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International Year
of Cooperatives

Cooperatives Build
a Better World

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Tribhuvan Sahakari University: A Golden Future for Youth and the Cooperative Movement

Dileep Sanghani*



■ Introduction:

To give a new direction to the cooperative movement in India and to create new employment opportunities for the youth, the government proposed the establishment of Tribhuvan Sahakari University. Now this dream has come true, as the Tribhuvan Sahakari University Bill has been passed by both the Lok Sabha and the Rajya Sabha. With the enactment of this bill, the university will not only promote cooperative education, research, and training but also help make the cooperative sector more professional and effective.

Although the cooperative movement in India has a long history, its growth has been relatively slow. Cooperative institutions have often struggled due to a lack of professional management, absence of modern technologies, and ineffective leadership. Tribhuvan Cooperative University will

address all these challenges and help usher the cooperative sector into a golden era.

■ A Brief Overview of the Cooperative Movement in India

The cooperative movement in India began during the colonial period. The first law related to cooperative societies was enacted in 1904, which gave a structured form to the movement. Today, cooperative societies in India operate in several sectors including agriculture, banking, dairy, housing, and consumer goods. Successful examples include AMUL, IFFCO, and KRIBHCO.

However, challenges such as the lack of digital technology, falling behind in competition, and a shortage of professional skills have become obstacles to the sector's sustainable development. The establishment of Tribhuvan Sahakari University aims to address these issues.

■ Purpose of Establishing Tribhuvan Sahakari University:

The University has been established to fulfil the following objectives:

1. Employment-oriented education for youth:

Due to the lack of professional education in the cooperative sector, young people are not attracted to it. This university will offer specialized education in cooperative management, financial inclusion, cooperative marketing, digital cooperatives, and more.

2. Empowering cooperative organizations:

Professional training and cutting-edge research will make cooperatives more effective and competitive.

3. Advancing the Cooperative Movement in the Digital age:

Modern technologies such as

*President – NCUI, IFFCO & GUJCOMASOL, Former Minister – Gujarat

digital tools, data analytics, and artificial intelligence will be integrated into cooperative institutions.

4. Global Cooperative Networking:

The University will collaborate with international cooperative organizations to make Indian cooperatives globally competitive.

Job-Oriented Courses: A New Career Option for Youth

Tribhuvan Sahakari University will be the first institution to offer higher education specifically in the cooperative sector. Its courses will be practical and employment-oriented, including:

- 1. Cooperative Management:** For efficient operation and leadership in cooperative institutions.
- 2. Cooperative Finance & Banking:** Professional training for cooperative banks and financial institutions.
- 3. Digital Cooperatives:** For integrating digital technology in the cooperative sector.
- 4. Community Development & Cooperatives:** To promote the cooperative movement in rural and urban areas.
- 5. Agricultural & Rural Cooperatives:** To modernize agriculture-based cooperative societies.

Students earning degrees or diplomas from this university will be given preference in cooperative institutions, making it an attractive career option.

Strengthening Cooperative

Education, Research, and Training

Research and training are essential to strengthening the cooperative movement. The university will focus on the following aspects:

- 1. Research on Cooperative Policies:** Studying cooperative policies in various states and countries to develop suitable frameworks for India.
- 2. Training Workshops:** Special training programs for cooperative workers and managers.
- 3. Innovation and Technology Integration:** Applying artificial intelligence, blockchain, and data analytics in cooperative institutions.

Cooperative Movement and the Goal of a 'Developed India'

The Indian government is working towards the vision of 'Developed India 2047'. The cooperative sector can play a key role in this goal. Tribhuvan Cooperative University will contribute in the following ways:

- 1. Self-Reliant India:** Cooperatives will promote local production and marketing, contributing to self-reliance.
- 2. Job creation:** The expansion of the cooperative sector will generate employment for millions of youth.
- 3. Agricultural revolution:** By connecting agricultural cooperatives with digital technologies, farmers' incomes will increase.

- 4. Financial inclusion:** Cooperative banks and credit societies will provide financial services in rural India.

- 5. From Local to Global:** The university will prepare Indian cooperatives for global competition and help them gain international recognition.

- 6. Green and Sustainable development:** Cooperatives will be linked with environment-friendly policies, promoting sustainable growth.

Conclusion

Tribhuvan Sahakari University will prove to be a historic step for the cooperative movement. It will elevate cooperative education to a new level, making institutions more professional, modern, and effective.

- It will offer youth an alternative and attractive career path.
- It will digitally and technologically empower cooperative institutions.
- It will strengthen India's participation in global cooperative networks.
- It will enhance the cooperative sector's role in achieving the 'Developed India' vision.
- Thus, Tribhuvan Sahakari University will become a landmark institution, guiding India's cooperative movement into a golden era.



PACS in India: Diversification, Digital Transformation, and the New Era of Rural Cooperatives

Dr. Diksha Sharma*



1. INTRODUCTION: PACS AT THE HEART OF RURAL CHANGE

Primary Agricultural Credit Societies (PACS) have been the foundational building blocks of India's cooperative banking system since the early 20th century. Originally created to protect farmers and rural communities from exploitative moneylenders, PACS provided much-needed access to affordable credit, fostering thrift and self-help among agriculturists, artisans, and people of limited means. Over the decades, PACS have grown to become the most accessible institution-based credit agencies for rural populations, especially for small and marginal farmers—who now make up around 60% of their beneficiaries.

Functioning at the grassroots level, PACS serve as a direct link between rural borrowers and higher financial institutions like

District Central Cooperative Banks (DCCBs) and NABARD, ensuring that credit and other financial services reach the village doorstep. Their role, however, has never been static. With the evolution of rural economies and the increasing complexity of agricultural and allied activities, PACS have diversified their functions beyond just credit. Today, they offer a host of services including the supply of agricultural inputs like seeds, fertilizers, and pesticides, facilitating deposit and savings facilities, disbursing government subsidies, and even supporting activities in dairy, fisheries, and handlooms. The last decade has seen a dramatic expansion in the scope and ambition of PACS, propelled by large-scale government initiatives, the creation of the Ministry of Cooperation, and a renewed focus on the cooperative movement as a vehicle for rural prosperity. Efforts such as

computerisation, integration with digital service platforms, and convergence with flagship schemes like the Agriculture Infrastructure Fund (AIF) and Direct Benefit Transfer (DBT) have positioned PACS as not just credit societies, but also as digital service points, input suppliers, and infrastructure builders. This transformation is a response to rising rural aspirations and the urgent need for more resilient, inclusive, and diversified rural economies.

As India pursues the vision of —Sahkar se Samridhi (Prosperity through Cooperation), the strengthening and modernization of PACS remain central to achieving financial inclusion, agricultural growth, and sustainable rural development.

2. DIGITAL TRANSFORMATION: THE COMPUTERISATION OF PACS

*Lecturer, Regional Institute of Cooperative Management, Sector 32 C, Chandigarh

2.1 The PACS Computerisation Scheme

• Scope and Scale:

Launched in 2022 by the Ministry of Cooperation and NABARD, the PACS Computerisation Scheme aims to digitally empower 63,000 PACS across India. The government has allocated ₹ 2,516 crore for this ambitious project, making it one of the largest cooperative digitisation drives globally.

• Key Components:

Each PACS is being provided with computers, printers, power backup, and a Common Accounting System (CAS) software tailored for cooperative operations. Staff are also being trained to use these new systems, which is crucial for smooth adoption.

• Progress and Impact:

As of early 2024, thousands of PACS have received hardware and initial training. Digital PACS report faster loan processing, improved transparency, and fewer errors in record-keeping. For example, digital audits can now be completed in days rather than weeks, and members can access their account details more easily.

• Challenges:

However, implementation is uneven. Many PACS face issues like unreliable internet, lack of IT support, and low digital literacy among staff. In some regions, less than 50% of PACS have fully adopted the new systems, highlighting the

need for ongoing training and infrastructure upgrades.

3. PACS AS COMMON SERVICE CENTRES (CSCS): EXPANDING RURAL DIGITAL ACCESS

• Integration with CSC Network:

Under a new initiative, thousands of PACS are being integrated as Common Service Centres (CSCs), allowing them to deliver a wide range of digital government and financial services at the village level.

• Services Offered:

As CSCs, PACS can now facilitate Aadhaar enrolment, bill payments, insurance, pension schemes, and even telemedicine services. This turns PACS into true digital hubs for their communities.

• Reach and Impact:

According to government data, over 7,000 PACS have already been onboarded as CSCs by 2024, with a target to cover at least 20,000 societies in the next phase. This integration is bridging the digital divide, especially in remote areas where banks or standalone CSCs are scarce.

• Benefits to Members:

Members no longer need to travel to distant towns for basic services—everything from banking to government certificates can be accessed at their local PACS. This saves time and money, and increases

the relevance of PACS in daily rural life.

4. LEVERAGING THE AGRICULTURE INFRASTRUCTURE FUND (AIF): BUILDING RURAL ASSETS

• About the Scheme:

The Agriculture Infrastructure Fund (AIF) is a ₹ 1 lakh crore central scheme designed to boost rural infrastructure. PACS are key beneficiaries, eligible for subsidised loans to build godowns, warehouses, cold storages, and custom hiring centres.

• Participation and Progress:

By mid-2024, over 6,000 PACS had submitted proposals under the AIF, with several hundred projects already sanctioned and operational. These include modern storage facilities and small-scale processing units, which directly benefit local farmers.

• Challenges in Access:

Many PACS, however, struggle with the complexity of preparing Detailed Project Reports (DPRs), arranging collateral, and navigating loan processes. To address this, federations and district cooperative banks have started offering technical assistance and standard DPR templates.

• Impact on Rural Economy:

New infrastructure reduces post-harvest losses, increases market access, and creates

local jobs. In states like Maharashtra and Odisha, PACS-led godowns and cold chains have significantly improved farmers' bargaining power and incomes.

5. DIRECT BENEFIT TRANSFER (DBT) AND FERTILIZER DISTRIBUTION: ENHANCING TRANSPARENCY

• DBT Integration:

PACS are now central to the government's Direct Benefit Transfer (DBT) system for fertilizer subsidies. They are required to register on the Integrated Fertilizer Management System (iFMS) portal and use Point-of-Sale (PoS) machines to record sales and beneficiary details.

• Scale and Reach:

As of 2024, more than 35,000 PACS are active fertilizer retailers under the DBT system, directly delivering subsidised fertilizers to millions of farmers.

• Benefits:

This integration ensures that subsidies reach the intended beneficiaries quickly and transparently. Digital sales records also help prevent diversion and pilferage, making the system more accountable.

• Operational Hurdles:

Despite these benefits, PACS face delays in subsidy reimbursements and occasional stock shortages

due to supply chain bottlenecks. Synchronising with central databases can also be challenging, especially during peak seasons.

6. IMPLEMENTATION GAPS AND CAPACITY CHALLENGES

• Awareness and Training:

Many PACS remain unaware of the full range of schemes and digital tools available to them. Regular, regional-language training and awareness campaigns are needed to bridge this gap.

• Staff Capacity:

Most PACS secretaries are overburdened and lack expertise in digital operations, proposal writing, and compliance. Dedicated facilitators or cooperative coordinators at the block level can provide much-needed handholding.

• Financial and Administrative Delays:

Slow approvals and delayed subsidy disbursements under schemes like AIF and DBT strain PACS' cash flows. Simplifying procedures and introducing performance-linked incentives could help address these issues.

7. MEASURING IMPACT: BEYOND INFRASTRUCTURE

• Service Expansion:

The success of these schemes is best measured

by the expanded range of services PACS now offer—digital payments, input supply, storage, and government services—all under one roof.

• Member Satisfaction:

Increased member footfall, higher satisfaction, and improved financial returns are clear indicators of impact. In some states, PACS report a 20–30% rise in member engagement after digitisation and diversification.

• Rural Prosperity:

New infrastructure and digital services are creating local jobs, reducing migration, and boosting rural incomes. The true value of these reforms lies in the everyday benefits experienced by rural families.

8. THE ROAD AHEAD: MAKING TRANSFORMATION SUSTAINABLE

• Continuous Capacity Building:

Ongoing training, peer learning, and exposure visits are essential for PACS to keep pace with evolving schemes and technologies.

• Cluster Approaches and Federations:

Forming PACS clusters or federations can help societies pool resources, share risks, and take on larger projects that would be difficult individually.

• Policy Recommendations:

Simplifying eligibility and documentation, providing standardised templates, and ensuring timely disbursement of funds will make schemes more accessible and effective for PACS.

CONCLUSION:

PACS AS ENGINES OF RURAL TRANSFORMATION

The transformation of Primary Agricultural Cooperative Societies (PACS) is well underway, moving them beyond just credit providers

to becoming vital hubs of rural services. Thanks to digitalisation, infrastructure development, and integration with national schemes like AIF and DBT, PACS are now offering a wider range of support—from digital payments and input supply to storage and government benefits. While challenges like digital literacy and procedural delays remain, many PACS are already showing how embracing change can improve efficiency, transparency, and member engagement.

With continued support, training, and simpler processes, PACS have the potential to become true engines of rural prosperity. They can empower farmers, create local jobs, and bring essential services closer to rural communities, helping millions build better livelihoods. The journey may have hurdles, but the progress so far is inspiring, and the future of PACS shines bright as a key driver of inclusive and sustainable rural growth.





The Krishna District Cooperative Central Bank Ltd.

FINANCIAL HIGHLIGHTS

[Rs. in Crores]

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

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त्रिभुवन सहकार विश्वविद्यालय: सहकारिता की जड़ों को मजबूत करने एवं उन्हें पेशेगत रूप से सशक्त बनाने की दिशा में मील का पत्थर

डॉ. लोकेश जैन*



शिक्षा सभ्य समाज की पहचान है यह जीवन तथा आजीविका व्यवहारों को सहज बनाती है। भारतीय संस्कृति में कहा गया है- सा विद्याया विमुक्तये अर्थात् शिक्षा वह है जो दासता से मुक्ति दिलाती है। सहकारिता जो जीविकोपार्जन की एक विशिष्ट प्रणाली है जिसमें निहित स्व से सर्व के विकास की अवधारणा सर्वोदयी विकास की बुनियाद को मजबूती प्रदान करती है। इस दिशा में आगे बढ़ने के लिए राष्ट्रपिता महात्मा गांधीजी शिक्षा में तीन एच (हेड, हेण्ड व हर्ट- विवेक(ज्ञान), कौशल्य एवं संवेदनशीलता) के समन्वित उपस्थिति को अनिवार्य मानते हैं। भारत की आत्मा अर्थात् तृणमूल स्तर से संबद्ध ग्रामीण परिवेश को समुन्नत व समृद्ध बनाने के लिए संकल्पबद्ध यह त्रिभुवन सहकार विश्वविद्यालय युवाओं महिलाओं व जरूरतमंदों को राष्ट्रीय विकास की मुख्यधारा में लाने हेतु महत्वपूर्ण भूमिका निभायेगा।

सहकारिता मानवीय व भारतीय संस्कृति की अमूल्य धरोहर है इसको सहेजने एवं सुनियोजित रूप से संवर्धित करने की दिशा में दीर्घगामी सोच के साथ गुजरात के आणंद जिले में स्थापित हुआ यह त्रिभुवन सहकार विश्वविद्यालय मील का पत्थर साबित होगा। स्वतंत्र सहकारिता मंत्रालय की स्थापना तथा सहकारिताओं के क्षेत्र में आमूलचूल परिवर्तन की क्रांति के सूत्रपात ने इस विशिष्ट सहकारी विश्वविद्यालय की परिकल्पना को जन्म दिया ताकि बीमार सहकारी इकाइयों को तकनीकी-प्रबंधकीय दक्षताओं से सज्ज कर उन्हें एक सफल व्यावसायिक उपक्रम के रूप में प्रतिष्ठित किया जा सके तथा उनकी दशा में गुणात्मक-मात्रात्मक रूप से सुधार लाया जा सके। त्रिभुवन सहकार विश्वविद्यालय मानक पेशेगत शिक्षण-

प्रशिक्षण की जरूरतों को पूरा करते हुए अधिकाधिक युवाओं, महिलाओं व वंचितों को इस क्षेत्र से जोड़ने तथा उनकी सक्रिय व रचनात्मक सहभागिता सुनिश्चित करने की दिशा उठाया गया एक महत्वपूर्ण एवं अहम कदम है तथा विश्वविद्यालय का "त्रिभुवन" नामकरण भारतीय सहकारिता इतिहास में श्वेतक्रांति के प्रणेता, जमीनी कार्यकर्ता एवं देश के स्वतंत्रता संग्राम में कई बार जेलवास भोगने वाले सहकार सपूत को सच्ची श्रद्धांजलि है।

त्रिभुवन सहकार विश्वविद्यालय सहकार मंत्रालय की वह पहल है जो सनियोजित रूप से सहकारी संस्थाओं के संचालन हेतु आवश्यक पेशेगत योग्यता की आवश्यकता को पूर्ण करती है। हालांकि देश में आजादी के बाद से सहकारी

शिक्षण-प्रशिक्षण हेतु भारतीय राष्ट्रीय सहकारी संघ द्वारा राष्ट्रीय सहकारी शिक्षा केन्द्र, सहकारी प्रबंध संस्थान, क्षेत्रीय सहकारी प्रबंध संस्थान तथा कनिष्ठ सहकारी प्रशिक्षण केन्द्र आदि संचालित किए जा रहे थे, वेमिनीकॉम पूना जैसी सहकारी शिक्षण-प्रशिक्षण की व्यवस्थाएं थीं किन्तु राष्ट्रीय शिक्षण नीति-2020 के तहत विश्वस्तरीय मानकों के अनुरूप विश्वविद्यालयी तंत्र में सहकारी प्रबंध शिक्षण की सुनिश्चितता इस सहकार विश्वविद्यालय के रूप में होना, एक ऐतिहासिक पहल है। यह देश की लोकतांत्रिक मूल्य प्रबंधित विविधतापूर्ण नूतन आयामी पहल युक्त सहकारी अर्थव्यवस्था में मंत्रालय की उन 54 पहलों के सातत्यपूर्ण अमलीकरण व्यवस्था को आकार देने में केन्द्रीय भूमिका अदा कर सकेगा। इसके माध्यम

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से सहकारिताएं क्षैतिज एवं लंबवत दोनों ही स्वरूपों में अपनी संचालकीय व्यवस्था को सुदृढ़ कर सकेगी, इससे शिक्षण जगत में "सहकारिता" विषय को विशिष्ट पहचान व महत्व मिल सकेगा जो युवाओं, वंचितों और महिलाओं को सहकार-दर्शन की स्पष्ट समझ के साथ भारतीय सहकारी आंदोलन से जोड़ेगा जिससे यह मानव संसाधन स्थानीय स्तर पर ही अपनी वर्तमान एवं भावी समस्याओं का पोषणक्षम समाधान के साधन खड़े करते हुए राष्ट्रीय मिशन आत्म निर्भर भारत 2047 में अपनी सक्रिय, रचनात्मक एवं सकारात्मक भूमिका सुनिश्चित कर सकेगा।

इस विश्वविद्यालय को दशकों से प्रतिष्ठित तथा ग्रामीण प्रबंधन के क्षेत्र में ख्यातिलब्धसंस्थान "इरमा-ग्रामीणप्रबंध संस्थान आणंद" का आरंभ से उर्जावान वातावरण का मिलना विश्वविद्यालयी गुणवत्ता के भावी स्वर्णिम चित्र को उकेरता है। यह विश्वविद्यालय युवाओं को सहकारी उद्यमिता विकास पथ पर दृढ़ संकल्प के साथ ले जा सकेगा जो अंततः स्वदेशी, स्वावलंबन, स्वाभिमान, समता, समानता एवं संपोषित विकास की सर्वोदयी अवधारणा को आकार दे सकेगा। सहकारी क्षेत्र में विवधलक्षी पहलों के साथ रोजगार सृजन के अवसरों का लाभ स्थानीय ग्रामीण समुदाय ले सके तथा वह इन सहकारी संस्थाओं से जुड़कर अपना महत्तम प्रदान सुनिश्चित कर सके इस दिशा में यह विश्वविद्यालय वैश्विक कीर्तिमान स्थापित करते हुए सही मायनों में मील का पत्थर साबित होगा।

पेक्स डिजिटलाइजेशन की कार्यकारी पहल, कृत्रिम बुद्धिमत्ता (ए.आई.) का युग, डिजिटल मार्केटिंग तथा एम.आई. एस. जैसी व्यवस्थाओं का संचालन सहकारी मूल्यजनित संवेदना के साथ करने में सहकार क्षेत्र के अग्रणी और समर्पित नेतृत्व श्री त्रिभुवनदास के पटेल नाम पर स्थापित यह विश्वविद्यालय सहकारिताओं के समावेशीय विकास में अपना महत्वपूर्ण योगदान करते हुए गुणवत्तायुक्त उत्पाद व सेवाएं तथा

पारदर्शी व असरकारक प्रशासनिक व्यवस्था को आकार दे सकेगा। सहकार से समृद्धि के सुपथ पर माननीय सहकारिता मंत्री श्री अमितशाह की पहल से सहकारी संगठन की सबसे छोटी इकाई-पेक्स बहुआयामी प्रवृत्तियों के संचालन का संशोधित प्रावधान तथा उसमें स्थानीय महिला समुदाय की भागीदारी सुनिश्चित करके पेक्स के सर्वांगीण विकास के इस अद्भुत कार्य को सम्पन्न करने में सहकारी विश्वविद्यालय की भूमिका अविस्मरणीय रहेगी क्योंकि स्थानीय जरूरतमंद समुदाय को आजीविका एवं आयवृद्धि हेतु जिन तकनीकी व प्रबंधकीय कौशलों की अपेक्षा की जाती है वह इस संगठित तंत्र- त्रिभुवन सहकार विश्वविद्यालय के माध्यम से प्रभावी तरीके से पूर्ण की जा सकेगी।

जीवनयापन का शायद की कोई क्षेत्र शेष हो कि जिसमें सहकारिता की उपस्थिति न दिखती हो। फिर भी वैश्विक जगत के साथ कदम से कदम मिलाकर चलने हेतु उन नूतन क्षेत्रों में सहकारी व्यवस्था के दखल को प्रभावी बनाते हुए अन्त्योदयी समुदाय की आय में वृद्धि करने में असरकारक भूमिका अदा कर सकते हैं जिसमें अभी निजी क्षेत्रों का वर्चस्व दिखाई पड़ता है। सहकारिताओं के क्षैतिज विकास की दिशा में मंत्रालय द्वारा हाल में की गई पहल उबेर ओला की तरह सहकारी परिवहन व्यवस्था जिसमें अधिक से अधिक लोगों को जोड़कर उन्हें साधन सम्पन्न, शक्ति सम्पन्न एवं कौशल्य सम्पन्न बनाने जैसे कार्यों को इस सहकार विश्वविद्यालय व्यवस्था में बेहतर अंजाम तक पहुंचाया जा सकता है।

सहकारी आंदोलन के विकास में कई सारे तृणमूल स्तरीय नेतृत्वों ने अविस्मरणीय योगदान दिया है तथापि सहकारी क्षेत्र में श्वेतक्रांति का एक विशिष्ट माना जाता है। त्रिभुवन दास पटेल ने देश के राष्ट्रीय आंदोलन में सरदार वल्लभभाई पटेल के साथ दिशा निर्देशन में कार्य करते हुए जेलवास भी किया तथा प्रखर चिंतक व समाजोद्धारक के रूप में धारा के विपरीत जाकर, लोगों को

सहकार की ताकत को समझाकर, उनमें सहकारी दर्शन की समझ का सूत्रपात करके सहकारी व्यवस्था के प्रति श्रद्धा का अटल ब्रिज खड़ा किया, आर्थिक क्षेत्र में छोटे-छोटे पशुपालकों की इस समन्वित शक्ति ने अमूल के रूप में एक बेमिशाल लोक उपक्रम खड़ा किया। श्री त्रिभुवनदास के पटेल ने स्पष्ट व दूरदृष्टा सोच के साथ ग्रामीणजनों को संगठित किया, उनमें सहकारी मूल्यों का संचार कर उनमें उस अक्षय ऊर्जा का सूत्रपात किया कि आर्थिक शोषण से के चक्र से मुक्ति पाने हेतु पूरी सिद्धत का साथ खड़े हो सके तथा सहकारी मूल्य प्रेरित लोकतांत्रिक सामूहिक व्यावसायिक उपक्रम के संचालन की दक्षता हासिल करके सफलता के शीर्ष पर स्थापित हो सके।

केरा दूध उत्पादक सहकारी संघ के माध्यम से गांव-गांव के पशुपालकों को सहकारी आंदोलन का हिस्सा बनाने तथा अमूल जैसे प्रतिष्ठित वैश्विक ब्रांड उपक्रम के सफल संचालन आदि में सहकार अग्रणी आदर्णीय श्री त्रिभुवनदास के पटेल के योगदान को सम्मान देते हुए उनके नाम पर इस सहकार विश्वविद्यालय का नामकरण करना देश के प्रवर्तमान कुशल नेतृत्व माननीय प्रधानमंत्री श्री नरेन्द्र मोदी एवं केन्द्रीय सहकार मंत्री श्री अमितभाई शाह की कर्मठ व दूरगामी व प्रशंसनीय सोच की सुयोग्य व सफल परिणति है जो सहकारी प्रशिक्षुओं को उनके सहकारी आदर्शों को आत्मसात करने की प्रेरणा देगी तथा जिससे वर्तमान व भावी सहकारी आंदोलन की बुनियाद मजबूत होगी। यह त्रिभुवन सहकार विश्वविद्यालय उनके अनथक प्रश्रम, ईमानदारी, निष्ठा, श्रमसाध्यता वृत्ति के दर्शन को केन्द्र में रखकर सहकारिताओं के चहुँमुखी विकास हेतु युवाओं महिलाओं और सहकारी संस्थाओं के सदस्यों-पदाधिकारियों को तकनीकी-संचलाकीय कुशलताओं से दक्ष करने में महती भूमिका अदा कर सकेगा।



The Role of Commodity Derivatives in Hedging Agricultural Risks

Dr Alok kumar sharma*



■ Abstract

This article explores the pivotal role of commodity derivatives in hedging agricultural risks, focusing on their potential to stabilize farmers' incomes and mitigate the adverse effects of price volatility. Commodity derivatives, including futures, options, and swaps, offer farmers a mechanism to lock in prices for their produce, providing a buffer against market fluctuations. This study delves into the structure and functioning of these financial instruments, their adoption among farmers, and the impact on income stability. The research employs a mixed-methods approach, combining quantitative analysis of market data with qualitative insights from case studies and interviews with farmers and industry experts.

The findings underscore the benefits of derivatives in risk management while highlighting the barriers to wider adoption and suggesting policy interventions to enhance market participation.

■ Introduction

Agricultural production is inherently fraught with risks due to factors such as weather conditions, pests, diseases, and market price volatility. These risks can significantly impact farmers' incomes and their ability to sustain livelihoods. Commodity derivatives have emerged as vital financial instruments that enable farmers to hedge against these uncertainties. By locking in prices for their crops, farmers can protect themselves from adverse price movements, ensuring

a more predictable income stream.

This article aims to provide an in-depth understanding of how commodity derivatives function as hedging tools in the agricultural sector. It will examine the different types of derivatives available, their practical applications, and the extent of their adoption among farmers. Additionally, the study will analyze the impact of derivative usage on income stability and highlight the challenges and opportunities associated with their use.

■ Object of the Study

The primary objective of this study is to evaluate the role of commodity derivatives in hedging agricultural risks and their impact on farmers' income stability. The specific objectives are as follows:

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1. To provide a comprehensive overview of commodity derivatives and their types.
2. To analyze the mechanisms through which these derivatives mitigate agricultural risks.
3. To assess the level of adoption and usage of commodity derivatives among farmers.
4. To evaluate the impact of derivative usage on farmers' income stability.
5. To identify the barriers to the wider adoption of commodity derivatives and propose solutions.

Research Methodology

This study employs a mixed-methods research approach, combining quantitative and qualitative data collection and analysis methods to provide a comprehensive understanding of the role of commodity derivatives in hedging agricultural risks.

Quantitative Analysis

1. **Data Collection:** Historical data on commodity prices, derivative trading volumes, and farmers' income levels will be collected from reliable sources such as agricultural market reports, commodity exchanges, and government publications.
2. **Data Analysis:** Statistical tools will be used to

analyze the relationship between the usage of commodity derivatives and the stability of farmers' incomes. This will include regression analysis to determine the impact of derivative trading on price volatility and income fluctuations.

Qualitative Analysis

1. **Case Studies:** Detailed case studies of farmers who use commodity derivatives will be conducted to provide insights into their experiences, challenges, and benefits.
2. **Interviews:** Semi-structured interviews with farmers, financial advisors, and industry experts will be conducted to gather qualitative data on the perceptions and practical challenges of using commodity derivatives.
3. **Focus Groups:** Focus group discussions with farmer cooperatives and agricultural associations will be held to understand collective experiences and shared challenges.

Analysis

Overview of Commodity Derivatives

Commodity derivatives are financial instruments whose value is derived from the price of underlying agricultural commodities such as grains,

livestock, and dairy products. The most common types of commodity derivatives are futures, options, and swaps.

1. **Futures:** A futures contract is an agreement to buy or sell a specific quantity of a commodity at a predetermined price on a future date. Farmers use futures contracts to lock in prices for their crops, thus hedging against the risk of price declines.
2. **Options:** An options contract gives the holder the right, but not the obligation, to buy or sell a commodity at a specified price before a certain date. Options provide farmers with flexibility while offering price protection.
3. **Swaps:** Commodity swaps involve exchanging cash flows or financial obligations related to commodity prices. These are typically used by larger agricultural enterprises and cooperatives to manage risk.

Mechanisms of Risk Mitigation

Commodity derivatives help mitigate agricultural risks through several mechanisms:

1. **Price Hedging:** By locking in prices for their produce, farmers can protect themselves from adverse price movements in the market. This ensures

that they receive a predetermined price for their crops, regardless of market fluctuations.

2. Income Stabilization: Derivatives provide a predictable income stream, which is crucial for farmers who face significant uncertainty due to factors such as weather conditions and market demand.

3. Market Access: Derivatives enable farmers to access broader markets and price their products competitively, reducing dependency on local market conditions.

Adoption and Usage among Farmers

The adoption of commodity derivatives among farmers varies widely based on factors such as geographical location, crop type, and access to financial markets. While large-scale farmers and agricultural enterprises are more likely to use derivatives, small-scale farmers often face barriers such as lack of awareness, limited financial literacy, and access to trading platforms.

1. Awareness and Education: Farmers' understanding of derivatives and their benefits is crucial for adoption. Educational programs and awareness campaigns can help bridge

the knowledge gap.

2. Access to Markets: Ensuring that farmers have access to trading platforms and financial advisors is essential for facilitating derivative usage.

3. Financial Literacy: Improving financial literacy among farmers can help them make informed decisions about using derivatives for risk management.

Impact on Income Stability

Quantitative analysis reveals that farmers who use commodity derivatives tend to experience more stable incomes compared to those who do not. The ability to hedge against price volatility allows farmers to plan their finances better and invest in improving productivity.

1. Case Studies: Case studies of farmers using derivatives show significant benefits in terms of income stability and risk management. For instance, a wheat farmer in Punjab who used futures contracts to lock in prices was able to secure a stable income despite market fluctuations.

2. Interview Insights: Interviews with farmers highlight the practical challenges of using

derivatives, such as the complexity of contracts and the need for reliable market information.

Barriers to Wider Adoption

Despite the benefits, several barriers hinder the wider adoption of commodity derivatives among farmers:

1. Lack of Awareness: Many farmers are unaware of the existence and benefits of commodity derivatives.

2. Complexity of Contracts: The complexity and technical nature of derivative contracts can be daunting for farmers.

3. Limited Access to Trading Platforms: Access to derivative trading platforms is often limited, especially in rural areas.

4. Financial Literacy: Low levels of financial literacy among farmers can prevent them from understanding and effectively using derivatives.

Conclusion

Commodity derivatives play a crucial role in hedging agricultural risks and stabilizing farmers' incomes. By providing a mechanism to lock in prices, these financial instruments offer protection against market volatility and ensure a predictable income stream. However, the adoption

of derivatives among farmers is hindered by barriers such as lack of awareness, complexity of contracts, limited access to markets, and low financial literacy.
environment that supports farmers in using derivatives to manage risks and stabilize their incomes.
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To enhance the adoption and effectiveness of commodity derivatives in the agricultural sector, several measures can be implemented. These include educational programs to raise awareness, simplification of derivative contracts, improving access to trading platforms, and initiatives to boost financial literacy among farmers. Policymakers and industry stakeholders must work together to create an enabling

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From Policy to Practice: Leveraging M-PACS for Integrated Rural Economic Growth

Dr.S.Dharmaraj*



Introduction

As we move deeper into FY 2025–26, the priorities set forth in the Union Budget 2025 continue to shape India's agricultural landscape. With a notable allocation of ₹1.72 lakh crore to the agriculture sector—a 12% increase from the previous year—the government reaffirmed its commitment to addressing persistent challenges such as low productivity, input volatility, and limited market access. One of the most ambitious initiatives under this framework, the PM Dhan Dhanya Krishi Yojana (PMDDKY), is now underway in 100 identified low-productivity districts. Drawing inspiration from the Aspirational Districts Programme, PMDDKY seeks to revitalize crop performance through mechanization, irrigation infrastructure, and digital technologies, with an emphasis on enhancing yields in pulses, oilseeds, and cereals. However, the real success of the scheme will depend on sustained on-ground implementation and

adaptive governance backed by real-time data monitoring.

In a parallel push to stabilize input supply chains, the government has stepped up support for domestic fertilizer production, as demonstrated by the ongoing developments at the Namrup urea plant in Assam. Yet, experts emphasize that long-term sustainability will require a more integrated approach, involving bio-fertilizers, micronutrients, and soil health regeneration to balance higher productivity with ecological responsibility. Another key policy move that is beginning to show impact is the enhancement of the Kisan Credit Card (KCC) loan limit from ₹3 lakh to ₹5 lakh, aimed at strengthening formal credit access for farmers and curbing dependence on high-interest informal loans. This measure, combined with targeted interest subvention and streamlined processes, has boosted financial inclusion in rural areas.

The role of Primary Agricultural

Cooperative Credit Societies (PACS) remains pivotal in this transformation. As of March 2025, PACS continue to serve as the primary channel for KCC delivery, maintaining their substantial footprint from the previous year when they accounted for 42.7% of the 7.35 crore active KCCs, totaling nearly ₹8.85 lakh crore in disbursements. Their integration into broader digital and cooperative reforms will be crucial for amplifying the intended outcomes of the budgetary vision. Together, these initiatives reflect a more integrated and inclusive approach to agricultural development. The coming months will be critical in translating policy intent into measurable improvements on the ground—especially for India's small and marginal farmers who remain at the heart of the rural economy.

Modified Interest Subvention Scheme (MISS) and KCC Loan Limit Enhancement – Intervention of PACS

The Modified Interest Subvention

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Scheme (MISS), a 100% centrally funded initiative, aims to provide affordable short-term agricultural credit through the Kisan Credit Card (KCC). It ensures farmers receive timely and adequate credit for working capital needs in agriculture and allied activities. Under MISS, farmers can avail KCC loans at a benchmark interest rate of 9%. The Government of India subsidizes 2%, reducing the effective interest rate to 7%. An added 3% concession for timely repayment further lowers it to 4% per annum. Finally, with State support covering the remaining interest, the effective rate becomes nil for farmers who repay their loans on time. This mechanism ensures timely and affordable credit for agricultural operations, thereby strengthening rural financial inclusion.

The crop loan mechanism under the Kisan Credit Card (KCC) issued by Primary Agricultural Cooperative Societies (PACS) is mainly production-oriented rather than security-based for Seasonal Agricultural Operations (SAOs). Since the standing crop itself serves as collateral, farmers can easily access credit without the need for any other security. Farmers, including individual cultivators, joint cultivators, tenant farmers, Self Help Groups (SHGs) or Joint Liability Groups (JLGs) of farmers including sharecroppers etc. can apply for KCC at their nearest PACS by submitting necessary documents such as land ownership records and identification proof.

The system includes both cash and kind components, allowing farmers to use essential agricultural inputs such as

fertilizers, manures, seeds, and pesticides for production purposes. PACS disburse Kisan Credit Card (KCC) loans in this manner to ensure that funds are utilized specifically for agricultural needs, distinguishing them from commercial banks. Their decentralized structure ensures credit access even in remote areas, unlike commercial banks, which often prioritize urban and semi-urban markets. This ensures that farmers receive adequate financial support to carry out their agricultural activities effectively. The disbursement and recovery of loans follow the seasonal nature of farming, aligning with the cropping cycle. Given that the crop loan is production-centric, the assessment of a farmer's creditworthiness and repayment capacity is based on the type of crops cultivated, expected income, and the farmer's financial discipline.

Enhancing the KCC loan limit through PACS will provide farmers with greater financial flexibility, ensuring easier access to institutional credit while reducing dependence on high-interest informal lending. The higher loan limit will address immediate financial needs during crop cycles, ensuring timely procurement of essential inputs, and improving overall efficiency in agricultural operations. However, the key challenge lies in ensuring smooth and quick loan disbursement, particularly for small and marginal farmers who rely heavily on PACS for credit. A crucial task lies in ensuring the swift and efficient disbursement of loans, particularly for small and marginal farmers who are heavily dependent on PACS for credit. As demand for credit is likely to rise, it becomes crucial to ensure

timely allocation of financial outlays to PACS, enabling them to meet the increasing needs of farmers.

Budget Allocations and Strengthening Agricultural Value Chains through M-PACS

With growing competition, operational issues, and a changing financial environment, it has become necessary to make over PACS into Multipurpose PACS (MPACS). This transformation seeks to improve their services, strengthen their financial health, and expand their range of activities in rural development. Despite their extensive reach and community-centric model, PACS face challenges including limited business volumes, low financial sustainability, and stiff competition from commercial banks and Small Finance Banks (SFBs). These concerns necessitate the need for strategic reforms to strengthen PACS and expand their role at the grass-root.

The Model Bye-Laws introduced by the Ministry of Cooperation in 2022 facilitates a framework for reviving PACS into MPACS with a view to venture wide spectrum of credit-plus activities; including dairy and fisheries. They are being integrated with key government initiatives to expand their reach and impact and it is envisioned that these integrations help MPACS improve rural supply chains, generate fee-based income, and create employment opportunities, significantly contributing to sustainable rural development and as of February 2025, 3,702 PACS have transitioned into M-PACS.

Prime Minister Dhan-Dhaanya Krishi Yojana – Developing Agri Districts Programme

The Budget for 2025-26 presents a significant opportunity for PACS to further advance their role in agricultural promotion and rural development by aligning with various government schemes. The schemes announced through budget are an opportunity that PACS can strategically leverage for their growth, strengthening their involvement in the agricultural value chain and enhancing their service offerings. PACS of the States concerned can leverage the benefits of the PM Dhan Dhaanya Krishi Yojana to strengthen their role in agricultural development and enhance their future prospects. As the scheme targets 100 districts with low agricultural productivity, moderate crop intensity, and below-average credit access, PACS can act as major facilitators in implementing its objectives at the grassroots level. By integrating with the program, PACS can support farmers in adopting advanced farming techniques and modern equipment, thereby boosting overall agricultural productivity. Additionally, they can play a crucial role in promoting crop diversification, encouraging sustainable practices that ensure long-term benefits for farmers. To address post-harvest management necessities, PACS can establish and manage storage facilities at panchayat and block levels, reducing crop wastage and improving market access for farmers.

Comprehensive Programme for Vegetables & Fruits –

Opportunities for MPACS

Under the Comprehensive Programme for Vegetables and Fruits, PACS in the respective States are expected to play a significant role in strengthening the horticultural value chain by collaborating with farmers. Their involvement may enhance value addition and enable farmers to secure better prices for their produce. The Union Budget's allocation of ₹500 crore for the promotion of horticultural production, efficient supply, processing, and remunerative pricing for fruits and vegetables in 2025-26 offers a significant boost to India's rapidly growing horticulture sector. This funding is poised to facilitate the formation and active participation of Farmer Producer Organizations (FPOs) and Cooperatives, particularly in rural areas, and presents an opportunity for the creation of a robust infrastructure that supports the entire value chain of horticultural produce. The budget's emphasis on supporting export-oriented agriculture and enhancing the economic value of fruits and vegetables aligns with the dynamic growth witnessed in regions like Nashik, where grape farming has been instrumental in uplifting the socio-economic conditions of rural communities.

MPACS, positioned strategically within their respective areas, can leverage this budgetary allocation by expanding their involvement in the horticulture and floriculture value chains. The potential for MPACS lies in creating backward linkages that integrate local farmers, traders, Farmer Producer Organisations (FPOs), and Agri-Processing and Marketing Societies (APCMS), ensuring

uninterrupted procurement and efficient supply. Through these collaborations, MPACS can establish a strong foundation for the production of high-quality horticultural produce. By identifying regions with fertile land suitable for horticultural and floricultural cultivation, MPACS can proactively provide credit and input support to small and marginal farmers, fostering sustainable agricultural practices while securing the necessary resources for production.

Further, MPACS must also focus on forward linkages that enable the processing, marketing, and export of horticultural produce. Becoming a member of the National Cooperative Export Limited (NCEL) will pave the way for MPACS to tap into export opportunities for horticultural and floricultural produce. As NCEL's core mandate is to promote the export potential of cooperatives, MPACS can strategically leverage this platform to expand their reach to global markets. By aligning with NCEL, MPACS can access vital resources, networks, and expertise that will facilitate the export of high-quality produce, enhancing their market presence and boosting the profitability of their members. This collaboration will not only strengthen the export capability of MPACS but also open up new avenues for growth and economic diversification within the cooperative sector.

Strengthening relationships with local markets, wholesalers, retailers, and exporters will enable MPACS to extend the reach of produce to end consumers, both domestically and internationally. This forward

linkage integration will facilitate not only market access but also ensure that the value chain is consolidated from the farm gate to the global market, ultimately enhancing the profitability and competitiveness of the horticulture sector. Through strategic alignment with the budgetary provisions, MPACS can play a pivotal role in transforming India's horticultural landscape, making it a key player in both national and international markets.

Makhana Board in Bihar - An opportunity for PACS in the Region

The establishment of the Makhana Board in Bihar provides an opportunity for PACS in the region to contribute to the production, processing, and marketing of Makhana by facilitating procurement, storage, and market linkages. Similarly, under the National Mission on High-Yielding Seeds, PACS can engage with the National Multi-State Seed Cooperative Society (BBSSL) by establishing seed multiplication centers, preserving traditional seed varieties, and facilitating the procurement and distribution of high-yielding seed varieties, leading to improved agricultural output. In the fisheries sector, M-PACS can support fish farmers with access to technical knowledge, equipment, finance, and improved storage and marketing facilities.

With the government's emphasis on Natural Farming Initiatives, PACS enables in establishing and managing bio-input resource centres, equipping farmers with the provision of credit, providing essential kits and resources. Additionally, their involvement in the certification and branding of organic produce will help ensure better market returns.

The Digital Public Infrastructure (DPI) for Agriculture

The Digital Public Infrastructure (DPI) for Agriculture is set to provide PACS with a transformative platform to integrate digital technologies, particularly through Common Service Centres (CSCs), offering services such as online crop insurance, e-marketing platforms, and real-time market data access. Through these budgeted schemes, PACS are expected to strengthen their institutional framework, broaden service offerings, and significantly contribute to the long-term sustainability and growth of the agricultural sector.

सहकारिता गीत

चरामेति-चरामेति,

'सहकार से समृद्धि' अभियान को अब सफल बनाना है.

अन्तराष्ट्रीय सहकारिता वर्ष 2025 पर सहकारिता से -

इन्द्रधनुषी संतरंगे का परचम सहकार्य से फहराना है.

अब ई-पैक्स, बहुउद्देशीय सहकारिता के कार्यान्वयन से-

ग्रामीण-भारत को सहकारिता के कवच से सुरक्षित बनाना है.

केन्द्रीय सहकारिता की सक्षम पहल को सफल बनाना है.

बस इस अभियान से जुड़कर हमे नवाचार को अपनाना है.

चल पड़ी लहर से चल पड़ा सशक्त सहकार से अब-

पैक्स कम्प्यूटराईजेशन से ग्रामीण विकास का इतिहास बनाना है

सशक्त सहकारिता : समृद्ध मध्यप्रदेश के आगाज से-

चल पड़ा है, कॉरवा नवसजून से सहकारिता सजाना है.

पैक्स की पूर्व आयोजनाओं को नए स्वरूप से अब-

दरिद्रनारायणों को मूल आवश्यकताओं का लाभ दिलाना है.

नाबार्ड की पहल 'गाँव बढे. तो देश बडे.' से अब-

जीरो प्रतिशत ब्याजदर से अन्नदाता का संबल बडाना है.

सहकारिता है तो सब संभव है इस नवमंत्र से-

अब पैक्स के बहुउद्देशीय कार्यान्वयन को सफल बनाना है.

- राजेश कुमार चौरागडे.

From Micro to Mighty: How Cooperatives can Boost MSME Potential

S Mahendra Dev* & K K Tripathy**



On 5th July 2025, as the Ministry of Cooperation completes four years, India commemorates the International Day of Cooperatives reinforcing country's resolve to community-led sustainable economic growth. Accepted as an essential instrument of socio-economic policy and the core of India's atmanirbhar society, cooperatives are not just a system, but they carry a strong mutual belief, backed by an infallible community spirit. These have immense potential to ensure equitable, profitable, community-owned, member-driven and sustainable industrial systems. As self-supporting community business entities, co-operatives are expected to realize socio-economic and political objectives ranging from self-help and grass-root participation to production, distribution and social control over resource allocation and mobilization.

Through their collectivised

efforts, cooperatives have shaped cooperative majors with global presence like Amul (Anand Milk Union Limited) of the Indian Multinational dairy cooperative society named Gujarat Milk Marketing Federation, fertilizer cooperatives – Indian Farmers Fertiliser Cooperative (IFFCO) and Krishak Bharati Cooperative (Kribhco), Cooperative marketing major – National Agricultural Cooperative Marketing Federation of India (NAFED), etc. India's modified economic strategy in the 1990s opened up the economy through numerous policy measures. Today, India houses 8.14 lakh cooperatives with a membership-base of 29 crore, the largest in the world. Out of these, 20% are engaged in banking activities and remaining 80% are involved in diverse activities viz. fishery, dairy, poultry, floriculture, housing, storage and warehousing, agro-processing, logistics, construction, marketing, etc.

About 54% of India's cooperative societies are from 3 major sectors – housing, dairy and credit. Agriculture and rural cooperatives play significant roles in supplying timely and adequate credit and fertilizers and in supporting in procurement of crops. While about 15% of total short-term credit is disbursed to 13 crore farmer members through 1 lakh Primary Agricultural Credit Societies (PACS), 30% of India's total sugar production, 35% of fertilizer distribution, 20% of paddy and 13% of wheat procurement are steered through cooperatives. It is estimated that the share of cooperatives in total direct employment in India is 13.3%.

■ Cooperatives & MSMEs

Co-operatives and Micro, Small and Medium Enterprises (MSMEs) have enormous potential for guaranteeing inclusive and sustainable

*Chairman

**Joint Secretary in the Economic Advisory Council to the Prime Minister

development. They work with smaller member strength, entrepreneurs and employees and aim towards promoting self-reliance, generating employment and ensuring bottom-up development by engaging communities in growth processes. Both entities serve small producers/manufacturers, farmers/input providers, artisans and other entrepreneurs.

■ MSMEs and Inclusive Growth

MSMEs – the true backbone of India's economy, are known for driving innovation, generating employment, boosting exports, and confirming inclusive growth. The planned development approach has witnessed policy push for ensuring structured growth for MSMEs. In 2006, the Micro, Small, and Medium Enterprises Development Act, 2006 was passed setting definition criterion based on investment in plant and machinery. During 2020 and 2025, definitions were further revised to include turnover-based criteria.

Udyam Registration Portal data analysis indicates that out of 6.24 cr. registered MSMEs, 6.19 lakh are micro, 4.7 lakh are small and 34.897 are medium enterprises. Out of the total registered, 34,897 are cooperatives. MSMEs provide employment to about 26 crore people, contribute 33% of India's GDP and 48% to the country's exports. There is ample opportunity to understand the activities in which these entities are involved so as to link them with schematic benefits by offering a special and focused approach.

Cooperatives can become the link between community artisans and craftspeople by leveraging and converging schematic interventions so as to make it easier to access finance, technology, skill-training, market etc. Recently launched MSME schemes like PM Vishwakarma, if executed through the cooperative framework can maximise schematic benefits by facilitating formal recognition, availing subventions and subsidized credits, ensuring digital inclusion and integrating markets.

■ Cooperatives and PM Vishwakarma

Launched on 17th September 2023, PM Vishwakarma Scheme was a tribute to the skilled hands demanding timely and adequate support services to revive the foundation of India - the Vishwakarmas. The Vishwakarmas were identified and prioritized to empower them by honouring their legacy. Carpenters, blacksmiths, goldsmiths, masons, potters, barbers, tailors, cobblers, sculptors, and many more represented not just a profession but carried a proud heritage tag of craftsmanship passed down through generations under the tradition of "Mentor-Disciple". This style of training is used to pass on their skills through the generations, both within families and through various unofficial groupings of craftspeople and artisans.

With a focus on skill upgradation and enhancing livelihoods, financial support, and market access, the PM Vishwakarma Scheme aims to offer wide-ranging support to traditional artisans and craftspeople across

India. Artisans and craftspeople who use their hands and tools make up a sizable component of the Indian labour force. These people usually work for themselves and are classified as informal or unorganized sector of the economy.

PM Vishwakarma seeks to improve the calibre and accessibility of the goods and services provided by craftspeople, incorporating them into value chains. The goal of the Scheme is to give the Vishwakarmas complete, end-to-end integrated support so they can progress in their individual trades and their standard of living is raised. In line with this goal, the creation of cooperative societies of these Vishwakarmas at the cluster-level/ block-level, as per the type of economic activity can significantly amplify the benefits of the Scheme by fostering collaboration, resource sharing, and business expansion.

■ Cooperative Societies by Artisans

Artisans trained under PM Vishwakarma Scheme can form activity-specific cooperative societies at the district level, including members specializing in different artistic trades, fostering a diverse and collaborative environment. Through this collaboration, artisans from different sectors can combine their unique skills to create diversified and high-quality products, facilitating business expansion and enabling cooperatives to cater to a broader market and meet diverse customer demands.

By utilizing the credit support provided by PM Vishwakarma

Scheme, artisans can collectively invest in resources, infrastructure, and marketing, reducing individual financial burdens and maximizing returns. The cooperatives will provide a platform for sharing tools, machinery, and workspace, optimizing the use of resources and enhancing productivity while reducing operational costs for individual artisans.

PM Vishwakarma: Leveraging Support from Cooperation

The cooperatives will leverage marketing support from the Scheme, including quality certification, branding, and e-commerce onboarding. Collective marketing efforts will enhance their visibility and reach, improving sales and profitability. Cooperatives will offer a supportive environment for artisans, promoting skill

development, knowledge sharing, and innovation, ensuring that artisans receive the necessary guidance, resources, and opportunities to thrive in their respective trades.

A cooperative model of operation for trained Vishwakarmas will offer timely and quality financial services viz. savings, credit and insurance, promote collective brand of artisans and craftspeople and would help in representing the interests of artisans and craftspeople at various forums. Sector-specific cooperatives for PM Vishwakarma beneficiaries will ensure product development assistance with innovative design to keep up with market trends and consumer demands.

Concluding Remarks

Cooperative MSMEs have

the potential to restructure India's industry and in realizing the target of Viksit Bharat@2047, considering their spread, outreach, coverage and employment generation potential. The need of the hour is to register activity-specific cooperative societies by identifying and enrolling artisans trained under the PM Vishwakarma Scheme within districts and conduct awareness sessions to explain the benefits and objectives of forming such societies. Additionally, establishing a system for regular monitoring and evaluation of the cooperative's performance and collecting feedback from members would continuously help improve cooperative's operations and services towards attaining the goal of Sahkar Se Samriddhi.



The inauguration ceremony of the three-day Leadership Development Program (LDP) from 24 to 26 June, 2025 for Chairpersons & Directors of Housing Cooperatives of India was held on 24 June 2025 at NCCE, New Delhi.

Mrs. Savitri Singh, Deputy Chief Executive of NCUI, warmly welcomed to all the participants and introduced the course structure of the programme. Mr. N. S. Mehara, Managing Director of National Cooperative Housing Federation (NCHF),

also graced the inaugural ceremony. He appreciated NCCE's efforts in organizing the initiative and shared valuable insights on Housing Cooperative Management.

The classroom sessions covered a wide range of important topics, including the Cooperative philosophy, values, and principles, Human Resource Management & Communication, and Use of Information Technology (IT) in the management & growth of cooperatives etc.

The Programme will be concluded on 26 June, 2025, providing valuable insights into cooperative governance and policies.

डेयरी व्यवसाय में सहकारिता से नवाचार: बनास डेयरी के नए उद्यम

डॉ. भावेशकुमार परमार*



बनास डेयरी, जिसे आधिकारिक तौर पर बनासकांठा जिला सहकारी दुग्ध उत्पादक संघ लिमिटेड के नाम से जाना जाता है, गुजरात सहकारी दुग्ध विपणन संघ (जीसीएमएमएफ) का एक प्रभाग है, जो गुजरात सरकार के सहकारिता मंत्रालय के अधीन कार्यरत है। भारत के परिवर्तनकारी ऑपरेशन फ्लड पहल के तहत 1969 में स्थापित, बनास डेयरी एशिया की सबसे बड़ी दुग्ध उत्पादक कंपनी बन गई है, जिसने भारत के डेयरी क्षेत्र और ग्रामीण अर्थव्यवस्था पर महत्वपूर्ण प्रभाव डाला है। गुजरात के बनासकांठा जिले के पालनपुर में मुख्यालय वाली यह डेयरी सहकारी उद्यम और ग्रामीण विकास में उत्कृष्टता का प्रतीक है। 1,80,000 से ज़्यादा शेयरधारकों और 1,450 सहकारी समितियों के अटूट सहयोग से, बनास डेयरी प्रतिदिन औसतन 71.14 लाख लीटर दूध का संग्रहण और प्रसंस्करण करती है। सर्दियों के चरम मौसम में, यह संग्रहण रिकॉर्ड तोड़ 90.86 लाख लीटर तक पहुँच जाता है।

बनास डेयरी ने यह साबित कर दिया है कि स्थानीय उत्पादों को वैश्विक बनाकर

स्थानीय किसानों की आय बढ़ाने के लिए अन्य संसाधनों का भी उपयोग किया जा सकता है। बनासकांठा के किसानों ने शहद उत्पादन व्यवसाय को अपनाया है और मीठी क्रांति में भाग लिया है। इसका उल्लेख करते हुए, प्रधानमंत्री ने कहा कि मूंगफली और सरसों से खाद्य तेल बनाने वाले संयंत्र ने यहाँ के किसानों को खाद्य तेल के क्षेत्र में आत्मनिर्भर बनाया है।

बनासकांठा के लोग जो समझते और स्वीकार करते हैं, उसे कभी नहीं छोड़ते। यहाँ के किसानों ने ड्रिप सिंचाई प्रणाली अपनाकर और पानी की कमी के बीच बेहतरीन खेती करके इसे साबित किया है। बनास सामुदायिक रेडियो स्टेशन देश के लिए समर्पित है। यह सामुदायिक रेडियो स्टेशन किसानों को कृषि और पशुपालन से संबंधित महत्वपूर्ण वैज्ञानिक जानकारी प्रदान करने के लिए स्थापित किया गया है। उम्मीद है कि यह रेडियो स्टेशन लगभग 1700 गाँवों के 5 लाख से ज़्यादा किसानों से जुड़ेगा। वैसे तो किसी पशु की उत्पादकता और उत्पादकता रातोंरात नहीं बढ़ा सकते। यह एक प्राकृतिक विकास प्रक्रिया है। इसलिए, आपकी आपूर्ति एक तरह से

पूरी तरह से प्रकृति पर निर्भर है। साथ ही, एफएमसीजी बाज़ार, जो लगातार बढ़ रहा है और अलग-अलग क्षेत्रीय स्वाद आदि के साथ उत्पादों का मौसम अलग-अलग होता है। ऐसे में, आपूर्ति की सीमाओं को देखते हुए, माँग को पूरा करने के लिए चुनौतियों का सामना करना पड़ता है।

- पालनपुर स्थित बनास डेयरी संयंत्र में पनीर उत्पादों और मट्ठा पाउडर के उत्पादन के लिए सुविधाओं का विस्तार किया गया। निकट भविष्य में आटा उत्पादन भी करने जा रहे हैं। भारत का सबसे बड़ा स्वचालित खोआ संयंत्र, जिसकी क्षमता 20 टन प्रतिदिन है।
- बनास डेयरी डेयरी किसानों से गौमूत्र खरीद कर उसे जैविक खाद में परिवर्तित करेगी - यह एक प्रगतिशील पहल है जिसका उद्देश्य किसानों की आय बढ़ाना और पर्यावरण अनुकूल कृषि को बढ़ावा देना है।
- बनास डेयरी के बायो सीएनजी और

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गोबर गैस संयंत्र कचरे से सर्वोत्तम उत्पादन करता है। सुजुकी रिसर्च एंड डेवलपमेंट इंडिया (एसआरडीआई) के सहयोग से, गुजरात के बनासकांठा जिले के अगथला में थराड-दीसा राजमार्ग पर बनास बायो सीएनजी परियोजना विकसित की जा रही है। इस अभूतपूर्व पहल का उद्देश्य गाय के गोबर का कुशलतापूर्वक उपयोग करके और पर्यावरणीय स्थिरता को बढ़ावा देकर एक नया आयाम

स्थापित किया है है।

- भारत की पहली "सेक्ड सीमेन सॉर्टिंग मशीन" का गुजरात के दामा (डीसा) में भव्य उद्घाटन किया गया।
- वाराणसी में अपने नव विकसित बनास काशी परिसर में मंदिर के लिए 'महाप्रसाद' का निर्माण शुरू कर दिया है। बनास डेयरी और अमूल द्वारा निर्मित, बेलपत्रों का

प्रसंस्करण वाराणसी के बनास काशी कॉम्प्लेक्स में करते है। प्रसाद बनाने की पूरी प्रक्रिया शास्त्रीय पूजा और पाठ के आध्यात्मिक वातावरण में संपन्न है।

- पूरे ज़िले में लोगों को स्वास्थ्य सेवाएँ प्रदान कर रहे हैं। टेलीमेडिसिन की सुविधा भी प्रदान कर रहे हैं और मेडिकल कॉलेज भी हैं।



COBI moves closure to securing license; included in Second Schedule



In a landmark decision for India's cooperative movement, the Central Government has officially notified the inclusion of the Cooperative Bank of India (COBI) in the Second Schedule of the Multi-State Co-operative Societies Act, 2002.

The Gazette notification cements COBI's status as the 20th national-level cooperative federation under the Act.

Founded in 1993, COBI has waited 32 years for this momentous recognition. Cooperative leaders across the country say the long-pending inclusion heralds a new era of stability and credibility for cooperative finance.

Under the dynamic stewardship of Ajay Patel, Chairman of Gujarat State Cooperative Bank and a close associate of Union Home and Cooperation Minister Amit Shah, COBI's campaign for Second Schedule status gained decisive momentum.

Union Home and Cooperation Minister Amit Shah has frequently underscored the government's commitment to strengthening cooperatives. Insiders note that COBI's inclusion marks the first concrete step toward realizing the Minister's vision of a pan-India cooperative clearing mechanism.

In a parallel initiative, COBI

has engaged NABCONS, the consultancy arm of NABARD, to draft a comprehensive business plan, a prerequisite for obtaining a full-fledged banking license. With regulatory approvals on the horizon, COBI aims to evolve into the central financial institution for India's cooperative sector, channeling funds efficiently and bolstering the movement's financial autonomy.

As COBI prepares to leverage its newly conferred status, stakeholders are optimistic that the bank will emerge as the linchpin of cooperative finance, driving growth, innovation, and resilience across the sector.

COBI, which has members like IFFCO, KRIBHCO, NAFED, all State Cooperative Banks, LDBs, NCCF, and Urban Cooperative Banks such as Saraswat Co-operative Bank, SVC Bank, Cosmos Bank, and others, has amended its bye-laws to increase its authorized share capital from Rs 100 crore to Rs 1000 crore, and will soon submit the revised proposal to the Central Registrar of Cooperative Societies (CRCS) for approval.

Source - Indiancooperative.com



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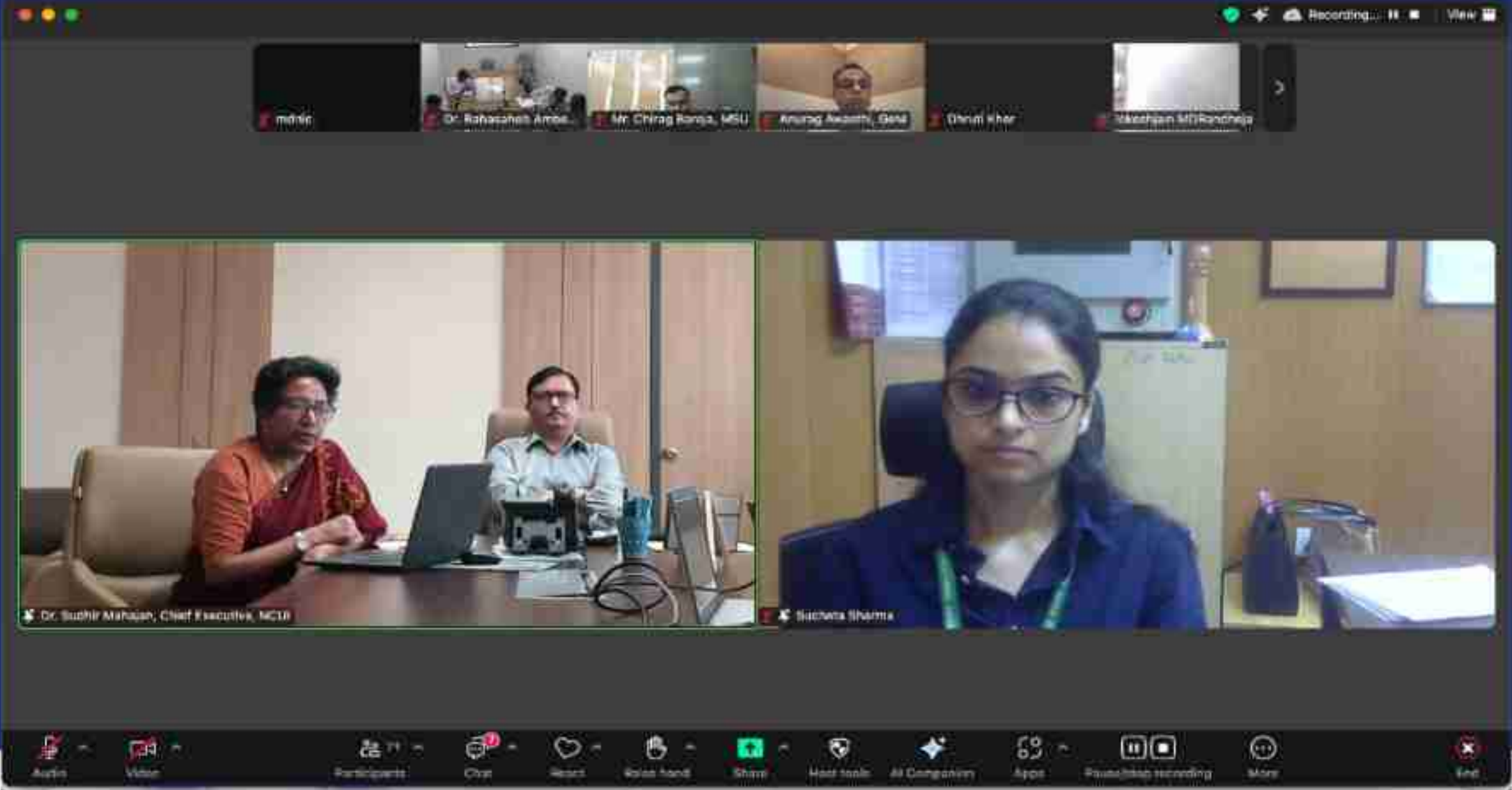
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NCUI Webinar on Digital Transformation in Cooperatives

9th July 2025 at 11:00 AM – 1:00 PM



The National Cooperative Union of India (NCUI) successfully hosted a national webinar on "Digital Transformation in Cooperatives & Technology Adoption by Rural Economies in India." The event drew participation from over 100 cooperative leaders, members, employees, and youth from across the country.

The session began with opening remarks by Dr. Sudhir Mahajan (Retd. IAS), Chief Executive, NCUI, who underscored the growing importance of digital readiness for cooperatives. He highlighted NCUI's ongoing digital initiatives

including the E-Market Portal and LMS Training Platform, aimed at empowering cooperative members, especially women and youth.

Expert Panelists Included:

- Ms. Sucheta Sharma, Deputy Director, Ministry of Cooperation, Govt. of India
- Mr. Raminder Pal Singh, Sr. Vice President, Agriculture Vertical, CSC e-Governance Services India Ltd.
- Mr. Anurag Awasthi, Chief Manager, Social Inclusion, Government e-Marketplace (GeM)

- Shri S.C. Pradhan, Principal, Delhi State Cooperative Training Centre
- Mr. Abhishek, Representative, ISRA Foundation

Key Highlights from the Webinar:

Ms. Sucheta Sharma, Deputy Director, Ministry of Cooperation, acknowledged the pivotal role of NCUI in promoting cooperative education and awareness through its training programmes, zonal conferences, and digital outreach webinars. She informed that under



and mobile-first learning

- Cooperative participation in GeM, ONDC, and NCUI digital portals
- Inclusion of women and youth as frontline digital leaders

the Flagship Scheme of the Ministry, approximately 70,000 PACS have already been digitally equipped, and their operational and business efficiency has significantly improved after migrating to ERP-based software systems.

Officials from CSC e-Governance Services and GeM assured the participants of their continued support in enhancing the digital readiness of cooperatives, especially PACS, by leveraging their panIndia digital infrastructure and service delivery networks.

Mr. Abhishek from ISRA Foundation shared how, in partnership with NCUI, they have trained scores of women in digital technology, helping them transition into successful digital entrepreneurs and cooperative change-

makers at the grassroots.

Shri S.C. Pradhan emphasized the need for capacity-building and continuous skilling, highlighting best practices adopted by state-level cooperative training institutions.

Takeaways:

- E-governance tools like ERP, e-member registers, and digital voting
- LMS-based training

NCUI thanks all the expert speakers and enthusiastic participants for their contributions. The webinar reaffirmed our collective commitment to making Indian cooperatives digitally empowered, transparent, and inclusive. IN

#NCUI #DigitalCoops
#SahakarSeSamriddhi
#CooperativeIndia
#PACS #DigitalInclusion
I Y C 2 0 2 5
#RuralInnovation
#DigitalReadyCoops





The National Cooperative Union of India (NCUI) successfully organized a three-day training programme for Cooperative Information Officers (CIOs) from 24th to 26th June, 2025. The programme aimed at enhancing the knowledge and awareness

of CIOs on recent amendments in the Multi-State Cooperative Societies (MSCS) Act and new initiatives undertaken by the Ministry of Cooperation (MoC), Government of India.

On the concluding day, participants shared their feedback, expressing deep appreciation for the insightful sessions and interactive discussions. They thanked the Ministry of Cooperation for sponsoring and facilitating the programme, which significantly contributed to their understanding of policy updates, regulatory changes, and the evolving cooperative landscape.



NCUI concluded the two days training programme on 'Cooperation & Cooperative Management' for IFFCO officials of Phulpur Unit on 06th June, 2025. This training programme was designed by the Deputy Chief Executive of NCUI Smt. Savitri Singh to provide participants with extensive knowledge of Cooperatives. Smt. Dipti Yadav, Deputy Director, NCCE, NCUI coordinated this programme to ensure timely execution of tasks related to the

programme ensuring maximum participation and benefit for all.

On final day of programme, Sh. Anant Dubey, Deputy Director apprised the participants about the importance of cooperative business in fostering the overall development of cooperative movements. He highlighted the successful cooperative model of IFFCO and its pivotal role in India's agricultural sector. Additionally, Sh. S. Raghuvanshi, Assistant Director, extensively

discussed the challenges faced by cooperatives, proposed remedial actions, and presented a case study on revived cooperatives, emphasizing the role of Human Resource Management, members education etc. in ensuring the effective operation of cooperatives.

Participants shared their valuable feedbacks at the end of the programme and expressed a desire for more similar programs to deepen their understanding of the rich legacy of cooperatives and the journey of IFFCO as a leading cooperative on an international scale.

Senior Manager (Training) Sh. R.K. Pandey expressed gratitude to NCCE (NCUI) for organizing this training program and advocated for the organization of more awareness programs aimed at members and employees of grassroots-level cooperative societies, such as PACS and LAMPS.

Global Co-op event in Manchester; Co-operators from 100 nations gather



More than 600 cooperative leaders from over 100 countries have come together for the ICA meetings at Manchester in the UK to participate in the International Cooperative Alliance's (ICA) Board Meeting and Extraordinary General Assembly. This significant global gathering, held on July 2, 2025, marks the opening of the "Festival of Co-operatives," a four-day celebration of the ICA's 130th anniversary and the United Nations-declared International Year of Cooperatives 2025. The conference coincides with the United Nations' International Day of Cooperatives on July 5.

A high-level Indian cooperative delegation led by Dr. Chandra Pal Singh Yadav, President of the National Cooperative Union of India (NCUI), and IFFCO Chairman Dileep Sanghani has reached Manchester, UK. India's strong presence reflects its

growing leadership in the global cooperative movement. Alongside Yadav and Sanghani, IFFCO Managing Director Dr. U.S. Awasthi later joined the delegation, which included representatives from prominent Indian cooperative institutions. Their participation underlines India's commitment to cooperative development and global solidarity at a time when the sector is receiving unprecedented attention and government support domestically.

Hosted jointly by The Co-operative Group and Co-operatives UK, the event is set in the historic city of Manchester, the birthplace of the modern cooperative movement, where the Rochdale Pioneers established the first successful cooperative store in 1844. Celebrating 180 years of that milestone, the gathering also marks the

ICA's founding 130 years ago, making this year's assembly both commemorative and forward-looking.

ICA President Ariel Guarco, speaking ahead of the week-long festivities, emphasized the symbolic importance of returning to Greater Manchester. "In Greater Manchester, 180 years ago, the Rochdale Pioneers started this journey by building a better world for their community. We look forward to bringing more than 400 delegates representing 100 countries to learn, share and celebrate together," Guarco said.

The reception for delegates was hosted at Manchester Town Hall and Angel Square by the UK's Co-operative Group. The Co-op Group's CEO, Shirine Khoury-Haq, said, "The values of co-operation were born in the North West and they remain just as relevant

today. This year demonstrates how co-operatives are leading the way in creating global economic connections that benefit everyone."

Indian cooperative leaders have expressed pride in being part of this historic gathering. In a tweet, IFFCO MD Dr. Awasthi noted the significance of ICA's 130-year journey and praised the collective efforts of cooperators worldwide in building a better and fairer world. India's robust cooperative network, comprising over 8 lakh cooperatives and over 30 crore members, plays a vital role in agriculture, rural development, and now even emerging sectors like digital technology and climate action.

The UK Co-op Congress, hosted by Co-operatives UK in Rochdale, features keynote addresses from public figures including actor and producer Steve Coogan, economic commentator Grace Blakeley, and Greater Manchester Mayor

Andy Burnham. Co-operatives UK CEO Rose Marley said, "It's wonderful that we get this opportunity to showcase the UK movement, especially during the UN International Year of Cooperatives."

Corporate and sectoral leaders such as Stephen Gill, CEO of VME Coop, and Phil Ponsonby, CEO of Midcounties Co-operative, also emphasized the importance of this global convergence as the ICA prepares to adopt a new strategy for 2026–2030. Gill noted that shared ownership

and cooperative values offer a resilient and inclusive path forward for economies across the world.

As India and other nations look to embed cooperative models in their national development frameworks, the Manchester gathering reaffirms that the spirit of mutual aid, self-help, and democratic participation remains as relevant today as it was in Rochdale 180 years ago.

Source -Indiancooperative.com



सूचना प्रौद्योगिकी और हिन्दी विषय पर हिन्दी कार्यशाला का आयोजन



हिन्दी कार्यशाला का आयोजन भारतीय राष्ट्रीय सहकारी संघ कार्यालय के सभी अधिकारियों एवं कर्मचारियों हेतु दिनांक 30 जून, 2025 को एनसीयूआई बोर्ड रूम में किया गया। इस कार्यक्रम में अतिथि वक्ता के रूप में डॉ.

राजबीर सिंह, उप-महाप्रबंधक, एनएचपीसी (सेवानिवृत्त) उपस्थित थे जिन्होंने "सूचना प्रौद्योगिकी और हिन्दी" विषय पर विस्तार से अपने विचार रख सभी कार्मिकों का ज्ञानवर्धन किया। अपने उद्घाटन सम्बोधन में श्रीमती

सावित्री सिंह, उप मुख्य कार्यकारी ने सभी अधिकारियों और कर्मचारियों को राजभाषा के प्रति प्रोत्साहित करते हुए आग्रह किया कि अधिकाधिक कार्य हिन्दी में करें और अनुवाद कार्य में संबन्धित दक्षता हासिल करने के सार्थक प्रयास करें। राजभाषा विभागाध्यक्ष श्री रितेश दे, कार्यकारी निदेशक ने मुख्य अतिथि का स्वागत किया और हिन्दी की महता पर विस्तृत प्रकाश डाला। अंत में व्याख्यान एवं राजभाषा हिन्दी पर आधारित मौखिक प्रश्नोत्तरी आयोजित की गई जिसमें राजभाषा और व्याख्यान से जुड़े प्रश्न किए गए और सही उत्तर देने वाले कार्मिक को उचित इनाम देकर प्रोत्साहित किया गया। श्री राजपाल, सहायक निदेशक (राजभाषा) ने मुख्य अतिथि एवं सभी कार्मिकों को धन्यवाद ज्ञापित किया।

Celebration of Foundation Day of Ministry of Cooperation



The Celebration of Foundation Day of Ministry of Cooperation was organised in NCUI on July 6, 2025 on Hybrid Mode. Shri Ravinder Singh (Indraj), Hon'ble Minister for Social Welfare and Cooperatives, Government of NCT of Delhi was the Chief Guest of the programme. Dr. Bijender Singh, Vice President preside over the programme. Ch. Sukhbir Singh Panwar, GC Member, NCUI and Shri Krishna Kumar Singh, IAS, Registrar of Cooperative Societies, NCT of Delhi, Delhi Govt. also joined the programme. The other participants were the members institutions of

NCUI, representatives of Delhi based National Cooperative Federations, other cooperative societies and officials of NCUI. More than 200 participants joined the programme in physical and virtual mode.

In his introductory remarks. Dr. Sudhir Mahajan, Chief Executive, NCUI highlighted the initiatives of the Ministry of Cooperation & NCUI and the role being played by NCUI in strengthening the cooperative movement in the country

Dr. Bijender Singh, in his presidential address,

emphasized the significant role and importance of cooperatives in the nation's economic development. He stated that cooperatives can serve as a powerful engine for inclusive growth and can play a crucial role in realizing the vision of a \$5 trillion economy.

The Cooperative Minister emphasized that the cooperative is the solution of every social and economic challenges faced by us. He also told that dedication is utmost important to work in any institution for its development & growth. He assured that the various schemes of the Delhi Government will reach upto grass root level people and further said that the vision of Hon'ble Prime Minister 'Viksit Bharat' can be achieved only through cooperatives.

Shri Ved Prakash Setia, Executive Director moderated the programme and vote of thanks was given by Shri Ritesh Dey, Executive Director, NCUI

Tree Plantation



To commemorate the Hon'ble Prime Minister's campaign #एक_पड़े_माँ_के_नम and #Plant4Mother, NCUI organised Tree Plantation

ceremony in the NCUI Campus. The ceremony was graced by the Hon'ble Minister of Social Justice & Cooperatives, Govt. of NCT of Delhi, Shri Ravinder Singh (Indraj). Other dignitaries present on the occasion were Dr. Bijender Singh, Vice President NCUI, Ch. Sukhbir Singh Panwar, Member of the Governing Council of NCUI, Sh. Krishna Kumar Singh, IAS, RCS, Govt. of NCT of Delhi, Dr Sudhir Mahajan, IAS (Retd) Chief Executive, NCUI and delegates of different Cooperative Societies, officials of NCUI.

Celebration of International Day of Cooperative 2025 (IDC2025)



The celebration of International Day of Cooperatives 2025 (CoopsDay) was organised by NCUI on hybrid mode. This year's celebration also marked the United Nations International Year of Cooperatives (IYC 2025), reinforcing the global recognition of cooperatives in fostering sustainable and inclusive development.

The programme was Presided over by the Dr. Bijender Singh, Vice President of

NCUI. The session began with opening remarks by Dr. Sudhir Mahajan, IAS (Retd.), Chief Executive of NCUI, who emphasized the integral role of cooperatives in India's socio-economic progress. Dr. Bijender Singh, in his welcome address, highlighted the power of cooperation and collective action in tackling today's pressing global challenges.

The following speakers placed their view on the theme "Cooperatives: Driving

Inclusive and Sustainable Solutions for a Better World".

- Dr. C. Pitchai, Professor at The Gandhigram Rural Institute, Tamil Nadu, on cooperatives' impact on rural transformation and sustainable livelihoods.

- Mr. Emanuele Cusa, Associate Professor at the University of Milano Bicocca, Italy, who provided a global legal perspective on cooperatives as drivers of inclusive economic systems.

Dr. Mallika Kumar, Associate Professor of Shri Ram College of Commerce (SRCC), University of Delhi, who explored the synergy between education and cooperatives in promoting peace, social justice, and empowered communities

The Programme was attended by more than 200 participants.

SWACHHTA ABHIYAN



A Swachhta Abhiyan (Cleanliness Drive) was organised in NCUI Campus where all the officials of NCUI under the leadership of Dr. Bijender Singh,

Vice-President, NCUI and Dr. Sudhir Mahajan, Chief Executive, NCUI actively participated to make the campus neat & clean, hygienic and raising the general awareness.

जय श्री शारदा को आपरेटिव टी सी सोसायटी लि द्वारा किया गया माननीय सहकारिता मंत्री दिल्ली सरकार श्री रविन्द्र सिंह जी (इन्द्राज) का भव्य स्वागत।



कार्यक्रम में जय श्री शारदा को आपरेटिव टी सी सोसायटी लि द्वारा माननीय सहकारिता मंत्री दिल्ली सरकार श्री रविन्द्र सिंह इन्द्राज का शाल से स्वागत किया गया तथा सहकारी पटका एवं मेडल भेंट किया गया।

इस अवसर पर आयोजित कार्यक्रम में दिल्ली हेल्थ केयर कोआपरेटिव सोसायटी लि के अध्यक्ष श्री गजेन्द्र पाल सिंह सारन, जस्सको डायरेक्टर श्रीमती ममता कुमारी, डॉ एम पी एस दांगी पूर्व उप शिक्षा निदेशक दिल्ली सरकार, दिल्ली स्टेट कोआपरेटिव बैंक के पूर्व उपमहाप्रबंधक श्री आनन्द पाल चौहान, वरिष्ठ जस्सको सदस्य श्री राजीव पांचाल तथा सारन दीप सोसायटी के उपाध्यक्ष श्री गौरव पांचाल एवं सचिव श्री संतराम जी ने गर्मजोशी से भाग लिया। इस अवसर पर पंजीयक सहकारी समितियां डॉ कृष्ण कुमार सिंह एवं दिल्ली स्टेट कोआपरेटिव यूनियन लि के उपाध्यक्ष चौधरी सुखबीर सिंह जी गरिमामई उपस्थिति ने कार्यक्रम में चार चांद लगा दिए।

दिनांक 6 जुलाई 2025 को भारतीय राष्ट्रीय सहकारी संघ नई दिल्ली प्रांगण में अंतर्राष्ट्रीय सहकारी दिवस एवं सहकारिता मंत्रालय का पांचवां स्थापना दिवस का आयोजन डॉ बिजेन्द्र सिंह वाइस चेयरमैन भारतीय राष्ट्रीय सहकारी संघ की अध्यक्षता में आयोजित किया गया। कार्यक्रम का शुभारंभ माननीय

सहकारिता मंत्री दिल्ली सरकार श्री रविन्द्र सिंह जी (इन्द्राज) के कर-कमलों द्वारा किया गया। जिन्होंने सभी सहकारी बंधुओं से सहकारिता का लाभ अंतिम व्यक्ति तक पहुंचाने का मंत्र फूँका। उनका ओजस्वी संबोधन बहुत ही प्रेरणा दायक रहा।



विश्व योग दिवस पर 21 जून 2025 को जय श्री शारदा को आपरेटिव टी सी सोसायटी लि द्वारा आयोजित योग शिविर का एक दृश्य।



अंतर्राष्ट्रीय सहकारी दिवस पर 6 जुलाई 2025 को भारतीय राष्ट्रीय सहकारी संघ नई दिल्ली प्रांगण में आयोजित स्वच्छता अभियान कार्यक्रम में भाग लेते हुए भारतीय राष्ट्रीय सहकारी संघ के उपाध्यक्ष

माननीय डॉ बिजेन्द्र सिंह अध्यक्ष दिल्ली स्टेट कोआपरेटिव बैंक, मुख्य कार्यकारी डॉ सुधीर महाजन जी एवं दिल्ली हेल्थ केयर कोआपरेटिव सोसायटी लि दिल्ली के अध्यक्ष श्री गजेन्द्र पाल सिंह सारन जी।



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