

# THE COOPERATOR

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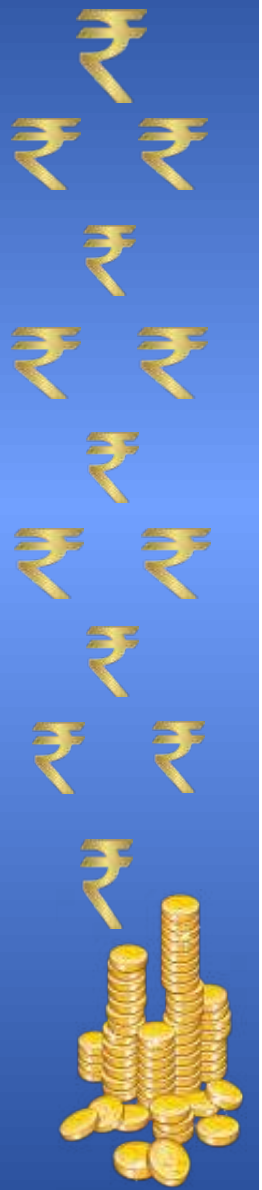
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# THE COOPERATOR

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INSIDE



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CEAS-LMS



NCUI HAAT

# Coop Kitchen: An innovative model for Women-based Cooperative Entrepreneurship

Aaliya Yousuf\*



## ■ Introduction

Women in developing countries like India often face social and economic exclusion due to poverty, limited education, unemployment, domestic violence, low wages, and restricted access to opportunities. To address these challenges, Indian policymakers have introduced several poverty alleviation and employment generation programmes. Among them, Self-Help Groups (SHGs) have emerged as an effective mechanism for women's empowerment and financial autonomy by promoting savings, collective responsibility, and mutual support, thereby offering a viable alternative to conventional welfare approaches (Thakur & Patel, 2014). With women forming nearly 90% of SHG

members, these collectives play a crucial role in improving rural livelihoods, as well (PIB, February 11, 2025).

Through SHGs, women acquire skills and confidence that prepare them to lead collective initiatives and formal cooperative enterprises. The cooperative sector, with its reliance on local resources and modest capital, offers accessible entrepreneurial opportunities and has demonstrated leadership that drives efficiency, quality service, and sustainable cooperative development.

Within this broader context, Coop Kitchen stands out as a pioneering women-based cooperative providing reliable livelihood opportunities, strengthening community engagement, and promoting a

dignified and decent lifestyle for its women members, thus illustrating the transformative potential of women-based cooperative entrepreneurship.

## ■ Evolution and Progress

Building on national initiatives such as the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM), NCUI expanded women's empowerment efforts to urban areas through the NCUI Incubation Centre, launched in April 2022 under the Centre for Entrepreneurship Development and Cooperation (CEDC). Within this framework, the Saathin Self-Help Group emerged as a notable success story, receiving training across nearly 20 product lines. Beginning with soap-making, the group gradually diversified into value-added

\*Research Assistant NCRC-CEAS Division

products such as decorative flowers, bags, jewellery, bio-enzymes, etc, reflecting its growing technical skills and adaptability.

While these activities generated income, they often involved limited working hours and intermittent engagement. Recognising the need for a more stable and continuous livelihood option, the initiative strategically expanded one of its product lines into the food and catering sector through the establishment of the **Coop Kitchen**. The Coop Kitchen was launched on 16 October 2023 at the NCUI campus with financial support from NCUI. The Coop Kitchen empowers women by engaging them in cooking and catering activities focused on healthy, home-style food and millet-based, environmentally friendly practices, thereby supporting their financial independence and economic security. In doing so, the initiative also resonates with global development priorities, aligning with the objectives of the International Year of Millets 2023 and the International Year of Cooperatives 2025. Further, the Coop Kitchen advances **Sustainable Development Goal (SDG) 5 (Gender Equality)** by creating an inclusive, women-led space that strengthens women's access to livelihoods, skills, decision-making, and economic independence, thereby making them self-reliant and empowered. It also contributes to SDG 8 (Decent Work and Economic Growth) by

generating regular employment, ensuring safe and dignified working conditions, and promoting entrepreneurship and inclusive economic growth for underprivileged women. Aligned with the National Urban Livelihood Mission (NULM), the initiative focuses on community mobilization and skill development while also supporting flagship programmes such as Skill India, Startup India, and Aatmanirbhar Bharat Abhiyan.

Despite limited initial funds, the initiative began with a simple menu comprising tea, snacks, and lunch, generating modest income to support daily operations. As the initiative gained momentum, the women trainees focused on enhancing the quality, nutrition, and authenticity of the food. They introduced practices such as grinding multi-grain flour, millet, and besan fresh daily and incorporating traditional recipes to add regional diversity. Over time, the menu expanded to include breakfast, lunch, snacks, and tea, with dinner available on request, along with customised services.

One of the major milestones in the growth trajectory of Coop Kitchen was achieved when it was entrusted with providing comprehensive catering services for National-level participants at the NCUI Fair, held within fifteen days of its establishment. The women successfully managed all meals throughout the event, executing

their first large institutional catering order valued at ₹ 3.5 lakh. The professional handling of this assignment significantly enhanced members' confidence and established Coop Kitchen's credibility as a reliable service provider. Building on this success, Coop Kitchen continued to grow, expanding its menu and operations in response to increasing demand from nearby offices and consistently receiving positive feedback. Since then, the initiative has undertaken multiple institutional catering assignments, providing on-site dining facilities to employees of organisations such as the National Cooperative Consumers' Federation of India Ltd. (NCCF), National Council for Cooperative Training (NCCT), Warehousing Development and Regulatory Authority (WDRA). In addition, Coop Kitchen has catered for key events at NCUI, including Hindi Diwas, retirement functions, Coop Connect sessions, National Centre for Cooperative Education (NCCE) programmes, and General Council meetings. These achievements opened avenues for corporate collaborations, notably with the HCL Foundation.

Between 2023 and 2025, Coop Kitchen grew steadily, with daily earnings increasing from ₹ 1,500 to ₹ 5,000-₹ 6,000, eventually reaching a consistent daily revenue of ₹ 10,000. Following this phase of growth, Coop Kitchen further expanded and diversified its services. It



introduced a Tiffin Service that supplies 10–15 lunch tiffins daily to GIZ (a German federal government international development cooperation agency), providing nutritious and hygienically prepared meals to its employees. In addition, Coop Kitchen operates Thali Services, catering to approximately 30 employees from organisations such as WDRA and NCCF. Through these services, the cooperative effectively meets the growing demand for healthy, home-cooked meals while offering convenient and high-quality food options. These initiatives not only ensure customer satisfaction but also create meaningful employment and skill development opportunities for women members, reinforcing the cooperative's social and economic impact.

Another key breakthrough in Coop Kitchen's journey was its selection to provide catering services for major events such as HCL e-Haat, Divya Kala Mela, and the Bhartiya Nadi Parishad. The cooperative successfully managed between 400 and 650 orders per event, generating an overall revenue of ₹1.95 lakh. Based on this success, Coop Kitchen has also received an international catering assignment from the Rwanda Embassy, with approximately 600 lunch and snack orders scheduled for delivery in April. The international catering assignment from the Rwanda Embassy reflects the Coop Kitchen's growing credibility,

professional capacity, and global recognition for delivering high-quality services on a large scale.

Building on these proven capabilities, the **Sankalp Multipurpose Cooperative Society** was founded as a women-led cooperative committed to long-term sustainability and empowerment. With 30 active members and official registration under the Delhi Registrar of Cooperative Societies, the cooperative aims to create a sustainable and reliable cooperative ecosystem by providing catering services and other community-focused initiatives.

### **Coop Kitchen: A Catalyst for Inclusive Growth and Development**

Coop Kitchen has emerged as a transformative initiative, promoting holistic empowerment among its members. This impact is clearly highlighted in the journeys of members like **Mrs. Sangeeta, Mrs. Ruby, Mrs. Sunita, Mrs. Mithu, Mrs. Renu, Mrs. Aparna, and Mrs. Sujata**, who have experienced significant personal and professional growth through their involvement. This transformation is reflected in multiple dimensions of the members' development, notably in the following:

- **Empowerment**

From being homemakers with limited public roles, the members of the Coop Kitchen have transitioned into active contributors to a workplace that values their efforts. This experience has strengthened their self-confidence and given them a greater sense of identity and respect within their families and communities. Their involvement in the initiative has helped them assert their opinions and take part in family decisions, reflecting a deeper level of empowerment and social inclusion.

- **Self-reliance**

The members of the Coop Kitchen have gained hands-on experience in managing kitchen operations, maintaining hygiene standards, and serving customers skills that have directly contributed to their economic independence. Their ability to earn a regular income has not only reduced their dependency on others but also given them the confidence to manage their own financial needs. This sense of self-sufficiency has been vital in building their motivation, discipline, and personal growth.

- **Socio - economic Development**

Apart from personal gains, the impact of Coop Kitchen is visible in the improved quality of life of the members' families. With better financial stability, they are now able to invest more in their children's education,

nutrition, and overall well-being. The initiative has become a catalyst for uplifting the economic and social standing of these women, encouraging inclusive development at the household and community levels. It emphasizes the significant role of collective efforts and cooperative models in promoting sustainable livelihood opportunities for women.

#### • Entrepreneurship Skills

Coop Kitchen has become a vital platform for building entrepreneurial skills among its women members. Through their day-to-day involvement in tasks such as menu planning, ingredient sourcing, maintaining cleanliness, handling accounts, and engaging with customers, the members have gained practical experience in managing a business. These real-world responsibilities have helped them develop essential competencies like leadership, problem-solving, and decision-making. With the support and capacity-building initiatives of NCUI, many members have developed the confidence to take on mentoring roles, aiding other women to explore and initiate their own entrepreneurial journeys. This transformation from learners to leaders reflects the initiative's success in creating a strong foundation for women-led entrepreneurship. Coop Kitchen has not only enabled its members to manage

operations effectively but also empowered them to support and inspire other women to become self-starters and build their own sustainable livelihoods.

#### ■ Testimonials from Coop Kitchen Beneficiaries

The Coop Kitchen has earned widespread appreciation due to the dedication and hard work of its members, thoughtfully curated menus, timely service delivery, and strict adherence to hygiene standards. Over time, its growing reputation has attracted customers from surrounding areas who value not only the quality and taste of the food but also the overall dining experience it offers. Several beneficiaries from Union Bank and NCCF shared that even when they are offered meal services at their own canteen, they prefer to come to the Coop Kitchen to enjoy the wonderful meals prepared here because of its exceptional taste and wholesome preparation. They further expressed admiration for the team's disciplined work ethic, prompt service, and consistently hygienic conditions. Beneficiaries also highlighted that the use of minimal spices makes the food lighter, healthier, and more appealing compared to typical restaurant offerings, enhancing both its nutritional value and overall acceptability. The popularity of the Coop Kitchen has now crossed national boundaries, attracting

international customers from countries such as Australia and England. Beneficiaries from Australia appreciated the simplicity and health-friendly nature of the food served at the Coop Kitchen, along with its nourishing and satisfying qualities. This feedback reflects the Coop Kitchen's commitment to quality, hygiene, and customer satisfaction, establishing it as a model for community-driven, women-led culinary initiatives.

#### ■ Future Initiatives

Coop Kitchen plans to further expand and diversify its services, with a focus on creating flexible and sustainable livelihood opportunities for women. As part of this initiative, the cooperative aims to scale up its Tiffin Service, increasing the daily supply from 10–15 tiffins to 30, while also extending the service to employees of additional firms and organisations. In addition, Coop Kitchen proposes to expand its Thali Services, increasing its capacity from 30 to 50 or more employees, catering to organisations such as WDRA and NCCF. Through these planned expansions, the cooperative seeks to respond to the growing demand for healthy, home-cooked meals by offering convenient and high-quality food options.

Beyond its meal delivery services, Coop Kitchen intends to broaden its operations by offering customised catering

solutions for birthdays, weddings, and other social and cultural events. This planned expansion will enable the cooperative to enter the competitive event catering segment, diversify its revenue streams, and enhance its market presence. By providing personalised menu options tailored to the specific tastes, dietary preferences, and budgetary requirements of clients, Coop Kitchen aims to deliver value-added services while strengthening its reputation for quality, reliability, and professionalism.

Furthermore, there are plans to expand catering services beyond Delhi, reaching new markets in other regions. This expansion will not only increase the scope of operations but also open up more opportunities for women to engage in the catering industry, helping them develop skills in event planning, management, and customer service.

## ■ Conclusion

The experience of Coop Kitchen demonstrates how grassroots women's collectives, when supported by appropriate institutional frameworks, can evolve into sustainable and professionally managed enterprises. Beginning as a small initiative under a Self-Help Group, it gradually developed into a registered women-led cooperative, supported by capacity building, skill training, and entrepreneurial guidance provided through the NCUI Incubation Centre. The cooperative's ability to expand its operations, secure institutional and high-profile catering assignments, and generate steadily increasing revenues reflects its growing organisational maturity and market acceptance.

More importantly, the impact of Coop Kitchen extends beyond financial performance. Participation in the initiative has enabled women members to gain confidence, develop managerial and entrepreneurial

skills, and achieve greater economic independence. Their enhanced role in household and community decision-making highlights the broader social transformation facilitated by the cooperative model. The establishment of the Sankalp Multipurpose Cooperative Society marks a critical step towards institutional stability, collective ownership, and long-term sustainability.

With planned diversification into meal delivery, event catering, and geographic expansion, Coop Kitchen is well positioned to scale its operations while remaining committed to its core objective of creating flexible and dignified livelihood opportunities for women. As a women-led cooperative enterprise, it offers a replicable and scalable model that integrates livelihood generation with social empowerment, reinforcing the relevance of cooperatives as effective instruments for inclusive and sustainable development.





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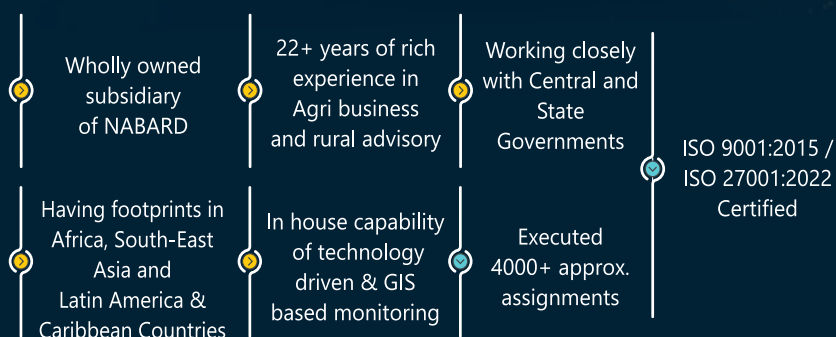
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Wishing you a Happy New Year 2026  
filled with growth, innovation, and success!

**Dr. Haragopal Yandra**  
Managing Director, NABCONS

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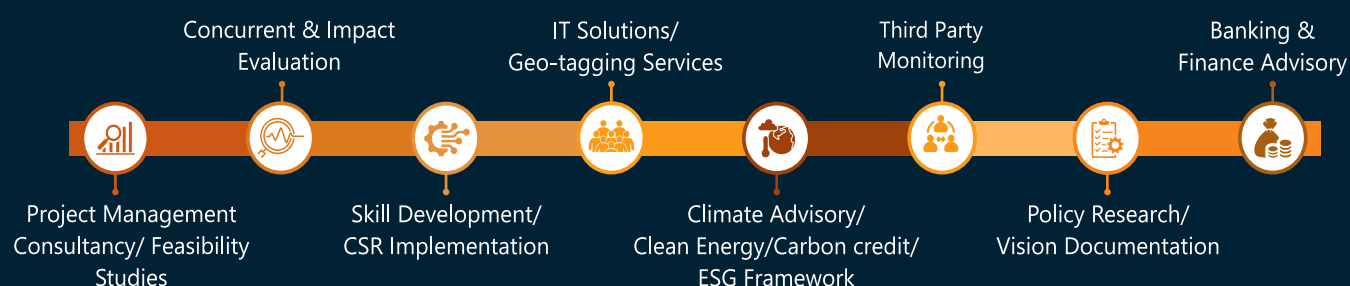
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# Role of Cooperative Society in Rural Development in India

NITYNAND SINGH\*



## ■ Introduction:-

India lives in villages where most of the inhabitants are small, marginal, landless farmers and artisans. After independence, agriculture was identified as one of the thrust areas for rural development. India is a country of rural masses where rural development is an essential factor. Rural development is influenced by a multitude of factors such as natural resources, human resources, technology, and institutions and organizations including co-operatives. Considering the situation in the rural sector, the importance of panchayat system and cooperatives was recognized and these institutions were assigned specific roles to play. Rural development is the root of the cooperative principle. There is great scope for cooperative business development in rural areas.

A cooperative society is an organization formed to provide financial assistance to its members. Members are responsible for raising capital to help those in need. It mainly protects the weaker sections within rural communities from exploitation by wealthy individuals and companies. Our rural economy needs faster and more sustainable development to meet the needs of its population. Co-operative societies have a responsibility to play a constructive role in this field.

## ■ Role of cooperative society in rural development:-

The Role of co-operative society in the rural development is multi-faceted, and it encompasses every aspect of rural life. It works towards uplifting its members and areas economically and socially. Even though agriculture is the

primary source of income and employment in rural areas, the paradox of the situation is that a majority of the people living in rural districts are poor and hungry. Co-operative society plays a vital role in improving the deprived conditions of rural areas. The role of cooperatives in rural development can be very significant and beneficial for the rural economy.

- **Provide credit facilities:** Cooperative societies can help their members (individuals or small businesses) in rural areas with financial assistance. Credit Cooperative societies are involved in disbursing loans at low rates of interest and flexible repayment terms. The role of cooperatives in rural development is crucial as they protect their members from private moneylenders who give

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loans at very high-interest rates. Rural India has been facing highest number of instances of farmers' suicide due to exploitation by money lenders hence co-operatives have played a massive role in channelizing the money lending in a formal manner by setting up the Co-operative banks and credit societies. Credit cooperatives rarely raise large amounts of capital due to the limited financial resources of their members. However, they play a vital role in sustaining the viability of both agrarian and non-agrarian occupations in a rural economy. It has helped people in the rural areas to be financially independent, and the farmers and other business owners are offered loans and other banking services. They are also encouraged to deposit their savings to earn a good rate of interest.

- **Housing facilities for lower-income groups:** Housing cooperative societies in rural areas assist their members in getting a place to live. They are primarily involved in helping people from lower-income groups get housing facilities at affordable rates.
- **Help consumers get affordable products:** Several Consumer Cooperative Societies help rural households get products at relatively cheaper rates. They purchase products directly from the manufacturer and

sell them to their members below market price, thus removing the involvement of intermediaries. Anyone who wants to buy a product at these rates becomes a member of Consumer Cooperative Societies.

- **Assist small businesses to stay profitable:** Cooperative Societies help small scale entrepreneurs procure raw materials at cheaper rates to reduce their cost of production. They also provide producers with a platform to sell their products directly to consumers. Removing intermediaries helps to cut down the selling price and ensure higher sales and profits for producers.
- **Share Profits among members:** Cooperatives were established to serve the economically weaker sections of rural communities. They distribute profits from the operations among their members as a dividend. These earnings are vital for the sustenance of rural households.
- **To increase employment opportunities for marginalized groups:** Since 65% of India's population depends on agriculture, it has become a dominant source of livelihood in rural districts. People earn through the activities of farming, fisheries, forestry, and livestock. The agricultural co-operative society actively supports the

men and women agrarian producers to increase employment opportunities for marginalized groups.

- **Enhancing the quality of facilitates to agriculture Sector:** The co-operative society helps in enhancing the quality of fertilizers and facilitates better facilities for product marketing, including storage, processing, transport, and availing modern cultivation techniques.
- **Poverty-stricken sections:** The co-operative societies impart several services to poverty-stricken sections, such as access to advanced technologies, proper training in natural resource management, and boost agricultural productivity by increasing the supply of goods.
- **Financial security to the people:** The purpose of co-operative society does not restrain to provide social benefits but also to give financial security to the people performing agrarians' activities. So, co-operatives avail finance through agricultural funds and credits to strengthen the economic position of farmers.
- **Improve their standard of living:** Co-operative societies are working hard to provide new and global opportunities to the small scale industries, and artisans help them with adequate credit and skill



assistance. This opens up employment opportunities, thus improve their standard of living.

- The co-operative societies work for producers, manufacturers and farmers and help them in eliminating the issues faced due to the lack of raw materials, machinery, and basic input by making it readily available.



- **Impacted the education sector:** Co-operative societies have impacted the education sector in rural areas by encouraging students to attend school. Co-operative schools have their presence scattered across India. Many co-operative societies associate with NGOs and arrange various skill development programs which emphasize on the development of a particular field.
- **Women empowerment:** Another massive role of co-operative society in rural development can be seen as the women empowerment. These societies, through various programs, encourage the rural women to know their rights and empower them through skill

development. These societies have worked on the ground level for women development by breaking cultural and social stigmas.

- The objective of co-operative society is not just limited to providing social benefits but also financial benefits to the people performing agrarian activities.

## Summary and Conclusion:-

The co-operatives have played an important role in promoting agricultural and rural development in India, particularly in the areas of credit, processing, and marketing. Dairy co-operatives are a good example of co-operatives promoting and sustaining rural development. The rural sector needs to develop as a major GDP contributor of India as the scarcity of resources in rural areas affects the development of the entire nation. Cooperatives cover about 95 % of villages in India, and are therefore a critical part of expanding the overall economy. The role of cooperatives in rural development is much more important than we think. They enable individuals and businesses to become financially independent, and they also help run small and medium enterprises that are the backbone of a nation's economy. Despite facing much challenges, co-operative societies are playing such a huge role in the development of rural areas of the country. Therefore, the role of cooperatives will be helpful for the success of rural areas in the future.



भारतीय राष्ट्रीय सहकारी संघ, नई दिल्ली द्वारा दिनांक 30/12/2025 को आयोजित हिंदी कार्यशाला में श्री बालेन्दू शर्मा दधीच, यूनीवर्सल एक्सेप्टेंस एंजेसडर, ICANN ने दुबई से ऑनलाइन जुड़कर राजभाषा कार्यान्वयन में सूचना प्रौद्योगिकी के योगदान पर मार्गदर्शक वक्तव्य प्रस्तुत किया। जिसमें उन्होंने हिंदी टाइपिंग तथा ट्रांसलेसन के कई टूल्स बताए जिससे सभी अधिकारियों तथा कर्मचारियों को कार्यालयीन कार्य को करने में सुगमता प्राप्त होगी

# Marketing efficiency through Agri-Cooperatives

BIPIN YADAV\*



Agricultural cooperatives significantly boost marketing efficiency by uniting small-scale farmers to aggregate produce, negotiate better terms, and streamline supply chains, reducing exploitation by intermediaries and enhancing overall profitability. This collective model leverages economies of scale, improves price realization, and ensures sustainable market access for commodities like grains, dairy, fruits, and livestock.

## Core Mechanisms of Efficiency

Cooperatives operate through pooled resources for procurement, storage, processing, and distribution, cutting per-unit costs by 20-40% compared to individual sales. Bulk purchasing of inputs like fertilizers and seeds lowers expenses, while standardized

grading and packaging meet buyer specifications, enabling premium pricing. Collective bargaining power allows direct negotiations with wholesalers, exporters, or retailers, bypassing multiple middlemen who often capture 30-50% of the farmer's share in traditional chains. Vertical integration—from farm to finished product—adds value through processing (e.g., milling rice or pasteurizing milk), stabilizes supply, and facilitates branding for consumer markets.

Digital tools further amplify this: apps for real-time pricing, blockchain for traceability, and e-commerce platforms connect cooperatives to global buyers. In supply chain terms, cooperatives reduce marketing margins by optimizing logistics, minimizing post-harvest losses (often 15-20% in solo operations), and enabling

forward contracts that hedge against price volatility.

## Key Benefits Quantified

**Economic Gains:** Studies show 15-25% higher net incomes for cooperative members due to better prices and reduced costs; e.g., shared transport halves freight expenses.

**Market Expansion:** Access to exports and urban retail; cooperatives handle certifications like Global GAP, opening doors closed to individuals.

**Risk Management:** Storage facilities prevent distress sales during gluts; insurance pools mitigate weather or pest risks. **Social Impact:** Skill-building via training in quality control and digital marketing empowers women and youth, fostering rural development.

\*Assistant Director WDRA, New Delhi

**Sustainability:** Efficient resource use cuts waste; eco-friendly practices attract premium buyers.

## ■ Global Case Studies

**Philippines' SIDC and SIFMPC:** Sorosoro Ibaba Development Cooperative (SIDC) integrates hog farming from feed production to meat processing, serving 1,200 members with economies of scale that boosted incomes by 30% via competitive pricing and reduced trader dependency. Subasta Integrated Farmers Multipurpose Cooperative (SIFMPC) processes cacao for exports, achieving value addition through fermentation and drying, mainstreaming smallholders into dynamic markets.

**Thailand's Khao Kitchakood:** This fruit cooperative employs integrated supply chains for durians and mangosteens, using cold storage and branding to command 20% higher prices; it serves as a model for value farming and extension services.

**India's NAFED and Amul:** National Agricultural Cooperative Marketing Federation (NAFED) procures pulses and onions during surpluses,

stabilizing prices nationwide. Gujarat Cooperative Milk Marketing Federation (Amul) revolutionized dairy with 3.6 million members, processing 25 million liters daily via a vast chilling network, achieving global exports and farmer dividends.

**China's Trinity Cooperatives:** Combining production, sales, and credit, these enhance supply chain integration, yielding high economic and environmental performance per QCA analysis.

**Uganda's Data Collaboratives:** Farmer groups use shared data platforms for market intelligence, improving yields and sales efficiency.

## ■ Challenges Faced

Despite successes, cooperatives grapple with governance lapses like elite capture, inadequate capital for infrastructure, and fierce competition from agribusiness giants. Low member commitment, poor digital adoption (especially among older farmers), and regulatory hurdles exacerbate issues. Transportation bottlenecks in rural areas inflate costs, while price volatility persists without robust forecasting. In developing regions, 86%

smallholders face intermediary dominance and digital divides.

## ■ Strategies for Enhancement

Policy support via subsidies, low-interest loans, and tax incentives builds capacity. Training in leadership, financial literacy, and tech (e.g., AI for demand prediction) is crucial. Digital strategies—social media campaigns, Farmstand apps for direct sales, and ERP systems for inventory—drive 7 key improvements: branding, customer engagement, and analytics. Public-private partnerships for cold chains and blockchain ensure transparency. In the Philippines, cooperatives like SAIFMULCO adopt POS for accountability. Globally, fostering federations scales operations, as in Europe's regional models retaining local identity while coordinating supplies.

Measuring efficiency via metrics like marketing margin ratio (cooperatives average 10-15% vs. 25-40% traditional) and total factor productivity guides reforms. Cooperatives thus remain pivotal for inclusive growth, aligning with SDGs by empowering 500 million small farms worldwide.



## 6th Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.



# रजिस्टर्ड वेयरहाउस के लाभ

(WDRA से प्रमाणित वेयरहाउस में भंडारण के फायदे)



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# किसान, गांव और सहकारिता

डॉ. प्रवीण सिंह जादौन\*



सहकारिता और सहकार का भाव भारतीय समाज और अर्थव्यवस्था की रीढ़ रही है। ग्रामीण विकास, किसानों की समृद्धि और सामाजिक न्याय में सहकारिता संस्थाओं की भूमिका हमेशा से ही महत्वपूर्ण रही है। आजादी के अमृत काल में 'सहकार से समृद्धि' का मंत्र देश को आत्मनिर्भर और समृद्ध बनाने की दिशा में सशक्त आंदोलन के रूप में उभर रहा है। यह केवल आर्थिक पहल नहीं, बल्कि एक सामाजिक-सांस्कृतिक जागरण है, जो सामूहिकता और साझेदारी की भारतीय परंपरा को आगे बढ़ाता है।

इसी कड़ी में बहुउद्देशीय प्राथमिक कृषि ऋण सोसायटी (एम-पैक्स) 12 सितंबर से 31 अक्टूबर तक उत्तर प्रदेश में व्यापक सदस्यता महाअभियान चलाया जा रहा है। महाअभियान एक ऐतिहासिक कदम है। इस अभियान का उद्देश्य सहकारिता की जड़ों को गांव-गांव तक फैलाना और प्रत्येक किसान, मजदूर, महिला एवं ग्रामीण युवा को सहकारिता से जोड़ना है। यह अभियान न केवल ग्रामीण अर्थव्यवस्था को मजबूत करेगा, बल्कि छोटे किसानों और भूमिहीन श्रमिकों को भी आत्मनिर्भर बनाने में मददगार सिद्ध होगा।

केंद्रीय सहकारिता मंत्री अमित शाह के

दूरदर्शी नेतृत्व ने इस आंदोलन को नई दिशा प्रदान की है। शाह जी ने स्वतंत्र सहकारिता मंत्रालय का गठन कर सहकारी संस्थाओं के आधुनिकीकरण की प्रक्रिया शुरू की। पैक्स को केवल कृषि ऋण तक सीमित न रखकर उन्हें बहुउद्देशीय संस्थाओं में बदलने की उनकी योजना ऐतिहासिक है। उनका स्पष्ट संकल्प है कि सहकारिता केवल एक वित्तीय सेवा न होकर ग्रामीण समाज के हर पहलू- कृषि, डेयरी, मत्स्य पालन, गोदाम निर्माण, ऊर्जा और सामाजिक सुरक्षा- को सशक्त बनाए। आज पैक्स के माध्यम से किसानों को गुणवत्तापूर्ण बीज, उर्वरक, भंडारण सुविधा, बाजार से बेहतर जुड़ाव और वित्तीय समावेशन मिल रहा है।

उत्तर प्रदेश के मुख्यमंत्री योगी आदित्यनाथ ने भी स्पष्ट कहा है कि सहकारिता के बिना ग्रामीण समृद्धि का सपना अधूरा है। उन्होंने सहकारिता क्षेत्र में पारदर्शिता और आधुनिक तकनीक को प्राथमिकता देते हुए राज्य में सहकारिता को विकास की मुख्यधारा बनाया है। योगी जी का दृष्टिकोण यह है कि सहकारिता को केवल वित्तीय संस्था न मानकर, रोजगार और आत्मनिर्भरता का एक मजबूत आधार बनाया जाए। इसी सोच के अनुरूप उन्होंने स्टेट कोऑपरेटिव कॉलेज की स्थापना का

भी निर्णय लिया है, जिससे सहकारिता क्षेत्र में शिक्षा और शोध को बढ़ावा मिलेगा।

उत्तर प्रदेश में सहकारिता मंत्री जेपीएस राठौर इस महाअभियान के वास्तविक सूत्रधार हैं। उनके अथक प्रयासों से पैक्स को गांव-गांव तक सक्रिय किया जा रहा है। उन्होंने सदस्यता अभियान को केवल एक प्रशासनिक कार्यक्रम न बनाकर, एक सामाजिक आंदोलन का स्वरूप दिया है। पैक्स को बहुउद्देशीय संस्थाओं के रूप में विकसित करने की दिशा में उनके प्रयासों से कृषि सेवाओं से लेकर डेयरी, ऊर्जा और सामाजिक कल्याण तक के नए अवसर खुल रहे हैं।

मेगा सदस्यता महाअभियान मात्र संख्यात्मक वृद्धि का प्रयास नहीं है, बल्कि यह सहकारिता के मूल मंत्र 'सबका साथ, सबका विकास' का वास्तविक रूपांतरण है। जब कोई किसान या मजदूर पैक्स का सदस्य बनता है, तो वह केवल एक संस्था से नहीं, बल्कि पूरे सामूहिक आंदोलन से जुड़ता है। इस अभियान के माध्यम से हर ग्रामीण परिवार को सहकारिता की मुख्यधारा में लाने का प्रयास किया जा रहा है ताकि कोई भी किसान, मजदूर या ग्रामीण महिला-युवा पीछे न छूटे।

\*लेखक, उत्तर प्रदेश राज्य निर्माण सहकारी संघ के निदेशक हैं।

यह भी ध्यान देने योग्य है कि सदस्यता लेने से किसानों को उर्वरक वितरण में वरीयता, सरकारी योजनाओं तक आसान पहुँच, भंडारण एवं विपणन सुविधा, और सस्ती दरों पर ऋण जैसी सुविधाएँ मिलती हैं। साथ ही, समितियों के डिजिटलाइजेशन से ग्रामीण क्षेत्रों में आधुनिक बैंकिंग एवं ऑनलाइन सेवाएँ भी उपलब्ध हो रही हैं।

आज आवश्यकता है कि हम सब मिलकर सहकारिता की इस परिवर्तनकारी यात्रा में भागीदार बनें। सहकारिता केवल एक संगठनात्मक ढांचा नहीं, बल्कि भारतीय संस्कृति की वह धारा है जो सामूहिकता, समानता और न्याय पर आधारित है। यदि यह महाअभियान पूरे उत्साह और सहभागिता से सफल हुआ, तो निश्चित

ही यह ग्रामीण जीवन की दिशा और दशा दोनों बदल देगा।

सहकार से समृद्धि का यह आंदोलन ही गांव, किसान और राष्ट्र को आत्मनिर्भर भारत की ओर अग्रसर करेगा।



## The Krishna District Cooperative Central Bank Ltd.

### FINANCIAL HIGHLIGHTS

[Rs. in Crores]

Sl. No.	Particulars	2022-23	2023-24	Net growth	
				Amt.	%
1	Share Capital	351.63	393.70	42.07	11.96%
2	Reserves	304.16	360.07	55.91	18.38%
3	Deposits	3054.37	3094.41	40.03	1.31%
4	Loans & Advances	6827.29	7955.42	1128.13	16.52%
6	Investments	2042.52	2412.27	369.75	18.10%
5	Borrowings	5333.63	6549.55	1215.92	22.80%
11	Net Profit	42.28	64.70	22.42	53.02%
12	Gross NPA%	2.21%	2.65%		
13	Net NPA%	0.95%	1.14%		
14	CRAR	9.90%	11.45%		

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- ❖ RTGS/NEFT Facility
- ❖ RMG/JLG Loans
- ❖ CC to Businessmen
- ❖ ATMs
- ❖ Jewels Pledge Loans
- ❖ Two & Four Wheeler Loans
- ❖ Mobile ATMs
- ❖ Housing Loans
- ❖ Karshakmithra - CC
- ❖ Mobile Banking
- ❖ Personal Loans
- ❖ Rythunestam - Term Loans
- ❖ Lockers Facility
- ❖ SRTTO Loans
- ❖ Loans to Weavers thru PWCS
- ❖ Crop Loans
- ❖ Education Loans
- ❖ Personal Loans to Employees
- ❖ SHG Loans
- ❖ Term Loans for Agrl. Allied Activities
- ❖ Loans to Aquaculture

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# COOPERATIVE AS A VEHICLE OF ATMANIRBHAR BHARAT

Vaijanteemala Kendre\*



## Introduction

The vision of Atmanirbhar Bharat a self-reliant India emphasizes economic independence rooted in inclusivity, sustainability, and community participation. In this context, the cooperative sector emerges as a crucial institutional mechanism to translate self-reliance from a policy slogan into lived social and economic transformation. Rooted in democratic participation and collective ownership, cooperatives embody the principle of mutual aid that directly aligns with the spirit of Atmanirbhar Bharat. Cooperatives not only generate livelihoods but also enhance resilience, build sustainable enterprises, and empower marginalized communities.

The cooperative movement in India has evolved from a colonial-era instrument of rural credit to a dynamic model of community-based

entrepreneurship. Today, cooperatives engage in diverse sectors agriculture, dairy, fisheries, housing, healthcare, and services playing a critical role in achieving Sustainable Development Goals (SDGs) and national priorities such as doubling farmers' income, digital empowerment, and gender inclusion. This article explores how cooperatives serve as vehicles of Atmanirbhar Bharat by fostering economic democracy, local value creation, and sustainable development.

## Historical Context: Cooperatives and Self-Reliance in India

The cooperative movement in India began in the early twentieth century with the enactment of the Cooperative Societies Act of 1904, aimed at alleviating rural indebtedness. Over the decades, cooperatives have expanded their scope from credit societies to multipurpose

enterprises serving rural and urban communities.

Post-independence, cooperatives were envisioned by policy architects like Sardar Vallabhbhai Patel and Dr. D. R. Gadgil as instruments of decentralized planning. They provided a bridge between the state and the market by ensuring that economic gains were distributed among producers rather than concentrated among intermediaries. The Atmanirbhar Bharat Abhiyan, launched in 2020, revitalized this ethos by recognizing cooperatives as institutional pillars for self-reliance through localized production, community finance, and social capital.

## Cooperatives as Drivers of Economic Self-Reliance

Economic self-reliance is central to Atmanirbhar Bharat. Cooperatives promote this goal by empowering producers

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to manage resources, access markets, and control value chains. As highlighted in the ISSC's 38th and 39th conferences (ISSC, 2024; ISSC, 2025), Farmer Producer Organizations (FPOs) and Primary Agricultural Credit Societies (PACS) have emerged as innovative business models facilitating credit access, aggregation, and collective marketing. Studies presented in Dindigul and Puducherry illustrate how PACS and FPOs transform farmers from price-takers into value-creators, strengthening their financial sustainability and market competitiveness (Ragubalan et al., 2024; Kanimozhi et al., 2025).

Beyond agriculture, cooperatives in sectors such as dairy, handloom, fisheries, and housing have diversified rural economies. The success of Amul and Lijjat Papad, emphasized how member-owned institutions generate employment while fostering dignity and self-confidence. These examples show that the cooperative framework harmonizes economic efficiency with social justice, directly reflecting the Atmanirbhar vision of locally rooted, globally competitive communities.

### ■ Empowerment and Inclusion

A truly self-reliant nation cannot exclude its women or youth. Cooperative structures, by design, ensure participatory democracy and shared decision-making. The ISSC's 37th conferences (ISSC, 2023) placed strong emphasis on youth and women's participation in cooperative leadership. Papers presented

on Goa's all-women dairy cooperative and the Swamini SHG in Maharashtra illustrated how women's collectives evolve from microcredit groups into producers and entrepreneurs (Argade et al., 2023; Akshata et al., 2023). By connecting economic agency with social empowerment, women's cooperatives embody the dual goals of Atmanirbhar Bharat self-employment and social inclusion. Likewise, youth cooperatives and training initiatives, such as the cooperative education models discussed at the 39th ANRC, cultivate managerial and digital competencies among rural youth (Bhagawati et al., 2025). Such interventions enable a generational renewal of leadership within the cooperative sector, ensuring that it remains innovative and adaptive.

### ■ Cooperatives and Sustainable Development Goals (SDGs)

The alignment of cooperatives with the SDG framework further strengthens their relevance to Atmanirbhar Bharat. The ISSC's 38th conference, Transforming Cooperatives with Sustainable Development Goals: Retrospective and Prospective (2024), demonstrated how cooperatives directly contribute to SDGs such as poverty alleviation (SDG-1), gender equality (SDG-5), decent work (SDG-8), and sustainable consumption (SDG-12). Research papers from Tamil Nadu, Kerala, and Puducherry revealed how cooperatives integrate environmental stewardship with community welfare be it through eco-tourism, waste recycling, or organic farming initiatives (Durga & Pitchai,

2024; Patil, 2024).

The sustainability of cooperatives lies not only in their economic models but in their ethical orientation toward shared prosperity. By encouraging renewable resource use, promoting local production, and minimizing inequality, cooperatives translate global SDG principles into locally actionable outcomes. This approach makes them indispensable for India's quest for resilient, self-sustaining communities.

### ■ Digital Transformation and Innovation in Cooperatives

The Atmanirbhar Bharat mission also emphasizes digital empowerment and innovation. In response, cooperatives have increasingly adopted digital tools for governance, marketing, and service delivery. Case studies, such as the integration of PACS with Common Service Centre (CSC) portals and the use of Artificial Intelligence in cooperative sugar mills (Deshmukh et al., 2022; Kishor & Dharmaraj, 2025), highlight how technology enhances transparency and efficiency. Digitalization enables cooperatives to expand their market reach and financial inclusion through online banking, mobile apps, and e-NAM platforms. The cooperative banks of Goa and Karnataka, as analyzed by Haldankar (2023) and Veerakumaran (2024), are examples of institutions embracing digitization for better governance and risk management. By embedding technology into cooperative operations, these institutions align themselves with the

government's Digital India and Atmanirbhar Bharat objectives, fostering self-sufficiency through knowledge networks. Building Resilience through Cooperative Business Models Resilience the ability to withstand shocks and recover is a key aspect of self-reliance. The ISSC's 39th conference (2025) emphasized "Cooperative Business Models for Resilience and Sustainability," noting that cooperatives have historically demonstrated adaptability in crises, from droughts and market collapses to the COVID-19 pandemic. Cooperative banks, dairy federations, and consumer societies often serve as lifelines in rural and semi-urban areas by ensuring credit, supply chains, and employment continuity.

Empirical studies such as Manipur, Tamil Nadu, and Kerala showed that financial and service cooperatives maintained liquidity and community trust during disruptions (Aimol et al., 2025; Surya et al., 2025). This resilience stems from their community-based ownership structures, which prioritize collective survival over profit maximization. Moreover, by reinvesting surpluses locally, cooperatives sustain regional economies, thus operationalizing the Atmanirbhar Bharat goal of local value retention vocal for local.

### **Cooperatives and Policy Convergence under the Ministry of Cooperation**

The establishment of the Ministry of Cooperation in 2021 marked a structural

shift in India's governance framework. It underscored the government's intent to treat cooperation as a distinct economic pillar alongside public and private sectors. The ministry's focus on strengthening multi-state cooperatives, reforming cooperative credit, and integrating technology reflects a long-term agenda for Atmanirbhar Bharat. Tribhuvan Sahakari University is another milestone in the cooperative sector, which plays a vital role in strengthening cooperative education and research. It provides academic training and professional development focused on cooperative principles and management. By fostering skilled leaders and innovators, it contributes to the sustainable growth of the cooperative movement.

The new cooperative policy architecture promotes legal simplification, credit flow expansion, and women's participation. Initiatives such as computerization of PACS, the formation of 10,000 new FPOs, and cooperative-based export promotion underscore that the cooperative model is not merely supplementary but central to India's economic strategy.

### **Challenges and the Road Ahead**

While the cooperative movement has immense potential, it also faces challenges of governance, professionalism, and generational transition. Some cooperatives suffer from political interference, poor managerial capacity, and inadequate access to capital. Adopting Governance, Risk,

and Compliance (GRC) frameworks and leadership development programs to ensure transparency and accountability (Mariappan, 2024). The emergence of New Generation Cooperatives (Debapriya, 2023) presents an opportunity to combine traditional solidarity with modern business efficiency. Furthermore, enhancing cooperative education through institutions like VAMNICOM, NCCT, and state cooperative universities can build leadership pipelines for the future. The vision of Atmanirbhar Bharat requires cooperatives to be both community-driven and globally competitive. Hence, policy, education, and digital innovation must converge to reinforce cooperative autonomy and sustainability.

### **Conclusion**

Cooperatives exemplify the spirit of Atmanirbhar Bharat by embedding self-help, democracy, and shared prosperity within economic life. They are not merely economic entities but social institutions that cultivate trust, participation, and resilience. From empowering farmers and artisans to promoting women's leadership and digital inclusion, cooperatives operationalize self-reliance at the grassroots. As India approaches the International Year of Cooperatives (2025), it is imperative to recognize cooperatives as both agents and outcomes of self-reliance. Strengthening them through policy support, professional training, and digital innovation can transform India's economic landscape into one that is equitable, sustainable, and self-sufficient. The



cooperative movement, thus, stands as a living embodiment of the Atmanirbhar Bharat ideal by the people, for the people, and with the people.

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## KSSFCL MAIN ACTIVITIES

**Statutory Duties :** Karnataka state souharda federal cooperative is a unique Feature of having a non official elected Board of management to regulate the activities of souharda cooperative societies in addition to the education, training, and publicity activities.

**Training, Education Activities and Diploma in cooperation and Banking Management :** KSSFCL is conducting No of training program for the souharda cooperatives. 10 Days Personality Development Programs, 7 days Basic Banking Course, 5 Days Need Based Program and 2 Days Managerial Excellence Training Program along with DCBM course Which is the joint collaboration of **Karnataka State MGRDPRU University Gadag Government of Karnataka and KSSFCL Bengaluru.** Currently The third batch DCBM course is running.

**Souharda Cooperative Court :** To finalize the disputes of souharda cooperatives Karnataka Govt has sanctioned a separate court to the KSSFCL Till today 2164 Cases have been registered and 349 cases have been settled and 1815 cases are under Process.

**E-stamping :** It is a matter of great pride for KSSFCL that for the first time in India, E-stamping facility has been given to Karnataka State Souharda Federal Cooperative ltd, in the cooperative sector. It is pride to KSSFCL

**Swabimani Sahakari Monthly Magazine :** A monthly Magazine of is being published printed and circulated to all souharda cooperative both hard copy and digital copy.



**Silver jubilee Year :** The Souharda Cooperative Act which came in to force from 01.01.2001 and the Souharda Cooperative Movement in the State are celebrating their Silver Jubilee. The Silver Jubilee program was inaugurated on 22nd August 2025 at a grand mega function attended by 5000 people was inaugurated by Shri. Pralhad Joshi, Union Minister of New & Renewable Energy and Consumer Affairs, Food and Public Distribution and was preceded by G Nanjana Gowda, President, Karnataka State Souharda Federal Cooperative Ltd., It was also attended by Karnataka Government Cabinet Minister Sri. D Sudhakar, Ministry of Planning and Statistics, Sri B R Patil, Vice President of the Karnataka State Policy and Planning Commission, was attended by MLA's Sri. Araga Jnanendra, Sri. Nadoja Jagadish Gudgunty, Sri. Yashapala Suvarna, MLC's, Sri. Sunil Gowda Patil, Hanumanta Nirani.

The silver jubilee celebrations are on for the whole year throughout Karnataka by the Souharda Cooperatives under the leadership of KSSFCL.

"We are proud to be souharda Cooperatives of Karnataka"

"We propagate the Progressive steps of Central Cooperative Ministry working with "Sahakar Se Samridhi" A Broad vision of Development



## Progress of Souharda Cooperatives in karnataka as an 31.03.2025

No of Cooperative	6579 as on 30-09-2025
E-stamping Centre	1740 as on 30-09-2025
Members	75 lakh
Share capital	1630 crore
Deposit	44,793 crore
Loans	35,747 crore
Working Capital	51,064 crore
Profit	735 crore
Reserves	3992 crore
employees	100000



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President



A R Prasanna kumar  
Vice President



Sharanagouda G. Patil  
Managing Director



# Cooperatives as Catalysts of Atmanirbhar Bharat: Progress, Problems, Perspectives and Practical Pathways

Vaibhav S. Bodke\*



## ■ Background:

India's cooperative movement has always been more than a legal form of organisation; it is a social technology a way for millions of small producers, savers and workers to pool resources, reduce transaction costs, share risk and access markets that would otherwise be closed to them. In recent years this social technology has been recast deliberately as an instrument of national economic strategy. Under the broad banner of Atmanirbhar Bharat (Self-Reliant India), the central government has articulated a vision in which cooperatives are not relics of a past agrarian settlement but active, modern enterprises that can deepen financial inclusion, industrialise rural micro-enterprise, and anchor value chains in local communities. The political signalling for this shift has been unambiguous:

Prime Minister Narendra Modi has repeatedly invoked cooperatives as a vehicle for inclusive growth and self-reliance, and the Ministry of Cooperation led by Union Home and Cooperation Minister Shri Amit Shah has moved quickly to convert rhetoric into institutional architecture, policy instruments and implementation projects. The result is a high-momentum policy window for cooperative revitalisation, but also a set of immediate and structural challenges that must be addressed if cooperatives are to deliver on the promise of Sahakar se Samriddhi (Prosperity through Cooperation).

## ■ Policy architecture and institutional building: a purposeful redesign

The most visible manifestation of the new momentum is the

National Cooperative Policy (NCP) 2025 and the wave of institutional measures that accompany it. The policy reframes cooperatives as mission-oriented instruments of economic transformation to be future-proofed by data, digital systems and professional human capital and outlines a multi-year agenda for strengthening governance, broadening sectoral coverage and linking cooperatives to national markets.

Complementary measures include the creation and scaling of a National Cooperative Database to register and map societies, a major centrally sponsored programme for computerising Primary Agricultural Credit Societies (PACS), and the establishment of India's first dedicated cooperative university i.e. Tribhuvan Sahakari University which aimed at producing

\*Research Officer, VAMNICON, Pune



professionals with cooperative governance, finance and management skills. These are not cosmetic reforms: taken together they represent an attempt to build the administrative plumbing (data, IT, training) that underpins any modern scaling effort and to create clear national targets and incentives for states and federations to professionalise. This retooling makes it possible, for the first time in independent India, to think of cooperatives as digitally tractable, auditable and integrable actors in national value chains rather than as isolated, opaque local entities.

### **The promise: why cooperatives fit the Atmanirbhar agenda**

Cooperatives are uniquely placed to operationalise the Atmanirbhar idea because they combine local ownership with collective scale. Where a small farmer or artisan lacks bargaining power, a cooperative can pool produce, aggregate demand for inputs, source equipment at scale, and negotiate higher returns from processors, retailers or institutional buyers. This aggregation function is the classic economic rationale for cooperatives, but its strategic relevance today is amplified by two contemporaneous phenomena: a national policy push to onshore and strengthen domestic supply chains, and the rapid expansion of digital market infrastructure (e-marketplaces, government procurement portals, digital payments). If PACS and producer cooperatives are digitally enabled and professionally managed, they can become nodes that channel rural production into higher-value markets while retaining more value locally - exactly the structural change that Atmanirbhar Bharat requires. Moreover, cooperatives offer a politically and socially palatable route to de-risking industrial policy: rather than creating new parastatals or relying solely on private conglomerates, the cooperative form allows for community governance and local accountability, which can improve distributional outcomes and social legitimacy. These theoretical strengths underpin why the central leadership including the Hon. Prime Minister Shri. Narendra Modi ji and the Minister of Cooperation Shri. Amit Shah ji has elevated cooperatives within the national development toolkit.



### **Current problems and constraints that blunt potential**

Despite the optimism, several persistent and contemporary constraints limit the ability of cooperatives to scale and contribute meaningfully to Atmanirbhar Bharat unless addressed in a focused manner. First, the cooperative ecosystem remains fragmented by sub-national legal variations and administrative practices. Cooperatives are largely governed by state laws; that constitutional reality has produced a patchwork of rules governing registration, elections, audits and financial oversight. The result is uneven performance and uneven investor confidence across states, which in turn hinders pan-India federated supply chains. Second, there is a chronic capability gap: many cooperatives, especially at the primary level, are run without professionally trained managers, modern accounting systems, or strategic market linkages. Where leadership depends on part-time or volunteer leaders with limited commercial training, cooperatives struggle to negotiate contracts, manage working capital, or comply with audit and taxation requirements like a governance deficit that hobbles growth. Third, the financial architecture for non-credit cooperatives is underdeveloped: banks and capital markets are not always willing to back producer enterprises or service cooperatives because of perceived governance risk and limited collateral. Fourth, the digital transition while advanced in policy is uneven in practice: computerisation projects are complex,

require change management at thousands of PACS, and risk widening exclusion if connectivity, digital literacy and interoperability are not addressed in tandem. Finally, market access remains a core constraint: many cooperatives still lack branding, logistics capabilities and relationships with institutional buyers.

These problems are not new, but the stakes are higher now because the national vision depends on cooperatives rapidly modernising and integrating with national supply chains rather than moving incrementally.

### **Fresh perspectives: reframing constraints as design problems**

To make cooperatives central to Atmanirbhar Bharat, we must reframe the above constraints as engineering challenges rather than immutable political or social facts. The fragmented state legal regime can be approached through a two-track strategy: a consensual, model cooperative law that preserves state autonomy but offers a template for harmonised governance standards; and a conditional central incentive framework that rewards states for adopting interoperable audit, election and registration practices. The capability gap can be tackled by designing rapid “upskilling sprints” for cooperative leaders - short, intensive programmes delivered through Tribhuvan Sahkari University's outreach and through affiliated institutes like VAMNICOM that

combine practical modules (ERP use, procurement negotiation, compliance) with placement support into cooperative federations. Financing constraints can be reframed as a risk-sharing design problem: create blended finance windows and credit guarantees specifically calibrated to cooperative enterprise cycles, with performance metrics aligned to cooperative governance improvements. By treating each structural constraint as an engineerable sub-problem like legal harmonisation, workforce development, risk finance, digital readiness, market integration; policy can move from slogans to systems. The Ministry of Cooperation's recent steps (policy, database, university, PACS computerisation) already embody such an approach; the missing element is disciplined, operational design at scale.

### **Innovative ideas to convert cooperatives into growth engines**

Several innovative, implementable ideas can accelerate cooperative transformation if piloted and scaled intelligently.

1. One is the creation of a “Cooperative Digital Stack”: a modular set of interoperable software components (member registry, accounting/ERP, e-marketplace connector, digital payments gateway, and compliance dashboard) that can be adopted by PACS and producer cooperatives

on a subscription basis with upfront central subsidies and state implementation support. Standardising software reduces transaction costs, creates data for credit underwriting, and makes federations audit-ready.

2. Second idea is “Cooperative Venture Capital”: a dedicated fund that invests in value-added cooperative enterprises (food processing, cold chains, renewables, logistics) on patient capital terms and supports them with business-building cohorts; the fund would be structured to preserve cooperative ownership while providing growth capital and managerial inputs.
3. Third innovation is “C2C Marketplaces”, cooperative to cooperative trading platforms that allow federations to buy inputs, sell aggregated produce to institutional buyers, and coordinate logistics across states, reducing reliance on intermediate traders.
4. Fourth, embed cooperative incubation into public procurement by reserving a calibrated share of government procurement (central and state) for registered cooperatives that meet verified governance standards this creates demand-pull that can anchor new sectors.
4. Finally, launch “Youth Sahakar Fellowships” that place trained young professionals into PACS and federations with

a time-bound mandate to drive digital transformation and market linkages; the



fellowships would provide careers paths into cooperative management and catalyse intergenerational renewal. These ideas combine finance, markets, tech and human capital in ways that convert the cooperative form into a competitive enterprise model rather than a purely social one. Several of these building blocks are natural complements to the government's existing instruments such as PACS computerisation and the cooperative university.

### **Practical insights for implementation: sequencing, metrics and incentives**

Implementation must be sequenced and performance-oriented. First, get the data right: complete and quality-assured registration of societies into a national cooperative database, with key governance and financial fields standardized. Data is a public good that enables targeted interventions, prudent risk sharing and the development of credit scores for cooperatives. Second, prioritise a core cohort of PACS and producer federations for "fast tracks" systems that receive bundled support (ERP deployment, management fellowships, market linkages and risk finance) and are measured on a small set of outcome metrics (audit compliance, digitised transactions, member satisfaction, revenue per member). Third, design incentive alignment: central grants and access to concessional finance should be conditional on meeting governance and digital milestones verified by independent auditors. Fourth, create federated centres of excellence within Tribhuvan Sahakari University and affiliated institutes that

act as regional hubs for training, incubation and impact evaluation. Fifth, strengthen grievance redress and depositor protection mechanisms to build trust; where financial cooperatives take deposits, depositor protection frameworks and prompt dispute resolution are critical to prevent systemic shocks. Finally, institutionalise continuous learning: rigorous randomised or quasi-experimental evaluation of pilots should inform policy iteration so that successful models are scaled and failures corrected early. This operational playbook is intentionally pragmatic: it recognises political realities (state competence, local leadership) while insisting on measurable, verifiable progress.

### **Governance, transparency and the politics of reform**

Reforming cooperatives necessarily involves political economy trade-offs. Many long-standing cooperative bodies are embedded in local political networks; attempts to professionalise and impose stricter audit regimes will be resisted unless reforms demonstrably increase member welfare. The right political strategy is not confrontation but design for mutual gain: show that better governance increases incomes and member participation, and couple legal reform with capacity building and financial incentives so local leaders see tangible benefits. Transparency is central: publishing standardised financials, election schedules and audit outcomes in the national cooperative database reduces rent-seeking opportunities and increases the sector's attractiveness to banks and impact investors. At the national level, the Ministry's role should be to set standards, provide incentives and facilitate cross-state learning rather than to centralise control; the cooperative movement's strength lies in local ownership, and any top-down centralisation risks undermining trust. Political buy-in can be accelerated by early successes in high-visibility sectors such as dairy, honey, and cold-chain linked horticulture, where improved cooperative performance quickly translates into higher rural incomes and visible public goods.

### **The role of finance: unlocking long-term capital without undermining cooperatives**



Access to appropriate finance is a make-or-break issue. Many existing financial flows to cooperatives are short-term (working capital) or fragmented. If cooperatives are to invest in processing plants, storage infrastructure or renewable energy assets, they need patient capital and blended instruments that recognise their member-owned governance. Policy can create credit guarantee windows for cooperative capital projects, incentivise banks to lend via risk-sharing arrangements, and use public funds to co-invest at the seed and growth stages. Importantly, finance should be conditional on demonstrable governance reforms not as a punitive step but as a means to align incentives and reduce default risk. Where possible, cooperatives should be encouraged to diversify revenue by charging for value-added services (storage, grading, processing) rather than relying solely on interest income; this commercial orientation improves creditworthiness and sustainability. Creating a cooperative credit rating mechanism using the national database data would make cooperative finance more transparent and could mobilise institutional capital under clear risk pricing.

### **Youth, entrepreneurship and the social contract**

A critical dimension of Atmanirbhar Bharat is youth employment. Cooperatives can provide high-quality, dignified employment paths if they become platforms for entrepreneurship: think

youth-run processing units, logistics cooperatives, digital marketing clusters for artisanal goods, or renewables cooperatives managing community solar assets. To achieve this, the education-to-placement pipeline needs to be purposeful: Tribhuvan Sahakari University and affiliated institutes must offer market-oriented programmes with internships and guaranteed fellow placements, coupled with seed grants for youth-led cooperative start-ups. The social contract implicit in cooperatives such as ownership by members, democratic governance, and reinvestment of surpluses is attractive to a generation seeking meaningful work and community impact. If policy can create transparent career ladders, access to finance, and entrepreneurship support, cooperatives will not only survive demographic change, they will harness it.

### **Integrating cooperatives into national value chains: market design and procurement**

For cooperatives to contribute significantly to national manufacturing and food security goals, they must be integrated into government procurement and private institutional sourcing. Designing procurement set-asides, quality certification support and logistics partnerships for qualifying cooperatives creates reliable demand and allows producers to invest in quality improvements. Similarly, integrating cooperatives with e-marketplaces (including

government platforms where appropriate) and enabling API-based connections between cooperative ERPs and national procurement systems reduces transaction friction. Brand building is equally important: cooperatives should be supported in creating collective brands and geo-indications where appropriate, enabling them to capture higher margins. The government can catalyse these linkages through demand aggregation platforms that connect cooperative federations directly with institutional buyers in schools, hospitals, defence canteens and public distribution systems. Such demand-pull mechanisms are powerful accelerants of cooperative commercialisation.

### **Measuring success: what outcomes matter**

To avoid policy drift and capture, success metrics must be simple, measurable and member-centric. Key outcomes to track include the number of cooperatives with audited books and digital records; share of PACS and producer cooperatives on a common ERP; volume of produce aggregated and sold through federations to institutional buyers; changes in member incomes and savings; youth placements in cooperative management roles; and the stock of long-term cooperative finance disbursed under blended windows. Independent evaluation, periodic public dashboards and conditional financing linked to these metrics will ensure accountability. Importantly,

qualitative metrics like member satisfaction, perceived transparency and local dispute resolution effectiveness should be captured through periodic surveys; they matter for trust, and trust matters for deposit mobilisation and long-term capital formation.

### **Conclusion: a pragmatic, institutionalist pathway to Sahakar se Samriddhi**

The rhetoric of Atmanirbhar Bharat can become durable reality only if institutions are aligned to deliver at scale. Cooperatives are historically embedded, widely dispersed

and socially legitimate are promising vehicles, but promise alone is insufficient. The combination of a national policy framework, data and digital investments, a dedicated cooperative university, PACS computerisation and targeted incentives gives India a unique opportunity to redesign cooperative governance and operations for the twenty-first century. Doing so requires disciplined sequencing: secure the data, professionalise management, unlock blended finance, create demand through procurement linkages, and anchor youth engagement with clear career pathways. Prime

Minister Narendra Modi's articulation of cooperatives as central to inclusive self-reliance, and Minister Amit Shah's active stewardship in translating that vision into concrete policy instruments, have opened a policy window that technocrats, cooperative leaders and state governments must exploit with urgency and care. If these reforms are implemented with fidelity to member ownership and transparent governance, cooperatives can become engines of shared prosperity and durable building blocks of an Atmanirbhar Bharat.



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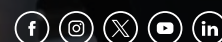
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# "Cooperatives as vehicles for Atmanirbhar Bharat"

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 is 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 market.

## ■ 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

\*Managing Director, KSSFCL, Bengaluru

indigenous product and industries

6. **PM Gati Shakti & Production Linked Incentive schemes** : Encouraging investment an 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 gross 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 althese days that they can contribute to the sustainable economic growth of the country. Nw we can say that they can countribute more to the concept of Atmnirbhar 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.



The National Centre for Cooperative education (NCCE) of NCUI is conducting a five-day training programme for youth and university students on the formation of cooperative societies from 5 January to 9 January 2026. A total of 53 participants from 11 States are attending the programme.

The programme was inaugurated by Smt. Savitri Singh, Deputy Chief Executive, NCUI, who welcomed the participants and interacted with them. She provided a brief overview of the course and highlighted the importance of cooperatives in socio-economic development.





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**डॉ चंद्रपाल सिंह यादव जी के अंतर्राष्ट्रीय सहकारी संघ एशिया पैसिफिक अध्यक्ष चुने जाने पर जस्सको प्रतिनिधि मंडल द्वारा अभिनंदन पत्र भेंट।**



आज दिनांक 29 दिसंबर 2025 को दिल्ली की अग्रणी सहकारी समिति लि जय श्री शारदा को आपरेटिव टी सी सोसायटी लि दिल्ली के प्रतिनिधि मंडल द्वारा कृमको के उपाध्यक्ष श्री चन्द्र पाल सिंह यादव जी के अंतर्राष्ट्रीय सहकारी संघ एशिया पैसिफिक अध्यक्ष चुने जाने पर हार्दिक बधाई दी गई। मान्यवर को अभिनंदन पत्र भेंट कर प्रतिनिधि मंडल ने आशीर्वाद प्राप्त किया।

प्रतिनिधि मंडल का नेतृत्व जस्सको सचिव श्री गजेन्द्र पाल सिंह सारन जी द्वारा किया गया। अपनी काव्यात्मक शैली में श्री सारन जी ने कुछ इस प्रकार कहा

आई सी ए चुनाव में जब उतरे डॉ अध्यक्ष, झूम उठा हर बच्चा बंधु झूम उठा हर सक्सा। गांडीवधारी अर्जुन ने भेद दिया जैसे लक्ष, कोलम्बो में 27 नवंबर को बने पुनः अध्यक्ष। मात-पिता कारोशन कियानाम डॉ चंद्रपाल हर बुन्देला बोल रहा तूने कर दिया कमाल अंतर्राष्ट्रीय सहकारी वर्ष 2025 बना नव मिशाल आरती उतार रही शारदे संघ नाल इस अवसर पर पूर्व असिस्टेंट डायरेक्टर डी डी ए श्री श्याम लाल यादव जी ने डॉ चंद्रपाल सिंह यादव जी द्वारा सहकारिता के क्षेत्र में निरंतर की जा रही विशिष्ट सेवाओं का उल्लेख किया। दिल्ली स्टेट कोआपरेटिव बैंक के पूर्व उप महाप्रबंधक

श्री आनन्द चौहान जी ने इस अवसर पर चौधरी दिलीप सिंह जी द्वारा सहकारिता के क्षेत्र में रचे गए नव इतिहास की भूरि भूरि प्रशंसा की तथा उनके सुयोग्य सुपुत्र श्री सुखबीर सिंह पंवार जी के उत्तम स्वास्थ्य की कामना की। नव वर्ष 2026 के मंगलमय शुभारंभ पर डॉ चंद्र पाल सिंह यादव जी को हृदय की गहराई से शुभकामनाएं देते हुए जस्सको डायरेक्टर श्रीमती ममता कुमारी ने सहकार से समृद्धि की सार्थकता पर जोर दिया तथा आशा व्यक्त की कि आगामी वर्ष 2026 में डॉ चंद्रपाल जी मानव सेवा में नये कीर्तिमान स्थापित करेंगे।







## SERVING FARMERS TO GROW BOUNTIFUL



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