- Data repository on cooperative performance, inclusiveness, and sustainability.

5. Build the "Sahakar Leadership Network"

To nurture a generation of cooperative leaders who are ethical, visionary, and globally aware.

Purpose: Cultivate leadership rooted in values and connected to the grassroots.

Key Features:

- Alumni-based mentorship programs for youth and practitioners.
- National dialogues and leadership summits on the future of cooperation.
- Leadership exchange programs between rural cooperatives and emerging sectors like renewable energy, agri-tech, and social finance.
- Fellowship programs for cooperative innovators and change-makers.

Vision Statement

"To build a new model of cooperative university where innovation meets inclusion, knowledge meets livelihood, and cooperation becomes the foundation of a self-reliant India."

72nd All India Cooperative Week

16th November, 2025

Theme: Strengthening rural development through cooperatives

Introduction

Rural India faces a bundle of intertwined challenges: fragmented landholdings, seasonal and informal employment, low value-addition for farm produce, limited access to credit and markets, and uneven digital and physical infrastructure. Cooperatives, by design, are instruments that can pool resources, lower transaction costs, share risk, and create collective bargaining power for producers and rural service-providers. In the current policy moment — with the Government of India launching a series of measures to reimagine cooperative governance, finance and digital readiness — cooperatives are positioned to do more than they have in the past. They can become engines of rural prosperity, inclusive employment and resilient local economies.

Over the past few years, the Centre has moved from ad-hoc support to a systemic approach for the cooperative sector. The creation of a dedicated Ministry of Cooperation and the recent National Cooperative Policy 2025 mark a shift from piecemeal interventions to an integrated framework. The policy explicitly aims to converge programmes across ministries, lower tax burdens where cooperatives are disadvantaged relative to companies, and strengthen Primary Agricultural Credit Societies (PACS) as frontline delivery institutions. The NCP 2025 also encourages aggregating schemes and incentivizing cooperatives to take up value-chain activities beyond primary production.

Alongside policy, financial instruments have been scaled. The National Cooperative Development Corporation (NCDC) — working as a financing arm for cooperative projects — has reported large year-on-year disbursal increases and targets that aim to significantly expand lending to cooperatives for agriculture, allied activities and rural infrastructure. Central schemes and approvals for grant-in-aid to strengthen NCDC's lending capacity further underline the financing intent.

Operationally, the Ministry has circulated model bye-laws to transform PACS into multipurpose centres, pushed computerisation and digital on-boarding, and promoted the idea of PACS as common service centres — enabling them to deliver credit, input supplies, marketing, extension and selected public services at village level. These measures are designed to reverse decades of under-utilisation of PACS and to make them the pivot of rural cooperative revival.

1. Economic aggregation and value-chain integration

Small producers suffer from fragmentation. Cooperatives can aggregate volumes for economies of scale in procurement, processing, marketing and storage. When

cooperatives invest jointly in primary processing (grading, cold chains, value-addition) they capture a larger share of price realizations, increase farmer incomes and create local jobs. The NCP's emphasis on letting cooperatives access sector-specific incentives and lowering cooperative taxes supports this pathway by improving financial viability.

2. Affordable, long-tenor finance directed to rural needs

Traditional rural credit often remains either informal or short-term. With NCDC and central schemes enlarging credit windows and allowing direct financing to cooperative projects, cooperatives can mobilize affordable working capital for agriculture, allied sectors and rural MSME activities. Access to low-interest, project-based loans helps cooperatives invest in machinery, packing lines and storage rather than rely on distress sales.

3. Local service delivery and social protection.

PACS and other primary societies are uniquely placed to deliver services — from input supply and seed distribution to crop insurance facilitation, vegetable cold chains, fertiliser, and even public entitlements. When PACS are digitalised and trained to act as Common Service Points, they reduce frictions for rural residents while generating fee income for the society. The GOI's model bye-laws and computerisation drive are meant to activate precisely this role.

4. Inclusive employment and gender empowerment.

Cooperatives are a platform to promote women's economic participation (women-led SHG federations, women's dairy and handicraft cooperatives), youth entrepreneurship (agri-startups under cooperative umbrellas) and labour cooperatives for informal workers. Policy focus on inclusive schemes and use of cooperatives in allied sectors (dairy, fisheries, food processing) creates demand for local skilled and semi-skilled jobs — stabilizing rural incomes and reducing distress migration.

The renewed policy and financing opportunities do not remove structural impediments automatically. Common, recurring problems remain:-

- **Governance deficits.** Sub-optimal elections, political interference, weak accounting and opaque procurement practices have eroded member trust in many societies. Unless governance is reformed — with member education, transparent audit systems, and stronger supervisory institutions — resource inflows risk capture or misallocation.
- **Professional capacity gaps.** Board members often lack exposure to modern value-chain management, digital tools, marketing, procurement, and enterprise accounting. Training programmes must be systematic and sustained.
- **Market linkages and branding.** Cooperatives require market intelligence, packaging standards and brand development to break into organised retail and e-commerce channels. Without marketing competencies, they remain commodity suppliers rather than value-capturing enterprises.

- **Technology adoption and scale.** Digitalisation is not only about software — it needs hardware, broadband reach, and user training at the village level. A policy that pushes computerisation must accompany investments in connectivity and human capacity.

Addressing these issues requires a combination of regulation, targeted grants for capacity building and partnerships with professional agencies and academia to bring management skills into cooperative boards and staff.

Practical strategies to realise the rural development promise

1. PACS as village-level development hubs.

There is a need to convert PACS into multi-service hubs that provide input supply, agri-extension, crop aggregation, payment services and micro-processing. The model bye-laws should be used to give PACS a legal and operational framework to diversify income streams. This should be piloted with targeted funding and rigorous monitoring so that successful templates can be scaled.

2. Blended finance: grants and concessional loans.

The grant funds should be used for capacity building and first-mile infrastructure (cold storage, small processing units) and concessional NCDC loans for capex. This lowers the risk for societies and accelerates adoption of value-addition activities. Recent central approvals for NCDC support make such blended instruments viable.

3. Governance reform paired with digital transparency.

Strengthen statutory audit, publish society accounts online, introduce e-voting for society elections where feasible, and incentivize adherence to model bye-laws with performance-linked grants. Digital ledgers and member portals will improve accountability and member participation.

4. Market linkages and brand creation.

Invest in common branding and quality control through federations; aggregate produce for institutional buyers (schools, hospitals, PSUs), collaborate with e-commerce platforms for market access, and support cooperatives to meet FSSAI and other regulatory standards for packaged foods.

5. Capacity building and knowledge networks.

Establish regional cooperative resource centres (RCs) in partnership with agricultural universities and business schools to provide hands-on training in enterprise management, digital tools, bookkeeping, and marketing.

6. Youth and women-centric enterprises.

Design targeted incubation programmes for youth in rural tech and logistics roles (cold chain management, digital aggregation), and provide women's cooperatives seed grants for processing, packaging and retailing.

The role of NCUI on Nomenclature Day — A Strategic Opportunity

Nomenclature Day — observed within NCUI's All-India Cooperative Week (14–20 November) — offers an annual focal point to consolidate momentum, publicise achievements and launch targeted interventions. The day is symbolic but also practical: it can be a relaunch pad for priority initiatives linking NCUI's national convening power with state and district cooperative federations. (NCUI's procedural guidelines for Cooperative Week provide the national framework for these observances.)

Suggested strategic impulses NCUI can use on this day:

1. Launch a “PACS 2.0” National Challenge.

Create a competitive, time-bound grant programme for PACS to become multipurpose hubs. Winners receive seed grants, technical assistance and fast-track NCDC linkages. This transforms the abstract model bye-laws into visible, replicable prototypes.

2. National Convening: Market Linkage Summit.

Host a summit bringing cooperative federations, retail chains, e-commerce players, and financial institutions to sign MOUs for procurement and pilot e-marketplaces for cooperative produce. Use the day to announce initial procurement commitments.

3. Capacity-building roll-out.

Announce a yearlong training calendar in partnership with top agricultural universities and management institutes — focused modules on digital accounting, governance, marketing and agribusiness. NCUI could certify resource persons for state federations.

4. Transparency & Recognition.

Publish a national scorecard of cooperative societies (anonymized or voluntary) that tracks digitalization, audit compliance, member services and financial health. Recognize top performers with awards on Nomenclature Day to create positive peer pressure.

5. Youth & Women Start-up Fair.

Organize a fair where youth and women's cooperative initiatives pitch for incubation and seed grants. Link promising enterprises to NCUI's network and NCDC/State funding windows.

6. Public Awareness & Member Education Campaign.

Launch a nationwide member education campaign (print, radio, social media) that explains rights, responsibilities, and benefits of active membership — including how to inspect accounts, participate in meetings and use digital member services.

7. Data & Knowledge Portal launch.

Use the day to unveil a cooperative knowledge portal — housing case studies, model bye-laws, training modules, market intelligence and grant application templates — to help societies replicate successful models.

8. State-wise Roadshows.

Deploy NCUI delegations to selected states for roadshows that explain new central schemes, digital on-boarding, and NCDC credit windows — thereby converting national policy into local action steps.

A short implementation checklist for NCUI

- ❖ Convene an inter-ministerial roundtable (Ministry of Cooperation, NCDC, NABARD, State Registrars) to operationalize PACS reform pilots.
- ❖ Design application templates and selection criteria for the “PACS 2.0” grants and circulate to state federations two weeks before Cooperative Week.
- ❖ Sign MOUs with at least two large institutional buyers (one public, one private) at the Market Linkage Summit.
- ❖ Publicly release the training calendar and enroll the first 500 cooperative managers in the capacity programme.
- ❖ Launch the knowledge portal and invite federations to contribute success stories and tools.

Conclusion — Cooperative renewal as a rural development strategy

India’s renewed policy focus — evidenced by the National Cooperative Policy 2025, strengthened financing through NCDC and operational measures to modernize PACS — gives cooperatives an historic opening. If policy intent is matched with disciplined implementation (transparent governance, capacity building, market integration and digital inclusion), cooperatives can transform rural value chains, stabilise incomes and create dignified local employment. The significance of Nomenclature Day during NCUI’s Cooperative Week is that it can convert symbolism into strategy: a single day to publicize policy gains, announce catalytic pilots, and commit NCUI’s convening authority to shepherd cooperative renewal from national pronouncements to village realities providing a big boost to rural development.

72nd All India Cooperative Week

17th November 2025

Theme: National Cooperation Policy Ecosystem, structured roadmap for India's cooperatives

Cooperation as a universal principle of life is embedded in the Indian Society and the ancient Indian scripture, Rigveda, underlines cooperation in teaching of creation. Cooperatives in India have a long history and have played a significant role in the country's economic and social development. The cooperative movement emerged as a means to address the issues of poverty, inequality, and exploitation faced by farmers, workers, and consumers. The cooperative philosophy, which emphasizes mutual aid, democratic decision-making and equitable distribution of benefits, resonated with the Indian population.

The right to form the cooperative society is enshrined in the 97th Amendment, part 19(b). This enables all the citizens to form cooperatives as a fundamental right of citizens. The Article 43(b) of the directive principle of State policy also states the promotion of cooperative societies.

The success of cooperatives is a function of efficient management & governance and the ability to adapt to prevailing business conditions. The UNO recognizes the cooperative movement as an important partner in the implementation of the development agenda. The ILO recommendation no.193 of 2002 emphasizes the need to promote the business potential of cooperatives so that they can contribute to sustainable development and decent employment. The cooperative sector in India has witnessed significant growth over the years. Today, cooperatives are active in various sectors, including agriculture, dairy, fisheries, handloom, housing, credit, and consumer goods. They have played a crucial role in improving the livelihoods of farmers, artisans, workers, and marginalized communities.

India is home to more than one-fourth of the world's cooperatives, with about one-third of its rural population directly connected to them as members for their diverse socio-economic needs. The Indian cooperative movement has been the flag bearer of a participatory, people-led development model aimed at socio-economic upliftment at the grassroots level for more than a century. Cooperatives in India are guided by core cooperative principles and they are owned by members, operated by members, and for the benefit of members.

India has more than 8 lakh cooperative societies, comprising around 2 lakh credit cooperatives and 6 lakh non-credit cooperatives. Non-credit cooperatives primarily operate in sectors such as housing, dairy, labour, and others, including sugar, consumer, marketing, fisheries, textiles, services, processing, hospitals, etc. Moreover, with about 30 crore total members in the cooperative sector, PACS alone have more than 13 crore members spread across the country. The last policy on

cooperatives, released in 2002, focused on the basic dimensions of efficiently organizing economic activities by cooperatives. Over the last 23 years, the world has witnessed radical changes at individual, societal, national, and global levels. They have been driven by globalization and technological advancements, especially in communications and information technology. Given these developments, it became essential to revisit the policy and formulate a new one to suit the evolving requirements of the cooperative sector and to ensure the sustainability of this sector in the current economic scenario. Recognizing the formation of cooperative societies as a fundamental right under the Constitution of India and the establishment of a separate Ministry of Cooperation marked a new era. This era requires transformation of the cooperative movement with “farmers, women and rural development” at its centre, along with strengthening cooperative societies, making national federations lead the way, and ensuring both Central and State Governments provide the needed support and recognition for these institutions to grow. Hence, there is an urgent need for a new national policy.

Under the guidance of Hon'ble Home and Cooperation Minister Shri Amit Shah, a 48-member National-level Committee was constituted by the Ministry of Cooperation in September 2022 to draft a new cooperation policy. The chairmanship of this committee was entrusted to Shri Suresh Prabhu, former Union Minister. The committee comprised members from national/state cooperative federations and societies across all levels and sectors, representatives from related Central and State Government Ministries/Departments, and academia. The Policy was drafted after multi-level consultations and regional workshops with cooperative sector stakeholders and State/UT Governments. The Committee held 17 meetings and 4 regional workshops receiving a total of 648 inputs from the consultation process. These inputs were thoroughly analysed and incorporated into the policy after elaborate discussions.

To realize the vision of the Hon'ble Prime Minister of India, Shri Narendra Modi, of 'Sahakar-se-Samridhi' (Cooperation to Prosperity) & Viksit Bharat by 2047 National Cooperation Policy 2025 has been formulated. The Policy recognizes the need to promote the cooperatives as an effective instrument for economic growth by virtue of their inherent characteristics of mutuality, community orientation, equitable distribution of profits, and democratic functioning. It also acknowledges the critical role of national federations/unions in the overall development and growth of the cooperative sector. This policy intends to facilitate a systematic and orderly, all-around development of the sector, focused on fast-tracking the growth of the rural economy.

Vision, Mission and Objectives Vision:

Vision: The vision of the Policy is to significantly contribute to India's collective ambition of becoming 'viksit' by 2047 through the promotion of an environment conducive to sustainable cooperative development, following the vision of 'Sahkar-se-samridhi'.

Mission: To create an enabling legal, economic, and institutional framework that will strengthen and deepen the cooperative movement at the grassroots level and facilitate

the transformation of cooperative enterprises into professionally managed, transparent, technology-enabled, vibrant, and responsive economic entities to support production by the masses (members). The policy's mission will be achieved through six strategic mission pillars as follows: I. Strengthening the Foundation: Creating a strong foundation for the cooperative movement. II. Promoting Vibrancy: Creating a vibrant and self-sustaining ecosystem. III. Making Cooperatives Future Ready: Transforming cooperatives into professional and sustainable economic entities. IV. Promoting Inclusivity and Deepening Reach: Promoting cooperative-led inclusive development and cooperatives as a people's movement. V. Entering New and Emerging Sectors: Promoting the entry of cooperatives into new and emerging sectors. VI. Shaping Young Generation for Cooperative Growth: Inspiring the young generation and providing them with cooperative-oriented experiential learning that develops connect with the rural cooperative milieu.

Objectives: The policy mission will be achieved through the following 16 objectives over the next 10 years, grouped under six strategic mission pillars: 1. Creating a conducive legal and regulatory environment through timely reforms to provide autonomy, promote transparency, ease of doing business, good governance, and provide a level playing field for cooperatives; 2. Fostering accessible and affordable finance and equal business opportunities akin to other economic institutions; 3. Enhancing cooperation among cooperatives, strengthening the cooperative structure, and expanding the geographical reach; 4. Promoting the development of a cooperative business ecosystem; 5. Encouraging multi-dimensional expansion, including access to international markets and increasing members' income; 6. Enhancing technology adoption for efficient and transparent management; 7. Enabling the transformation of cooperatives into professionally managed economic entities based on cooperative principles; 8. Promoting inclusivity and member centrality, and reaching out to every corner of the country and the population through the cooperative setup; 9. Promoting cooperatives as a people's movement, particularly involving youth and women, to further strengthen the movement; 10. Promoting and encouraging the entry of cooperatives in new and emerging sectors; 11. Promoting environment-friendly practices and a circular economy for sustainability; 12. Motivating and inspiring youth, especially those in rural and semi-urban areas, to pursue long-term careers in cooperative enterprises; 13. Promoting the development of standardized, high-quality, cooperative-focused courses and the creation of authoritative content; 14. Promoting an ecosystem for skilling and upskilling of youth and women for employment in the cooperative sector; 15. Ensuring the availability of cooperative sector practitioners as part-time resource persons, quality teachers, instructors, trainers, and visiting faculty in sufficient numbers, in the cooperative sector and 16. Developing an ecosystem that facilitates the ease of hiring of suitable candidates by cooperatives and simplifies the job search process for potential candidates. To achieve these objectives detailed strategies have been provided in the policy document.

The Policy encourage to develop at least one model cooperative village per district, formation of new cooperative societies in emerging areas such as tourism, transport,

insurance, solar and green energy etc. as well as to increase the membership from existing 30 crores to 50 crores in next ten years aiming to establish a robust cooperative ecosystem in the country,

To implement this policy in right direction and also to monitor it on regular basis a Monitoring and Implementation Structure has been incorporated in the policy document. The implementation of the policy will adhere to the principles of cooperative federalism. Considering the structure of the cooperative sector, the smooth and effective implementation of the policy requires the active participation of relevant Ministries/Departments of the Central Government, State/UT Governments, and national/state-level cooperative societies/federations/unions. It also involves sectoral development institutions such as NABARD, NCDC, NDDB, and NFDB. To ensure the policy is implemented effectively and within a set timeframe, an 'Implementation Cell' will be created within the Ministry of Cooperation. This cell will receive support from a dedicated Project Management Unit for technical assistance on the subject, documentation, coordination, monitoring, reporting, and more. A detailed action plan, complete with intervention-specific timelines for the implementation of the policy, will be finalized soon after the release of the Policy. Put in place an institutional mechanism for monitoring the implementation of the Policy through A 'National Steering Committee on Cooperation Policy', chaired by the Union Minister of Cooperation, to be constituted for overall guidance, inter-ministerial coordination, periodic policy review, etc. This committee may include the Hon'ble Minister-in-charge of related Ministries of the Government of India as members. Apart from that a national-level 'Policy Implementation and Monitoring Committee', chaired by the Union Cooperation Secretary, to be established for central-state coordination, troubleshooting implementation bottlenecks, periodic monitoring and evaluation, etc. It may comprise members, including the Secretary of related Ministries of the Government of India, Secretaries/Principal Secretaries/Additional Chief Secretaries of the Cooperative Department of all States/Union Territories, a representative from NITI Aayog, and Chairpersons/MDs of national cooperative federations/unions/societies, NABARD, NDDB, NCDC, NCCT, VAMNICOM, etc.

The policy aims to enhance the contribution share of Cooperative in National GDP. Through this ambitious vision of NCP 2025 and necessary institutional, legal, technological and grassroot reforms in place, cooperatives in India can realize their full potential and drive the socio- economic growth and development of the country.

72nd All India Cooperative Week

18th November, 2025

Theme: Empowering Youth, Women and Weaker sections including handicrafts, handlooms, Labour and Fisheries through Cooperative Entrepreneurship

India's cooperative sector is one of the largest in the world, comprising 8,45,475 cooperatives with a membership of over 32 crores across 30 sectors. Cooperative entrepreneurship plays a vital role in achieving the goals of Atmanirbhar Bharat - India's vision for a self-reliant economy. By empowering local communities and promoting decentralized economic growth, cooperatives contribute significantly to the country's socio-economic development.

Cooperative entrepreneurship represents the unique approach to business that combine economic efficiency with social responsibility, placing people at the centre of enterprise creation. It emphasizes member ownership, democratic decision-making, equitable profit distribution, and shared growth, making it distinct from other forms of entrepreneurship.

As India moves toward Amrit Kaal, the cooperative movement is poised to play a transformative role in empowering youth, women, and weaker sections, particularly those engaged in sectors such as handicrafts, handlooms, labour, and fisheries. These groups form the backbone of India's rural and informal economy, yet often face challenges of access to finance, markets, and technology. Cooperative entrepreneurship offers them a pathway to empowerment, economic independence, and dignity through collective enterprise.

This year's theme "Cooperatives as Vehicles for Atmanirbhar Bharat", underscores NCUI's commitment to an inclusive and people-driven cooperative renaissance that aligns with the national goal of "Sahakar se Samriddhi".

Youth as Drivers of Cooperative Innovation and Entrepreneurship

India has the largest youth population in the world, with more than 40 crores representing roughly 30% of the total population. The National Youth Policy 2024 define youth as individuals aged 15–29 years and this age range is used for developmental and employment planning purposes, emphasizing education, skilling, and entrepreneurship. About 64% of these youths live in rural areas, while 36% reside in urban regions. According to NITI Aayog and the World Bank, this demographic potential could add up to 1 trillion USD to India's GDP by 2030, provided that the country efficiently leverages its young workforce through education, skilling, and employment generation.

Youths can be empowered through cooperative entrepreneurship by providing them with the skills, knowledge, and resources needed to start and sustain their own

businesses. The following steps are crucial to strengthen youth engagement in the cooperative ecosystem:

- ❖ **Training and Education:** Provide training and education on entrepreneurship, business management, and cooperative principles to equip youths with the necessary skills and knowledge. With the establishment of Tribhuvan Sahkari University (TSU) and affiliated Institutions, immense opportunities are available for the youth of country to take advantage of cooperative entrepreneurship.
- ❖ **Access to Funding:** facilitate access to scheme like Yuva Sahakar of NCDC and other funding options, such as microfinance, grants, or loans, in order to help youth to initiate and expand cooperative businesses.
- ❖ **Mentorship and Networking:** Pair youths with experienced entrepreneurs or mentors from the cooperative sector or others, who can provide guidance, support, and networking opportunities.
- ❖ **Cooperative Business Model:** Emphasis on orientation programme like “Coop Connect” launched by NCUI to encourage youths to adopt the cooperative business model, which promotes collective ownership, decision-making, and profit-sharing.
- ❖ **Innovation and Creativity:** Foster innovation and creativity among youths, encouraging them to develop unique business ideas and solutions to real-world problems
- ❖ **Social Impact:** Emphasize the social impact of cooperative entrepreneurship, such as creating jobs and income opportunities for youths, poverty reduction, and social inclusion by promoting community development, and addressing social issues.
- ❖ **Leadership Development:** Develop leadership skills among youths, enabling them to take charge of managing businesses, teamwork and make informed decisions.
- ❖ **Collaboration and Partnerships:** Encourage collaboration, networking and partnerships between youths, businesses, and organizations to leverage resources, expertise, and networks.
- ❖ To translate this theme into practice, the following initiatives may be conceptualized and promoted during the All-India Cooperative Week:
- ❖ **Youth Cooperative Enterprises:** Launch programmes that provide training, funding, and mentorship to young entrepreneurs, enabling them to start and grow their own cooperative businesses.
- ❖ **Cooperative Business Incubators:** Set up dedicated incubators in collaboration with NCUI, State Cooperative Unions, and universities to nurture innovative cooperative business ideas through technical guidance, workspace, and networking support.

- ❖ **Youth-Led Cooperatives:** Promote cooperatives owned and managed by youth to serve as models of self-employment, skill application, and community service.
- ❖ **Young Cooperative Entrepreneurs Forum:** Organise discussions and networking sessions with young cooperative leaders to inspire aspiring cooperative founders. The forum will promote peer learning, mentorship, and collaboration, encouraging youth to launch innovative cooperative ventures.
- ❖ **Cooperative Hackathons:** Conduct hackathons and innovation challenges to develop technology-driven solutions for cooperative sector issues such as digitalization, marketing, and value chain management. Winning ideas can be supported through mentoring or incubation.

EMPOWERING WOMEN

India's female population is estimated to be 70.26 crore, representing 48.42% of the total national population. Empowering women in India has become a national development priority in 2025, focusing on inclusive growth through education, economic independence, health access, digital literacy, and political participation, which is advancing through an integrated approach combining Education, Entrepreneurship, and Equality, guided by government reforms and community participation, marking a transition from "women's development" to "women-led development".

Cooperative entrepreneurship provides an inclusive platform for women to collectively enhance their economic independence, leadership, and social well-being. Empowerment in this domain requires a multi-dimensional strategy encompassing institutional reforms, financial access, capacity building, and market linkages, all integrated within an enabling policy framework.

Recent amendments to the Multi-State Cooperative Societies (Amendment) Act, 2023 and many to State Cooperative Acts have institutionalized women's representation on cooperative boards, ensuring gender-balanced governance. Complementing this, targeted financial schemes such as Nandini Sahakar Yojana and Swayam Shakti Sahakar Yojana extend credit, subsidies, and interest subventions to women-led cooperatives, making entrepreneurship both accessible and sustainable.

Notable success stories from Amul's dairy network to Lijjat Papad and SEWA, illustrate how collective enterprise can transform women's livelihoods. Such models can now be replicated in emerging areas like organic products, agri-processing, renewable energy, eco-tourism, and digital services.

Building entrepreneurial and managerial capabilities remains critical. Institutions such as NIESBUD and IIE, along with the NCUI Skill Development Centre at Noida, provide training, mentorship, and industry linkages that prepare women to lead cooperatives confidently in competitive markets.

Expanding market access through digital platforms, GeM, cluster-based models, and initiatives like NCUI Haat can enhance branding and visibility of women-made cooperative products. Simultaneously, empowering rural women through Self-Help Groups, micro-credit, and multipurpose cooperatives in agriculture, dairy, and fisheries strengthens grassroots participation.

An integrated policy approach across ministries, Cooperation, Women & Child Development, MSME, Agriculture, and Skill Development is essential for convergence and efficiency. Moreover, recognition of women's unpaid care work and provision of community-level support systems can free time and energy for productive engagement in cooperative activities.

Thus, women's empowerment through cooperatives is both a social imperative and an economic strategy for inclusive national growth. By aligning institutional support, finance, skills, and digital access, cooperatives can transform women into leaders of enterprise and change, fulfilling the vision of "Sahakar se Samridhi".

Strengthening Weaker Sections Through Sectoral Cooperatives

Handicrafts, Handlooms, Labour, and Fisheries sectors collectively represent the diverse faces of India's weaker and marginalized communities, where the cooperative model can play a transformative role in enabling social inclusion, sustainable livelihoods, and local entrepreneurship.

Handloom and Handicraft: Reviving Traditional Skills through Cooperative Enterprises

India's handicraft and handloom sectors are custodians of centuries-old traditions, skills, and cultural identity. They employ millions of rural artisans and weavers, a majority of whom are women, youth, and informal workers. Yet, they often face challenges such as exploitation by intermediaries, poor access to raw materials, and limited exposure to modern markets. According to National Cooperative Database, there are 5159 Handicraft Cooperatives with a membership of 91,389 and 19,545 Handloom Textile & Weavers Cooperatives with as many as 16,55,428 members. Cooperative entrepreneurship in these sectors not only preserves India's cultural heritage but also promotes dignified self-employment and sustainable rural livelihoods.

Labour Cooperatives: Organizing the Unorganized for Dignity and Decent Work

Labour cooperatives are a proven mechanism for empowering informal and unorganized workers engaged in construction, transport, small manufacturing, and services. These cooperatives ensure fair wages, regular employment, and social protection while building solidarity among workers.

By encouraging youth and skilled workers to form service-oriented or project-based labour cooperatives, communities can generate local employment and access institutional contracts. According to the National Cooperative Database there are 46,601 Labour Cooperatives with 90,86,617 members.

Fisheries Cooperatives: Strengthening Livelihoods and Sustainability

Fisheries cooperatives play a vital role in ensuring the livelihood security of coastal and inland fishing communities. They support collective access to credit, equipment, cold storage, and markets while encouraging sustainable harvesting and environmental stewardship. According to the National Cooperative Database there are 27,090 Fisheries Cooperatives with membership of 37,50,963.

All four sectors share a common developmental thread: they are labour-intensive, community-based, and dominated by weaker sections of society. They represent the informal economy, where cooperatives can bring collective strength, access to finance, shared infrastructure, and better market integration. By organizing these sectors under cooperative frameworks, India can unlock new pathways for inclusive entrepreneurship, generate local employment, and reduce rural–urban migration.

Cooperative entrepreneurship offers a transformative pathway by combining collective ownership, democratic governance, and enterprise efficiency. To unlock the potential of these sectors, a multidimensional approach is essential, integrating institutional, financial, digital, and policy interventions.

First, the formation and strengthening of producer and worker cooperatives must be prioritized to organize artisans, weavers, labourers, and fishers into viable business entities. Such cooperatives can pool resources, reduce intermediaries, and enable members to capture higher value through collective production and marketing.

Second, capacity and skill enhancement should be embedded at every level. Training in design innovation, sustainable production, financial management, and digital marketing will help members adapt to changing consumer preferences and technology-driven markets.

Third, access to finance and infrastructure remains critical. Stronger linkages with cooperative banks, NABARD, and microfinance institutions can provide working capital and credit at fair terms, while the establishment of common facility centres can allow shared use of modern tools, packaging, and storage facilities.

Fourth, digital and branding integration is key to competitiveness. E-commerce linkages through ONDC, Amazon Karigar, or GeM, combined with cooperative-led branding initiatives like “CoopMade,” can enhance market reach, build consumer trust, and add value through geographic indications and quality certifications.

Fifth, a conducive policy ecosystem is essential to sustain this momentum. Simplified compliance norms, fiscal incentives, inclusion of cooperative products in government procurement, and alignment with the National Cooperative Policy 2025 can accelerate cooperative-led enterprise growth. Parallely, cooperative awareness drives, youth engagement programmes, and community campaigns can expand the cooperative base and nurture new entrepreneurs.

Lastly, cross-sectoral partnerships through Private–Public–Cooperative Partnerships (PPCP) can integrate technology, market access, and innovation. Initiatives like the

Cooperative Multi-Feed Compressed Bio Gas Plant in Kopergaon, Maharashtra, supported by the Government of India, exemplify how cooperatives can move beyond traditional domains into green industries and renewable energy, contributing to circular and sustainable economies.

Cooperation as the Engine of Inclusive Entrepreneurship

The empowerment of youth, women, and weaker sections through cooperative entrepreneurship embodies the spirit of “Sahakar se Samriddhi.” By modernizing traditional sectors and enabling collective enterprises, cooperatives can bridge the gap between social inclusion and economic competitiveness. A future-ready cooperative ecosystem, anchored in professionalism, innovation, and partnership can transform India’s informal workforce into organized entrepreneurs, ensure equitable value distribution, and contribute meaningfully to Atmanirbhar Bharat. Through this integrated approach, cooperatives become not only institutions of mutual aid, but engines of inclusive, sustainable, and locally rooted economic growth.

72nd All India Cooperative Week

19th November 2025

Theme: Expanding cooperatives in emerging areas such as Tourism, Health, Green Energy, Platform Coops, Kitchen Coops and any other Conceivable area

India's cooperative movement has always been strong in sectors like farming, dairy, credit, and handloom. These cooperatives have helped people reduce costs, share risks, and earn together. Now, as our country is growing and becoming more digital and urban, new areas are opening up where cooperatives can make a big difference. These are **tourism, health services, green energy, and service platforms**. All four areas can create many jobs and give people new income opportunities if run through cooperatives.

Today, in many of these sectors, services are scattered and unorganized. People often face problems like poor quality, unfair prices, or unreliable service. Cooperatives can solve these issues by bringing people together, setting clear rules, ensuring fair wages, and offering reliable services.

- **Tourism cooperatives** can promote village tourism, eco-friendly tours, and cultural experiences, and even help patients with **medical tourism** in cities.
- **Health cooperatives** can run **ambulances**, offer **home health check-ups**, arrange **online doctor consultations**, and deliver **medicines** to people's homes.
- **Green energy cooperatives** can install **solar panels**, manage **bio-gas plants**, run **solar water pumps** for farms, and set up **electric vehicle (EV) charging stations**.
- **Service cooperatives** can organize **carpenters, drivers, electricians, domestic workers, and nannies** on one digital platform that is owned by the workers themselves, ensuring fair pay and trust.

Global cooperative examples offering lessons for adoption and implementation

Agri-Tourism Multi-State Co-operative Society Ltd (ATCOS): - India Combines agricultural and tourism activities: farm stays, homestays, tent tourism, organic produce, wellness, backwater tourism etc.

New India Travel Cooperative Ltd (NITC): - India (Kerala / Puducherry) Tourism & transport services, travel packages, supporting member cooperatives in tourism sector. Multi-State Cooperative, with members being smaller tourism / travel units; collective marketing, capacity building, pooling of resources Helps small players achieve scale in marketing, but they must keep consistency and maintain quality across geographically dispersed units.

Scias Hospital / SCIALS (Scias SCCL): - Spain A cooperative hospital co-managed by users and professionals Mixed membership: both professionals (staff) and users/patients; democratic governance; profit reinvested or used for improvements Cooperative model helps align patient interests and cost control; complexities in medical regulation, funding, and maintaining financial stability

Springer Link: - Member-owned platform; data sovereignty, consent mechanisms, democratic governance Interesting for the “platform data” side of health services; must manage privacy, technical infrastructure, regulatory compliance.

REScoop (European network): - EU / Europe A federation of community / citizen energy cooperatives (REScoops) implementing local renewable generation, sharing, efficiency projects Each member cooperative is citizen-owned, governed democratically; members invest in renewable projects, share costs/benefits; supports education, cooperation among cooperatives

Elektrizitätswerke Schönau (EWS): - Germany A community-owned energy cooperative that took control of local grid and energy supply after local protests and activism Centre for Public Impact, Local citizen ownership; democratic control; focus on clean energy; reinvestment into community Very powerful example of energy democracy; but requires legal environment, robust governance, financing, technical and regulatory capability.

Fairbnb.coop: - Europe / global A cooperative hospitality marketplace (short-term lodging) combining travel marketplace with community benefit mandates, Hosts and guests interact via a cooperative platform; some portion of revenue goes to local social projects Hybrid model combines marketplace and social purpose.

Green Taxi Cooperative US (Denver): - A taxi cooperative organized to compete with Uber/Ola drivers own shares, share revenue, operate via app-like dispatch system.

Membership

Members are the heart of a cooperative they can be: -

- **Worker members:** the people who do the actual work guides, homestay owners, ambulance drivers, carpenters, health workers, etc.
- **Consumer members:** customers who want to support and regularly use the services.
- **Institutional members:** groups like panchayats, hospitals, self-help groups, and universities who can support the cooperative with demand, space, or expertise.

Mobilizing Funds : -To start and expand their activities, cooperatives require adequate financial resources. Members can make small contributions (₹1,000–₹5,000) as share capital. Additional funding may be accessed through government schemes, cooperative banks, CSR initiatives, and renewable energy subsidies. It is

also advisable for cooperatives to maintain a small reserve fund to cover maintenance costs and unforeseen expenses.

Governance and Management : - The cooperative is managed by a Board of Directors, with representation reserved for women and youth to ensure inclusivity and balanced decision-making. The Board oversees key decisions, financial management, and policy implementation with full transparency. Regular audits should be conducted to maintain accountability. A small operational team comprising a manager, accountant, and technical assistant handles day-to-day activities efficiently.

Why Branding and Technology Matter

A good **brand name and logo** builds trust. Customers feel confident when they see a cooperative's verified badge. Standard uniforms, ID cards, and digital job records also build credibility.

Technology is very important. A cooperative can build its own **website or mobile app** to manage bookings, payments, and feedback. This gives members control and helps the cooperative grow. Payments should be quick and transparent, and data should be securely stored and used only to improve services.

Cooperatives earn money by taking a small **commission (8–15%)** from each job or service. Most of the income goes directly to the workers, while the cooperative uses its share for training, operations, and future development.

Youth Joining Cooperatives as Entrepreneurs

Youth Joining Cooperatives as Entrepreneurs			
Year	Number	Youth Growth%	Remarks
2021	85000		
2022	94000	10.59	
2023	108000	14.89	
2024	124000	14.81	
2025	143000	15.32	

New Cooperative Models for India

1. Tourism Cooperatives

Villages can start **eco-tourism** cooperatives offering homestays, guided tours, craft workshops, farm visits, and local food. These activities bring income directly to the community.

In cities, **medical tourism cooperatives** can help patients with hospital bookings, translation services, medicine delivery, and post-surgery care.

2. Health Cooperatives

Communities can run their own **ambulance services**, reaching patients quickly and safely. They can also provide **home check-ups**, **lab tests**, and **medicine delivery**. Tele consultations with doctors and home nursing services can help patients recover at home.

Year	Health Cooperatives	Growth %
World estimate		
2015	12000	
2016	12500	4.17
2017	13150	5.2
2018	13800	4.94
2019	14450	4.71
2020	15100	4.5
2021	15900	5.3
2022	16600	4.4
2023	17400	4.82
2024	18300	5.17
2025	19300	5.46

3. Green Energy Cooperatives

Villages or apartment societies can pool money to install **solar panels** and share the electricity produced. Farmers can use **solar pumps** for irrigation. **Bio-gas plants** can turn waste into clean fuel. **EV charging stations** can serve electric vehicles in towns and villages.

4. Service Cooperatives

Workers like carpenters, electricians, drivers, and childcare providers can come together on a digital platform owned by them. Customers book services easily, workers get fair pay, and the cooperative ensures quality and safety.

5. Coop Kitchen

A cooperative society on the lines of NCUI's Co-op Kitchen can serve as an excellent model for urban areas with a high concentration of industries and factories, such as Noida, Gurugram, Bengaluru, and Ahmedabad. Such cooperatives, primarily led by women, hold immense potential for success by starting with community kitchens and gradually expanding into catering services for marriages, corporate events, and social functions. This model not only ensures sustainable livelihood opportunities but also empowers women to scale their entrepreneurial ventures in a structured and cooperative framework.

How Cooperatives Help the Economy

These new cooperative models can transform local economies. They create **stable jobs** and offer workers benefits like insurance and social security. They help **keep money within the community** instead of going to private companies. Women and young people can take leadership roles, and communities become more **self-reliant**.

Cooperatives also make essential services like healthcare, energy, and childcare and more **affordable and reliable**. They support **sustainable growth** by reducing pollution, promoting clean energy, and encouraging eco-friendly tourism.

India's cooperative movement can chart a powerful new course by venturing into emerging sectors like tourism, health, green energy, and service platforms. The focus must remain on simplicity, transparency, and member-led decision-making. Embracing digital technologies, supportive policies, continuous capacity- building, and strong collaborations with local governments and private players will accelerate their growth. With the right ecosystem in place, these cooperatives have the potential to create millions of livelihoods, deliver better services, and strengthen the social and economic fabric of communities. Above all, they will embody the true spirit of inclusive development.

72nd All India Cooperative Week

20th November, 2025

Theme: Innovation in Cooperative Business Models for Global Competitiveness

1. Introduction

In today's rapidly transforming global economy, innovation has become the cornerstone of competitiveness. As enterprises across the world embrace new technologies and business strategies, cooperative organizations—traditionally known for their community-centric and member-driven approach—are also reimagining their operational models. The 21st-century cooperative is no longer confined to the local marketplace; it is now expected to compete and collaborate globally.

Cooperatives have long been recognized as unique business entities that combine economic viability with social responsibility. However, global competitiveness demands more than social commitment—it requires adaptability, technology adoption, market responsiveness, and innovation. The need of the hour is to build innovative cooperative business models that can integrate cooperative values with efficiency, productivity, and sustainability.

This article explores how cooperatives can achieve global competitiveness through innovation in business models, governance, technology, and sustainability.

2. The Changing Global Business Environment

The global economy is characterized by liberalization, digitization, and intense competition. Technological disruptions—such as artificial intelligence, automation, big data, and e-commerce—are reshaping how businesses operate. Consumers now demand not just products but ethical, traceable, and environmentally responsible brands.

These shifts have created both challenges and opportunities for cooperatives:

- Challenges: Limited capital access, technology gaps, and market isolation.
- Opportunities: Growing preference for ethical consumption, community empowerment, and sustainable production.

In this dynamic landscape, cooperatives must move beyond traditional member-service roles to become entrepreneurial, innovative, and globally connected enterprises.

3. Understanding Innovation in the Cooperative Context

Innovation in cooperatives goes beyond technological upgrades; it encompasses new methods of governance, value creation, and member engagement.

Some of the core dimensions of innovation in cooperatives include:

1. **Product and Process Innovation:** Introducing new products, services, and production techniques (e.g., value-added agri-products, digital payment systems).
2. **Organizational Innovation:** Redesigning internal structures for participatory decision-making, transparency, and agility.
3. **Marketing Innovation:** Branding cooperative products for export markets, adopting e-commerce, and using social media for outreach.
4. **Social Innovation:** Promoting inclusion, gender equality, and community development through cooperative activities.
5. **Financial Innovation:** Exploring new financing options such as cooperative banks, crowdfunding, and blended finance models.

Through these multi-dimensional innovations, cooperatives can strengthen their competitiveness without compromising their social ethos.

4. Innovative Cooperative Business Models

4.1 Platform Cooperatives

With the rise of the digital economy, platform cooperatives have emerged as a new business model where members collectively own and govern digital platforms. Examples include cooperative ride-sharing services, online marketplaces, and freelance platforms. These models ensure fair revenue sharing, data transparency, and democratic decision-making—offering a humane alternative to corporate digital giants.

4.2 Green and Renewable Energy Cooperatives

Sustainability-driven innovation has given birth to energy cooperatives engaged in renewable power generation—solar, wind, and biogas. In Europe, for instance, citizen-owned energy cooperatives contribute significantly to national grids. Such models empower communities, reduce carbon footprints, and align with the UN Sustainable Development Goals (SDGs).

4.3 Agri-Tech and Food Processing Cooperatives

Agricultural cooperatives are embracing technology to enhance productivity and global market reach. Agri-tech cooperatives use IoT, AI-based weather forecasting, and digital marketing platforms. Moreover, integration into food processing and value addition—under schemes like PM Kisan SAMPADA Yojana and PMFME in India—helps farmers capture a higher share of value, making them globally competitive.

4.4 Social and Service Cooperatives

These cooperatives focus on healthcare, education, housing, and welfare services. Innovation here lies in hybrid financing models and digital service delivery. Social

cooperatives in Italy and Japan, for example, are global models for how community-based enterprises can operate sustainably.

4.5 Global Cooperative Alliances and Export Clusters

Cooperatives are also forming export-oriented clusters and international alliances to access larger markets. Through collective branding, certification, and logistics sharing, they achieve economies of scale. For example, coffee cooperatives in Latin America have entered global markets by securing Fairtrade and organic certifications, leveraging traceability technology to build consumer trust.

5. Case Studies of Successful Cooperative Innovation

Amul – India’s Dairy Revolution

The Gujarat Cooperative Milk Marketing Federation (GCMMF), popularly known as *Amul*, represents a world-class example of cooperative innovation. It introduced the “White Revolution” in India by combining grassroots milk collection systems with professional marketing and branding. Today, Amul exports dairy products worldwide, proving that cooperatives can compete with global MNCs while staying true to member-centric values.

Mondragon Corporation – Spain

The Mondragon Cooperative Corporation (MCC) is one of the most advanced examples of cooperative globalization. Founded in 1956, it now operates in manufacturing, retail, finance, and education, with over 80,000 worker-owners. Mondragon’s success lies in its innovative governance system, reinvestment in R&D, and global strategic alliances.

Fairtrade Cooperatives – Africa and Latin America

Small farmer cooperatives have used Fairtrade certification to access international markets for coffee, cocoa, and bananas. These cooperatives invest in innovation through mobile traceability apps, quality control, and community development projects, thereby combining profitability with ethical practices.

6. Challenges Facing Cooperative Innovation

Despite inspiring success stories, many cooperatives still struggle to become globally competitive. Key challenges include:

1. **Limited Financial Resources:** Access to global finance and venture capital remains constrained for cooperatives.
2. **Technological Gaps:** Lack of infrastructure and digital skills hinders innovation, especially in rural areas.
3. **Governance Issues:** Inadequate management systems and low participation from youth limit modernization efforts.

4. **Policy and Regulatory Constraints:** Many countries lack supportive legal frameworks for cooperative entrepreneurship.
5. **Market Access and Branding:** Small cooperatives often face difficulties in meeting international quality standards and brand visibility.

These challenges highlight the need for targeted interventions at institutional, national, and international levels.

7. Strategies for Enhancing Global Competitiveness

To overcome the above barriers and foster innovation, cooperatives can adopt the following strategies:

7.1 Digital Transformation

Investing in digital platforms for marketing, accounting, logistics, and member communication is essential. Cloud-based solutions and AI tools can optimize operations and improve transparency.

7.2 Research and Development (R&D)

Creating innovation hubs within cooperative federations can help incubate new products, business models, and market strategies. Collaboration with universities and technology institutions can accelerate innovation.

7.3 Capacity Building and Education

Training members in entrepreneurship, management, and digital literacy strengthens cooperative governance and competitiveness. Youth engagement programs can infuse fresh energy and ideas.

7.4 Strategic Partnerships

Public-private partnerships (PPP) and collaborations with global cooperative movements such as the International Cooperative Alliance (ICA) can enhance knowledge sharing, financing, and global outreach.

7.5 Value Chain Integration

Integrating cooperatives across the entire value chain—from production and processing to export—ensures higher returns and resilience against market volatility.

7.6 Policy Support

Governments and apex bodies should formulate pro-cooperative policies that facilitate access to credit, innovation grants, and tax incentives for cooperatives adopting new technologies or expanding globally.

8. The Role of Government and Institutions

The Government of India, through the Ministry of Cooperation, has introduced several initiatives to modernize and strengthen the cooperative sector. The formation of a

National Cooperative Database, the Cooperative Export House, and the Multistate Cooperative Societies (Amendment) Act are steps in this direction.

Schemes like PM Kisan SAMPADA, PMFME, and the Digital India Mission further support cooperative innovation and value chain integration.

Globally, institutions like the International Labour Organization (ILO) and the Food and Agriculture Organization (FAO) recognize cooperatives as vital instruments for achieving the Sustainable Development Goals (SDGs)—especially in promoting inclusive growth, gender equality, and responsible consumption.

9. The Future of Cooperative Innovation

The future of cooperatives lies in leveraging technology, sustainability, and inclusivity. Artificial Intelligence (AI), Blockchain, and Internet of Things (IoT) can enhance traceability, improve productivity, and strengthen member participation.

At the same time, cooperatives must preserve their unique values of self-help, democracy, and equity, ensuring that innovation serves both economic and social objectives.

In the coming decades, the most successful cooperatives will be those that:

- Operate as smart, digitally-enabled enterprises.
- Prioritize sustainability and circular economy principles.
- Build global networks and brands rooted in cooperative ethics.
- Empower youth and women as innovation leaders.

10. Conclusion

Innovation is no longer a choice but a necessity for cooperatives aspiring to achieve global competitiveness. By embracing technology, diversifying products, and integrating sustainable practices, cooperatives can expand their impact from local communities to global markets.

The strength of the cooperative model lies in its ability to balance economic efficiency with social equity. Through continuous innovation—whether digital, organizational, or social—cooperatives can not only compete with corporate enterprises but also redefine what responsible and inclusive globalization looks like.

As we move toward an interconnected, digital, and sustainability-driven world, innovative cooperative business models will stand as the bridge between profit and purpose—ensuring that economic progress benefits everyone, not just a few.