



Ministry of Cooperation | सहकारिता मंत्रालय
Government of India | भारत सरकार



International Year
of Cooperatives

Cooperatives Build a Better World



National Cooperation Policy 2025

MINISTRY OF COOPERATION GOVERNMENT OF INDIA



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Cooperation has been an integral
part of India's heritage.

As our scriptures say,

अल्पानाम् अपि वस्तूनाम्, संहतिः
कार्य साधिका ॥

emphasizing that even small things
or limited resources, when united,
can achieve significant results.

Shri Narendra Modi

Hon'ble Prime Minister



“

Cooperation has been the essence of Indian culture for decades. It is an idea that belongs to India.

The core element of our culture is cooperation, and India has played a pivotal role in sharing this idea with the world and promoting the spirit of cooperation globally.

Shri Amit Shah

**Hon'ble Union Minister of
Home Affairs and Minister of Cooperation**





MESSAGE

The inspirational vision of '*Sahkar-se-Samriddhi*', as articulated by our Hon'ble Prime Minister Shri Narendra Modi ji, will empower every citizen through the strength of cooperation and collective progress. I extend my sincere gratitude to Shri Amit Shah ji, the Hon'ble Minister of Cooperation and India's first Cooperation Minister, for his visionary leadership and unwavering support in shaping the New National Cooperation Policy 2025. His guidance has been pivotal in reimagining the cooperative sector as a dynamic pillar of inclusive and sustainable development.

In my capacity as the Chairman of the National-level Drafting Committee on new cooperation policy, it was a privilege to engage and connect with stakeholders across India, reflecting the diversity of the cooperative movement. I extend my heartfelt thanks to all the committee members, officials of Ministry of Cooperation, State Governments, VAMNICOM and Cooperators whose insights and contributions made this policy truly representative and inclusive.

For me having been associated with the cooperative sector since the age of 25 and having worked across sectors and from village to national level, and it is a matter of great pride to be part of this historic policy that strengthens the spirit of cooperation at the heart of India's development journey.

(Suresh Prabhakar Prabhu)

Former Union Minister, Government of India &
Chairman, National-level Drafting Committee on New National Cooperation Policy



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अंतर्राष्ट्रीय सहकारिता
वर्ष

सहकारी समितियाँ एक बेहतर
दुनिया का निर्माण करती हैं

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List of Abbreviations

Abbreviation	Definition
ARDB	Agriculture and Rural Development Bank
BBSSL	Bharatiya Beej Sahakari Samiti Limited
CEF	Cooperative Education Fund
CRCS	Central Registrar of Cooperative Societies
DCCB	District Central Cooperative Bank
DEH	Districts as Export Hubs
EBP	Ethanol Blending Programme
ERP	Enterprise Resource Planning
FPO	Farmer Producer Organization
FISHCOPFED	National Federation of Fishermen's Cooperatives Limited
FFPO	Fish Farmer Producer Organization
GDP	Gross Domestic Product
GeM	Government e-Marketplace
GI	Geographical Indication
Goi	Government of India
HEI	Higher Education Institution
IFFCO	Indian Farmers Fertilizer Cooperative Limited
IoT	Internet of Things
IPR	Intellectual Property Rights
KPI	Key Performance Indicators
KRIBHCO	Krishak Bharati Cooperative Limited
MoC	Ministry of Cooperation
MSCS	Multi-State Cooperative Societies
NABARD	National Bank for Agriculture and Rural Development
NAFCUB	National Federation of Urban Cooperative Banks and Credit Societies Limited
NAFED	National Agricultural Cooperative Marketing Federation of India Limited
NAFSCOB	National Federation of State Cooperative Banks Limited
NCCT	National Council for Cooperative Training
NCD	National Cooperative Database
NCDC	National Cooperative Development Corporation
NCDFI	National Cooperative Dairy Federation of India
NCEL	National Cooperative Exports Limited
NCOL	National Cooperative Organics Limited
NCP	National Cooperation Policy
NCUI	National Cooperative Union of India
NDDB	National Dairy Development Board
NFDB	National Fisheries Development Board
NUCFDC	National Urban Cooperative Finance & Development Corporation
ODOP	One District One Product
ONDC	Open Network for Digital Commerce
PACS	Primary Agricultural Credit Societies
PMU	Project Management Unit
RBI	Reserve Bank of India
RCS	Registrar of Cooperative Societies
SC/ST	Scheduled Castes and Scheduled Tribes
SEI	Social Enterprise Incubators
SRO	Self-Regulatory Organization
StCB	State Cooperative Bank
UCB	Urban Cooperative Bank
VAMNICOM	Vaikunth Mehta National Institute of Cooperative Management

Background

- I. Cooperation is embedded in the fabric of Indian society, which drives the spirit of collaboration to achieve common socio-economic goals.
- II. Cooperativism is a socio-economic system based on collective participation, democratic members' control, and shared benefits, where individuals voluntarily unite to form cooperatives for mutual support and economic development. It embodies a synergistic approach—leveraging the efficiency, innovation, and market dynamism while championing the equity, inclusivity, and social welfare principles. This fusion offers a strong alternative to the current economic systems, providing a model that prioritizes both economic growth and collective well-being.
- III. India is home to more than one-fourth of the world's cooperatives, with about one-third of its rural population directly connected to them as members for their diverse socio-economic needs.
- IV. The Indian cooperative movement has been the flag bearer of a participatory, people-led development model aimed at socio-economic upliftment at the grassroots level for more than a century. Cooperatives in India are guided by core cooperative principles and they are owned by members, operated by members, and for the benefit of members.
- V. A separate Ministry of Cooperation was formed in the year 2021 by the Hon'ble Prime Minister of India, Shri Narendra Modi, to develop the rural economy of the country, to strengthen the cooperative movement and to take it to every household.
- VI. Over the last decade, rural India has witnessed unprecedented development in terms of physical infrastructure – roads, housing, telecom, electricity, toilets, and other basic institutional infrastructure. This has raised the aspirations of the rural population manifold. Now the basic infrastructure has been prepared and the rural economy needs to be further strengthened, organized and connected to the market. In such a situation, the cooperative-based economic model will become the second engine of India's development and will help in achieving the goal of a developed India by 2047.
- VII. The objective of the 'National Cooperative Policy 2025' - To realize the vision of the Hon'ble Prime Minister of India, Shri Narendra Modi, of '*Sahkar-se-Samridhi*' (Cooperation to Prosperity). Under this, the people's aspirations and resources would be integrated with the cooperative system, so that the cooperative sector

can contribute significantly to the India's Gross Domestic Product (GDP) and a new era of inclusive development can begin.

- VIII. The Policy recognizes the need to promote the cooperatives as an effective instrument for economic growth by virtue of their inherent characteristics of mutuality, community orientation, equitable distribution of profits, and democratic functioning. It also acknowledges the critical role of national federations/unions in the overall development and growth of the cooperative sector.
- IX. Under the guidance of Hon'ble Home and Cooperation Minister Shri Amit Shah, a 48-member National-level Committee was constituted by the Ministry of Cooperation in September 2022 to draft a new cooperation policy. The chairmanship of this committee was entrusted to Shri Suresh Prabhu, former Union Minister. The committee comprised members from national/state cooperative federations and societies across all levels and sectors, representatives from related Central and State Government Ministries/Departments, and academia.
- X. The Policy was drafted after multi-level consultations and regional workshops with cooperative sector stakeholders and State/UT Governments. The Committee held 17 meetings and 4 regional workshops (in Ahmedabad, Bengaluru, Gurugram, and Patna), receiving a total of 648 inputs from the consultation process. These inputs were thoroughly analyzed and incorporated into the policy after elaborate discussions.

NATIONAL COOPERATION POLICY 2025

1. Introduction

- 1.1. A cooperative is an autonomous association of persons, united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically member-controlled enterprise.
- 1.2. India has more than 8 lakh cooperative societies, comprising around 2 lakh credit cooperatives and 6 lakh non-credit cooperatives. Non-credit cooperatives primarily operate in sectors such as housing, dairy, labour, and others, including sugar, consumer, marketing, fisheries, textiles, services, processing, hospitals, etc. Moreover, with about 30 crore total members in the cooperative sector, PACS alone have more than 13 crore members spread across the country.
- 1.3. The last policy on cooperatives, released in 2002, focused on the basic dimensions of efficiently organizing economic activities by cooperatives. Over the last 20 years, the world has witnessed radical changes at individual, societal, national, and global levels. They have been driven by globalization and technological advancements, especially in communications and information technology. Given these developments, it became essential to revisit the policy and formulate a new one to suit the evolving requirements of the cooperative sector and to ensure the sustainability of this sector in the current economic scenario.
- 1.4. Recognizing the formation of cooperative societies as a fundamental right under the Constitution of India and the establishment of a separate Ministry of Cooperation marked a new era. This era requires transformation of the cooperative movement with “farmers, women and rural development” at its centre, along with strengthening cooperative societies, making national federations lead the way, and ensuring both Central and State Governments provide the needed support and recognition for these institutions to grow. Hence, there is an urgent need for a new national policy.
- 1.5. The vision of ‘*Sahkar-se-Samridhi*’ as articulated by the Hon’ble Prime Minister of India gives an endearing message motivating the stakeholders and instilling confidence in the sector. It has motivated the Ministry and the cooperative sector to work together towards achieving the above vision.

- 1.6. The task before the policymakers was to frame a well-crafted policy to create a roadmap that translates the above vision into reality, by capitalizing on the young demography, rising aspirations, and advancements made on the technological front.
- 1.7. To lay a roadmap for realizing the vision of '*Sahkar-se-Samriddhi*', through a well-designed consultative process, the Ministry has formulated the National Cooperation Policy 2025. This policy intends to facilitate a systematic and orderly, all-around development of the sector, focused on fast-tracking the growth of the rural economy.
- 1.8. Since its establishment in 2021, the Ministry of Cooperation has already undertaken several initiatives to fulfil the above vision. Major initiatives include:
- a) **Strengthening of cooperative societies**
- i. New model by-laws to make PACS multipurpose,
 - ii. SOP (Standard Operating Procedures) launched for the formation of 2 lakh new PACS/dairy/fishery primary cooperatives in uncovered panchayats,
 - iii. SOP launched for cooperative-led "White Revolution 2.0",
 - iv. Multi-purpose PACS to diversify businesses into non-credit areas,
 - v. World's largest decentralized grain storage plan at the PACS level,
 - vi. Cooperative societies included as buyers on the GeM portal, etc.
- b) **Cooperation among cooperatives**
- i. Three new multi-state cooperative societies at the national level in the fields of exports, organic products, and seeds,
 - ii. SOP launched for nation-wide implementation of cooperation among cooperatives campaign for primary cooperatives as "Bank Mitra" of cooperative banks, distribution of RuPay KCC to members of primary cooperatives, etc.
- c) **Changes in the Income Tax Act, 1961 for cooperative societies**
- i. Surcharge for societies with income between ₹1 crore to ₹10 crore reduced from 12% to 7%,
 - ii. MAT rate reduced from 18.5% to 15%,
 - iii. Increase in cash withdrawal limit of cooperatives from ₹ 1 crore to ₹ 3 crore without deducting tax at source, etc.

d) Important decisions taken to overcome the difficulties faced by cooperative banks

- i. Establishment of Umbrella Organization for UCBs,
- ii. UCBs to open new branches to expand their business
- iii. Cooperative banks to make one-time settlements of outstanding loans like commercial banks, etc.

e) Strengthening of cooperative sugar mills

- i. Relief from additional income tax for paying higher sugarcane prices to farmers up to Fair and Remunerative or State Advised Prices,
- ii. Allowed to claim as expenditure payments made to sugarcane farmers for the period before 2016–17,
- iii. GST on molasses reduced from 28% to 5%, etc.

f) Initiatives taken by the Central Registrar's Office and the NCDC

- i. Multi-State Co-operative Societies (Amendment) Act, 2023,
- ii. Refund to investors of cooperative societies of the Sahara Group,
- iii. Formation of new FPO at PACS level by NCDC,
- iv. Formation of FFPO by NCDC, etc.

- 1.9.** Carrying forward the intent and the spirit of the above initiatives, this policy intends to augment and extend the ambit of reforming and revamping different dimensions of the cooperative sector.

2. Vision, Mission and Objectives

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

Mission: To create an enabling legal, economic, and institutional framework that will strengthen and deepen the cooperative movement at the grassroots level and facilitate the transformation of cooperative enterprises into professionally managed, transparent, technology-enabled, vibrant, and responsive economic entities to support production by the masses (members).

The policy's mission will be achieved through six strategic mission pillars as follows:

- I. **Strengthening the Foundation:** Creating a strong foundation for the cooperative movement.
- II. **Promoting Vibrancy:** Creating a vibrant and self-sustaining ecosystem.
- III. **Making Cooperatives Future Ready:** Transforming cooperatives into professional and sustainable economic entities.
- IV. **Promoting Inclusivity and Deepening Reach:** Promoting cooperative-led inclusive development and cooperatives as a people's movement.
- V. **Entering New and Emerging Sectors:** Promoting the entry of cooperatives into new and emerging sectors.
- VI. **Shaping Young Generation for Cooperative Growth:** Inspiring the young generation and providing them with cooperative-oriented experiential learning that develops connect with the rural cooperative milieu.

Objectives: The policy mission will be achieved through the following 16 objectives over the next 10 years, grouped under six strategic mission pillars:

Strengthening the foundation by

1. Creating a conducive legal and regulatory environment through timely reforms to provide autonomy, promote transparency, ease of doing business, good governance, and provide a level playing field for cooperatives
2. Fostering accessible and affordable finance and equal business opportunities akin to other economic institutions.
3. Enhancing cooperation among cooperatives, strengthening the cooperative structure, and expanding the geographical reach.

Promoting vibrancy by

4. Promoting the development of a cooperative business ecosystem.
5. Encouraging multi-dimensional expansion, including access to international markets and increasing members' income.

Making cooperatives future ready by

6. Enhancing technology adoption for efficient and transparent management.
7. Enabling the transformation of cooperatives into professionally managed economic entities based on cooperative principles.

Promoting inclusivity and deepening reach by

8. Promoting inclusivity and member centrality, and reaching out to every corner of the country and the population through the cooperative setup.
9. Promoting cooperatives as a people's movement, particularly involving youth and women, to further strengthen the movement.

Entering new and emerging sectors by:

10. Promoting and encouraging the entry of cooperatives in new and emerging sectors.
11. Promoting environment-friendly practices and a circular economy for sustainability.

Shaping Young Generation for Cooperative Growth:

12. Motivating and inspiring youth, especially those in rural and semi-urban areas, to pursue long-term careers in cooperative enterprises.
13. Promoting the development of standardized, high-quality, cooperative-focused courses and the creation of authoritative content.
14. Promoting an ecosystem for skilling and upskilling of youth and women for employment in the cooperative sector.
15. Ensuring the availability of cooperative sector practitioners as part-time resource persons, quality teachers, instructors, trainers, and visiting faculty in sufficient numbers, in the cooperative sector.
16. Developing an ecosystem that facilitates the ease of hiring of suitable candidates by cooperatives and simplifies the job search process for potential candidates.

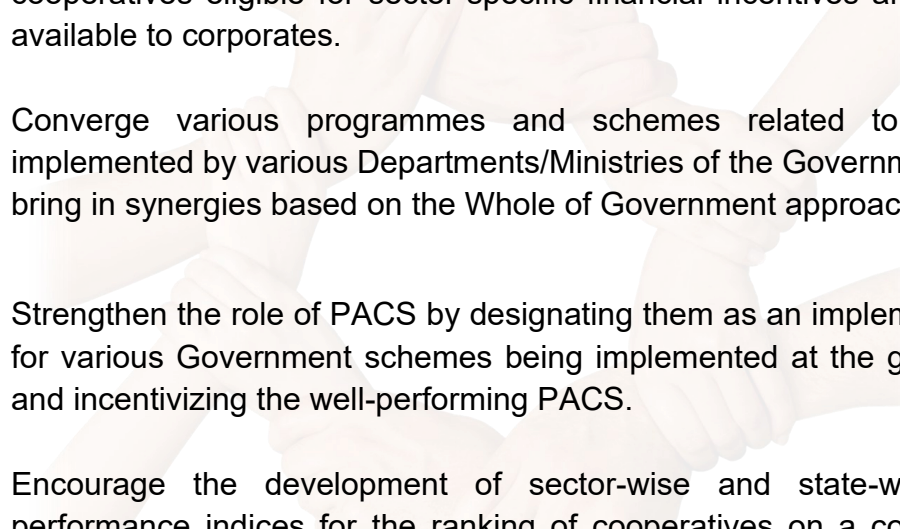
3. Strategic Mission Pillar I: Strengthening the Foundation

The foundation of the cooperative movement will be strengthened by addressing the challenges, creating an enabling environment, and capitalizing on available opportunities to ensure its reach to the grassroots level. A conducive legal and regulatory framework, access to affordable finance, cooperation among cooperatives, and enhancing geographical reach should be taken as the pathways to achieving this goal.

3.1. To create a conducive legal and regulatory environment through timely reforms to provide autonomy, promote transparency, ease of doing business, good governance, and provide a level playing field for cooperatives

Strategies to achieve the objective

- 3.1.1. Encourage States/UTs to suitably amend their respective Cooperative Societies Acts and Rules to provide autonomy, enhance the ease of doing business and good governance in order to:
 - 3.1.1.1. ensure autonomous functioning and democratic member control,
 - 3.1.1.2. ensure a time-bound and transparent system for the delivery of services to cooperative societies,
 - 3.1.1.3. ensure free and fair elections of Board of Directors and office bearers,
 - 3.1.1.4. ensure transparent recruitment processes,
 - 3.1.1.5. infuse democratic, transparent, and data-driven decision-making.
- 3.1.2. Encourage States/UTs to adopt the best prevailing provisions by suitably amending their respective Cooperative Societies Acts, Rules, and cooperatives' bye-laws. Additionally, support the compilation of these best practices from the Cooperative Societies Acts and Rules of any States/UTs or from those outside India.
- 3.1.3. Encourage States to formulate/reformulate their State Cooperative Policy, in a manner that both State and Central Governments work towards common goals for the development of cooperatives.
- 3.1.4. Encourage States/UTs to completely digitalize all processes of States' Registrar offices (as provisioned in their respective Acts) to make them paperless to:

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- 3.1.4.1. Facilitate all types of communications and interactions with cooperative societies with the Registrar offices through online digital means, such as web portals, e-mail messaging, mobile phone-based messaging, etc.,
 - 3.1.4.2. Establish a State/UT-level database of cooperative societies and enable it to integrate with the existing NCD maintained by the Ministry of Cooperation for real-time updates.
 - 3.1.5. Encourage States/UTs to establish an institutional mechanism for the revival of sick cooperatives.
 - 3.1.6. Bring down cooperative taxes wherever higher than corporate taxes and make cooperatives eligible for sector-specific financial incentives and concessions available to corporates.
 - 3.1.7. Converge various programmes and schemes related to cooperatives, implemented by various Departments/Ministries of the Government of India, to bring in synergies based on the Whole of Government approach.
 - 3.1.8. Strengthen the role of PACS by designating them as an implementing agency for various Government schemes being implemented at the grassroots level and incentivizing the well-performing PACS.
 - 3.1.9. Encourage the development of sector-wise and state-wise composite performance indices for the ranking of cooperatives on a continuous basis through a web portal to promote healthy competition and learning from the best in the spirit of competitiveness & cooperation.

3.2. To foster accessible, affordable finance and equal business opportunities akin to other economic institutions

Strategies to achieve the objective

- 3.2.1. Preserve and promote the three-tier credit structure (PACS, DCCB, and StCB) to dispense affordable credit and maintain democratic character.
- 3.2.2. Work jointly with the States/UTs to promote the setting up of one PACS in every panchayat, one DCCB in every district, and one UCB in every urban centre, in

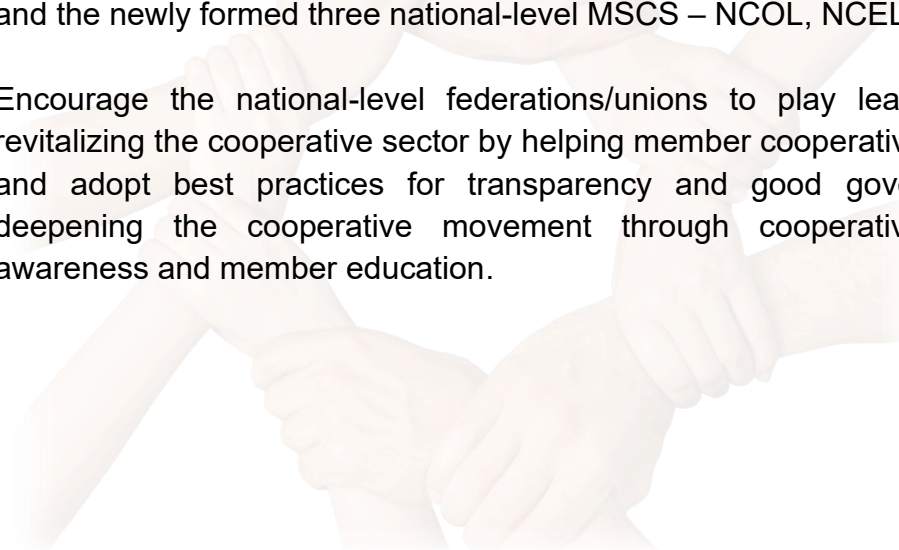
- uncovered areas, to achieve financial inclusion through cooperatives, subject to viability.
- 3.2.3. Encourage cooperative banks to expand their reach and scope by opening new branches and diversifying financial products and services, subject to viability, to increase their footprints.
 - 3.2.4. Promote formation of an apex cooperative bank at the national-level to enhance cooperation among various tiers of cooperative banks so as to harness their true potential and to provide support, capacity building, professionalism, business opportunities, etc.
 - 3.2.5. Promote the adoption of digital technology in the cooperative credit and banking sector for improved customer experience, enhanced operational efficiency, and robust cybersecurity to prevent risk and fraud, including –
 - 3.2.5.1. common banking software for different layers of cooperative banks,
 - 3.2.5.2. building a strong institutional arrangement to provide shared IT-infra to rural cooperative banks.
 - 3.2.6. Encourage the recently established Umbrella Organization (NUCFDC) of UCBs to work in the direction of strengthening UCBs by:
 - 3.2.6.1. developing and professionally managing a common technology platform to enable UCBs to provide a modern banking experience to its customers,
 - 3.2.6.2. subscribing to the equity of the UCBs,
 - 3.2.6.3. supporting for short-term liquidity,
 - 3.2.6.4. obtaining SRO status from RBI to frame rules & regulations and enforce them to protect the customer and promote ethics, equality, and professionalism, etc.
 - 3.2.7. Facilitate the strengthening of cooperative banks to become eligible to handle government businesses.
 - 3.2.8. Promote the cooperative credit structure, in addition to ARDBs, for dispensing long-term credit.

- 3.2.9. Form a task force to holistically examine the challenges faced by cooperative credit institutions (DCCB, PACS, ARDB and land development banks, etc.) and suggest measures to address these challenges, including issues of long-term credit and recommend a roadmap to increase the deposits of DCCBs, etc.
- 3.2.10. Encourage NCDC, NABARD, and similar institutions to help prepare model DPRs, business feasibility studies, and bankable project reports for cooperatives.
- 3.2.11. Expand the scale and scope of activities of the NCDC and enable it to access cheaper capital for lending at concessional rates to cooperatives.

3.3. To enhance cooperation among cooperatives, strengthen the cooperative structure, and expand the geographical reach

Strategies to achieve the objective

- 3.3.1. Encourage cooperatives to create new infrastructure and share existing infrastructure on mutually beneficial terms, including:
 - 3.3.1.1. sharing physical infrastructure at the panchayat/district level to provide common services for food and seed quality control testing labs, including organic product certification, non-food quality control labs, soil testing facilities, veterinary services, warehouses, cold storage for fast perishable goods (such as fish, vegetables, etc.), and responsive and efficient supply chain and logistics,
 - 3.3.1.2. promoting the development of shared digital infrastructure (such as cloud computing, data centre support, and cybersecurity operations) to alleviate the challenges of high costs in technology adoption.
- 3.3.2. Encourage sectoral national federations to develop a repository of success stories on prevailing best practices in the cooperative sector to promote the spirit of cooperation and their emulation.
- 3.3.3. Encourage cooperatives and their members to open their bank accounts and to avail of financial services from cooperative banks.
- 3.3.4. Enable primary cooperatives, including PACS, to work as 'Bank Mitra' of DCCBs to provide banking products and services, including Rupay Kisan Credit Card to members, at their doorsteps.

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- 3.3.5. Encourage the creation of multipurpose PACS, primary dairy cooperatives, primary fisheries cooperatives, and other sectoral primary cooperatives to cover all uncovered panchayats within the next five years.
 - 3.3.6. Enhancing reach and strengthening cooperatives in the North Eastern region, including remote areas, by providing the requisite institutional and financial support,
 - 3.3.7. Promote strengthening the upper tiers of the cooperatives to take on larger responsibilities in supporting their primary members to become more competitive.
 - 3.3.8. Encourage primary societies, district, and state-level federations to become members of national cooperatives, such as IFFCO, KRIBHCO, NAFED, etc., and the newly formed three national-level MSCS – NCOL, NCEL, and BBSSL.
 - 3.3.9. Encourage the national-level federations/unions to play leading roles in revitalizing the cooperative sector by helping member cooperatives to develop and adopt best practices for transparency and good governance, and deepening the cooperative movement through cooperative advocacy, awareness and member education.

4. Strategic Mission Pillar II: Promoting Vibrancy

The policy envisions vibrant and economically self-reliant cooperatives as the support structure for members to earn higher incomes. It identifies the promotion of a vibrant cooperative ecosystem and its multidimensional expansion as the key pathways to achieve this goal.

4.1. To promote the development of a cooperative business ecosystem

Strategies to achieve the objective

- 4.1.1. Encourage the creation of a vibrant ecosystem for the growth and development of cooperative business by promoting a self-sustainable business support system. This system will provide accessible finance, business research and advisory services for marketing, branding, etc., alongside support from sectoral development and capacity-building institutions.
- 4.1.2. Encourage States/UTs to develop at least one model cooperative village per district, centred around a multipurpose PACS as the growth engine. Multipurpose PACS will be encouraged to develop good governance and business management practices for different business verticals. Other villages in the district will be prodded and encouraged to first catch up with the model village, and subsequently aspire to become one of the best in the state.
- 4.1.3. Encourage States/UTs to promote cooperative-led economic clusters for niche rural produce such as honey, spices, coffee, tea, medicinal and aromatic plants, silkworms, fruits, mushrooms, floriculture, poultry produce, etc.
- 4.1.4. Encourage cooperatives to explore marketing opportunities through Geographical Indications (GI), Intellectual Property Rights (IPR), and trademarks.
- 4.1.5. Encourage the branding of all organic, agricultural, and dairy products under the aegis of the 'Bharat' Brand as an umbrella brand, and leverage the established brands of the states.
- 4.1.6. Promote the participation of cooperatives in various fairs and exhibitions at the international, national, and state levels. This will showcase their brands and provide them access to markets.

4.2. To promote multi-dimensional expansion, including access to international markets, and enhance members' income

Strategies to achieve the objective:

- 4.2.1. Encourage cooperatives to identify and align with export-oriented products under the One District One Product-Districts as Export Hubs initiative.
- 4.2.2. Promote dairy cooperatives to initiate 'White Revolution 2.0' for the holistic development of dairy cooperatives, employment generation, and women's empowerment.
- 4.2.3. Emphasize promoting fishery cooperatives, including fish seed production in areas where fisheries are the main source of livelihood, especially in districts where basic infrastructure is weak.
- 4.2.4. Promote the cooperative sector to become the leader in the organic products market.
- 4.2.5. Promote exports of cooperative sector products to international markets and enhance the share of the cooperative sector in the total export of the country.
- 4.2.6. Promote millets production through farmer members of primary cooperatives and encourage national cooperatives such as NAFED, NCCF, etc., to procure it for food and nutritional security and popularize it to make it a part of everybody's diet.
- 4.2.7. Promote production of pulses, oilseeds, and maize through farmer members of primary cooperatives by changing cropping patterns and encourage national cooperatives such as NAFED, NCCF, etc. to procure them to attain '*atmanirbharta*' in edible oil and pulses and reduce dependence on imports.
- 4.2.8. Encourage sugar cooperatives to produce ethanol using alternate feedstocks, including maize, to support the Ethanol Blending Programme, to reduce dependence on crude oil imports.
- 4.2.9. Promote the enhancement of existing processing capacities, including the manufacturing of value-added products through capital infusion, to increase members' incomes.
- 4.2.10. Constitute a task force to envision and recommend pathways for creating an economic framework aimed at including at least 50 crore people within the ambit of cooperatives and enhancing the cooperative sector's contribution to the Indian economy by three times in the next 10 years.

5. Strategic Mission Pillar III: Making Cooperatives Future Ready

Cooperative societies need to adapt to the latest technologies to bridge the digital divide and become professionally managed economic entities to enhance their operational efficiency, manage infrastructure, products, and services effectively.

5.1. To promote technology adoption for efficient and transparent management

Strategies to achieve the objective

- 5.1.1. Facilitate the design and development of a 'Cooperative Stack' for data-driven decision-making and enhance service delivery. This initiative aims to consolidate high-quality data within cooperatives and make it readily accessible to stakeholders for innovation and the creation of new services. The stack may be developed on a foundation of the existing NCD, incorporating other suitable databases, and ensuring integration with the Agri-stack, which, amongst others, would facilitate seamless data integration of cooperative banks with the Agriculture Ministry's database for real-time release of interest subvention.
- 5.1.2. Promote national sectoral federations to actively support technological upgradation across different cooperative levels and sectors.
- 5.1.3. Promote cooperatives to leverage e-commerce platforms, such as the Government e-marketplace (GeM) and the Open Network for Digital Commerce (ONDC), to access a large customer base and achieve better pricing.

5.2. To enable the transformation of cooperatives into professionally managed economic entities based on cooperative principles

Strategies to achieve the objective

- 5.2.1. Promote the organizational management of cooperative societies along professional lines through the creation of an integrated, standardized, and quality-conscious national-level institutional structure for industry-oriented education and need-based capacity building. This may be achieved by establishing an apex organization to:
 - 5.2.1.1. act as a national-level body by creating a pan-India network of existing education and training institutes/centres in the cooperative sector through

affiliation, and to regulate their teachers' recruitment, admission criteria, course content and curriculum, examinations, etc.,

- 5.2.1.2. ensure a stable and adequate supply of young and qualified manpower for the cooperative sector,
 - 5.2.1.3. appropriately synergize with existing skill development centres/institutes for conducting skill-related courses,
 - 5.2.1.4. design curricula and courses to meet the requirements of the cooperative sector,
 - 5.2.1.5. conduct and promote research and development in the cooperative sector,
 - 5.2.1.6. seek institutionalization of sponsored research/practice track Chairs from the cooperative and private sectors,
 - 5.2.1.7. develop Centres of Excellence for focused and quality education, incubation, and research in the cooperative sector,
 - 5.2.1.8. promote social enterprise incubators (SEIs) in new and emerging sectors for providing need-based assistance.
- 5.2.2. Promote cooperative-centric courses in higher education institutions.
- 5.2.3. Encourage the utilization of funds available in the Cooperative Education Fund (CEF) of the Central/State Governments, and with other Ministries of the Government of India, for cooperative training, skill development, and the creation of cooperative-specific quality academic content in different Indian languages for various levels and types of courses on cooperatives.
- 5.2.4. Facilitate the establishment of an institutional mechanism for Innovation and Incubation in the cooperative sector, to be led by the proposed apex organization to:
- 5.2.4.1. develop and spread sustainable and innovative business practices and technologies around the locally available resources and means,
 - 5.2.4.2. incubate new cooperatives in emerging fields,

- 5.2.4.3. promote and spread entrepreneurial skills in the cooperative sector.
- 5.2.5. Encourage cooperative societies to amend their bye-laws suitably to include training, leadership development, management development, and other organizational capacity-building programmes for their board members and employees as an essential element for building human resource capabilities for different categories of jobs.
- 5.2.6. Strive for member education based on cooperative principles and values across all cooperative societies, including new ones, in a time-bound and universal manner.
- 5.2.7. Encourage national/state cooperative societies/federations to institute fellowships to support research scholars in reputed universities/colleges in pursuing their doctoral and post-doctoral research in important areas of cooperatives.
- 5.2.8. Encourage national and state cooperative societies, federations, and unions to establish cooperative learning centres at the grassroots level. These centres should preferably use vernacular languages for extension and capacity-building activities to ensure better uptake.
- 5.2.9. Encourage federations to develop Key Performance Indicators (KPIs) to evaluate the performance of member cooperatives. Sectoral ratings may be developed to identify the areas of strength for cooperatives.
- 5.2.10. Promote a higher level of professionalism in fostering responsive governance, leadership, and employee competence through technology-enabled recruitment reforms.

6. Strategic Mission Pillar IV: Promoting Inclusivity and Deepening Reach

This policy prioritizes the inclusion of youth and women to ensure increased representation across all sections of society. It envisions the partnership and collaboration of cooperative federations/societies to promote cooperatives as a people's movement.

6.1. To promote inclusivity and member centrality

Strategies to achieve the objective

- 6.1.1. Encourage the participation of women, youth, small & marginal farmers, and weaker sections (SC/ST, specially-abled, etc.) to foster inclusivity and assign them significant roles in cooperatives.
- 6.1.2. Strengthen and promote cooperatives for the weaker and marginalized sections in sectors like fisheries, dairy, handloom weaving, handicrafts, minor forest produce, etc.
- 6.1.3. Support the development of disaggregated data on gender, weaker sections, etc. and recommend its inclusion in the NCD for targeted interventions.
- 6.1.4. Facilitate the development and adoption of model bye-laws for cooperatives across different tiers and sectors with a focus on strengthening members to:
 - 6.1.4.1. ensure the active participation of members,
 - 6.1.4.2. make provision for a mechanism that collects member-centric feedback and promote the activation of dormant members,
 - 6.1.4.3. promote membership among women and weaker sections of the community,
 - 6.1.4.4. ensure centrality of members in decision-making,
 - 6.1.4.5. ensure transparent and corruption-free organizational governance,
 - 6.1.4.6. promote the induction of young and qualified manpower for various positions.
- 6.1.5. Strengthen members of primary cooperative societies by encouraging national/state federations/ unions to:

- 6.1.5.1. promote an effective and continuous member education programme based on cooperative principles and values that educates, sensitizes, and makes members aware of their rights, duties, and responsibilities,
- 6.1.5.2. focus on enhancing members' entrepreneurial skills,
- 6.1.5.3. encourage primary cooperatives to enhance members' income levels.

6.2. Cooperatives as a people's movement

Strategies to achieve the objective

- 6.2.1. Promote cooperatives as a subject in the school curricula across various grades.
- 6.2.2. Encourage national-level federations/unions to take a leading role in enhancing advocacy and awareness about the benefits of cooperatives among the younger generation, particularly women and the weaker sections. This will enhance people's confidence in a cooperative-led economic model, leading to an increase in membership:
 - 6.2.2.1. by fostering mass-level awareness to motivate the young generation, particularly women and the weaker sections, to actively participate in the cooperative movement,
 - 6.2.2.2. by showcasing and disseminating success stories of cooperatives that highlight how they contribute to the emancipation of the poor and marginalized,
 - 6.2.2.3. by leveraging various channels, including social media, to share success stories, utilizing the existing social media infrastructure of national cooperative federations/unions/societies.

7. Strategic Mission Pillar V: Entering New and Emerging Sectors

The policy encourages cooperative societies to enter into new and emerging sectors suitable for cooperatives to enhance their presence and member base in future. It encourages cooperatives to practice environment-friendly practices to help achieve sustainable development goals (SDGs) such as clean energy, sustainable agriculture, reverse land degradation, etc.

7.1. To promote and encourage the entry of cooperatives in new and emerging sectors

Strategies to achieve the objective

- 7.1.1. Encourage primary cooperative societies to convert into multipurpose cooperatives to diversify their businesses into new areas such as PM Jan Aushadhi Kendra, warehousing, Common Service Centre, Fair Price Shop, LPG distributorship, petrol/diesel retail outlet, PM Kisan Samriddhi Kendra, operation & maintenance of rural piped water supply scheme, etc., subject to viability, for transforming them into financially and operationally self-reliant entities.
- 7.1.2. Promote the entry and strengthening of cooperatives in new and emerging sectors, in both urban and rural space, such as micro-insurance, renewable energy, water distribution, health, education, waste management, transportation, biogas production, mobile application-based aggregator services (for example – cooperative of taxi drivers, individuals providing household services (like plumber, electrician, etc.)), etc., to enhance diversification and increase member income.

7.2. To promote environment-friendly practices and a circular economy for sustainability

Strategies to achieve the objective

- 7.2.1. Encourage the adoption of circular economy practices through the promotion of digitalization and disruptive technologies such as Internet of Things (IoT), blockchain, reverse logistics, etc., by:
 - 7.2.1.1. promoting suitable use cases as pilots to assess their applicability in the cooperative sector for adoption.
- 7.2.2. Encourage PACS member farmers to adopt climate-resilient cropping patterns,

and harvest renewable energy such as solar, wind, etc. on farm bunds, with a special focus on reducing the carbon footprint and mitigating climate risks.

- 7.2.3. Encourage the practice of organic, natural farming, agroforestry, and the reclamation of degraded land through PACS. The Central/State Governments could prioritize the implementation of schemes in this regard through PACS.
- 7.2.4. Promote biogas production in villages through primary dairy cooperatives in a decentralized manner.



8. Strategic Mission Pillar VI: Shaping Young Generation for Cooperative Growth

Inspiring the young generation through success stories of individual cooperative societies and biographies of veteran cooperators; Providing cooperative-oriented experiential learning that develops a fair understanding of the rural economy, cooperative values & principles and working of cooperative societies; Imparting professional education & training in multiple domains, such as cooperative history, laws, auditing and accounting, finance, governance and operations, and cooperative-focused business management. This also includes equipping and enhancing the technical skills of rural youth for meaningful employment in the cooperative sector. The proposed apex organization and its affiliated institutions will lead all activities under this initiative.

8.1. To motivate and inspire youth, especially those in rural and semi-urban areas, to pursue long-term careers in cooperative enterprises.

Strategies to achieve the objectives

- 8.1.1. Initiate a nationwide movement at the district level for youth through seminars, workshops, dramas, films, and videos and share success stories in schools, colleges and social media platforms. The proposed apex organization will drive the initiative with support from state-level cooperative education and training institutes, including national/state federations.
- 8.1.2. Promote the development of future cooperative leaders to manage cooperative societies professionally.

8.2. To promote the development of standardized, high-quality, cooperative-focused courses and the creation of authoritative content.

Strategies to achieve the objectives

- 8.2.1. To identify, design and develop cooperative-focused courses for professional diploma and degree programs, including certification courses through a multi-layered consultation process with stakeholders, including national/state-level cooperative societies/federations, etc. This will ensure that upon course completion, candidates are employment-ready and can secure suitable jobs in the cooperative sector that match their competencies and skill sets.
- 8.2.2. To encourage higher education institutions (HEIs) that offer degrees and diplomas in social sciences to also offer apex organization-certified diplomas, degrees, and certification courses, thereby making cooperative courses universally accessible.

8.3. To promote an ecosystem for skilling and upskilling of youth and women for employment in the cooperative sector

Strategies to achieve the objectives

- 8.3.1. Create a database of training institutions established/funded by central and state governments offering programs for training and skill development of ground-level workers for both technical and non-technical jobs in cooperative societies.
- 8.3.2. Develop a pan-India ecosystem of training and skill development institutions through partnerships/MoUs.
- 8.3.3. Promote financial & digital literacy among rural and semi-urban youth to make them employable in the cooperative sector.

8.4. To ensure the availability of cooperative sector practitioners as part-time resource persons, quality teachers, instructors, trainers, and visiting faculty in sufficient numbers, in the cooperative sector.

Strategies to achieve the objectives

- 8.4.1. Develop and recommend a standardized recruitment process and eligibility criteria (such as educational qualification, teaching experience, etc.) for various categories of teachers, instructors, trainers, and resource persons, including visiting faculty and part-time resource persons, for affiliated institutes.
- 8.4.2. Design an appropriate and attractive remuneration structure for various levels of teaching personnel in the affiliated institutes.
- 8.4.3. Create a pool of newly certified teachers and instructors through a well-structured system, while enhancing the academic capabilities of existing teachers and instructors in the cooperative sector.
- 8.4.4. Establish a nationwide database of cooperative teachers, instructors, resource persons, and trainers, including information on their location, experience, and area of expertise.

- 8.5. To develop an ecosystem that facilitates the ease of hiring of suitable candidates by cooperatives and simplifies the job search process for potential candidates.**

Strategies to achieve the objectives

- 8.5.1. Establish and manage a national digital cooperative employment exchange through the proposed apex organization. This digital platform will efficiently match the job seekers with new employment opportunities in the cooperative sector.



9. Monitoring and Implementation Structure

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







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**Cooperation is a
model for the world.**

But for India, it is the
foundation of culture
and a way of life.

Shri Narendra Modi
Hon'ble Prime Minister



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**Cooperation is the force that
unites individual strengths and**

transforms them into the
collective strength of society.

Shri Amit Shah
Hon'ble Union Minister of
Home Affairs and Minister of Cooperation



Ministry of Cooperation
Government of India
New Delhi