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2027

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NCUI PUBLICATIONS

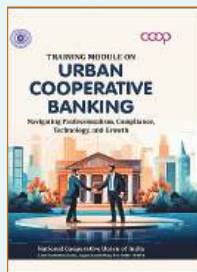
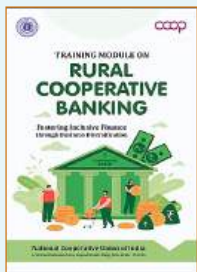
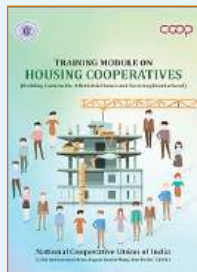
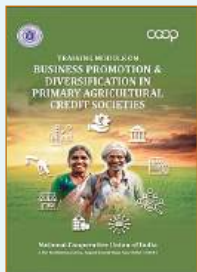
Indian Cooperative Review, a quarterly cooperative journal, carries articles of high quality on noteworthy trends in the cooperative movement in India. It seeks to present an objective assessment, based on research and study, of the functioning of different sectors of the cooperative movement and of various programs in operation. The objective of this Cooperative Journal is to assist in the evolution of sound policies for the progress of the cooperative movement as a whole.



The Cooperator is an illustrated monthly magazine of cooperative news and views in the form of rich articles, feature reports and success stories, along with recent developments in the cooperative world. It provides an open forum for the discussion of all facets of the cooperative movement in India as well as overseas.



Cooperatives as an 'Enterprise'



These Training Modules representing 'Cooperatives as an Enterprise' focus on business development and marketing strategies for different sectoral cooperatives. They aim to empower sectoral cooperatives to strategically scale operations, diversify offerings and expand market presence within their sector.

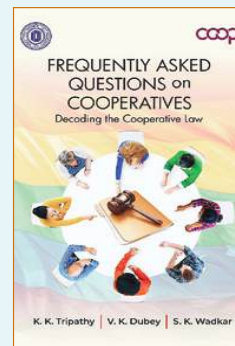


The Handbook provides first-hand information about the features and advantages of cooperative societies, registration process and the new initiatives taken by NCUI which will benefit the members and officials of both the new and the existing cooperatives.



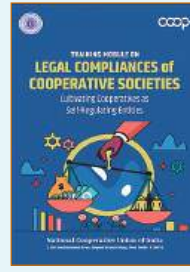
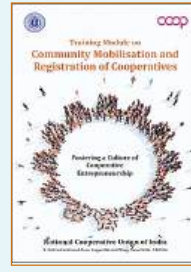
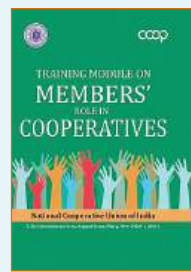
This book gives ample illustrations of success stories of Cooperatives in India, who have ventured into new areas like eco-tourism, gender empowerment, tribal welfare, infrastructure development, tsunami disaster management, rag picking, rural development, apart from yeoman services to farmers.

Frequently Asked Questions on Cooperatives



This handbook on Frequently Asked Questions (FAQs), provides a one-stop solution to all the queries regarding Cooperatives and their functioning.

Cooperatives as an 'Institution'



These Training Modules aim at presenting Cooperatives as institutions focusing on providing comprehensive and foundational knowledge about them as organizational entities. These Modules are designed to enhance the basics to advance comprehension of different stakeholders involved with cooperatives.

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MINISTRY OF
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NCUI HAAT

Budgeting for India, Building with Cooperatives

Dr. K. K. Tripathy*
Shagun Katiyar**



AI Image

Abstract: The Union Budget 2026–27 and Economic Survey 2025–26 underscore a resolute shift towards strategic indispensability to mitigate the challenges posed by a fragmented global order. The Economic Survey 2025–26 has set the broad policy direction for the Union Budget 2026–27, emphasizing macroeconomic stability, sectoral priorities—including industry, rural development, and agriculture—and the promotion of cooperation and cooperative institutions as foundational pillars for inclusive, equitable, and sustainable growth. India’s ambition to achieve developed-economy status by 2047 has further sharpened the policy focus on long-term growth drivers, structural reforms, and strengthening institutional capacity, with cooperatives playing a key role in mobilizing community resources,

enhancing participation, and fostering grassroots-led development across economic sectors.

Introduction & Background

India retains its position as the world’s fastest-growing major economy for the fourth consecutive year in a row. With real Gross Domestic Product (GDP) projected to expand by 7.4% in Financial Year (FY) 2025-26 and inflation remaining firmly anchored at 2.1%, these were opportunities to realize more sectoral growth. The upward revision of potential growth by both the Reserve Bank of India and the Union Government underscores the impact of ongoing structural reforms in infrastructure, digitalization, and regulatory frameworks. Fiscal consolidation has remained on track with a

targeted 4.3% deficit for FY2027. The reduced fiscal deficit target is largely supported by robust revenue growth and the expected revenue flexibility due to the implementation of Goods and Service Tax (GST) 2.0 reforms.

Budget 2026 emphasizes on productivity-led agriculture, frontier manufacturing such as semiconductors and biopharma, and much needed human capital development, with significant allocations to education (₹ 1.39 lakh crore) and health (₹ 1.06 lakh crore). Strategic initiatives including the India Semiconductor Mission 2.0 (₹ 40,000 crore), Biopharma SHAKTI (₹ 10,000 crore), and expanded infrastructure outlays (₹ 12.2 lakh crore) aim to strengthen domestic capabilities and preparing India to transform itself as a future global

*Tripathy is Joint Secretary in the Economic Advisory Council to the Prime Minister and Katiyar has worked in the Council as an Intern. Views are personal

business hub. In navigating global uncertainties, India has pursued a dual approach – accelerating domestic growth while enhancing external resilience, positioning itself as a critical hub in global value chains on the path to Viksit Bharat 2047.

Within this growth framework, cooperatives can magnify impact by tightening farm-to-market linkages, promoting aggregation and value addition, integrating Micro Small and Medium Enterprises (MSMEs) into supply chains, and expanding access to skills, credit, and essential services at the grassroots—thereby strengthening domestic capacity and accelerating progress toward Viksit Bharat 2047.

■ Powering the Growth Frontier

The global economic landscape is now defined by resilient headline growth, amid structural vulnerabilities, global business uncertainties and geopolitical volatility. India has consistently outperformed global growth projections and has emerged as a primary engine of stability. Despite external uncertainties, blockades and limitations, domestic demand continues to anchor growth, with the share of private final consumption expenditure in GDP rising to 61.5 per cent in FY2026—the highest level since FY2012. This strength reflects a supportive macroeconomic environment of low inflation, which averaged 1.7 per cent in the April-December 2025 period.

India's medium-term potential growth has been revised upwards (between 6.9% and 7.3%) by reputed agencies in FY2026 – which is a notable increase from the 6.5% estimate three years ago. This reflects the compounded medium and long-term effects of reforms across physical infrastructure, digital systems, and regulatory frameworks. The expansion of airports, rapid growth in freight transport via inland waterways, and the emergence of GST 2.0 have eased long-standing logistical constraints. Capital formation has bounced back to the pre-pandemic average of 7.6%, while total factor productivity remains stable at 1.9%, aided by digital public infrastructure. Labour growth is being bolstered by increased formalization and skill development, driven by the recently implemented four Labour Codes. Large-scale training and upskilling initiatives, coordinated with technical, professional, and capacity-building institutions nationwide, are all set to further strengthen the workforce.

In Budget 2026-27, capital expenditure, rural development, and financial inclusion have been focused on to enhance resilience and competitiveness. Within this framework, Indian cooperatives—strengthened institutionally by the overall guidance of the Ministry of Cooperation can play a vital role in empowering farmers, small producers, and rural entrepreneurs by promoting collective bargaining, credit access, agro-processing, and market linkages. As global

uncertainties reshape trade and finance flows, cooperatives in sectors like dairy, agriculture, and banking are increasingly seen as instruments of inclusive growth, self-reliance, and grassroots economic stability in India's evolving development model.

■ GST Reform and Revenue Resilience

A hallmark of the current fiscal year is to implement GST 2.0 – the reform measures to course-correct the existing GST system. The 56th GST Council introduced a simplified two-rate structure aimed at boosting consumption and resolving the inverted duty structure that previously hampered manufacturing competitiveness. By slashing rates on essential agricultural inputs, life-saving drugs, and mass-market electronics, the Government has stimulated demand while maintaining revenue resilience. High-frequency indicators such as e-Way bill generation, which grew by 21 per cent year-on-year in the April-December 2025 period, confirm robust transaction momentum.

Within this context, cooperatives can gain renewed importance as instruments of grassroots economic empowerment, particularly in agriculture, dairy, credit, and small-scale industries. GST streamlining benefits cooperatives by improving input tax credit access, transparency, and market integration, while budgetary allocations and policy support enhance their

capacity to compete, scale operations, and contribute to self-reliant and sustainable economic development.

Enhancing Output, Empowering Farmers

Agriculture remains one of the cornerstones of India's economic resilience, projected to grow at 3.1% in FY2026. While crop yields can fluctuate, allied sectors such as livestock and fisheries have emerged as steady growth engines, expanding 5–6% annually. This diversification has strengthened rural incomes, with livestock GVA rising 195% over the past decade. A historic transformation is underway: horticulture output, at 362.08 million tonnes, now exceeds foodgrain production, reflecting the Government's push towards high-value, nutrient-rich crops.

Union Budget 2026-27 has allocated ₹1.63 lakh crore to agriculture and rural development, emphasizing on productivity, value-chain modernization, and climate resilience over traditional subsidies. To boost stagnant regions, 100 Aspirational Agricultural Districts are being developed under PM Dhan Dhaanya Krishi Yojana, focusing on crop diversification, sustainable practices, and enhanced post-harvest storage at the panchayat level.

In this context, cooperatives are all set to play a pivotal role by aggregating small and marginal farmers, enabling collective bargaining, facilitating affordable inputs and credit, and

promoting agro-processing and marketing initiatives. With policy backing from the Ministry of Cooperation, agricultural cooperatives are increasingly positioned as key instruments for inclusive growth, rural employment generation, and sustainable agricultural transformation.

From Resilience to Global Leadership

India's energy transition is being managed through a balance of scaling renewables, pioneering new technologies, and privatizing strategic sectors. The country currently ranks 3rd globally in installed solar capacity. The Union Budget 2026-27 reinforces this by providing a ₹5,000 crore increase for the PM Surya Ghar Muft Bijli Yojana, facilitating massive rooftop solar adoption. The Government has proposed an outlay of ₹20,000 crore over five years for Carbon Capture Utilization and Storage (CCUS) technologies, targeting hard-to-abate industrial sectors.

The Government of India has emphasized public-private participation, viability gap funding, and incentives for decentralized renewable energy systems to accelerate the clean energy transition. In this framework, cooperatives—especially in rural and agricultural sectors—are emerging as important stakeholders by facilitating community-owned solar projects, biogas plants, and renewable energy micro-grids, enabling shared investment and equitable

benefit distribution. Supported by institutional backing from the Ministry of Cooperation, National Cooperative Development Corporation, energy cooperatives can enhance rural electrification, reduce input costs for farmers, generate local employment, and contribute meaningfully to sustainable and inclusive economic development.

Human Capital: Education, Health, and Skill Development

The development of human capital is positioned as a core duty (Kartavya) in Budget 2026-27, reflecting an understanding that long-term competitiveness depends on a healthy and skilled workforce. The allocation for the Ministry of Education has risen to ₹1.39 lakh crore, with an 8.27% increase over the previous year. This includes ₹83,562 crore for school education and ₹55,727 crore for higher education.

The total health budget has breached the ₹1 lakh crore milestone, pegged at ₹1,06,530 crore. The centrepiece of the pharmaceutical roadmap is the Biopharma SHAKTI mission, but the budget also introduced major public health initiatives including allied health expansion producing 1 lakh professionals across 10 disciplines, five regional medical hubs as integrated healthcare complexes, and geriatric and mental health training for 1.5 lakh multi-skilled caregivers.

The Ministry of Skill Development and

Entrepreneurship witnessed a steep jump in allocation to ₹9,885.80 crore. The primary vehicle for transformation is PM SETU (Skilling and Employability Transformation through Upgraded ITIs), which received ₹6,140.50 crore to modernize Industrial Training Institutes and align them with industry needs. The labour market has stabilized with a 3.2% unemployment rate in 2023-24, while female labour force participation has surged to 42%.

The Government of India has prioritized expanding affordable healthcare access, improving learning outcomes, and enhancing employability through vocational training and entrepreneurship initiatives. In this context, cooperative development can play a solid complementary role by promoting cooperative hospitals, educational institutions, training centers, and skill-based producer cooperatives with a view to empower youth and marginalized communities. With institutional support and proper mentoring and handholding from the Ministry of Cooperation, cooperatives can contribute to inclusive service delivery, local capacity building, and sustainable socio-economic development at the grassroots level.

Caring Cooperatives for National Development

The Budget seeks to actively involve States and Union Territories in the nation's development journey. It promotes entrepreneurship,

value addition and collective resource management, while empowering cooperatives to professionalize operations, expand market access and enhance farmer incomes. By proposing a framework for integrated, robust cooperative networks rather than fragmented entities, it aims to unlock scale, efficiency and sustainability.

Budget 2026 also sharpens the renewed focus on revitalizing the cooperative sector by easing tax burdens and encouraging fairer, member-centric surplus distribution. Through targeted policy support that recognizes cooperatives as instruments of inclusive, participatory and community-led growth, the Budget strengthens their institutional capacity and reinforces their economic relevance across sectors.

Rural & Inclusive Development

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) continues to be the primary engine of rural prosperity, with the "Lakhpati Didi" initiative empowering millions of women in Self-Help Groups (SHGs) and creating sustainable architecture for creating lakhs of self-employment avenues. The budget allocates ₹1.97 lakh crore to the Ministry of Rural Development, supporting flagship housing, road infrastructure and livelihood programs.

In this context, cooperatives serve as vital grassroots

institutions by organizing farmers, artisans, and rural entrepreneurs for collective production, processing, and marketing, thereby enhancing income stability and bargaining power. With institutional backing from the Ministry of Rural Development through the instrumentation of Ministry of Cooperation, rural cooperatives are increasingly placed as key drivers of community-led development, employment generation, and sustainable rural transformation.

The Evolution of the Artificial Intelligence Ecosystem

AI is viewed as a horizontal enabler that will redefine productivity across healthcare, education, and manufacturing. The Government plans to expand AI training to 500 universities nationwide, creating a talent pipeline aligned with industry requirements. This mirrors the semiconductor skilling model, where students at 315 universities are already designing chips.

Under the upcoming AI Mission 2.0, the Government will scale common compute infrastructure to consolidate servers, storage and virtualization into a single, highly available and easily managed system. In addition, it would launch research programmes to democratise access to advanced technology. The budget also recognises the risks associated with AI, including the potential for financial contagion from leveraged tech investments, and has proposed a committee

to assess AI's impact on job requirements.

In this framework, technology-enabled cooperatives can enhance productivity, expand market access through digital platforms, strengthen financial inclusion, and contribute to innovation-led and inclusive economic growth with policy and institutional supports from respective Departments/Ministries of the Government of India.

Urbanization: Making Cities Citizen-friendly

India is witnessing a shift in its urban planning philosophy, moving from mere infrastructure delivery to creation of "Cities as Growth Hubs." The Urban Challenge Fund (UCF), initially announced with ₹ 10,000 crore, incentivises Tier-2 and Tier-3 cities towards better project structuring and credit discipline. To reward infrastructure development, a ₹ 5,000 crore per City Economic Region (CER) grant will be provided over five years.

Key constraints such as land, housing, and mobility are being addressed through rule-based approvals and 20-year statutory City Spatial and Economic Plans. To improve regional connectivity, seven High-Speed Rail corridors are being developed, aimed at supporting labor mobility and industrial clustering.

In this context, cooperative housing societies and urban cooperative institutions play a crucial role in mobilizing

community savings, facilitating affordable home ownership, managing residential complexes, and ensuring participatory urban management. Supported by various administrative wings of Government of India, urban cooperatives can strengthen inclusive urban growth, promote collective asset ownership, and contribute to socially equitable and sustainable city development.

Strategic Indispensability: Charting Pathways

Economic Survey 2025–26 and Union Budget 2026–27 set out a clear and coherent roadmap for India's evolution from a fast-growing emerging economy to a strategically indispensable global power. The shift from import substitution to strategic resilience—and ultimately to strategic indispensability—marks a decisive turn in economic thinking. With GDP growth at 7.4%, inflation at a historic low of 1.7%, and the fiscal deficit on a consolidation path to 4.3%, India has demonstrated resilience amid global uncertainty.

Ambition – Viksit Bharat@47 must be matched by discipline. Rising state-level fiscal deficits, now at 3.2% of GDP, risk diluting consolidation efforts and elevating sovereign borrowing costs. Welfare expansion must be balanced with sustained capital expenditure to avoid long-term fiscal strain. Production-linked incentives require continuous calibration and recalibration to ensure they foster globally

competitive capabilities, not just incremental output. Agriculture reforms must move beyond small and gradual improvements to systematic and transformative changes to address land fragmentation, credit access, and value-chain integration.

By lowering barriers for primary cooperatives to source inputs and sell into larger federated networks, and by improving liquidity and market integration, cooperatives can more effectively connect industry and service growth spurred by large public investments (e.g., in infrastructure, livestock entrepreneurship, and processing) to their member producers, enhancing competitiveness, boosting rural incomes, and catalysing integrated development across agriculture, allied sectors and services. The Government's resolve to promote cooperative movement 2.0 would contribute significantly to achieving the objectives of Viksit Bharat by fostering equitable wealth distribution, strengthening local economies, and ensuring that development benefits reach the last mile.

Strategic indispensability is a disciplined policy objective which demands reliability, scale, innovation, and execution excellence so that India's goods, services, and technologies become difficult to substitute. That, in turn, enhances economic security and strategic autonomy. By prioritising structural reforms, productivity gains, deeper global trade integration,

infrastructure expansion and calibrated policy engagement, Budget 2026 firmly places competitiveness at the core of India's growth strategy. Sustained rural demand, rising agricultural output and productivity, moderating food inflation, and a stable macroeconomic framework together provide the foundation for resilient growth.

The vision Viksit Bharat by 2047

is ambitious yet grounded. Achieving this will demand coordinated action between the Centre and States, active private-sector participation, and institutional continuity and convergence. With growth projected at 6.8–7.2% in FY2027, the outlook remains steady and encouraging. The imperative now is to sustain reform momentum, preserve macroeconomic stability, and lay durable foundations

for long-term people-centric prosperity. With the policy support and capacity-building initiatives from the Ministry of Cooperation, cooperatives would be increasingly positioned to compete with private enterprises while retaining their core principles of democratic governance and inclusive growth, thereby contributing to sustainable and resilient economic development.





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%		

Our Banking Products

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- ❖ ATMs
- ❖ Mobile ATMs
- ❖ Mobile Banking
- ❖ Lockers Facility
- ❖ Crop Loans
- ❖ SHG Loans

- ❖ RMG/JLG Loans
- ❖ Jewels Pledge Loans
- ❖ Housing Loans
- ❖ Personal Loans
- ❖ SRTTO Loans
- ❖ Education Loans
- ❖ Term Loans for Agrl. Allied Activities

- ❖ CC to Businessmen
- ❖ Two & Four Wheeler Loans
- ❖ Karshakmithra - CC
- ❖ Rythunestam - Term Loans
- ❖ Loans to Weavers thru PWCS
- ❖ Personal Loans to Employees
- ❖ Loans to Aquaculture

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Union Budget 2026 : Cooperative Sector in India is more visible than before

Dr.G.Veerakumaran*



■ Status of Indian Economy

Preparatory to the budget, the Finance Minister has placed the Economic Survey 2025-26 on 29 January 2026 at Parliament. Though the world is whirling around geopolitical tensions, trade wars, and high inflationary pressures, India's first advance estimate projects real GDP growth and GVA growth for FY26 to 7.4 and 7.3 per cent respectively. The survey found that there was an increase of seven percent in consumption expenditure due to low inflation, stable employment, and increase in real purchasing power and strong agricultural performance. Interestingly financial inclusion measures of the union government, export and remittances, food grain production and manufacturing sector, both direct and indirect tax collections have shown significant growth

during this year. The survey opined that the government's prudent fiscal management has strengthened credibility and reinforced confidence in India's macroeconomic and fiscal framework. The report further highlights that the child mortality rate and the multidimensional poverty index (MPI) has declined drastically. The report claims that the health sector, education sector, and the skill eco-system yields a better standard of life and the world's best demographic dividend. It visualizes 'from import substitution to strategic resilience and strategic indispensability' as 'Swadeshi'.

■ Status of Indian Cooperative Sector

With regards to the cooperative sector, the survey report advocates adoption of revised and consolidated regulations, and the use of Artificial

Intelligence for its operations. The report proposed that, along with the other agencies, cooperatives can also play a critical role in India's pension ecosystem. As visualized by the Ministry of Cooperation, Government of India, the survey report also gave much importance to the role of Primary Agricultural Cooperative Credit Societies (PACS) as a multi-agency service provider and expects its involvement in the digital initiatives such as e-National Agriculture Market (e-NAM). Further the report emphasizes the role of cooperatives in the seed ecosystem. In order to improve the agricultural practices, the report resorts to an integrated extension system wherein the farmer collectives including the PACSs will work together. The success of the Kisan Rin Portal (KRP) which was launched in 2023 is expected to be strengthened in the

*Former Professor and Head, Department of Cooperative Management, College of Cooperation, Banking and Management, Kerala Agricultural University

cooperative credit sector as well.

Under the Agriculture Marketing Infrastructure (AMI) sub-scheme namely the Integrated Scheme for Agricultural Marketing (ISAM) operates since 2014, designed as a capital investment, demand-driven, credit-linked, back ended subsidy programme, provides financial support to the cooperatives also. The reports reiterates the government's plan to establish new multipurpose PACS, dairy, and fisheries cooperatives across all panchayats reflects an ambition to universalize cooperative presence. Moreover, the report appreciated the government in bringing out the National Cooperation Policy and the establishment of Tribhuvan Sahkari University for professionalizing cooperative management. The core take home is that the report realized that the strengthening of cooperatives and the rise of farmer-producer organizations (FPOs), have further expanded access to credit, innovative technology, and efficient value chains.

On the first day February , 2026, the Finance Minister Nirmala Sitharaman presented the Union Budget 2026-27 in Parliament and in which the cooperative sector is more visible than before. The FM has claimed that she kept atmanirbharta as a lodestar towards Viksit Bharat. The government reiterates that their 'Sankalp' meaning

commitment is to focus on our poor, underprivileged and the disadvantaged, naturally these target groups are of the cooperative movement as well. This sankalp is subdivided in to following three kartavyas meaning duties,

1. to accelerate and sustain economic growth, by enhancing productivity and competitiveness, and building resilience to volatile global dynamics.
2. to fulfil aspirations of our people and build their capacity, making them strong partners in India's path to prosperity.
3. aligned with our vision of Sabka Sath, Sabka Vikas, meaning 'Together with all, development for all', is to ensure that every family, community, region and sector has access to resources, amenities and opportunities for meaningful participation.

Incidentally all the above are discussed under the Sustainable Development Goals of the United Nations and adopted by the International Cooperative Alliance.

The budget has many provisions for the betterment of the cooperatives. Lets see some of the core domains where cooperatives are either directly or indirectly benefited.

Handloom Cooperatives : Through the budget, the Finance Minister launched the Mahatma Gandhi Gram Swaraj initiative to strengthen khadi,

handloom and handicrafts. She believes that this will help in global market linkage and branding. Further it will streamline and support training, skilling, quality of process and production. As per National Cooperative Database, there are 19610 primary cooperative societies registered under this sector with a membership of 4803131. More than 50% (11386) of cooperatives have their presence in rural areas. Under this circumstances, this scheme will certainly benefit the weaving community.

Cooperative Banking : She proposes setting up a "High Level Committee on Banking for Viksit Bharat", to comprehensively review the sector and align it with India's next phase of growth, while safeguarding financial stability, inclusion and consumer protection. Here, the cooperative banks and credit cooperatives can not be ignored since it intends to address the issue of financial inclusion.

Health Cooperatives: The budget had a vision of a strong Care Ecosystem, covering geriatric and allied care services. A variety of National Skills Qualifications Framework (NSQF) aligned programmes will be developed to train multi skilled caregivers combining core care and allied skills, such as, wellness, yoga and operation of medical and assistive devices. In the coming year, 1.5 lakh caregivers will be trained. 188 Hospital & Dispensaries Co-

operative Societies operating in the state of Kerala could utilise this scheme and produce health care professionals, which is the state's unique selling proposition.

Fishery Cooperatives: The government will undertake initiatives (i) for integrated development of 500 reservoirs and Amrit Sarovars (ii) strengthen the fisheries value chain in coastal areas and enable market linkages involving start-ups and women-led groups together with Fish Farmers Producer Organisations. These initiatives will benefit 23134 Fishery Cooperatives actively functioning in India and the member fishermen and women.

Animal Husbandry : To provide quality employment opportunities in rural and peri-urban areas, the government intend to support the Animal Husbandry Sector in entrepreneurship development through: (a) a Credit-Linked Subsidy Programme (b) scaling-up and modernisation of livestock enterprises (c) enhance creation of livestock, dairy and poultry-focused integrated-value chains and (d) encourage creation of Livestock Farmer Producers Organisations. These schemes should address the issues of the existing dairy cooperatives, poultry cooperatives and the cooperatives engaged in fattening of animals for meat like Piggery cooperatives .

Agricultural Production, Processing and Marketing Cooperatives : The budget had a provision for the support

of high value crops such as coconut, sandalwood, cocoa and cashew in our coastal areas. Further, the budget marked a provision for the cultivation of Agar trees in the North East and nuts such as, almonds, walnuts and pine nuts in our hilly regions. This may be another attempt to double the farmers income. Bharat-VISTAAR (Virtually Integrated System to Access Agricultural Resources) a multilingual AI tool that shall integrate the AgriStack portals and the ICAR package on agricultural practices with AI systems. This will enhance farm productivity, enable better decisions for farmers and reduce risk by providing customised advisory support. This technology driven extension method may be useful for all those who have internet access mobiles.

Direct Tax: Deduction under section Section 80P of the Income Tax Act is already allowed to a primary cooperative society engaged in supplying milk, oilseeds, fruits or vegetables raised or grown by its members. The Finance Minister has extended this deduction to also include supply of cattle feed and cotton seed produced by its members. These measures will certainly improve the animal husbandry and cotton production in India. She has also allowed inter-cooperative society dividend income as deduction under the new tax regime to the extent it is further distributed to its members. Further she allowed exemption for a period of 3 years, to dividend income received by

a notified national cooperative federation, on their investments made in companies up to 31.1.2026. This exemption would be allowed only for dividends further distributed to its member co-operatives.

Conclusion: As such, the union budget 2026 covered almost all the cooperative business enterprises of the nation. The vision of the nation is in line with the United Nations agenda of sustainable development. It also reflects the International Cooperative Alliance endorsement of the livelihood of underprivileged segments of the world. The budget focus on seed industry and seed market has to be wisely used by the respective cooperatives. The subsidy for food, fertilizer and fuel cuts may affect agriculture and the cooperatives. However, the livestock sector gets a leg up and the dairy sector will flourish. Moreover, focus on value addition of the fisheries sector and the importance given for export of fish will certainly improve the performance of fishery cooperatives. AI linked digital stack matters for the marginalised farmers and particularly the members of the agribusiness cooperatives. Cooperative banking systems and credit cooperatives with many new service ventures will certainly get a flip. However, allocation for agriculture still needs better treatment. The Union government has promised to implement all those schemes without ignoring the core ideal of cooperative federalism.





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The Gujarat State Cooperative Union (GSCU), Ahmedabad organized a State-Level Cooperative Seminar for College Girls – 2026 at Tagore Hall, Paldi, in connection with the International Year of Cooperatives 2025. The seminar aimed to connect college girls with the cooperative sector and encourage their participation in cooperative activities under the theme “The Cooperative Sector Is the Best Medium for Making India Self-Reliant.” Around 1,000

girl students from 69 colleges across Gujarat participated and received information about the role, benefits, and employment opportunities in the cooperative sector. The seminar was chaired by Shri Ghanshyam Amin, Chairman, GSCU, who highlighted the importance of cooperatives in inclusive development and encouraged young women to join the cooperative movement and become job creators. The program was inaugurated by Dr.

Parul Patel, Vice Chancellor of Parul University, who emphasized the value of cooperation and the importance of women contributing positively to society through cooperative activities. Padma Shri awardee and industrialist Shri Savji Dholakia, the Chief Guest, motivated students to set big goals, work with dedication, and follow values of honesty and service. Motivational speaker Shri Sanjay Raval guided students on identifying their strengths and building successful careers. The program also included presentations by Shri Sandhya Kapoor, Director, NCU; Dr. Hiral Chaudhary, Zonal Officer from Banas Dairy; and Shri Deepshikha Thakur, Assistant Education Officer, GSCU. Dr. Rajendra Trivedi, Executive Officer of the Union, delivered the welcome address and program outline. The seminar concluded with the release of the booklet “Sahakar Garima” and a vote of thanks.



The Gujarat State Cooperative Union (GSCU) organized a State-Level Cooperative Seminar 2026 in Ahmedabad on the theme “Opportunities for the Development of Cooperative Purchase and Sales Unions.” The seminar was inaugurated by Shri Dilip Sanghani, Chairman of IFFCO and GUJCOMASOL, who emphasized that agriculture is the backbone of the economy and highlighted the importance

of strengthening cooperatives to achieve the vision of “Prosperity through Cooperation.” Presiding over the seminar, Shri Ghanshyam Amin, Chairman, GSCU, stressed the vital role of cooperatives in economic development. He noted that cooperatives operate in 118 countries and that the United Nations has declared 2025 as the International Year of Cooperatives. India has more than 800,000 cooperative institutions, while Gujarat alone has about 92,000. Dr. Rajendra Trivedi, Executive

Officer, GSCU, delivered the welcome address and outlined the program. Shri Kavin Patel, Assistant Manager of Bardoli Cooperative Purchase and Sales Union, spoke on operational efficiency and transparency. Shri Dinesh Suthar, CEO of GUJCOMASOL, discussed development opportunities for cooperative purchase and sales unions, while Shri Sanjay Kumar, Regional Director, NCDC, explained assistance schemes for cooperatives. Around 150 representatives from cooperative unions across Gujarat attended the seminar, which concluded with the release of the publication “Co-op. Marketing Sopan.”

भारत के किसानों के लिए डिजिटल एवं सुविधाजनक फसल भंडारण



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

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

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

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Union Budget 2026-27: Implications for Cooperatives and Micro, Small and Medium Enterprises (MSMEs) in Financial, Institutional, and Digital Transformation for inclusive and sustainable development

-Aaliya Yousuf*



The Union Budget 2026-27 places Cooperatives and Micro, Small and Medium Enterprises (MSMEs) at the centre of India's strategy for inclusive, decentralized, and sustainable development. In the present economic landscape, cooperatives operate across the entire enterprise spectrum, ranging from large-scale organisations to medium, small, and micro enterprises. While a limited number function as large and well-structured institutions, the majority operate at the micro, small, and medium enterprise (MSME) level. Recognising their critical contributions to employment generation, local value creation, and regional balance, the Budget underscores their role as foundational pillars of a sustainable economy.

This structural significance is reflected in the wide sectoral

footprint of cooperative-based MSMEs across the primary, secondary, and tertiary segments of the economy. In the primary sector, they are engaged in agriculture, dairy, fisheries, horticulture, and allied activities, supporting rural livelihoods and contributing to food security. In the secondary sector, they play a vital role in manufacturing, agro-processing, and small-scale industrial production, promoting entrepreneurship and adding value to locally produced goods. In the tertiary sector, they serve as essential institutional supports in banking, financial services, transport, retail, and insurance, connecting producers and consumers, strengthening market linkages, and enhancing access to essential services. By combining this extensive sectoral presence with targeted policy support,

the Budget seeks to create an enabling environment in which MSME cooperatives can sustain existing operations while expanding, innovating, and competing more effectively in both domestic and international markets.

In recognition of their extensive economic presence and developmental contributions, the Budget introduces a comprehensive set of targeted measures aimed at strengthening institutional and operational capacities while enhancing resilience, competitiveness, and sustainability. These measures include infrastructure and supply chain modernisation, digital integration, and renewable energy initiatives designed to streamline operations, reduce logistical bottlenecks, and promote environmentally sustainable

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practices within cooperatives and MSMEs. Financial interventions such as improved access to credit, equity support, and risk coverage through credit guarantee schemes are intended to empower micro and small enterprises, women entrepreneurs, and rural producers with the capital necessary to scale their operations. Regulatory and institutional reforms, including simplified compliance procedures, professional training, and skill development programmes, further aim to strengthen governance, operational efficiency, and managerial capacity, enabling these institutions to innovate and integrate more effectively into domestic and global value chains.

By addressing structural, operational, and financial challenges in a coordinated manner, the Budget provides a robust framework for cooperatives and MSMEs to expand their impact, enhance productivity, and advance inclusive economic growth. These measures not only play a significant role in positioning Cooperatives and MSMEs as engines of innovation and global competitiveness, but also establishes an enabling ecosystem that supports both the scaling of grassroots institutions and their integration into national and international markets.

Implications of the Union Budget 2026-27 for Cooperatives

The Union Budget 2026-27

recognises cooperatives as vital instruments of inclusive growth, rural development and economic decentralization at grassroots level. With a vast network spanning agricultural credit societies, dairy federations, housing cooperatives, fisheries, handloom, and multi-purpose societies, the cooperative sector plays a significant role in mobilising community resources, strengthening local value chains and promoting collective entrepreneurship. Particularly in rural and semi-urban regions, cooperatives serve as key institutional mechanisms for financial inclusion, input distribution, procurement support and market access, thereby contributing to balanced regional development and social equity.

Aligned with the broader developmental vision articulated in the Budget accelerating economic growth, fulfilling citizens' aspirations, and strengthening institutional capacities with equitable access, the policy framework introduces targeted reforms to modernise the cooperative ecosystem. Emphasising taxation rationalisation, institutional strengthening, digital and technological integration, improved access to credit, professional capacity building, infrastructure augmentation, sustainability integration, and export promotion, the Budget moves beyond traditional subsidy-based approaches toward structural reform and governance enhancement.

To operationalise this vision, a series of sector-specific interventions across fiscal reform, infrastructure development, sustainability measures, institutional capacity enhancement, and global market integration has been designed to reposition cooperatives as competitive, transparent, and professionally managed entities capable of integrating into national and global value chains while preserving their member-centric ethics and grassroots character.

Cooperative Taxation Reforms

A central reform under the cooperative framework is the expansion of income-tax deductions available to primary cooperative societies. Previously applicable to societies engaged in supplying milk, oilseeds, fruits and vegetables, the deduction has now been extended to include cattle feed and cotton seed produced by their members. This widening of eligible activities reduces compliance complexities while strengthening financial viability at the grassroots level.

The proposed reform is expected to significantly benefit dairy-intensive states such as Gujarat, where cooperative dairies operate through integrated models encompassing milk procurement, processing, marketing, cattle feed production, and comprehensive animal health and extension services. It is likely to simplify compliance requirements,

rationalise accounting procedures, and enhance financial sustainability at the primary society level. Similar benefits are anticipated across thousands of agricultural cooperatives nationwide, strengthening cooperative production and supply chains for essential goods while sustaining the broader ecosystem

Additionally, the Budget provides a three-year exemption on dividend income received by notified national cooperative federations for investments made up to 31 January 2026, subject to onward distribution to member cooperatives. This measure is designed to strengthen internal capital flow within the cooperative structure and improve liquidity circulation across tiers.

Dedicated Freight Corridor and Dairy Logistics

Recognising that infrastructure efficiency is critical to cooperative competitiveness, particularly in perishable sectors such as dairy, the Budget complements fiscal reforms with strategic investments in logistics and freight connectivity by proposing a Dedicated Freight Corridor connecting Surat in the West to Dankuni in the East. Considering the highly perishable nature of dairy products, a time-bound and scheduled freight movement is essential to maintain quality, minimise wastage, and strengthen cold-chain integration.

The proposed corridor is expected to reduce transit time, lower logistics costs, minimise spoilage and improve cold-chain reliability. By easing congestion on existing rail routes and enabling priority freight movement, it can facilitate better integration of regional milk sheds into the national milk grid. In the longer term, improved logistical efficiency is likely to enhance supply-chain resilience, expand market access and strengthen the competitiveness of India's dairy cooperatives in both domestic and emerging export markets.

Bio-CNG and Renewable Energy incentives

In addition to strengthening financial and logistical frameworks, the Budget integrates environmental sustainability into cooperative development through targeted renewable energy incentives. In alignment with sustainability objectives and circular economy principles, it excludes the entire value of biogas while calculating excise duty on biogas-blended Compressed Natural Gas (CNG) and announces duty exemptions for renewable energy and biogas equipment to support the transition towards a 5 percent bio-CNG blend by 2028-29.

These fiscal incentives are expected to encourage the promotion of dung-based bio-energy plants, creating supplementary income opportunities for individual milk producers as well as

cooperative-based systems. They will also accelerate the adoption of clean energy in rural areas. By linking environmental sustainability with cooperative-led enterprise, the reform integrates climate responsiveness into rural economic planning.

Cooperative Education and Institutional Capacity Building

The Budget places strong emphasis on institutional reform and human capital development as foundational pillars of cooperative modernisation. Accordingly, ₹ 300 crore has been allocated under the Union Budget 2026-27 for cooperative education and institutional capacity building, signaling a strategic shift from purely financial support toward long-term structural strengthening of the cooperative movement.

A significant component of this allocation supports the further development and strengthening of Tribhuvan Sahkari University in Anand, Gujarat, a national-level institution dedicated to cooperative management, research and leadership development. The University is expected to function as a centre of excellence, integrating academic instruction, field-based training and policy research tailored to the unique governance structure and member-owned character of cooperatives.

The initiative seeks to strengthen professional

management training, enhance leadership capabilities, modernise governance frameworks and promote digital transformation across cooperative institutions. Capacity-building interventions are likely to focus on financial management, regulatory compliance, strategic planning, technology adoption, supply-chain management and data-driven decision-making.

By equipping cooperative functionaries and young professionals with contemporary managerial and technical skills, the reform aims to bridge the gap between traditional cooperative practices and emerging market demands. In this context, Tribhuvan Sahkari University can play a transformative role by institutionalising professional cooperative education, offering industry-aligned curricula, promoting research on cooperative governance and digital transformation, and promoting innovation, entrepreneurship, and leadership within the cooperative sector. Through structured capacity-building programmes, executive training, and exposure to modern tools such as digital finance, supply chain management, and data-driven decision-making, the University can enable cooperatives to remain competitive, transparent, and resilient in a rapidly evolving economic environment.

Further, particular emphasis on youth engagement is significant in ensuring generational continuity within

the cooperative movement. By attracting professionally trained young individuals into cooperative leadership and management roles, the sector can better adapt to evolving competitive environments and technological advancements. Digital transformation initiatives supported under this allocation may further enhance transparency, streamline accounting and auditing systems, improve service delivery and facilitate real-time monitoring of operations. Institutional strengthening is critical for improving transparency, accountability and competitiveness, especially in an era where cooperatives operate alongside private and corporate enterprises within increasingly integrated markets.

The Budget thus recognises that financial incentives alone are insufficient to ensure sustainability. Investments in human capital, governance reform and organisational modernisation are essential to build resilient cooperative institutions capable of scaling operations, accessing new markets and maintaining member trust. In this sense, the allocation reflects a long-term vision that situates education and institutional reform at the core of cooperative revitalisation and sustainable growth.

Livestock FPOs and Export Promotion

Recognising livestock as a key contributor to farm income, the Budget allocates ₹ 450 crore

to the National Cooperative Exports Limited (NCEL) to enhance export capabilities of cooperative institutions, including dairy cooperatives. Complementary measures include loan-linked capital subsidies for establishing veterinary colleges, hospitals and diagnostic laboratories, with a target of adding over 20,000 veterinary professionals nationwide. The Budget also emphasises the development of integrated dairy value chains and supports the formation and strengthening of Livestock Farmer Producer Organisations (FPOs) to enhance farmer participation and value realisation. Credit-linked subsidies aimed at promoting rural entrepreneurship are expected to generate employment and improve income opportunities within the dairy and livestock sectors.

Implications of the Union Budget 2026-27 for Micro, Small and Medium Enterprises (MSMEs)

The Union Budget 2026-27 positions MSMEs at the core of India's economic expansion and socio-economic transformation. With over 7.47 crore enterprises employing more than 32.82 crore persons, the sector remains the second-largest employer after agriculture. MSMEs contribute approximately 35.4 per cent of manufacturing output, 48.58 per cent of exports, and 31.1 per cent of India's GDP, underscoring their structural importance in industrial production, employment generation, and balanced

regional development, particularly in rural and backward regions.

Guided by the three key Kartavyas accelerating economic growth, fulfilling citizens' aspirations, and building institutional capacities with equitable access the Budget introduces a structured reform agenda aimed at strengthening MSMEs through financial, institutional, and regulatory interventions. Under this framework, a three-pronged strategy has been proposed to transform MSMEs into competitive "Champions" by expanding equity access, enhancing liquidity mechanisms, and strengthening professional and managerial support.

In this broader ecosystem, cooperatives constitute an important segment of the MSME landscape. Many cooperatives function as enterprises that meet MSME eligibility criteria, while some also establish companies under the Companies Act, 2013 that qualify as MSMEs. Consequently, cooperatives are positioned to avail themselves of MSME-linked benefits and incentives, reinforcing their role in advancing the Budget's developmental objectives.

Three-Pronged Strategy to build MSME Champions

The Union Budget 2026-27 introduces a focused reform framework to transform MSMEs into resilient, competitive, and growth-oriented enterprises. Moving beyond traditional

credit support, it adopts a holistic strategy integrating capital strengthening, liquidity enhancement, and governance reforms. The strategy rests on three core pillars:

(i) Equity Support: Strengthening Growth Capital: To address the long-standing challenge of risk capital availability, the Budget proposes a dedicated ₹ 10,000 crore Small and Medium Enterprises (SME) Growth Fund to incentivise enterprises based on defined eligibility criteria and nurture high-growth firms. Additionally, the Self-Reliant India (SRI) Fund, established in 2021, will receive an infusion of ₹ 2,000 crore to sustain support for micro enterprises and ensure continued access to equity-based financing. As of 30 November 2025, the SRI Fund has supported 682 MSMEs through investments amounting to ₹ 15,442 crore, reflecting its role in strengthening alternative financing mechanisms and reducing excessive dependence on debt capital. These measures indicate a strategic shift from credit-heavy assistance to balanced capital structuring, thereby enabling scalable and innovation-driven MSMEs to emerge as future national and global champions.

(ii) Liquidity Support-Deepening TReDS and Working Capital Reforms: Liquidity enhancement remains a central pillar of the reform framework. More than ₹ 7 lakh crore has already been unlocked for MSMEs through the Trade Receivables Discounting System (TReDS),

an electronic platform that facilitates financing and discounting of trade receivables owed by corporates, government departments and public sector undertakings to MSMEs through multiple financiers. To maximise its impact, the Budget mandates TReDS as the settlement platform for all purchases from MSMEs by Central Public Sector Enterprises (CPSEs), setting a benchmark for private corporates. It introduces Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) backed credit guarantee support for invoice discounting on the TReDS platform and integrates the Government e-Marketplace (GeM) with TReDS to enable information-sharing with financiers on government MSME purchases, facilitating faster and cheaper access to credit. Further, TReDS receivables will be introduced as asset-backed securities to deepen the secondary market, improve liquidity and accelerate receivable settlements.

(iii) Professional Support and Compliance Simplification: Recognising that financial reforms must be complemented by governance strengthening, the Budget facilitates collaboration with professional institutions such as the Institute of Chartered Accountants of India (ICAI), the Institute of Company Secretaries of India (ICSI), and the Institute of Cost Accountants of India (ICMAI) to design short-term modular courses and practical compliance tools. This

initiative will create a cadre of accredited para-professionals known as "Corporate Mitras," particularly in Tier-II and Tier-III towns, to assist MSMEs in meeting compliance requirements at affordable costs while improving governance standards.

In addition, a significant tax reform removes the existing ₹10 lakh value cap per consignment on courier exports. This measure is expected to reduce friction in cross-border business-to-consumer trade and support small businesses, artisans and start-ups in accessing global markets through e-commerce. Improved technological tracking of rejected and returned shipments further enhances efficiency in export logistics.

Digital Formalisation and Institutional Strengthening

The implications of the Budget must also be understood within the broader context of ongoing digital formalisation initiatives. The Udyam Registration Portal, launched in 2020, enables paperless and cost-free digital registration of MSMEs, granting access to schemes and benefits. The Udyam Assist Platform (UAP), launched in January 2023, aims to bring Informal Micro Enterprises (IMEs) into the formal ambit and enable them to avail Priority Sector Lending (PSL) benefits.

Between 1 July 2020 and December 2025, over 7.30 crore enterprises have been

registered across these platforms, including 4.37 crore registrations on the Udyam Portal and 2.92 crore on the Udyam Assist Platform. This scale of formalisation represents a significant milestone in expanding institutional coverage and credit inclusion.

Entrepreneurship Promotion and Employment Generation

The Prime Minister's Employment Generation Programme (PMEGP) continues to support micro-entrepreneurs through margin money subsidies on bank loans, with expanded project cost limits and broader activity coverage. Since its inception in FY 2008-09 up to December 2025 (FY 2025-26), 10.71 lakh micro enterprises have been assisted with margin money subsidies amounting to ₹29,249.43 crore, generating estimated employment for over 87 lakh persons.

MSME Champions Scheme and Competitiveness Enhancement

The MSME Champions Scheme focuses on identifying and nurturing select enterprises by upgrading processes, minimising inefficiencies and enhancing competitiveness to achieve excellence in domestic and international markets. The scheme comprises three components: MSME-Sustainable (ZED), MSME-Competitive (Lean), and MSME-Innovative (Incubation, Design and IPR). To ensure

competitiveness, the MSME Champions Scheme promotes "Zero Defect, Zero Effect" practices through ZED Certification and productivity improvements via the MSME-Competitive (Lean) Scheme. Innovation is also being institutionalized via the MSME-Innovative component, which enables incubation, design interventions, and protection of IPR (Intellectual Property Rights).

Under the MSME Sustainable (ZED) Certification Scheme, 2,71,373 MSMEs have registered, and 1,92,689 enterprises have been certified. Under the MSME-Competitive (Lean) Scheme, 32,077 MSMEs have registered and 31,987 enterprises have taken the Lean pledge as a pre-commitment to productivity and efficiency practices. The innovative component supports incubation, design interventions and intellectual property rights protection, institutionalising innovation within the sector.

E-Commerce integration and Supply Chain expansion

The rapid expansion of the Open Network for Digital Commerce (ONDC) ecosystem, alongside the Trade Enablement and Marketing (TEAM) Initiative which targets onboarding 5 lakh MSMEs offers transformative opportunities for integration into formal e-commerce and supply chains while reducing transaction costs.

In parallel, more than 30,000

beneficiaries of the PM Vishwakarma Scheme have been onboarded on the Government e-Marketplace (GeM), increasing their access to institutional buyers and expanding domestic and international market reach.

Online Dispute Resolution and Payment Security

The MSE Scheme for Online Dispute Resolution (ODR), launched on 27 June 2025 (MSME Day), establishes a structured pre-adjudication framework promoting amicable settlements between buyers and sellers prior to proceedings under the MSMED Act, 2006. This mechanism enables efficient recovery of dues while preserving business relationships, thereby enhancing payment security within supply chains.

Credit Guarantee Expansion

The Credit Guarantee Scheme for Micro and Small Enterprises (CGSME), which celebrated 25 years in 2025, has crossed 1 crore guarantees since its inception in August 2000. Between 1 January and 30 November 2025, 29.03 lakh guarantees worth ₹ 3.77 lakh crore were approved. The ceiling of guarantee coverage has been enhanced from ₹ 5 crore to ₹ 10 crore. Additionally, a special provision for MSEs promoted by transgender entrepreneurs introduces a 10 per cent concession in guarantee fees and enhanced coverage of 85 per cent,

effective 1 March 2025.

PM Vishwakarma Scheme: Supporting Artisans and Craftspeople

Launched in September 2023, the PM Vishwakarma Scheme provides end-to-end support to artisans and craftspeople across 18 trades. As of 1 December 2025, 30 lakh beneficiaries have been registered, of whom 23.09 lakh have been trained. In 2025 alone, 7.7 lakh beneficiaries completed basic skill training. Further, ₹ 2,257 crore was sanctioned to 2.62 lakh beneficiaries as collateral-free loans, and 6.7 lakh beneficiaries have been digitally enabled. Online marketing support is also being provided through e-commerce platforms to promote domestic and international sales.

Labour Reforms and Ease of Doing Business

The implementation of Labour Codes seeks to modernise India's labour ecosystem by formalising employment, simplifying compliance through digitisation, strengthening social security and ensuring workplace safety and equity. By rationalising thresholds, streamlining procedures and reducing inspections, these reforms aim to ease compliance burdens on MSMEs while safeguarding worker welfare

Conclusion

The Union Budget 2026–

27 marks a decisive transition from subsidy-led support toward structural strengthening of grassroots and small-scale enterprise institutions. By integrating fiscal rationalisation, infrastructure modernisation, digital formalisation, sustainability incentives, equity expansion, and institutional capacity building, the Budget repositions cooperatives and MSMEs within a productivity-driven growth framework. Cooperatives reinforce democratic ownership and decentralised value-chain integration, while MSMEs drive industrial dynamism, employment generation, and export expansion. Together, they represent complementary engines of inclusive and regionally balanced development.

In an increasingly competitive and digitally integrated global economy, the Budget lays the foundation for transforming community-based enterprises and small businesses into resilient, innovation-oriented, and globally connected actors. By aligning financial reform, governance modernisation, and technological integration, it advances the vision of "Sahakar se Samridhi" while simultaneously nurturing globally competitive MSME champions. The reform trajectory thus situates both sectors not merely as beneficiaries of policy support, but as central drivers of India's long-term sustainable and equitable growth strategy.





KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE Ltd.,

A leader in Development of souharda Cooperative Movement in Karnataka



A Statutory Body in Cooperative Sector

"Souharda Sahakari Soudha" 18th Cross, Margosa Road, Malleswaram, Bengaluru - 560 055



The Model Cooperative Act (Liberal Cooperative Act) has been adopted in Karnataka state by the name Karnataka Souharda Sahakari Act of 1997, which came into force on 01.01.2001 by the consent of President of India and Government of Karnataka.

Souharda Cooperatives enjoy functional autonomy in design and implementation of their business plans, customers service activities based on the needs of their members. The aim of this Souharda Cooperative Movement is to achieve "autonomy, self-administration and self-control" Karnataka State Souharda Federal Cooperative Ltd" (KSSFCL), Bengaluru, is a statutory cooperative Federal body formed by the Karnataka Souharda Act to look after the growth and development of souharda cooperatives in the state with unique feature of elected body for its management which is first of its kind in India.

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



G Nanjangouda
President



A R Prasanna kumar
Vice President



Sharanagouda G. Patil
Managing Director

From Cooperation to Self-Reliance: The Journey of Aslali Seva Sahakari Mandali Ltd. in Green Energy and Holistic Development

Thakur Deepshikha V. Singh *



AI Image

Introduction: Cooperation as the Soul of Rural India

The history of Indian cooperatives is deeply intertwined with the country's socio-economic evolution. From the early days of independence to the era of digital transformation and green technology, cooperatives have continuously adapted to meet the changing needs of society. In this vast network of cooperation, few institutions shine as brightly and consistently as The Aslali Seva Sahakari Mandali Ltd., located in the heart of Gujarat.

Established in 1907, this institution stands as Gujarat's second registered Primary Agricultural Cooperative Society (PACS). It began humbly, with only 25 founding members, but it carried with it a vision far larger than its size—a vision of collective progress, financial inclusion, and rural

empowerment. Over more than a century, Aslali Mandali has evolved into a model cooperative representing the power of unity, self-reliance, and innovation in the Indian countryside. Today, in its 119th year of service, Aslali Seva Sahakari Mandali is not merely a primary agricultural cooperative society; it is a beacon of holistic development, a living testimony to how cooperation, guided by strong leadership and community participation, can transform rural economies and foster sustainability.

The Founding Spirit: Seeds of Cooperation

The roots of Aslali Seva Sahakari Mandali trace back to the early twentieth century, when India was still under colonial rule and rural communities were often burdened by debt, exploitation, and lack of access to formal credit. Farmers were at the

mercy of private moneylenders who charged exorbitant interest rates.

Amid this social and economic hardship, visionaries such as Shri Ashaji Amin, Shri Bhulaji, and Shri Umedji recognized that cooperation—rather than competition—was the key to freedom from financial bondage. They came together with 22 other progressive villagers and founded a small cooperative society in Aslali village, near Ahmedabad.

The objective was simple yet revolutionary for its time: to promote self-help and mutual help among farmers, ensuring access to affordable credit and essential agricultural inputs. In 1907, the Aslali Seva Sahakari Mandali was officially registered, making it the second cooperative society in Gujarat's history. The founders may not have imagined that their humble initiative would

*Assistant Officer – Education) Gujarat State Cooperative Union

one day grow into a financially robust and socially responsible institution, serving hundreds of members and inspiring countless others across the state.

Growth Through Generations: A Century of Progress

Over the past eleven decades, Aslali Seva Sahakari Mandali has experienced continuous growth—financially, institutionally, and socially. Each decade brought new challenges and opportunities, and the society responded with innovation and resilience.

From providing short-term agricultural loans and distributing fertilizers, seeds, and pesticides to introducing modern farming techniques, Aslali Mandali has always been at the forefront of rural transformation.

Under the dynamic and visionary leadership of Shri Ghanshyam Amin, who has been guiding the institution for the last 28 years, the cooperative has reached unprecedented heights. Shri Amin's leadership has been instrumental in transforming Aslali Mandali from a traditional credit cooperative into a multi-functional development institution.

Recognized as a Cooperative Karmaveer at the state, national, and international levels, Shri Amin represents the modern face of India's cooperative leadership—one that blends tradition with technology, and social values with sustainable growth.

A Strong Financial Foundation

Today, Aslali Seva Sahakari Mandali stands on a solid foundation of trust, transparency, and financial discipline. The numbers speak for themselves:

400 active members • ₹ 44 lakh share capital • ₹ 2.11 crore reserve fund • ₹ 4.43 lakh in other funds • ₹ 11 crore annual turnover • ₹ 1.67 crore in deposits • ₹ 2.02 crore in advances • ₹ 75.5 lakh net profit

For the past 17 years, the society has been consistently distributing 15% dividend, and for the last three consecutive years, it has declared 20% dividend—a record that only a few primary cooperatives in India can claim.

Every financial achievement is not just a number—it represents the trust of farmers, the commitment of management, and the collective strength of cooperative values.

Infrastructure and Operational Excellence

Aslali Mandali operates from its own two-storey building, symbolizing stability and self-reliance. The premises house an air-conditioned seminar hall, a modern library, and a well-equipped boardroom. These facilities are not merely administrative spaces—they are centers of learning and collaboration.

The society has 32 storage godowns, offering much-needed warehousing facilities to farmers and local traders. This storage capacity not only

helps preserve produce but also empowers farmers to sell their goods at fair prices, free from the pressure of immediate distress sales.

Through its multi-purpose operations, the society caters to nearly every aspect of rural life:

- Distribution of fertilizers, nano urea, and certified seeds.
- Supply of pesticides and other farm inputs.
- Short-term agricultural and crop loans to members.
- Sale of essential commodities like food grains and consumer goods.
- Guidance on modern farming practices and government schemes.

Such comprehensive service delivery ensures that Aslali Mandali is not just a financial institution—it is the nerve center of the rural economy in Aslali and nearby villages.

Commitment to Farmers and the Community

The essence of a cooperative lies in its social responsibility, and Aslali Seva Sahakari Mandali has upheld this ideal for more than a century. Its activities go beyond economic gain—they reflect compassion, community spirit, and a deep commitment to human development. The society plays a crucial role in bridging the gap between government schemes and rural beneficiaries. It ensures that members and villagers are informed about and can access welfare programs such as the Pradhan Mantri Fasal Bima Yojana, PM Kisan Samman Nidhi, and Soil

Health Card Scheme.

The Mandali also ensures the distribution of high-quality fertilizers and seeds, helping farmers improve productivity and adopt sustainable agricultural practices. This proactive approach has made Aslali one of the most progressive cooperatives in Ahmedabad district.

Green Energy Revolution: Lighting Rural Futures

The world is facing a climate crisis, and India's commitment to renewable energy is stronger than ever. Rural cooperatives are emerging as vital players in this transformation, bringing sustainability to the grassroots. Aslali Seva Sahakari Mandali has taken a pioneering step by entering the Green Energy sector. In alignment with the Pradhan Mantri Suryaghar Yojana, the society signed a Memorandum of Understanding (MoU) with Petlad Taluka Saur Urja Sahakari Mandali Ltd. — a leading solar cooperative in Gujarat.

This collaboration has enabled Aslali Mandali to promote solar energy installations among its members and the surrounding communities. The initiative encourages households to adopt rooftop solar systems, which reduce electricity costs, generate additional income through surplus energy sales, and contribute to a cleaner environment.

Through awareness campaigns, workshops, and training sessions, the society is spreading knowledge about the long-term benefits of renewable energy. It has successfully turned environmental awareness into a community-

driven cooperative movement.

Healthcare for All: Building a Healthy Cooperative Community

True development is incomplete without health. Understanding this, Aslali Seva Sahakari Mandali has expanded its cooperative activities into the health sector, ensuring that rural people have access to quality and affordable medical services.

In a significant step toward public health, the Mandali inaugurated a Pradhan Mantri Jan Aushadhi Kendra at Aslali village. Through this center, villagers and cooperative members receive generic medicines at 50–80% lower prices than branded alternatives. The initiative reflects both economic and social responsibility—helping families save money while improving access to essential healthcare.

Beyond this, the society organizes regular medical camps in collaboration with local hospitals, doctors, and voluntary organizations. These camps provide free health checkups, blood donation drives, and eye examinations, serving hundreds of villagers each year.

One of the most appreciated services has been the distribution of free spectacles to patients with vision issues and the provision of wheelchairs, hospital beds, and walkers to elderly or differently-abled residents. These compassionate activities go far beyond financial assistance—they nurture the human heart of cooperation.

During natural calamities or

pandemics, the Mandali's staff and members have actively participated in relief work, ensuring food and medicine supplies reach every household. The spirit of cooperation, as envisioned by the founders, continues to thrive—not just in financial inclusion but in human care and compassion.

Education and Capacity Building: Empowering Minds for the Future

Education and skill development are key pillars of sustainable cooperative success. Recognizing this, Aslali Seva Sahakari Mandali invests heavily in member education, staff training, and youth capacity building.

Every year, the society sponsors members and employees to attend training programs at reputed national cooperative institutes such as:

- VAMNICOM, Pune (Vaikunth Mehta National Institute of Cooperative Management)
- NCCT, New Delhi (National Council for Cooperative Training)
- State Cooperative Union, Ahmedabad
- NCCF, New Delhi and other allied organizations.

Through these programs, participants gain exposure to modern management practices, financial technology, and emerging trends in the cooperative sector. It ensures that Aslali Mandali remains future-ready while staying grounded in cooperative principles.

To promote awareness and learning among farmers, the society organizes annual study

tours across Gujarat, visiting progressive farms, dairy cooperatives, and renewable energy projects. These visits serve as a living classroom—helping members adopt new ideas and technologies in agriculture, irrigation, and entrepreneurship.

The society also believes in nurturing the next generation. Every year, it distributes educational kits to children of members studying in schools and colleges. Such gestures, though small in cost, have a deep emotional and motivational impact. They communicate that the cooperative stands not only for the prosperity of today's members but also for the bright future of their children.

Social Responsibility and Member Welfare

Over its long and illustrious journey, Aslali Seva Sahakari Mandali has embodied the true spirit of cooperation—balancing business efficiency with social responsibility.

The society maintains several welfare programs for its members, including:

- Death relief assistance to the families of deceased members.
- Annual gifts and bonuses worth ₹ 1,250 for members.
- Consistent dividend payments (15% for 17 years, 20% for the last three years).
- Educational support for children and scholarships for meritorious students.
- Awareness programs on government welfare schemes, insurance, and financial literacy.

The Mandali's board believes that the strength of any cooperative lies in the happiness and participation of its members. Therefore, every activity—from training to health camp to social welfare—is designed to include and benefit members directly.

This commitment to people-centric development makes Aslali Mandali more than a financial institution—it is a socially conscious family built on trust, transparency, and compassion.

Green Energy Partnership: Cooperation Among Cooperatives

Among all its modern initiatives, the collaboration with Petlad Taluka Saur Urja Sahakari Mandali Ltd. stands out as a shining example of the cooperative principle: "Cooperation among cooperatives."

Through this partnership, Aslali Mandali has become an active participant in India's green energy revolution. It encourages farmers and rural households to install rooftop solar panels and supports them in availing government subsidies and technical assistance under the Pradhan Mantri Suryaghar Muft Bijli Yojana.

This initiative achieves three critical goals simultaneously:

1. **Economic Empowerment** – by reducing electricity bills and generating extra income from solar energy production.
2. **Environmental Sustainability** – by reducing dependence on fossil fuels and minimizing carbon emissions.

3. **Social Awareness** – by making villagers conscious of renewable energy's benefits and their role in protecting the environment.

The cooperative also earns a small commission for each installation facilitated through its network, creating an additional income stream that strengthens its financial base.

The impact of this initiative extends far beyond Aslali. It demonstrates how rural cooperatives can become agents of clean energy transformation, turning India's villages into self-sufficient, sustainable ecosystems.

Amul Parlour and Consumer Services

In addition to agriculture and energy, Aslali Mandali has diversified into consumer services by introducing an Amul Parlour within its premises. This not only provides fresh and high-quality dairy products to villagers but also supports the local dairy economy by promoting cooperative brands. Such initiatives highlight how cooperatives can contribute to nutrition, local entrepreneurship, and women's empowerment—as many of these parlours are managed by women from member families. The cooperative model here works as a chain: farmers supply milk to Amul, Amul provides products to Aslali Mandali, and the Mandali serves its members and community—ensuring that value and income circulate within the cooperative ecosystem itself.

Social Impact: Beyond Numbers

The success of Aslali Seva Sahakari Mandali cannot be measured only by its balance sheet—it must be understood in the smiles it brings to people's faces and the confidence it builds among rural families.

- For farmers, it provides affordable credit, quality inputs, and fair prices for their produce.
- For youth, it offers training, education, and opportunities in modern sectors like green energy and cooperative entrepreneurship.
- For women, it creates platforms for participation and income generation.
- For senior citizens and vulnerable groups, it ensures dignity through health care, welfare, and community support.

Over 118 years, the Aslali Mandali has grown from a 25-member credit society to a 400-member institution with a turnover of ₹11 crore—yet its core philosophy remains the same: "Self-help through mutual help."

International Recognition: A Model for the World

The exemplary work of Aslali Seva Sahakari Mandali has drawn attention not only from across India but from abroad as well. Recently, a cooperative delegation from the Caribbean nation of Grenada visited the society to study its functioning, community impact, and innovative initiatives.

The visitors were deeply impressed by the Mandali's management practices, financial discipline, and people-centric approach. Such international recognition is not merely a matter of prestige—it

reinforces India's position as a global leader in the cooperative movement. As the world looks for sustainable models of inclusive development, Aslali Mandali stands as a living example of how cooperatives can integrate business viability with social values and local needs with global goals.

A Culture of Transparency and Good Governance

Behind every successful cooperative lies good governance, and Aslali Mandali is no exception. The society's management follows strict principles of transparency, accountability, and democratic decision-making.

Annual general meetings are conducted regularly, financial audits are carried out promptly, and every member is given an equal voice in policy discussions. This open culture has built immense trust among members and ensured long-term stability.

For the past seventeen years, Aslali Mandali has maintained an "A" audit class rating, a mark of excellent financial management and compliance. The society's accounting system, documentation, and reporting standards set a benchmark for other PACS in Gujarat.

Such professionalism ensures that cooperative principles are not compromised in pursuit of profit—an achievement worth celebrating in an age of corporate competition.

Building Synergy: Government and Institutional Linkages

Aslali Seva Sahakari Mandali has established strong partnerships with various

government departments and cooperative institutions, including NABARD, NCD, KRIBHCO, and IFFCO.

Through these partnerships, the society organizes crop seminars, awareness programs, and training sessions to ensure that members benefit from new government schemes and agricultural technologies.

This synergy between cooperatives and government initiatives demonstrates how rural development can be accelerated when public policy meets local participation.

The Mandali's success also reflects the vision of India's Ministry of Cooperation, which aims to strengthen PACS as the foundational pillars of the country's cooperative economy.

Cooperatives as Catalysts for Atmanirbhar Bharat

The journey of Aslali Seva Sahakari Mandali perfectly embodies the essence of "Cooperatives as Vehicles for Atmanirbhar Bharat."

Through its diverse initiatives—agriculture, renewable energy, health, education, and social welfare—the society has proven that rural India's self-reliance is not a distant dream but a reality achievable through collective effort.

In an era when the world is searching for sustainable, community-based economic models, cooperatives like Aslali Mandali offer the perfect answer. They represent a blend of traditional wisdom and modern innovation, ensuring growth that is not only inclusive but also resilient.

Future Vision: Toward a Sustainable and Digital Cooperative

Looking ahead, Aslali Seva Sahakari Mandali envisions expanding its activities further in emerging sectors:

- Digitalization of operations for greater transparency and efficiency.
- Expanding renewable energy programs to nearby villages.
- Launching digital financial services for members.
- Establishing cooperative micro-enterprises for youth and women, including kitchen coops and platform coops.

The society also plans to collaborate with educational institutions to promote research and innovation in

cooperative management. By integrating technology with traditional values, Aslali Mandali aims to remain a leader in the cooperative transformation of Gujarat and India.

Conclusion: A Living Legacy of Cooperation

From its humble beginnings in 1907 to its current position as a multi-functional, award-winning cooperative, Aslali Seva Sahakari Mandali Ltd. stands as a monument to perseverance, unity, and visionary leadership.

Guided by the tireless efforts of Shri Ghanshyambhai Amin and his dedicated team, the Mandali continues to inspire not only

its 400 members but also the entire cooperative fraternity of Gujarat and beyond.

Its journey teaches us that cooperatives are not just economic organizations—they are communities of hope, institutions of learning, and vehicles for sustainable change.

As the nation celebrates the 72nd All India Cooperative Week, Aslali Seva Sahakari Mandali reminds us that the spirit of cooperation—rooted in compassion, transparency, and collective progress—will continue to illuminate India's path toward Atmanirbhar Bharat and beyond.



With Compliments From

THE GUJARAT STATE CO-OPERATIVE UNION

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Phone: (079) 25351544 /2220 Fax : (079) 25351360 E-mail: gscu@rediffmail.com

Six Junior Co-operative Training Centres run and managed by Union.

Aims and Objectives

- To impart education to Co-operative Societies and Board of Management on various important aspects of co-operative movement.
- To act as coordinating agency on all matters pertaining to cooperative education and function as a body of experts in the matters relating to education and training.
- To function as focusing centre on non-official on various subjects pertaining to the movement and representing it.
- To promote study and research of problems connected with cooperation.
- To conduct training classes, manage training centres, prescribe courses of instructions for them, conduct examination and award diplomas and certificates.
- To conduct program for Co-operative Education and Training from Rural to State level by male and female Co-operative Education Instructors (CEI) through District Co-operative Union located in various districts of Gujarat.

Ghanshyambhai H. Amin
Chairman

Bhikhabhai Z. Patel
Hon. Secretary

Arvindbhai D. Tagadiya
Hon. Secretary

Ravindrasinh A. Rana
Vice-President

Dr. Rajendra C. Trivedi
Executive Officer

भारत में सहकारिता का सशक्तिकरण एवं अंतरराष्ट्रीय सहकारिता वर्ष 2025

नित्यानंद सिंह*



भारत में सहकारिता आंदोलन सामाजिक और आर्थिक समावेशिता का एक महत्वपूर्ण साधन रहा है, जो ग्रामीण और शहरी क्षेत्रों में कमजोर वर्गों को सशक्त बनाने में महत्वपूर्ण योगदान देता है। संयुक्त राष्ट्र महासभा द्वारा 2025 को 'अंतरराष्ट्रीय सहकारिता वर्ष' (International Year of Cooperatives, IYC 2025) घोषित किया जाना इस क्षेत्र की वैश्विक और स्थानीय प्रासंगिकता को रेखांकित करता है। इस वर्ष का थीम, "Cooperatives Build a Better World," सहकारी समितियों की सतत और समावेशी विकास में महत्वपूर्ण भूमिका को उजागर करता है, जो संयुक्त राष्ट्र के सतत विकास लक्ष्यों (SDGs) को 2030 तक प्राप्त करने में सहायता करता है (United Nations, 2024)। भारत, जिसे इस वैश्विक उत्सव की शुरुआत के लिए चुना गया है, सहकारी आंदोलन को नई ऊंचाइयों तक ले जाने के लिए एक अनूठा अवसर प्राप्त करता है। यह संपादकीय भारत में सहकारिता के सशक्तिकरण के उपायों और 2025 के अंतरराष्ट्रीय सहकारिता वर्ष के महत्व पर प्रकाश डालता है, जो सामाजिक-आर्थिक विकास में सहकारी समितियों की भूमिका को और मजबूत करने की दिशा में एक रोडमैप प्रस्तुत करता है।

सहकारिता आंदोलन: भारत का ऐतिहासिक परिप्रेक्ष्य

भारत में सहकारिता का इतिहास 1904 के सहकारी ऋण समिति अधिनियम से शुरू होता है, जिसका उद्देश्य ग्रामीण किसानों को साहूकारों के शोषण से बचाना और सस्ते

ऋण प्रदान करना था। स्वतंत्रता के बाद, सहकारी समितियों को सामुदायिक विकास का एक महत्वपूर्ण साधन माना गया, और प्रथम पंचवर्षीय योजना (1951-56) में इनका विशेष महत्व रहा। आज, भारत में लगभग 8 लाख सहकारी समितियाँ और 29 करोड़ से अधिक सदस्य हैं, जो कृषि, डेयरी, मत्स्य पालन, आवास, और वित्तीय सेवाओं जैसे क्षेत्रों में योगदान दे रही हैं। अमूल, गुजरात सहकारी दुग्ध विपणन संघ (GCMMF), इसका एक उत्कृष्ट उदाहरण है, जो 3.6 मिलियन से अधिक दुग्ध उत्पादकों को जोड़ता है, जिनमें अधिकांश छोटे और सीमांत किसान हैं, विशेष रूप से महिलाएँ। सहकारी समितियाँ देश के कृषि ऋण वितरण का 20%, उर्वरक वितरण का 35%, और चीनी उत्पादन का 31% हिस्सा संभालती हैं, जो उनकी आर्थिक प्रासंगिकता को दर्शाता है।

हालांकि, सहकारी समितियाँ प्रबंधकीय अक्षमता, वित्तीय संसंधनों की कमी, और तकनीकी पिछड़ेपन जैसी चुनौतियों से जूझ रही हैं। इन समस्याओं ने सहकारी आंदोलन की गति को धीमा किया है, जिसके समाधान के लिए नीतिगत, तकनीकी, और सामुदायिक स्तर पर समन्वित प्रयासों की आवश्यकता है। 2025 का अंतरराष्ट्रीय सहकारिता वर्ष इन चुनौतियों का सामना करने और सहकारी समितियों को सतत विकास के लिए एक प्रभावी मॉडल के रूप में स्थापित करने का एक सुनहरा अवसर प्रदान करता है।

2025: अंतरराष्ट्रीय सहकारिता वर्ष

संयुक्त राष्ट्र महासभा ने 19 जून 2024 को

2025 को अंतरराष्ट्रीय सहकारिता वर्ष घोषित किया, जो 2012 के बाद दूसरी बार इस तरह का वैश्विक उत्सव है। इस वर्ष का थीम, "Cooperatives Build a Better World," सहकारी समितियों की सामाजिक, आर्थिक, और पर्यावरणीय आयामों में सतत विकास में योगदान को रेखांकित करता है। संयुक्त राष्ट्र के अनुसार, सहकारी समितियाँ गरीबी उन्मूलन, लैंगिक समानता, और सतत आर्थिक विकास जैसे SDGs को प्राप्त करने में महत्वपूर्ण भूमिका निभाती हैं। भारत में इस वर्ष का औपचारिक उद्घाटन नई दिल्ली में 25-30 नवंबर 2024 को आयोजित ICA ग्लोबल कोऑपरेटिव कॉन्फ्रेंस और जनरल असेंबली में हुआ, जिसमें 100 से अधिक देशों के 3000 प्रतिनिधियों ने भाग लिया। इस आयोजन ने सहकारी समितियों के लिए चार प्रमुख स्तंभों पर ध्यान केंद्रित किया: सहकारी पहचान की पुष्टि, सहायक नीतियों का विकास, मजबूत नेतृत्व का निर्माण, और सतत भविष्य की स्थापना।

भारत के लिए यह अवसर विशेष रूप से महत्वपूर्ण है, क्योंकि यह देश की सहकारी नीति "सहकार से समृद्धि" (Prosperity through Cooperation) के साथ संरेखित है। प्रधानमंत्री नरेंद्र मोदी द्वारा इस वर्ष के उद्घाटन और एक स्मारक डाक टिकट का विमोचन भारत की सहकारी आंदोलन के प्रति प्रतिबद्धता को दर्शाता है। यह वैश्विक मंच भारत को सहकारी मॉडल को बढ़ावा देने और वैश्विक स्तर पर इसकी प्रभावशीलता को प्रदर्शित करने का अवसर प्रदान करता है।

*सहायक (हि. मा.) डब्ल्यू.डी.आर.ए. नई दिल्ली

सहकारिता के सशक्तिकरण के उपाय: नीतिगत सुधार और सहकारिता मंत्रालय की भूमिका

2021 में सहकारिता मंत्रालय की स्थापना भारत में सहकारी आंदोलन को पुनर्जन्म देने का एक ऐतिहासिक कदम था। मंत्रालय ने प्राथमिक कृषि ऋण समितियों (PACS) को बहुउद्देश्यीय बनाने के लिए मॉडल उप-नियम 5.1.202 लागू किए, जो PACS को डेयरी, मत्स्य पालन, और भंडारण जैसे क्षेत्रों में विस्तार करने के लिए प्रोत्साहित करते हैं। दिसंबर 2023 तक, 2000 PACS को जन औषधि केंद्रों के रूप में चिह्नित किया गया है, जिससे ग्रामीण क्षेत्रों में सस्ती दवाओं की उपलब्धता बढ़ेगी। इसके अतिरिक्त, 2022 का बहु-राज्य सहकारी समिति (संशोधन) अधिनियम सहकारी चुनाव प्राधिकरण की स्थापना के माध्यम से पारदर्शिता और जवाबदेही को बढ़ावा देता है।

तकनीकी नवाचार और डिजिटलीकरण

सहकारी समितियों के सशक्तिकरण के लिए डिजिटलीकरण एक महत्वपूर्ण उपाय है। डिजिटल बैंकिंग और यूपीआई (UPI) जैसे प्लेटफॉर्म ग्रामीण क्षेत्रों में वित्तीय समावेशिता को बढ़ा सकते हैं। सहकारी बैंकों को डिजिटल भुगतान प्रणालियों को अपनाने के लिए प्रोत्साहित किया जा रहा है, जिससे उनकी पहुंच और कार्यक्षमता में सुधार हो रहा है। ब्लॉकचेन तकनीक का उपयोग आपूर्ति

श्रृंखला प्रबंधन में पारदर्शिता सुनिश्चित करता है, विशेष रूप से डेयरी और कृषि सहकारी समितियों में। उदाहरण के लिए, तमिलनाडु की औरोविल सहकारी समितियाँ ब्लॉकचेन का उपयोग शुरू कर चुकी हैं। इसके अतिरिक्त, कृत्रिम बुद्धिमत्ता (AI) और डेटा एनालिटिक्स सहकारी समितियों को बाजार विश्लेषण और जोखिम मूल्यांकन में सहायता प्रदान कर सकते हैं।

सामुदायिक भागीदारी और लैंगिक समावेशिता

सहकारी समितियाँ सामुदायिक भागीदारी और लैंगिक समावेशिता को बढ़ावा देने में महत्वपूर्ण भूमिका निभाती हैं। अमूल जैसे मॉडल ने 30% से अधिक महिला दुग्ध उत्पादकों को आर्थिक स्वतंत्रता प्रदान की है। स्वयं सहायता समूहों (SHGs) का सहकारी समितियों के साथ एकीकरण महिलाओं के लिए उद्यमिता के अवसर सृजित करता है। NABARD ने राष्ट्रीय ग्रामीण आजीविका मिशन (NRLM) के तहत ऐसी पहल शुरू की हैं। सामुदायिक जागरूकता अभियान और प्रशिक्षण कार्यशालाएँ सहकारी समितियों की प्रभावशीलता को बढ़ा सकती हैं। IYC 2025 के तहत, युवाओं को सहकारी आंदोलन में शामिल करने के लिए प्रेरक कार्यक्रमों पर ध्यान देना आवश्यक है।

चुनौतियाँ और समाधान

सहकारी समितियों के सामने प्रबंधकीय अक्षमता, भ्रष्टाचार, और वित्तीय संसाधनों की कमी जैसी चुनौतियाँ हैं। इनका समाधान करने के लिए पेशेवर प्रशिक्षण, डिजिटल लेखा प्रणाली, और विशेष फंड जैसे उपाय अपनाए जा सकते हैं। सामुदायिक जागरूकता और नीतिगत सुधार इन समस्याओं को कम करने में सहायक होंगे। IYC 2025 के तहत, भारत को राष्ट्रीय और स्थानीय स्तर पर समन्वित गतिविधियों को बढ़ावा देना चाहिए ताकि सहकारी मॉडल की वैश्विक पहचान को मजबूत किया जा सके।

निष्कर्ष

2025 का अंतरराष्ट्रीय सहकारिता वर्ष भारत के लिए सहकारी समितियों को सशक्त बनाने और सतत विकास लक्ष्यों को प्राप्त करने का एक अनूठा अवसर है। नीतिगत सुधार, तकनीकी नवाचार, और सामुदायिक भागीदारी के माध्यम से, सहकारी समितियाँ सामाजिक समानता, लैंगिक समावेशिता, और आर्थिक विकास को बढ़ावा दे सकती हैं। भारत सरकार की "सहकार से समृद्धि" की दृष्टि और संयुक्त राष्ट्र के सहकारी मॉडल के प्रति समर्थन एक समन्वित प्रयास की ओर इशारा करते हैं। यह वर्ष सहकारी समितियों को वैश्विक मंच पर स्थापित करने और भारत के समावेशी विकास में उनकी भूमिका को मजबूत करने का अवसर प्रदान करता है।





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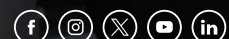
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दिनांक 26-02-2026 को अंडमान निकोबार स्टेट को-आपरेटिव यूनियन, पोर्ट ब्लेयर की दो सदस्यीय टीम शैक्षिक भ्रमण पर पूर्वी दिल्ली के ज्योति नगर स्थित जय श्री शारदा कोआपरेटिव टी सी सोसायटी कार्यालय पहुंची। जहाँ समिति सचिव श्री गजेन्द्र पाल सिंह सारन जी एवं सोसायटी प्रबंधक श्री निर्दोष तेवतिया द्वारा संयुक्त रूप से उनका स्वागत किया गया। श्री निर्दोष तेवतिया द्वारा समिति की सफलता कहानी प्रस्तुत की गई। समिति द्वारा

तीन अपने कार्यालय क्रय किये जाने एवं समिति की ऋण वसूली 99 प्रतिशत के टारगेट को निरन्तर बनाए रखने के लिए भ्रमण टीम ने श्री सारन जी एवं समस्त प्रबंधक बोर्ड को हार्दिक बधाई दी। भ्रमण टीम के मुखिया एवं पोर्ट ब्लेयर कोआपरेटिव यूनियन के डायरेक्टर श्री अनंत राव (उपाध्यक्ष स्टेट कोआपरेटिव मार्केटिंग फैडरेशन पोर्ट ब्लेयर) द्वारा समिति की विजिटर बुक में समिति के कुशल प्रबंधन की भूरि भूरि प्रशंसा दर्ज की गई।

कार्यक्रममें जय श्री शारदा कोआपरेटिव टी सी सोसायटी की डायरेक्टर श्रीमती शारदा रानी, कुमारी डिम्पल सहायक प्रबंधक, श्रीमती सविता रानी, श्री सोहन पाल रिकवरी आफिसर, श्री उज्जवल मलिक, श्रीमती बिंदेश्वरी, कुमारी खुशी तेवतिया, कुमारी निधि पाल और श्री मुकेश कुमार प्रजापति ने गर्मजोशी से भाग लिया तथा कार्यक्रम के अंत में श्री सारन जी द्वारा भ्रमण दल को शाल एवं स्मृति चिन्ह भेंट कर विदाई दी गई।



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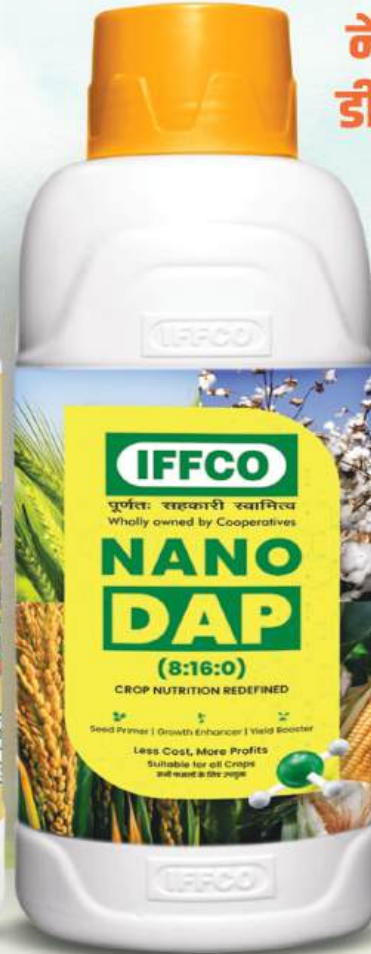
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