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NCUI HAAT

सहकारी शिक्षा के शेत्र में क्रांतीकारी पहल: युवाओं को सशक्त और सहकारी क्षेत्र को मजबूत बनाने में NCUI के LMS पोर्टल की भूमिका

दिलीप संघाणी*

भारत में सहकारी आंदोलन की एक समृद्ध और प्रभावशाली परंपरा रही है, जिसने विशेष रुप से ग्रामीण और कृषि-आधारित अर्थव्यवस्था में व्यापक सामाजिक-आर्थिक परिवर्तन लाने में महत्वपूर्ण योगदान दिया है। देश में वर्तमान में 8.5 लाख से अधिक सहकारी समितियाँ कार्यरत हैं, जिनके लगभग 29 करोड़ सदस्य हैं। ये समितियाँ कृषि उत्पादन, ग्रामीण वित्त, आवास, विपणन, उपभोक्ता सेवा, डेयरी, मत्स्य पालन और अन्य उद्योगों में सक्रिय भागीदारी निभा रही हैं। इसके बावजूद सहकारी क्षेत्र को सुशासन, नवाचार, प्रशिक्षण की कमी और तकनीकी पिछड़ापन जैसी कई चुनौतियों का सामना करना पड़ता रहा है।

श्री अमित शाह का नेतृत्व और सहकारिता मंत्रालय की स्थापना

इन चुनौतियों को दूर करने और सहकारी आंदोलन को नई ऊँचाइयों तक पहुँचाने के उद्देश्य से भारत सरकार ने जुलाई 2021 में सहकारिता मंत्रालय की स्थापना की। यह एक ऐतिहासिक निर्णय था, जो प्रधानमंत्री श्री नरेंद्र मोदी के **"सहकार से समृद्धि"** के दृष्टिकोण और केंद्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह के कुशल नेतृत्व का परिणाम था। श्री शाह ने मंत्रालय के गठन के बाद से सहकारी क्षेत्र में कई संरचनात्मक सुधारों और दूरगामी नीतियों को लागू किया है, जिनमें तीन राष्ट्रीय सहकारी संस्थाओं जैसे जैविक उत्पादों के निर्यात, बीज क्षेत्र और बहुउद्देश्यीय सेवाओं हेतु समितियाँ इत्यादि का गठन शामिल है। इन संस्थाओं के माध्यम से सहकारी समितियों को वैश्विक बाजार तक पहुँच, बेहतर बीज गुणवत्ता और जैविक कृषि को बढ़ावा देने का मार्ग प्रशस्त हुआ है।

राष्ट्रीय सहकारी विश्वविद्यालय: एक परिवर्तनकारी पहल

सरकार ने सहकारी शिक्षा और व्यावसायिक विकास को प्रोत्साहित करने हेतु **"राष्ट्रीय सहकारी विश्वविद्यालय"** की स्थापना की है। यह विश्वविद्यालय सहकारी प्रशासन, नेतृत्व, उद्यमिता, डिजिटल प्रबंधन, और नीति-निर्माण जैसे विविध क्षेत्रों में विशेषीकृत पाठ्यक्रमों के माध्यम से छात्रों और सहकारी कर्मियों को प्रशिक्षित करेगा। इसका उद्देश्य न केवल सहकारी क्षेत्र की पेशेवर क्षमताओं को मजबूत करना है, बल्कि ग्रामीण युवाओं के लिए रोजगार के अवसर भी सृजित करना है। इस पहल से सहकारी बैंक, विपणन संघ, आवास समितियाँ, कृषि सेवा समितियाँ तथा अन्य क्षेत्रों में कुशल मानव संसाधन की माँग को पूरा किया जा सकेगा।

प्रधानमंत्री द्वारा LMS पोर्टल का शुभारंभ

सहकारी शिक्षा के डिजिटलीकरण की दिशा में एक महत्त्वपूर्ण प्रयास के रुप में, भारतीय राष्ट्रीय सहकारी संघ (NCUI) द्वारा लर्निंग मैनेजमेंट सिस्टम (LMS) पोर्टल विकसित किया गया है। यह पोर्टल प्रधानमंत्री श्री नरेंद्र मोदी के तकनीकी रुप से सशक्त भारत और आत्मनिर्भर सहकारिता की परिकल्पना का अहम हिस्सा है। इसका शुभारंभ प्रधानमंत्री श्री नरेन्द्र मोदी जीद्वारा 17वें भारतीय सहकारी महासम्मेलन के अवसर पर किया गया था। यह पोर्टल तकनिकी शिक्षा का एक आधुनिक माध्यम है, जो सहकारी क्षेत्र से जुड़े प्रतिभागियों को कहीं भी और कभी भी गुणवत्तापूर्ण प्रशिक्षण प्रदान करता है।

LMS पोर्टल का उद्देश्य शिक्षण को आसान, आकर्षक और स्थानीय ज़रुरतों के अनुरुप बनाना है। इसमें उपलब्ध संरचित पाठ्यक्रमों के माध्यम से युवा, सदस्य, कर्मचारी और उद्यमी सहकारी प्रबंधन, शासन, लेखा, लेखा परीक्षण, कानूनी प्रक्रियाओं, और सामाजिक उद्यमिता जैसे विषयों पर विशेषज्ञता प्राप्त कर सकते हैं।

LMS पोर्टल की प्रमुख विशेषताएँ:

1. **सामान्य मॉड्यूल** – सहकारी शासकीय तंत्र, वित्तीय प्रबंधन, लेखा परीक्षा, सदस्यता प्रबंधन और वैधानिक अनुपालन पर आधारित सामान्य पाठ्यक्रम तैयार करना।
2. **विशिष्ट क्षेत्रीय मॉड्यूल** – पेक्स, हाउसिंग को-ऑपरेटिव, मत्स्य समितियाँ, स्वास्थ्य सहकारिताएँ, शहरी व ग्रामीण सहकारी बैंक जैसे क्षेत्रों पर केंद्रित पाठ्यक्रम तैयार करना।
3. **क्वेरी मैनेजमेंट सिस्टम (QMS)** – यह प्रणाली प्रशिक्षणार्थियों को विशेषज्ञों से प्रत्यक्ष संवाद और समस्याओं पर मार्गदर्शन प्राप्त करने का अवसर प्रदान करती है।

यह मंच केवल पढ़ाई के लिए ही नहीं, बल्कि संवाद और समाधान केंद्र के रुप में भी कार्य करता

*अध्यक्ष - एनसीयूआई, इफको, गुजकोमासोल पूर्व मंत्री गुजरात

है, जहाँ प्रशिक्षु अपने सवाले के समाधान के लिए विशेषज्ञों से त्वरित सलाह प्राप्त कर सकते हैं। इससे निर्णय लेने की दक्षता और व्यावसायिक कौशल में वृद्धि होती है।

युवाओं का सशक्तिकरण और रोज़गार के अवसर

LMS पोर्टल युवाओं को सहकारी क्षेत्र में करियर के लिए तैयार करता है और उन्हें उद्यमशीलता की दिशा में प्रेरित करता है। इसके माध्यम से युवा निम्नलिखित लाभ प्राप्त कर सकते हैं:

- **डिजिटल रूप से सुलभ शिक्षा** – ग्रामीण और शहरी दोनों क्षेत्रों के छात्र आसानी से ऑनलाइन प्रशिक्षण प्राप्त कर सकते हैं।
- **नए रोजगार के अवसर** – सहकारी संस्थाओं में प्रशिक्षकों, सलाहकारों और प्रबंधकों की माँग में वृद्धि होती है।
- **स्व-रोजगार और उद्यमिता** – LMS पोर्टल सहकारी उद्यम शुरु करने के लिए मार्गदर्शन और आवश्यक प्रशिक्षण प्रदान करता है।

सरकार का दृष्टिकोण: आत्मनिर्भर सहकारिता

केंद्रीय सहकारिता मंत्री श्री अमित शाह ने LMS पोर्टल की सराहना करते हुए कहा कि यह मंच सहकारी क्षेत्र को समकालीन व्यावसायिक मॉडल, प्रतिस्पर्धी रणनीतियों और नवाचार आधारित दृष्टिकोण अपनाने के लिए तैयार करता है। यह पहल 'आत्मनिर्भर भारत' और 'डिजिटल इंडिया' जैसे राष्ट्रीय उद्देश्यों की पूर्ति में एक महत्वपूर्ण योगदान प्रदान कर रही है। इससे सहकारी समितियाँ वित्तीय रुप से आत्मनिर्भर बनेंगी और ग्रामीण अर्थव्यवस्था में समावेशी विकास को गति मिलेगी।

भविष्य की रणनीति: LMS पोर्टल का विस्तार

NCUI द्वारा LMS पोर्टल को और अधिक प्रभावशाली और उपयोगकर्ता-मित्र बनाने के लिए कई नई सुविधाओं की योजना बनाई जा रही है:

- **लाइव वेबिनार और विशेषज्ञ व्याख्यान** – क्षेत्रीय व वैश्विक विशेषज्ञों से वेबिनर के माध्यम से प्रत्यक्ष संवाद करना।
- **उन्नत प्रमाणन कार्यक्रम** – व्यावसायिक प्रतिष्ठा और करियर वृद्धि के लिए विशेष प्रमाणपत्र कोर्स कार्यक्रम करना।
- **AI आधारित वैयक्तिकृत अध्ययन** – प्रत्येक छात्र के कौशल और प्रगति के अनुसार पाठ्यक्रम का सुझाव देना।
- **मोबाइल ऐप** – इस ऐप के माध्यम से कहीं भी, कभी भी सीखने की सुविधा प्रदान करना।

निष्कर्ष

NCUI का LMS पोर्टल एक क्रांतिकारी पहल है, जो केवल सहकारी शिक्षा के डिजिटलीकरण की दिशा में कदम नहीं है, बल्कि यह पोर्टल सहकारी क्षेत्र में नवाचार, सतत विकास और आत्मनिर्भरता को सुदृढ़ करने की आधारशिला है। । यह मंच युवाओं को आधुनिक व्यावसायिक ज्ञान प्रदान कर न केवल उन्हें सशक्त करता है, बल्कि सहकारी समितियों को भी भविष्य की चुनोतियो के लिए तैयार करता है। यह प्रयास भारत के सहकारी आंदोलन को एक नई दिशा और ऊर्जा प्रदान करता है।

भारत सरकार के मजबूत संकल्प, नीति समर्थन और तकनीकी नवाचारों के साथ यह पोर्टल भारत के सहकारी क्षेत्र को वैश्विक प्रतिस्पर्धा में सक्षम बनाने और सामाजिक-आर्थिक परिवर्तन का माध्यम बनने की दिशा में एक महत्तपूर्ण कदम है।

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"Contribution of Agricultural Sector in Viksit Bharat"

*Dr Alok kumar sharma**

Abstract:

The agricultural sector is a fundamental pillar of India's economy, contributing significantly to food security, employment generation, and rural development. As India progresses towards the vision of Viksit Bharat 2047, the role of agriculture becomes even more crucial in ensuring economic stability and sustainable growth. This paper explores the historical evolution of Indian agriculture, its current status, challenges, and the technological advancements driving modernization in the sector. Government initiatives, cooperative movements, and policy frameworks aimed at enhancing productivity and farmer welfare are also analyzed. Furthermore, the paper highlights the importance of sustainable agricultural practices and climate resilience to mitigate the adverse effects of climate change. The study concludes by emphasizing the need for integrated policy reforms, financial inclusion, and rural infrastructure development to transform Indian agriculture into a globally competitive and sustainable enterprise.

Introduction:

The concept of Viksit Bharat envisions India as a fully developed nation by 2047, marking 100 years of independence, with a strong economy, advanced infrastructure, high living standards, and inclusive growth. Agriculture, being the backbone of the Indian economy, plays a pivotal role in realizing this vision by ensuring food security, employment generation, rural development, and economic stability. Historically, India has been an agrarian society where agriculture has sustained livelihoods and contributed significantly to the GDP. Even today, nearly 60% of the Indian population depends on agriculture and allied activities for their livelihood, making it a critical driver of national progress. The agricultural sector not only provides food for the nation but also supplies raw materials to various industries such as textiles, food processing, and pharmaceuticals, thereby fostering industrial growth and economic diversification. Furthermore, India's agricultural success impacts global food security as it is one of the largest producers and exporters of rice, wheat, sugar, spices, and dairy products. The government has prioritized agricultural development through policies such as Minimum Support Price (MSP), Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), and the promotion of Farmer Producer Organizations (FPOs) to strengthen collective bargaining power. Additionally, technological advancements, including precision farming, digital agriculture, and climate-resilient practices, have the potential to enhance productivity and sustainability, contributing significantly to India's aspiration of becoming a developed nation. However, the sector faces several challenges, including low productivity due to fragmented landholding, inadequate storage

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and logistics infrastructure, market inefficiencies, and vulnerability to climate change. Addressing these issues through a holistic approach involving policy support, private sector participation, and farmer-centric innovations is crucial for achieving the Viksit Bharat goal. The integration of agriculture with technology-driven solutions like artificial intelligence (AI), the Internet of Things (IoT), and block chain can enhance efficiency, transparency, and profitability, transforming the sector into a high-value enterprise. Additionally, sustainable agriculture practices such as organic farming, agroforestry, and water conservation techniques can ensure long-term environmental and economic viability. The push for rural entrepreneurship and agripreneurship, supported by cooperative societies and start-ups, is further propelling the sector towards modernization and commercialization. The success of initiatives like the National Agriculture Market (e-NAM) and Agri-Export Policy highlights the growing role of agriculture in boosting rural incomes and enhancing India's presence in global trade. Moreover, the government's emphasis on rural infrastructure, including irrigation projects, cold storage facilities, and rural roads, is creating an enabling environment for agricultural prosperity. The role of cooperatives, particularly in dairy and fisheries, has showcased the potential of collective efforts in increasing farmers' income and self-reliance. To ensure agriculture's optimal contribution to Viksit Bharat, an integrated approach involving policy reforms, investments in research and development, skill development, and financial inclusion is essential. A self-sufficient, technologically advanced, and globally competitive agricultural sector will not only secure India's food requirements but also create employment opportunities, drive rural development, and contribute to inclusive and sustainable economic growth, ultimately transforming India into a developed nation by 2047.

Historical Perspective of Agriculture in India:

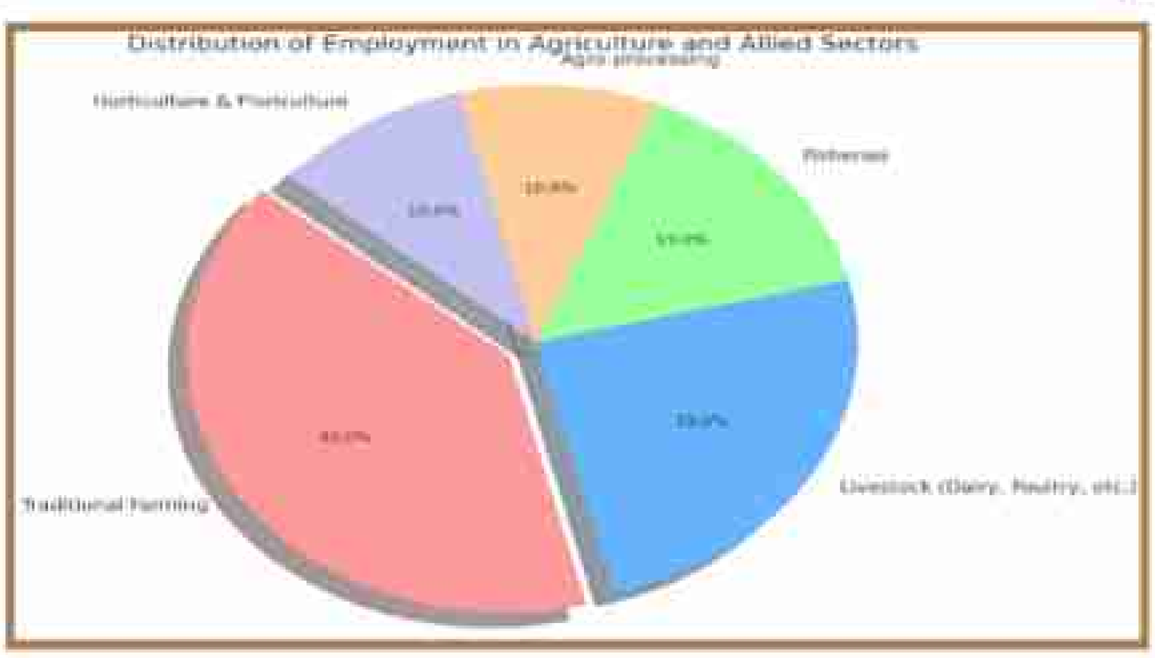
Agriculture has been the foundation of India's economy and society since ancient times, shaping its civilization, culture, and economic progress. Historically, India was known for its rich agricultural heritage, with practices deeply rooted in sustainable farming, irrigation techniques, and crop diversity. The Indus Valley Civilization (2600–1900 BCE) showcased early advancements in agriculture, including irrigation systems and organized farming of crops like wheat and barley. Ancient texts such as the Arthashastra by Kautilya and Krishi Parashara provide evidence of well-developed agricultural policies, land management, and taxation systems. During the medieval period, Indian agriculture flourished under various dynasties, particularly with the introduction of new crops, irrigation techniques, and land revenue systems by the Mughals. However, the advent of British rule led to significant disruption in the agrarian structure. Colonial policies focused on cash crops like indigo, jute, and cotton for export, neglecting food crops, which resulted in famines and economic distress. The exploitative Zamindari system further weakened farmers, leaving them impoverished and indebted. After independence in 1947, India faced severe food shortages, making agricultural self-sufficiency a national priority. The introduction of land reforms, abolition of intermediaries, and community development programs aimed to empower farmers, yet food production remained insufficient. The turning point came with the Green Revolution in the 1960s, led by scientists like M.S. Swaminathan. This movement introduced high-yield variety (HYV) seeds, chemical fertilizers, and modern irrigation techniques, significantly increasing food grain production, particularly in wheat and rice. Punjab, Haryana, and western Uttar Pradesh became the epicenter of this revolution, transforming India from a food-deficient country to a self-sufficient nation. The Green Revolution laid the foundation for agricultural modernization but also led to issues like soil degradation, overuse of chemical fertilizers, and groundwater depletion. The post-reform era of the 1990s saw economic liberalization, which influenced agriculture through market-driven policies, private sector participation, and globalization. India diversified into high-value crops such as horticulture, floriculture, and organic farming while integrating technology through mechanization, precision farming, and biotechnology. Despite these advancements, Indian agriculture remains largely dependent on monsoons, with small and marginal farmers struggling with productivity and income disparities. The shift towards sustainable and climate-resilient agriculture is now crucial for ensuring long-term growth. Government initiatives like the National Mission for Sustainable Agriculture (NMSA), Soil Health Cards, and Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) aim to address these challenges by promoting efficient water use, organic farming, and soil conservation. The role of cooperatives, such as Amul in the dairy sector and PACS in rural credit, has also been instrumental in empowering farmers. Additionally, the rise of agri-startups and digital platforms is bridging the gap between farmers and markets, providing access to real-time information, financial services, and supply chain solutions. As India progresses towards Viksit Bharat, learning from its historical agricultural transitions is essential to shape future policies that balance productivity, sustainability, and farmer welfare..

Current Status of the Agricultural Sector:

India's agricultural sector continues to be a cornerstone of the nation's economy, contributing significantly to GDP, employment, and food security. As of recent estimates, agriculture and allied sectors contribute around 18-20% to India's Gross Domestic Product (GDP), underscoring its importance despite the increasing role of industry and services in economic growth. However, its true significance lies in employment generation, as nearly 60% of India's population depends on agriculture and related activities for their livelihood. The sector is highly diverse, encompassing crop production, horticulture, dairy farming, fisheries, poultry, and forestry, each playing a crucial role in sustaining rural economies. India is one of the largest producers of staple crops like rice, wheat, and pulses, ranking among the top global exporters of agricultural commodities such as spices, tea, coffee, and marine products. The country leads in milk production, with dairy farming contributing significantly to rural incomes, especially in states like Gujarat, Punjab, and Maharashtra. The success of cooperative models, such as Amul, has strengthened the dairy industry, providing stable income opportunities for millions of farmers. Horticulture, including fruits, vegetables, and floriculture, has also witnessed remarkable growth, contributing to nutritional security and export earnings. The adoption of modern technologies, high-yield variety seeds, and precision farming techniques has boosted productivity, yet challenges such as land fragmentation, post-harvest losses, and climate change continue to affect agricultural output. The livestock sector, which includes poultry, fisheries, and animal husbandry, has emerged as a major contributor to India's agricultural GDP, providing employment opportunities beyond traditional farming. Poultry farming has seen exponential growth, making India one of the largest producers of eggs and broiler meat. Similarly, the fisheries sector, supported by schemes like the Pradhan Mantri Matsya Sampada Yojana (PMMSY), has positioned India as a leading exporter of seafood. Despite these achievements, the sector faces structural challenges, including low farm income, inadequate access to credit, and inefficient supply chain management. The government has introduced several initiatives, such as the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), which provides direct income support to farmers, and the Agriculture Infrastructure Fund (AIF), which promotes investment in cold storage and logistics. Digital transformation through platforms like e-NAM (National Agriculture Market) is helping farmer's access better markets, ensuring fair prices for their produce. Climate change remains a pressing concern, with unpredictable monsoons, droughts, and floods impacting agricultural productivity. The promotion of sustainable agricultural practices, organic farming, and agroforestry is essential to mitigate environmental degradation. Furthermore, India's push towards self-reliance (Atmanirbhar Bharat) in agriculture includes strengthening farm mechanization, expanding irrigation coverage, and improving storage facilities to reduce post-harvest losses. The integration of artificial intelligence, block chain, and IoT in agriculture is revolutionizing farming practices, improving efficiency, and reducing dependency on traditional methods. As India moves towards Viksit Bharat, the role of agriculture in ensuring food security, rural empowerment, and economic resilience cannot be overstated. A robust, technologically advanced, and sustainable agricultural sector will not only uplift millions of farmers but also accelerate India's journey towards becoming a developed nation.

Agriculture and Rural Development:

The role of agriculture in employment generation and rural livelihood in India is immense, as the sector serves as the primary source of income for nearly 60% of the country's population. Unlike urban areas where industries and service sectors dominate employment, rural India is heavily dependent on agriculture, allied activities, and agri-based enterprises. The significance of agriculture in employment creation extends beyond traditional farming to include livestock rearing, fisheries, dairy farming, horticulture, and agro-processing industries. Small and marginal farmers, who constitute nearly 86% of the farming community, rely on agriculture for subsistence, making it a vital tool for poverty alleviation and inclusive growth. The expansion of rural employment opportunities through agriculture ensures economic stability and prevents large-scale migration to cities. The Green Revolution played a transformative role in generating employment by increasing productivity and mechanization, leading to the creation of new job opportunities in irrigation, seed production, and agro-technology. However, with rapid urbanization and industrialization, the share of agriculture in total employment has declined, necessitating the promotion of agri-allied sectors to sustain rural livelihoods. Livestock farming, including dairy, poultry, and fisheries, has emerged as a crucial sector, generating employment for millions of rural households. India is the largest producer of milk globally, with dairy cooperatives such as Amul providing stable income opportunities to farmers, especially women and smallholders. Similarly, poultry farming has witnessed exponential growth, making India one of the largest producers of eggs and broiler meat. The fisheries sector, particularly in coastal and riverine regions, has become a major source of employment, supported by initiatives like the Pradhan Mantri Matsya Sampada Yojana (PMMSY). Horticulture and floriculture also contribute significantly to employment, with the increasing demand for fruits, vegetables, and flowers both domestically and in international markets. The government has introduced various schemes to promote rural employment, such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which provides employment in rural infrastructure development, irrigation projects, and land reclamation, directly benefiting agricultural productivity. Furthermore, the promotion of Farmer Producer Organizations (FPOs) is empowering small farmers by improving market access, increasing bargaining power, and facilitating credit availability. Agro-processing industries and food processing units are creating employment by adding value to agricultural produce, reducing post-harvest losses, and generating demand for skilled and semi-skilled labor. Digital transformation in agriculture, through platforms like e-NAM (National Agriculture Market), Kisan Suvidha, and AI-based precision farming, is opening up new job avenues in agri-tech, logistics, and farm advisory services. The promotion of sustainable and climate-resilient farming practices, organic agriculture, and agroforestry is further enhancing employment opportunities while ensuring long-term environmental sustainability. Despite these advancements, challenges such as disguised unemployment, seasonal dependency, and low wage levels persist in the rural agricultural workforce. Addressing these issues requires skill development, diversification into high-value crops, investment in rural infrastructure, and policy support for entrepreneurship in the agricultural sector.



Technological Advancements in Agriculture:

Agriculture plays a crucial role in ensuring food security in India, a country with a population of over 1.4 billion people, where access to affordable and nutritious food remains a top priority. Food security, as defined by the Food and Agriculture Organization (FAO), includes three key dimensions: availability, accessibility, and affordability of food. The agricultural sector directly influences all these aspects by producing staple crops such as rice, wheat, and pulses, as well as dairy, poultry, and horticultural products. Historically, India struggled with food shortages, particularly during the post-independence period when the country was heavily reliant on food imports under programs like the PL-480 from the United States. However, the Green Revolution of the 1960s transformed India's agricultural landscape by introducing high-yield variety (HYV) seeds, chemical fertilizers, and modern irrigation techniques, leading to self-sufficiency in food grain production. Today, India is one of the largest producers of wheat, rice, and milk, contributing significantly to domestic food security. The government plays a vital role in ensuring food security through initiatives such as the Public Distribution System (PDS), which provides subsidized food grains to millions of households through the network of fair price shops. The National Food Security Act (NFSA) of 2013 further strengthened this framework by legally entitling around two-thirds of the population to food at highly subsidized rates. Programs like the Mid-Day Meal Scheme (MDMS) and the Integrated Child Development Services (ICDS) have also been instrumental in addressing malnutrition among children and women. Despite these achievements, challenges such as food wastage, post-harvest losses, and climate change continue to threaten India's food security. Estimates suggest that nearly 30-40% of food produced in India is lost due to inadequate storage, poor transportation infrastructure, and inefficient supply chains. To tackle this, the government has launched the Agriculture Infrastructure Fund (AIF) to promote investment in cold storage, food processing units, and efficient logistics systems. Climate change poses a significant threat to food security by impacting crop yields, altering rainfall patterns, and increasing the frequency of extreme weather events such as droughts and floods. Sustainable agricultural practices, including organic farming, crop diversification, and agroforestry, are being promoted to mitigate these risks. Technological advancements, such as precision farming, artificial intelligence in agriculture, and genetically modified (GM) crops, hold promise for enhancing food production while reducing environmental impact. Additionally, India is expanding its role in global food security by increasing agricultural exports, contributing to the world food supply, and ensuring price stability. The rise of agri-tech startups and digital platforms is helping farmer's access real-time market information, financial services, and better storage solutions, thereby strengthening food security at both the national and household levels. As India progresses towards Viksit Bharat, ensuring sustainable food security will require continued investment in agricultural research, rural infrastructure, and farmer welfare.

Role of Government Policies and Schemes:

The agricultural sector plays a crucial role in industrial growth and economic development by serving as the foundation for several industries, providing raw materials, generating employment, and stimulating demand for industrial products. Many key industries, including food processing, textiles, leather, sugar, and biofuels, depend directly on agricultural produce, making the sector an essential driver of industrial expansion. For instance, the textile industry, one of India's largest employment-generating sectors, heavily relies on cotton and jute, both of which are agricultural commodities. Similarly, the sugar industry is entirely dependent on sugarcane farming, contributing significantly to rural livelihoods while also supporting ancillary industries such as ethanol production. The food processing industry, which includes dairy, meat, and grain processing, adds substantial value to agricultural products, reduces post-harvest losses, and creates millions of jobs across rural and urban areas. Government initiatives such as the Production-Linked Incentive (PLI) scheme for food processing and the establishment of Mega Food Parks have further strengthened the link between agriculture and industry by providing infrastructure and financial support. Apart from supplying raw materials, agriculture also plays a vital role in driving industrial demand by creating a market for fertilizers, pesticides, farm machinery, and irrigation equipment. Increased mechanization and modern farming techniques have led to greater demand for tractors, harvesters, and irrigation systems, fueling growth in the manufacturing sector. Additionally, agro-based industries such as paper, rubber, and pharmaceuticals depend on agricultural products like bamboo, latex, and medicinal plants. The integration of agriculture with industry has also paved the way for bio economy growth, with biofuels like ethanol and biodiesel emerging as sustainable alternatives to fossil fuels. The government's push for blending ethanol with petrol has created new opportunities for sugar mills and farmers, contributing to energy security while enhancing farmer incomes. However, challenges such as price volatility, supply chain inefficiencies, and climate change risks continue to affect agro-industries, necessitating policy support and investment in research and development. Strengthening rural infrastructure, improving cold storage facilities, and promoting contract farming can bridge the gap between agriculture and industry, ensuring steady supply chains and price stability. Furthermore, digital innovations in agriculture, such as block chain for traceability and artificial intelligence for precision farming, are revolutionizing agro-industries by enhancing productivity and reducing wastage. As India moves towards Viksit Bharat, the synergy between agriculture and industry will be a critical factor in driving economic growth, creating employment, and ensuring sustainable development. A robust agricultural sector not only strengthens industrial output but also enhances rural-urban economic integration, contributing to a self-reliant and globally competitive India by 2047.

Sustainable Agriculture and Climate Resilience:

The agricultural sector plays a vital role in generating employment and fostering entrepreneurship, serving as a significant source of livelihood for millions of people in India. With nearly 45% of the country's workforce engaged in agriculture and allied activities, the sector remains the largest employer, particularly in rural areas where other job opportunities are limited. However, beyond traditional farming, agriculture has evolved into a dynamic field that offers numerous entrepreneurial opportunities through agribusiness, food processing, organic farming, and agri-tech innovations. The rise of agro-based industries, including dairy, poultry, fisheries, and horticulture, has expanded employment avenues by creating jobs in production, processing, packaging, and distribution. The growth of contract farming and farmer-producer organizations (FPOs) has further empowered small and marginal farmers, enabling them to collectively negotiate better prices, access credit, and adopt modern agricultural techniques. Government initiatives such as the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PM-FME) scheme and the Startup India initiative have encouraged young entrepreneurs to enter the agricultural sector by providing financial support, training, and market linkages. The proliferation of agri-tech startups has also transformed the employment landscape, introducing digital platforms that connect farmers with markets, supply chains, and financial services. Startups focusing on precision farming, artificial intelligence, drone technology, and block chain for traceability are creating new job opportunities in the fields of agricultural consulting, logistics, and technology integration. Additionally, sustainable and organic farming practices are gaining popularity, attracting a new generation of environmentally conscious entrepreneurs who see agriculture as both a business opportunity and a means of promoting ecological balance. The dairy and animal husbandry sectors, driven by cooperative models like Amul, have demonstrated how entrepreneurship in agriculture can generate large-scale employment while ensuring financial stability for farmers. Similarly, agro-tourism, which combines farming with tourism experiences, is emerging as a lucrative entrepreneurial venture, providing rural communities with additional income while promoting cultural and ecological awareness. Skill development and vocational training programs under schemes like the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and the Agricultural Skill Council of India (ASCI) are playing a crucial role in equipping rural youth with the expertise needed for modern farming and agribusiness. The growing adoption of digital marketing and e-commerce platforms for agricultural produce has also opened doors for small-scale entrepreneurs to sell their products directly to consumers, eliminating middlemen and increasing profitability. Despite these opportunities, challenges such as inadequate infrastructure, limited access to credit, and unpredictable market fluctuations remain barriers to employment and entrepreneurship in agriculture. Addressing these challenges through better policies, improved rural infrastructure, and enhanced access to financial and technological resources will be essential for maximizing the sector's potential. As India progresses towards Viksit Bharat, strengthening the agricultural sector's role in job creation and entrepreneurship will be critical for achieving inclusive economic growth. By fostering innovation, supporting startups, and ensuring skill development, agriculture can transform into a vibrant and sustainable industry that not only provides employment but also empowers rural communities and contributes to national prosperity.

Contribution of Agri-Exports and Global Trade:

The agricultural sector plays a crucial role in environmental sustainability and climate resilience, making it a cornerstone of India's long-term ecological and economic stability. As the country moves towards Viksit Bharat, ensuring that agricultural practices are sustainable and climate-resilient is essential to combat the growing threats of soil degradation, water scarcity, deforestation, and extreme weather events. Over the years, intensive farming, excessive chemical use, and mono cropping have led to significant environmental challenges such as loss of soil fertility, groundwater depletion, and biodiversity reduction. To address these issues, India is increasingly adopting sustainable agricultural practices like organic farming, agroforestry, integrated pest management, and precision farming, which reduce environmental impact while maintaining productivity. Organic farming, which eliminates the use of synthetic fertilizers and pesticides, is gaining momentum as consumers become more health-conscious and global markets demand chemical-free produce. The Paramparagat Krishi Vikas Yojana (PKVY) and the National Programme for Organic Production (NPOP) are key government initiatives promoting organic farming, helping farmers transition to sustainable practices while ensuring financial incentives and market support. Additionally, the adoption of agroforestry—integrating trees with crops—has proven beneficial for improving soil health, preventing desertification, and increasing carbon sequestration, contributing to India's commitment to reducing greenhouse gas emissions.

Water conservation is another critical aspect of sustainable agriculture, as India faces severe water scarcity, particularly in states dependent on rainfall for irrigation. Traditional water-intensive crops like paddy and sugarcane have led to excessive groundwater extraction, depleting reserves at an alarming rate. To mitigate this, water-efficient techniques such as drip irrigation, rainwater harvesting, and micro-irrigation are being promoted under schemes like the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY). These methods not only optimize water use but also improve crop yields and reduce input costs for farmers. Climate change poses a significant threat to agricultural productivity, with rising temperatures, erratic monsoons, and increased frequency of extreme weather events such as droughts and floods affecting crop production. To enhance climate resilience, the development and adoption of climate-smart crops that can withstand heat, drought, and pest infestations are being encouraged. The Indian Council of Agricultural Research (ICAR) and other institutions are actively working on genetically improved crop varieties and climate-resilient seed technologies to help farmers adapt to changing climatic conditions. Furthermore, sustainable livestock management, biogas production, and the use of renewable energy in agriculture, such as solar-powered irrigation pumps, are contributing to reduced carbon footprints and energy efficiency in farming. The integration of digital technologies like remote sensing, artificial intelligence, and block chain is also enhancing sustainable farming by providing real-time climate data, improving resource allocation, and ensuring transparent supply chains. While progress is being made, challenges such as limited awareness, lack of financial resources, and resistance to change remain barriers to large-scale adoption of sustainable practices. Strengthening policy support, increasing investments in research and development, and expanding farmer education programs will be crucial in overcoming these challenges. As India progresses towards Viksit Bharat, a focus on sustainable agriculture and climate resilience will not only safeguard food security and environmental health but also empower rural communities, ensuring long-term economic and ecological stability for future generations.

Role of Cooperatives and Agripreneurship:

The agricultural sector plays a significant role in strengthening rural infrastructure and connectivity, which are critical components of economic development and the vision of Viksit Bharat. Agriculture not only provides livelihood to millions but also drives the demand for rural roads, irrigation facilities, storage infrastructure, cold chains, and market linkages. Inadequate infrastructure has long been a challenge in rural India, affecting productivity, profitability, and the overall efficiency of the agricultural supply chain. However, in recent years, the government has focused extensively on improving rural infrastructure to support agriculture and enhance farmers' income. One of the most crucial aspects of this development is rural roads and transportation networks, which enable farmers to transport their produce to markets efficiently. The Pradhan Mantri Gram Sadak Yojana (PMGSY) has played a transformative role in providing all-weather roads to villages, reducing post-harvest losses and ensuring better price realization for farmers by improving access to mandis and agri-processing centers. Improved road connectivity also encourages agribusinesses and agro-based industries to set up operations in rural areas, generating employment and promoting local economic growth. Another vital component of agricultural infrastructure is irrigation. With nearly 50% of Indian agriculture still dependent on monsoons, expanding irrigation facilities is crucial for ensuring stable crop production. Initiatives like the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) have been instrumental in promoting efficient irrigation systems, such as drip and sprinkler irrigation, to maximize water use efficiency. The construction of new dams, canals, and community water conservation projects has further enhanced irrigation coverage, reducing dependency on erratic rainfall and improving productivity. Additionally, the development of rural storage and cold chain facilities is essential to prevent post-harvest losses, which account for nearly 10-15% of total agricultural produce in India. The government has launched initiatives such as the Agriculture Infrastructure Fund (AIF) to support the construction of warehouses, cold storages, and primary processing units in rural areas. These facilities help farmers store their produce safely, reduce wastage, and gain better prices through proper market linkages. The development of farmer-producer organizations (FPOs) and rural cooperative societies has also contributed to strengthening infrastructure by collectively investing in storage, transportation, and value-addition activities.

Furthermore, digital connectivity and agri-tech solutions are revolutionizing rural agriculture by providing farmers with real-time information on weather, soil health, market prices, and best farming practices. The Digital India initiative has facilitated the penetration of mobile technology and internet connectivity in villages, enabling farmers to access e-NAM (National Agriculture Market) for direct market transactions and reducing dependence on middlemen. Financial inclusion through digital banking and microfinance has further empowered farmers by providing easy access to credit and insurance services, ensuring financial stability and investment in modern farming techniques. The expansion of rural electrification, particularly through renewable energy sources like solar power, has also contributed to agricultural sustainability, enabling farmers to use solar pumps for irrigation and reduce dependency on expensive diesel-powered pumps. Despite these advancements, challenges such as inadequate last-mile connectivity, bureaucratic delays, and fragmented landholdings persist. Addressing these issues through integrated planning, private sector participation, and continued government investment will be crucial for realizing the vision of Viksit Bharat. Strengthening rural infrastructure will not only boost agricultural productivity but also create a more resilient and self-sufficient rural economy, ultimately contributing to India's overall economic growth and development.

Challenges and Bottlenecks in Agricultural Growth:

The agricultural sector plays a crucial role in promoting inclusive growth and rural prosperity, ensuring that economic benefits reach every segment of society, particularly small and marginal farmers, women, and vulnerable communities. As India moves towards Viksit Bharat, the goal is not just economic growth but equitable development that uplifts rural livelihoods, reduces income disparities, and creates a self-sustaining ecosystem where prosperity is shared across all sections of society. A significant portion of India's workforce depends on agriculture, with a majority engaged in small-scale farming. However, these small and marginal farmers often face challenges such as lack of access to credit, limited market opportunities, poor infrastructure, and vulnerability to climate change. To address these issues, the government and various stakeholders have implemented policies and programs that enhance financial inclusion, promote cooperative farming, and improve access to modern agricultural technologies. The introduction of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme, which provides direct income support to farmers, has been a landmark step in ensuring financial stability and reducing distress in the farming community. Similarly, institutional credit through the Kisan Credit Card (KCC) scheme has empowered farmers to invest in better inputs, machinery, and irrigation facilities, improving their overall productivity and income.

Another vital aspect of inclusive growth in agriculture is the empowerment of women farmers, who form a substantial part of the agricultural workforce but often remain unrecognized and undercompensated. Initiatives like the Mahila Kisan Sashaktikaran Pariyojana (MKSP) aim to strengthen women's participation in agriculture by providing skill development, financial literacy, and access to land and resources. Women-led self-help groups (SHGs) and cooperatives are also playing a transformative role in making farming more inclusive by promoting collective farming, value addition, and micro-entrepreneurship in rural areas. The rise of Farmer Producer Organizations (FPOs) has further facilitated the economic inclusion of small farmers by enabling them to collectively market their produce, negotiate better prices, and invest in shared infrastructure such as warehouses and processing units. The integration of technology-driven solutions, such as mobile-based advisory services, digital payment systems, and online marketplaces, has also bridged the gap between rural farmers and national and international markets, ensuring fair pricing and reducing dependency on middlemen. Furthermore, the expansion of agro-processing industries in rural areas has created non-farm employment opportunities, diversifying income sources and reducing rural distress. Sustainable and climate-resilient agricultural practices, including organic farming, agroforestry, and precision agriculture, have opened new avenues for farmers to participate in global value chains while ensuring environmental conservation. Government programs promoting rural entrepreneurship, such as the Start-up India initiative and the Rashtriya Krishi Vikas Yojana

(RKVY), are encouraging young farmers and rural youth to engage in agribusiness ventures, thereby reducing migration to urban areas and strengthening the rural economy. Despite these positive strides, challenges like land fragmentation, price volatility, and inadequate social security for farmers remain. Addressing these issues through continued policy support, increased investment in rural infrastructure, and stronger cooperative frameworks will be crucial in ensuring that agriculture remains a driving force for inclusive growth. By prioritizing equity, sustainability, and innovation, the agricultural sector can pave the way for a Viksit Bharat, where rural prosperity is not just an aspiration but a tangible reality for millions of Indians.

Roadmap for the Future: Agriculture's Role in Viksit Bharat:

The agricultural sector plays a crucial role in ensuring environmental sustainability and fostering climate resilience, which are essential for achieving the vision of Viksit Bharat. With increasing climate variability, erratic rainfall patterns, soil degradation, and rising temperatures, sustainable agricultural practices have become imperative to protect natural resources and ensure long-term food security. Traditional farming methods, excessive use of chemical fertilizers, over-extraction of groundwater, and deforestation for agricultural expansion have led to severe environmental challenges, including soil erosion, loss of biodiversity, water scarcity, and greenhouse gas emissions. To address these issues, a shift towards sustainable and climate-resilient farming practices is essential. Organic farming, natural farming, and agro ecology are gaining momentum as viable alternatives to conventional agriculture, reducing dependency on synthetic inputs and improving soil health. The adoption of integrated pest management (IPM) and crop diversification not only enhances productivity but also strengthens the resilience of farming systems against pests, diseases, and climate shocks. Moreover, conservation agriculture techniques such as zero-tillage, mulching, and agroforestry help in reducing carbon emissions, improving water retention, and maintaining soil fertility over the long run.

Water conservation is another critical aspect of sustainable agriculture, especially in a country where large parts of the land are drought-prone. Efficient irrigation techniques such as drip and sprinkler irrigation, rainwater harvesting, and watershed management are being promoted under initiatives like the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) to optimize water use and prevent over-extraction of groundwater. The adoption of solar-powered irrigation pumps and micro-irrigation systems has also contributed to reducing dependence on fossil fuels and lowering the carbon footprint of agriculture. Additionally, sustainable livestock management and organic manure production play a vital role in reducing methane emissions and improving soil fertility. Policies encouraging agroforestry, where trees are grown alongside crops, have also contributed to carbon sequestration and biodiversity conservation. The National Mission for Sustainable Agriculture (NMSA) is a key initiative aimed at promoting climate-resilient farming by integrating modern technology with traditional knowledge. Precision farming, artificial intelligence (AI)-driven weather forecasting, and data-driven soil health management are revolutionizing the way farmers make decisions, enabling them to adapt to climate risks effectively. The use of bio fertilizers, bio pesticides, and organic compost is also being encouraged to restore soil health and reduce chemical contamination in food production. Additionally, government and private sector initiatives are supporting carbon credit markets and sustainable certification programs, providing financial incentives to farmers who adopt climate-smart practices. However, despite these efforts, challenges such as limited awareness, high initial investment costs, and fragmented land holdings hinder the widespread adoption of sustainable agriculture. Bridging these gaps requires targeted policy support, investment in research and development, capacity-building programs for farmers, and stronger collaborations between government agencies, research institutions, and farmer organizations. By mainstreaming sustainability into agriculture, India can achieve a balance between economic growth and environmental conservation, ensuring that the country's agricultural sector remains productive, resilient, and ecologically responsible. A sustainable and climate-resilient agricultural system will not only safeguard food and water security but also contribute significantly to India's commitment to global climate goals, paving the way for an environmentally sustainable and economically vibrant Viksit Bharat.

Conclusion:

The agricultural sector is a significant driver of export growth and global competitiveness, contributing to India's vision of Viksit Bharat by strengthening its position in international markets. India is one of the world's largest producers and exporters of various agricultural commodities, including rice, wheat, spices, tea, coffee, dairy products, marine products, and organic produce. The increasing demand for high-quality and diverse agricultural products in global markets has provided Indian farmers and agribusinesses with immense opportunities to enhance their income and create a robust export ecosystem. The government has played a pivotal role in promoting agricultural exports through policy reforms, infrastructure development, and international trade agreements. Initiatives such as the Agriculture Export Policy 2018 aim to double farmers' income by expanding export potential, reducing trade barriers, and ensuring quality control. Moreover, schemes like the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) and Market Intelligence and Early Warning System (MIEWS) help small and medium agribusinesses integrate into global supply chains by improving product quality, standardization, and market intelligence.

India's agricultural exports have also gained a competitive edge through organic farming and sustainable agricultural practices. The growing preference for chemical-free and ethically produced food in international markets has led to a rise in the export of organic products, supported by certification programs under the National Programme for Organic Production (NPOP). In addition, the development of export-oriented clusters, mega food parks, and integrated cold chain networks under the Pradhan Mantri Kisan Sampada Yojana (PMKSY) has facilitated seamless storage, processing, and transportation of perishable goods, thereby reducing post-harvest losses and improving export efficiency. Technological advancements in agri-logistics, digital platforms, and e-commerce have further enhanced India's global competitiveness. Platforms like e-NAM (National Agriculture Market) and Agri-Export Facilitation Centers have enabled farmers and traders to connect directly with international buyers, ensuring better price realization and eliminating middlemen. The increasing adoption of block chain technology in the agricultural supply chain has improved traceability, ensuring transparency and compliance with international food safety standards. Furthermore, India's participation in regional trade agreements such as the South Asian Free Trade Area (SAFTA) and collaborations with organizations like the World Trade Organization (WTO) and FAO have helped negotiate favorable trade terms, reducing tariff and non-tariff barriers for Indian agricultural exports. Despite these positive trends, challenges such as stringent quality standards, fluctuating global prices, and logistical bottlenecks still hinder India's agricultural export growth. Addressing these challenges requires continuous investment in research and development, improved farmer training on export regulations, and greater policy support for diversification into high-value export crops such as medicinal plants, super foods, and processed agro-products. Strengthening India's agricultural export framework will not only boost farmers' earnings but also contribute significantly to foreign exchange reserves, job creation, and rural economic development. By focusing on value addition, quality enhancement, and sustainable trade practices, India can position itself as a global leader in agricultural exports, ensuring a resilient and prosperous farming sector that aligns with the vision of a self-reliant and economically advanced Viksit Bharat.

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Cooperative Ideals and Developmental Praxis: Revisiting Madhusudan Das's Legacy in Modern Odisha

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ABSTRACT:

This paper explores the foundational role of Utkala Gouraba Madhusudan Das in initiating the cooperative movement in Odisha and examines the evolution of cooperatives in the state from 1898 to the present. Drawing from archival sources and legislative developments, the study presents a phase-wise analysis of the cooperative sector's trajectory, highlighting key institutional and policy reforms. The paper also assesses present challenges and future opportunities for cooperatives in Odisha, aligning them with national visions such as Atmanirbhar Bharat and Viksit Odisha.

Keywords: Madhusudan Das, Odisha, Cooperative Movement, Cuttack Cooperative Store, Utkal Tannery, Viksit Bharat, Atmanirbhar Bharat, PACS, Cooperative Reforms

INTRODUCTION

The genesis of the cooperative movement in Odisha is intricately linked to the vision and pioneering efforts of Utkala Gouraba Madhusudan Das. As a distinguished nationalist, legal luminary, and social reformer, he foresaw the transformative power of collective enterprise long before cooperatives were institutionally recognized in India. His ideas were shaped by exposure to successful European cooperative models during his tour of the United Kingdom and continental Europe in 1897. Upon returning to Cuttack, he sought to replicate these democratic, self-reliant frameworks in Odisha's rural economy, which was then dominated by exploitative colonial and feudal systems.

This paper revisits the historical contributions of Madhusudan Das in laying the ideological and institutional foundation of the cooperative movement in Odisha. It traces the evolution of cooperatives from the establishment of the Cuttack Cooperative Store in 1898 to the present era of digital transformation. The study also situates these developments within broader national initiatives like Atmanirbhar Bharat and Viksit Odisha, arguing that Madhusudan Das's legacy remains crucial in informing cooperative policy and practice today.

EUROPEAN INFLUENCE AND THE BIRTH OF COOPERATION IN ODISHA

Madhusudan Das's formative exposure to the cooperative movement occurred during his European tour in 1897. While in the United Kingdom, he was particularly impressed by the efficiency, ethical foundations, and democratic structure of the Central Co-operative Wholesale Store in Manchester, which operated on the principles established by the Rochdale Pioneers. These cooperatives combined social purpose with commercial discipline, ensuring fair prices for consumers while empowering producers through collective enterprise.

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Beyond the UK, his visits to countries like Germany, Italy, and Belgium further deepened his understanding of how cooperatives could revolutionize both rural credit and industrial sectors. He was struck by how cooperatives in these nations played a pivotal role in enhancing agricultural productivity, promoting industrial self-sufficiency, and reducing economic exploitation.

This transformative experience instilled in him a strong conviction that Odisha, too, could benefit from similar cooperative frameworks. Upon his return, he began mobilizing local stakeholders through public discussions and personal advocacy, laying the intellectual groundwork for the establishment of cooperative institutions tailored to Odisha's socioeconomic realities.

ESTABLISHMENT OF THE CUTTACK COOPERATIVE STORE (1898)

On 11 June 1898, Madhusudan Das translated his cooperative vision into action by founding the Cuttack Co-operative Store, a landmark in the history of India's cooperative movement. Conceived as a multifaceted and community-centric enterprise, the store aimed to integrate agriculture, industry, and consumer interests into a single platform rooted in equity and self-reliance.

The store sourced agricultural produce directly from small farmers and procured handicrafts and textiles from Swadeshi artisans, thereby ensuring fair prices for producers and affordable goods for consumers. It effectively bypassed exploitative middlemen, reinforcing the cooperative principle of mutual benefit. In addition to trading activities, the store promoted thrift by encouraging salaried employees, especially government workers, to maintain savings accounts. Regular payroll deductions and deposit schemes were instituted to inculcate financial discipline and build capital for cooperative growth.

Its governance structure reflected democratic ideals. With Madhusudan Das serving as honorary secretary and Jankinath Bose (father of Netaji Subhas Chandra Bose) as treasurer, the cooperative was administered by a diverse board comprising legal professionals and community representatives. The store quickly gained public trust, collecting a substantial portion of its ₹10,000 authorized capital within a few months and reporting profits of up to 25% in its initial years.

More than just a trading entity, the Cuttack Co-operative Store served as a prototype for indigenous economic self-assertion. It demonstrated how cooperatives could be engines of rural empowerment and industrial regeneration, resonating with broader Swadeshi and nationalist sentiments of the time. This success laid the groundwork for a wave of cooperative initiatives across Odisha, cementing Madhusudan Das's legacy as a visionary of cooperative federalism and grassroots economic democracy.

EARLY SUCCESS AND REGIONAL PROLIFERATION

The remarkable success of the Cuttack Co-operative Store set in motion a regional cooperative awakening in Odisha. Its strong performance—demonstrated by consistent profits, public participation, and efficient management—served as compelling evidence of the viability of the cooperative model in a colonially oppressed, economically fragile society.

Encouraged by the store's achievements, local entrepreneurs and reform-minded citizens in Banki, Khurda, and Puri initiated the establishment of agricultural credit cooperatives by 1903. These societies aimed to liberate small cultivators from the clutches of moneylenders and usurious credit markets by offering accessible, community-governed financing for agriculture and allied activities. What made this expansion historically significant was that it predated the formal passage of the Cooperative Credit Societies Act of 1904, underscoring Odisha's early leadership in cooperative innovation.

Madhusudan Das played a critical role not only as a pioneer but also as a mentor, fostering these early cooperatives through knowledge dissemination, public oratory, and personal involvement. His visionary speech at the 1904 Utkal Sammilani outlined the blueprint for cooperative-based rural transformation, advocating the creation of multipurpose service societies combining credit, input supply, and marketing support.

This wave of early proliferation not only laid a durable institutional foundation but also ingrained cooperative values into the regional consciousness. It catalyzed a broader social movement that would continue to evolve in the decades ahead, placing Odisha at the forefront of India's cooperative development long before it became a formal national policy priority.

UTKAL TANNERY AND COOPERATIVE INDUSTRIALIZATION

Building on the momentum of the cooperative credit and consumer movement, Madhusudan Das turned his focus toward industrial self-reliance, especially for the most marginalized sections of society. In 1905, he established the Utkal Tannery, a bold and progressive industrial cooperative initiative that sought to empower Dalit workers through direct ownership and participation.

The Utkal Tannery was conceived as an export-oriented enterprise producing high-quality leather goods, including shoes and other finished products. Unlike conventional enterprises of the time, this tannery was structured on cooperative lines—workers held shares in the company and participated in decision-making through designated management roles. This inclusive model not only provided stable livelihoods to socially excluded communities but also instilled a sense of dignity and collective responsibility.

Madhusudan Das envisioned the tannery as an institution of both economic and social transformation. His commitment to caste equity and worker empowerment made it one of the earliest examples of industrial cooperatives focused on social justice. During World War I, the tannery supplied leather products to the British militia, establishing its credibility as a quality-driven enterprise.

The impact of the Utkal Tannery extended far beyond economics. When Mahatma Gandhi visited the tannery on 19 August 1925, he was deeply moved by the humane and egalitarian environment fostered by Madhusudan Das. Gandhi described it as an "educational tannery," where economic production was seamlessly blended with ethical practice, vocational training, and social emancipation.

The Utkal Tannery served as a pioneering model of how cooperative principles could be effectively applied to industrial ventures. It underscored the potential of cooperatives not just as economic units but as platforms for inclusive development and national reconstruction. This initiative further cemented Madhusudan Das's stature as a visionary who foresaw the role of cooperatives in achieving social equity, economic decentralization, and Swadeshi industrialization.

DEMOCRATIC PHILOSOPHY AND LEGISLATIVE CONTRIBUTIONS

Madhusudan Das's contributions to democratic governance extended beyond his cooperative innovations to encompass a broader ideological and legislative framework grounded in accountability, ethical representation, and participatory decision-making. His engagement with democratic institutions reflected a visionary commitment to institutional integrity and civic responsibility, attributes that form the normative foundation of cooperative systems.

In 1923, while serving as a member of the Bihar and Orissa Legislative Council, Das proposed the inclusion of the "Right to Recall" provision, an advanced democratic mechanism that empowered constituents to withdraw their mandate from elected representatives who had breached public trust. Although this proposal did not gain legislative traction at the time, it presaged later debates on electoral accountability and remains conceptually aligned with modern democratic reform discourses. It signaled his conviction that public office should be contingent upon continual legitimacy, a principle equally applicable to leadership within cooperative organizations.

His philosophical stance on representative responsibility was articulated powerfully during his speech on 27 July 1921 in the Legislative Council, wherein he stated:

"When a man comes in as a representative, first of all he has to govern himself. He must say to himself; my wish is nothing, my wants are nothing, my demands are nothing. First of all, all that is mine must be postponed to what belongs to my electors."

This articulation of public ethics resonates with the core values enshrined in the International Cooperative Alliance (ICA) principles, particularly democratic member control and concern for community. Das viewed leadership not as a privilege but as a fiduciary responsibility, thereby setting a normative benchmark for governance in cooperative societies.

In addition to his democratic vision, Madhusudan Das was a reformer committed to expanding legal and political agency for marginalized groups. His successful advocacy for women's right to practice law in colonial India challenged entrenched patriarchal structures and underscored his broader commitment to inclusive citizenship.

In sum, Madhusudan Das's legislative contributions and ethical philosophy bridged liberal democratic ideals with cooperative practice. His efforts to institutionalize accountability, foster inclusive representation, and uphold ethical governance provide an enduring model for cooperative leadership grounded in democratic values and social justice.

PHASE-WISE EVOLUTION OF THE COOPERATIVE MOVEMENT IN ODISHA POST-1904

The enactment of the Cooperative Credit Societies Act in 1904 provided a statutory framework that formalized and legitimized the nascent cooperative initiatives already emerging in regions like Odisha. Building upon the visionary groundwork laid by Madhusudan Das through institutions like the Cuttack Co-operative Store and Utkal Tannery, Odisha became an early adopter and active participant in India's cooperative development journey. This evolution has unfolded in distinct phases, each shaped by specific socio-political contexts, policy reforms, and grassroots mobilization. The following section traces this trajectory in a structured, chronological manner, highlighting how cooperatives in Odisha responded to emerging challenges and opportunities across five historical epochs.

Phase I (1904–1920): Legislative Foundation and Early Proliferation
With the enactment of the Cooperative Credit Societies Act of 1904, a structured legal framework enabled formal registration of societies. Odisha witnessed the formation of agricultural credit cooperatives in Khurda, Puri, and Banki, building on Madhusudan Das' pioneering work. These societies primarily catered to small farmers, ensuring access to credit and reducing dependence on exploitative moneylenders. By 1910, the establishment of the Central Cooperative Financing Agency in Banki further strengthened cooperative credit systems and laid the foundation for federated structures.

Phase II (1921–1947): Expansion into Consumer and Industrial Cooperatives This period marked the diversification of the cooperative movement into consumer, weavers, and industrial cooperatives. The Swadeshi movement provided ideological impetus, and cooperatives became platforms for rural entrepreneurship and self-reliance. The leadership of Utkal Sammilani, which echoed Madhusudan's ideas, helped consolidate cooperative ideology into the regional development discourse. By 1945, Odisha had over 1,000 registered societies across sectors.

Phase III (1948–1970): State Support and Institutionalization Post-Independence, cooperatives were prioritized in India's Five-Year Plans. In Odisha, this translated into the establishment of cooperative banks, marketing societies, and training centers. The Odisha State Cooperative Bank (OSCB) and Odisha Cooperative Marketing Federation (MARKFED) were institutional milestones. This era also saw the growth of Primary Agricultural Credit Societies (PACS), strengthening village-level financial infrastructure.

Phase IV (1971–2000): Challenges and Reforms
Despite growth in numbers, cooperatives faced issues of politicization, poor governance, and financial mismanagement. The Vaidyanathan Committee (1999) highlighted the need for revitalization of rural credit institutions. Odisha initiated structural reforms including computerization, improved audit mechanisms, and training programs through Cooperative Training Institutes (CTIs).

Phase V (2001–Present): Digital Transformation and Policy Reforms
The contemporary phase of the cooperative movement in Odisha, beginning in the early 21st century, is characterized by a paradigm shift toward digital integration, institutional modernization, and policy alignment with national development frameworks. This transformation is rooted in both the technological imperatives of the digital age and the renewed political commitment to cooperatives as engines of inclusive and sustainable development.

A major milestone in this era was the establishment of the Ministry of Cooperation by the Government of India in 2021, which reinforced the strategic significance of the sector in achieving the vision of Atmanirbhar Bharat. Odisha has proactively aligned with this national agenda by undertaking systemic reforms aimed at digitizing cooperative operations, improving governance mechanisms, and expanding access to financial and market infrastructure.

A notable initiative is the implementation of Core Banking Solutions (CBS) in District Central Cooperative Banks (DCCBs) and Primary Agricultural Credit Societies (PACS), enabling real-time transaction monitoring, data transparency, and enhanced service delivery. These efforts have been further strengthened through the integration of PACS with digital platforms such as the Direct Benefit Transfer (DBT) scheme and the electronic National Agricultural Market (e-NAM), thereby fostering greater financial inclusion and market access for rural producers.

Policy reforms have also emphasized human resource development and capacity building, with renewed focus on financial literacy, cooperative education, and participatory governance. The Odisha Cooperation Department has introduced initiatives to improve audit systems, enhance credit discipline, and incentivize youth and women's participation in cooperative institutions.

This phase also marks the beginning of a transition toward multipurpose and value chain-oriented cooperatives, aligning with global best practices. The increasing involvement of cooperatives in agro-processing, storage, logistics, and marketing signals an evolution from credit-centric models to holistic rural enterprise ecosystems.

Taken together, these interventions signify a structural repositioning of cooperatives as dynamic, tech-enabled institutions capable of driving economic democratization, rural employment, and sustainable livelihoods in Odisha. This phase is not merely a technological upgrade—it represents a reimagining of the cooperative model for the 21st century.

CONCLUSION

The legacy of Madhusudan Das continues to shape the cooperative movement in Odisha more than a century after his pioneering efforts. His foresight in integrating economic empowerment with social justice laid a durable foundation for participatory development. From the establishment of the Cuttack Co-operative Store in 1898 and the launch of the Utkal Tannery to the formalization of the cooperative movement post-1904, his initiatives demonstrated how cooperative principles could be applied across sectors to empower marginalized communities, democratize economic opportunities, and build resilient local economies.

Today, the cooperative movement in Odisha stands at the cusp of a transformative era. The integration of digital technologies, structural reforms, and policy innovations has enabled a new generation of cooperatives to emerge—ones that are more inclusive, transparent, and responsive to rural realities. This evolution from credit-based societies to multipurpose, enterprise-driven organizations reflects a maturing ecosystem aligned with the broader goals of Atmanirbhar Bharat and Viksit Odisha.

Realizing this potential will require a renewed commitment to professionalization, digital integration, member participation, and policy innovation. As this paper has shown, Odisha's cooperative journey is not merely a historical reflection but a living mission aligned with the aspirations of Atmanirbhar Bharat and Viksit Odisha.

Looking ahead, Odisha's cooperative movement must transcend traditional models and evolve into an integrated, innovation-oriented ecosystem that empowers every segment of society. Honouring Madhusudan Das's legacy entails more than commemoration—it requires the practical realization of his ideals through robust institutions, participatory governance, and sustainable development practices. By embedding cooperation into the broader agenda of economic and social transformation, Odisha can position itself as a national leader in cooperative excellence and inclusive growth.

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The National Centre for Cooperative Education (NCCE) conducted a three-days Leadership Development Programme for Chairpersons & Directors of Women Cooperatives of India from 27 to 29 May, 2025 at NCCE, NCUI.

Today, the group photo was taken up with Shri Dileep Sanghani, President NCUI, Dr. Sudhir Mahajan, Chief Executive NCUI and also Mrs. Savitri Singh, Dy. Chief Executive, NCUI and all participants.

During interaction with the participants the President encouraged them to start up their career in the cooperatives.

"Empowering Health Access through Cooperatives: A Study of Pradhan Mantri Jan Aushadhi Kendras in India"

*Dr. Alok Kumar Sharma**

Abstract:

The Pradhan Mantri Jan Aushadhi Yojana (PMBJP) was launched by the Government of India to provide affordable, quality generic medicines to the masses, especially in underserved rural and semi-urban areas. A crucial component of this initiative is the establishment of Jan Aushadhi Kendras (JAKs), which serve as retail outlets offering generic medicines at significantly lower prices compared to branded alternatives. These Kendras are largely run by various stakeholders, including cooperative societies, which are integral to the distribution network, particularly in rural areas. This research paper explores the role of cooperative societies in running PMBJP's Jan Aushadhi Kendras, highlighting their contribution to improving healthcare accessibility, affordability, and sustainability in rural India.

Cooperatives, with their roots deeply embedded in rural communities, are uniquely positioned to manage Jan Aushadhi Kendras. They bring essential advantages such as a deep understanding of local needs, community trust, and the ability to mobilize resources in a collective manner. The study delves into how cooperatives, such as Primary Agricultural Credit Societies (PACS), dairy, and multipurpose cooperatives, have successfully leveraged their existing infrastructure, member networks, and financial models to operate JAKs in various states across India. These cooperatives are playing a significant role in delivering cost-effective healthcare by making generic medicines, which include life-saving drugs, available to low-income and marginalized sections of society. The study also emphasizes the importance of cooperative governance in ensuring transparency, accountability, and effective management of JAKs, with decision-making rooted in democratic principles.

However, while cooperatives have had success in running JAKs, several challenges remain. These include logistical hurdles such as inconsistent supply chains, limited financial resources, and the lack of adequate training and infrastructure. The paper identifies key barriers to scaling cooperative-run JAKs, such as the slow adoption of digital tools, limited government incentives for smaller cooperatives, and the difficulties in overcoming initial financial losses in the first few years of operations. In addition, the lack of widespread public awareness about the availability and benefits of generic medicines at JAKs poses a challenge to the growth of these outlets.

The paper further explores the government's role in promoting cooperative-run JAKs, focusing on policy frameworks, financial support, and capacity-building measures that have been introduced to encourage cooperatives to take on the management of these outlets. Government support in the form of subsidies, interest-free loans, and training programs is critical to the sustainability of these ventures. Moreover, the involvement of

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cooperatives in JAKs aligns with the broader objectives of Universal Health Coverage (UHC) and the vision of an Atmanirbhar Bharat (Self-Reliant India). The potential for scaling cooperative-run JAKs through improved financial support, better coordination, and the adoption of digital infrastructure is significant, especially in rural areas where access to healthcare remains a challenge.

In conclusion, cooperative-run Jan Aushadhi Kendras represent a promising model for achieving affordable healthcare and strengthening the cooperative movement in India. The paper suggests several recommendations for improving the effectiveness of these centers, including enhanced policy support, better financial incentives, and more robust training programs. If these measures are implemented, cooperatives could play a pivotal role in transforming the healthcare delivery system in India, contributing to both health equity and rural economic development.

Introduction:

Access to affordable and quality healthcare remains a pressing challenge in India, especially for low-income and rural populations. According to the National Health Accounts 2019-20, out-of-pocket expenditure constitutes around 48.2% of total health spending in India, which places a heavy financial burden on households. One of the significant contributors to this cost is the high price of branded medicines, which account for over 60% of total out-of-pocket health expenditure. To address this issue, the Government of India launched the Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana (PMBJP) in 2008, which was later strengthened in 2015 under the Ministry of Chemicals and Fertilizers. The key objective of the scheme is to provide quality generic medicines at affordable prices through dedicated outlets known as Jan Aushadhi Kendras. As of March 2024, more than 10,000 Kendras have been opened across the country, offering over 1,800 drugs and 285 surgical items at 50% to 90% lower prices than market alternatives. To enhance the reach and sustainability of these Kendras, the government has begun encouraging cooperative societies—particularly Primary Agricultural Credit Societies (PACS), multipurpose cooperatives, and women self-help cooperatives—to establish and operate these outlets, especially in rural and underserved regions. This cooperative-based model leverages the community-centric, not-for-profit ethos of cooperatives to ensure equitable access to healthcare. With over 95,000 PACS in India and a strong grassroots presence, cooperatives are uniquely positioned to implement public welfare schemes efficiently. Early examples from states like Maharashtra, Gujarat, and Kerala indicate that Jan Aushadhi Kendras run by cooperatives have achieved better community participation, ensured stock continuity, and generated local employment, especially for women pharmacists and SHG members. The alignment of cooperative principles with the objectives of PMBJP also enhances trust and transparency, which are critical in public health delivery. Therefore, analyzing the impact and operational dynamics of Jan Aushadhi Kendras run by cooperative societies is essential to assess their role in bridging the healthcare gap in India and to explore their potential in building a sustainable and inclusive public health ecosystem.

Review of Literature:

The existing body of literature on public health delivery in India highlights the persistent issue of medicine affordability and the role of government interventions in mitigating it. Studies such as those by the Public Health Foundation of India (PHFI) emphasize that high medicine prices are a leading cause of treatment non-adherence among economically weaker sections. Several scholars have analyzed the impact of the Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana (PMBJP) in addressing this gap. For instance, a 2022 report by NITI Aayog observed that PMBJP Kendras have significantly reduced the cost burden for patients by offering generic alternatives that are 50-90% cheaper than branded medicines. However, it also pointed out challenges like supply chain inefficiencies, lack of awareness, and urban-centric concentration of Kendras. On the other hand, the role of cooperative societies in service delivery has been studied extensively in sectors like agriculture, dairy, and banking, but their involvement in healthcare remains under-explored. Research by the Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) suggests that cooperatives, due to their democratic structure and community trust, can effectively manage public health initiatives, particularly in rural areas. Additionally, case studies from Kerala and Gujarat show that cooperative-run healthcare institutions and pharmacies have led to improved service quality and local employment generation. Despite these findings, very few academic works specifically focus on Jan Aushadhi Kendras managed by cooperative societies.

This points to a research gap in understanding how cooperatives can enhance the effectiveness of government healthcare schemes like PMBJP. Thus, this paper attempts to bridge that gap by critically analyzing the performance, challenges, and potential of cooperative-run Jan Aushadhi Kendras, thereby contributing to the discourse on inclusive and sustainable healthcare delivery in India.

Objectives of the Study:

The primary objective of this study is to examine the role of cooperative societies in the operation and management of Pradhan Mantri Jan Aushadhi Kendras (PMJAKs) in India, particularly focusing on their effectiveness in enhancing access to affordable medicines in rural and underserved areas. The study aims to explore how cooperatives—due to their community-based structure, grassroots outreach, and democratic governance—are uniquely positioned to implement and sustain such health initiatives. A key objective is to assess the operational efficiency, service quality, community acceptance, and financial sustainability of Jan Aushadhi Kendras run by various types of cooperatives, such as Primary Agricultural Credit Societies (PACS), women's self-help cooperatives, and multipurpose cooperative societies. The study also seeks to evaluate the impact of these Kendras on reducing the financial burden of healthcare expenses for poor and marginalized communities. Another critical objective is to identify the key challenges faced by cooperatives in managing PMJAKs, including issues related to supply chain logistics, regulatory compliance, technical know-how, and awareness generation among rural populations. By doing so, the study will provide insights into the capacity-building needs and policy support required to strengthen the role of cooperatives in the health sector. Additionally, the research intends to analyze the employment opportunities created by these Kendras, especially for local youth and women, thereby contributing to socio-economic development at the grassroots level. Finally, the study aims to suggest actionable policy recommendations and scalable models based on successful case studies that can guide the government and stakeholders in expanding the cooperative-based approach to public health delivery across the country. Through these objectives, the research aspires to contribute meaningfully to the discourse on cooperative entrepreneurship and inclusive healthcare delivery in India.

Research Methodology:

This study adopts a descriptive and analytical research methodology to understand the role and effectiveness of Pradhan Mantri Jan Aushadhi Kendras (PMJAKs) operated by cooperative societies in India. Both qualitative and quantitative methods are employed to gather a comprehensive picture. Primary data is collected through structured interviews and questionnaires administered to cooperative members managing the Kendras, pharmacists, beneficiaries, and officials from supporting institutions such as the Bureau of Pharma PSUs of India (BPPI), NABARD, and state cooperative departments. A purposive sampling technique is used to select case study locations across different states, including Maharashtra, Kerala, Gujarat, and Uttar Pradesh, where cooperative-run Kendras are known to be functional. Secondary data sources include official government reports, PMBJP dashboards, NABARD annual reports, cooperative society performance reports, and relevant academic literature. Key indicators such as medicine availability, patient footfall, pricing comparison with branded medicines, financial records of Kendras, and community satisfaction levels are analyzed to measure operational efficiency and social impact. Data is also analyzed to identify bottlenecks such as delayed supply, licensing issues, training gaps, and awareness challenges. Comparative analysis is used to evaluate performance differences between cooperative-managed and privately-managed Jan Aushadhi Kendras. Qualitative content from interviews is coded and thematically analyzed to highlight community perceptions, the motivations of cooperative leaders, and the unique advantages or limitations of the cooperative model. The research methodology ensures triangulation of data to improve reliability and validity. The study's approach is rooted in participatory observation and field interaction, ensuring that insights are grounded in the actual experiences of stakeholders involved. The ultimate goal is to derive evidence-based conclusions and policy suggestions that can inform the broader discourse on strengthening healthcare access through cooperative institutions in India.

Cooperative Societies and Public Health: An Interface-

Cooperative societies in India have historically played a significant role in socioeconomic development, particularly in agriculture, banking, and rural livelihoods. With over 8.5 lakh registered cooperatives and more than 29 crore members, these institutions have extensive grassroots reach and community trust. Among them, Primary Agricultural Credit Societies (PACS), Multipurpose Cooperative Societies, Dairy Cooperatives, and Women Self-Help Cooperatives stand out for their presence in rural and semi-urban areas. While their traditional focus has been economic—providing credit, inputs, and marketing support—there is increasing recognition of their potential role in social sectors like health. The Government of India, through the Ministry of Cooperation, has begun to explore how these democratic, people-centric organizations can be instrumental in delivering public services such as healthcare, particularly under schemes like the Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana (PMBJP). The interface between cooperative societies and public health emerges from their shared goal of social welfare and equitable access. For instance, cooperative-run milk unions in Gujarat have long supported health camps and mobile clinics, showcasing how cooperatives can extend their mandate to include health services. Leveraging their infrastructure, manpower, and established local networks, cooperatives can effectively operate Jan Aushadhi Kendras to deliver affordable medicines in underserved regions.

In recent years, several states have begun integrating cooperatives into the PMBJP implementation framework. For example, in Maharashtra, over 200 PACS have expressed interest in opening Jan Aushadhi Kendras, supported by the state cooperative department and NABARD. In Kerala, where cooperative societies are more diversified and socially active, around 50 cooperative-run Kendras are already functional, many of which are operated by women-led societies and employ trained local pharmacists. These initiatives have demonstrated notable community engagement, better stock management, and a strong sense of ownership. In these models, the profits generated are either reinvested into community welfare activities or shared with cooperative members, thus reinforcing local development. Data from the Bureau of Pharma PSUs of India (BPPI) shows that the average monthly sales of a successful Jan Aushadhi Kendra range between ₹1.5 to ₹3 lakh, with an average margin of 20%, making it a viable source of income for cooperative societies while achieving the social goal of affordable medicine distribution. Moreover, the involvement of cooperatives enhances transparency and accountability in the system, which is often lacking in profit-driven private pharmacies. By combining their grassroots presence with the public mandate of PMBJP, cooperatives offer a promising channel for delivering essential healthcare services in a sustainable, community-based manner. This integration not only strengthens rural healthcare infrastructure but also revitalizes cooperatives by diversifying their functions and increasing member participation in socially relevant activities.

Jan Aushadhi Kendras Operated by Cooperatives: Field Insights

The operation of Jan Aushadhi Kendras (JAKs) by cooperative societies has had a notable impact on improving access to affordable healthcare in rural and underserved areas of India. With over 10,000 JAKs functioning nationwide as of March 2024, an increasing number are being run by cooperative institutions, particularly Primary Agricultural Credit Societies (PACS), multipurpose cooperative societies, and women-led self-help cooperatives. The integration of cooperatives into the Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana (PMBJP) has resulted in multifaceted benefits. First, it has significantly improved last-mile delivery of quality generic medicines at prices 50%–90% lower than branded equivalents, reducing the financial burden on rural households. According to the BPPI (now Pharmaceuticals & Medical Devices Bureau of India - PMBI), more than 20 crore citizens have benefitted from JAKs since the scheme's inception, with a majority of beneficiaries coming from Tier-2 and Tier-3 towns and villages. Cooperative-run Kendras contribute to this reach by utilizing their deep-rooted presence in local communities. For instance, in Madhya Pradesh, over 70 Jan Aushadhi Kendras are being operated by PACS, which reported an increase in monthly footfall from 300 to over 1,200 in the span of six months due to trust in the cooperative system and consistent medicine availability. Additionally, these Kendras have created local employment opportunities, especially for licensed pharmacists, many of whom are women, thus promoting rural livelihoods and women's empowerment.

Despite these positive outcomes, cooperative-run Jan Aushadhi Kendras face several operational and systemic challenges. One of the foremost issues is supply chain disruption, often due to centralized procurement and delays in dispatch from PMBI warehouses. A 2023 report by the Standing Committee on Chemicals and Fertilizers highlighted that over 25% of drugs listed under PMBJP experience periodic stockouts, affecting service reliability. Cooperatives, especially smaller PACS, often lack robust digital inventory systems to manage supply-demand efficiently. Moreover, there are regulatory and administrative hurdles—including delays in licensing, lack of awareness about mandatory pharmacy norms, and limited coordination with local health departments. Training and capacity-building for cooperative members and pharmacists remain insufficient, impacting service quality. Another critical challenge is the lack of community awareness about the availability and efficacy of generic medicines. Many rural consumers continue to prefer branded drugs due to perceived quality differences, despite WHO-backed studies proving the equivalence of generics. This calls for sustained IEC (Information, Education, and Communication) campaigns. Financial sustainability is another concern. Although PMBJP offers a 20% margin on medicines and up to ₹5 lakh as one-time financial assistance, smaller cooperatives struggle with initial capital investment, space setup, and recurring operational costs. There is also a gap in banking support for working capital, which could be bridged through NABARD and district cooperative banks. The absence of digital payment systems and e-health integration in many cooperative-run Kendras also limits their competitiveness. Therefore, while the cooperative model presents a socially equitable and economically viable approach to healthcare delivery, overcoming these challenges requires targeted interventions—such as capacity-building, improved logistics infrastructure, digital enablement, and policy support. A collaborative effort involving the Ministry of Cooperation, Ministry of Health, PMBI, NABARD, and state governments is essential to scale and sustain this inclusive healthcare delivery model.

Government Support and Policy Framework:

The Government of India has provided a robust policy framework and financial incentives to promote the Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana (PMBJP), especially encouraging cooperatives to operate Jan Aushadhi Kendras (JAKs) in rural and underserved regions. Recognizing the potential of cooperatives in ensuring last-mile delivery, the government has integrated them into its broader vision of "Atmanirbhar Bharat" and universal health access. Through the Ministry of Chemicals and Fertilizers and the Pharmaceuticals and Medical Devices Bureau of India (PMBI), financial assistance of up to ₹5 lakh per Kendra is provided—₹2 lakh for furniture and infrastructure and ₹3 lakh for medicines, disbursed in installments based on performance. In addition, the scheme offers a 20% trade margin on sales value to incentivize participation. The Ministry of Cooperation, established in 2021, has collaborated with PMBI to promote the opening of JAKs through Primary Agricultural Credit Societies (PACS), with pilot projects being implemented in states like Gujarat, Maharashtra, and Madhya Pradesh. Further, institutions like NABARD and State Cooperative Development Corporations are providing capacity-building support, interest-free loans, and training modules to strengthen cooperative involvement. In 2023, the Union Budget acknowledged the role of PACS in new sectors like health and pledged support for digitization and diversification of cooperatives. Several state governments have also introduced complementary policies—for example, Kerala provides additional rental and salary subsidies to cooperatives running JAKs. Despite these initiatives, coordination among central and state agencies remains a challenge. To strengthen policy impact, experts suggest streamlining the approval process, providing backend IT and inventory support, and including JAKs in state public health schemes. With targeted policy reforms, the government can unlock the full potential of cooperatives as reliable partners in delivering affordable healthcare under the PMBJP.

Recommendations and Policy Suggestions:

To strengthen and scale the model of cooperative-run Jan Aushadhi Kendras (JAKs), several strategic and policy-level recommendations must be implemented. First, a dedicated institutional mechanism should be established at the national and state levels to coordinate between the Ministry of Cooperation, PMBI, NABARD, and State Cooperative Departments for the seamless integration of cooperatives into the PMBJP framework. This can be in the form of a "Cooperative Health Mission Cell", which monitors implementation, capacity-building, and logistics support. Second, simplified procedures and single-window clearance systems should be developed for cooperative societies to apply for and set up JAKs, especially for Primary Agricultural Credit Societies (PACS) that are already part of the Common Service Centre (CSC) framework. Furthermore, enhanced financial assistance—such as working capital loans with interest subvention, rental support, and upfront grants for digital infrastructure—should be extended to rural cooperatives to address operational sustainability challenges. Third, large-scale Information, Education, and Communication (IEC) campaigns should be launched at the grassroots level to create awareness about generic medicines, improve trust in Jan Aushadhi Kendras, and encourage community participation. These can be implemented in collaboration with district health departments, anganwadi centers, SHGs, and cooperative federations.

Moreover, structured training and capacity-building programs must be developed in partnership with institutions like NIESBUD, RUDSETI, and Cooperative Training Institutes to upskill cooperative members and pharmacists in medicine handling, customer service, inventory management, and digital tools. Digitization is critical—cooperative-run JAKs should be linked to real-time inventory systems, UPI-enabled payment modes, and online health platforms to align with India's growing digital health ecosystem. Further, a performance-based incentive model may be introduced to reward efficient and high-performing Kendras with additional subsidies or expansion grants. Government schemes like PM Vishwakarma and PM Formalization of Micro Food Processing Enterprises (PM-FME) can also be integrated with PMBJP at the cooperative level for holistic rural development. It is also recommended that cooperative-run Kendras be integrated with state insurance schemes such as Ayushman Bharat and E-Sanjeevani for telemedicine support. Monitoring and evaluation frameworks should include regular audits, feedback mechanisms from beneficiaries, and periodic reviews by cooperative departments. Lastly, policy makers must recognize the dual impact of this model—delivering affordable healthcare and strengthening cooperatives as inclusive, self-sustaining institutions. If backed by appropriate financial, technical, and institutional support, cooperative-run Jan Aushadhi Kendras have the potential to transform the rural healthcare delivery system and contribute significantly to the realization of Universal Health Coverage (UHC) in India.

Conclusion:

The operation of Pradhan Mantri Jan Aushadhi Kendras (JAKs) by cooperative societies represents a strategic convergence of two critical goals—ensuring affordable and accessible healthcare for all and empowering the cooperative movement as a grassroots force for socio-economic transformation. This model has proven especially impactful in rural and underserved regions of India, where cooperatives—owing to their deep local roots, trust-based relationships, and participatory governance—can efficiently bridge last-mile delivery gaps in the public health system. By leveraging their existing infrastructure and membership base, cooperatives have been able to make generic medicines more available and affordable, reduce out-of-pocket health expenditure, and enhance local employment opportunities, particularly for trained pharmacists and women. The success stories emerging from states like Madhya Pradesh, Maharashtra, and Gujarat illustrate how PACS and multipurpose cooperatives have transformed themselves into community-based healthcare service providers. However, this model also faces several structural and operational challenges that must be addressed to ensure its sustainability and scalability. These include supply chain bottlenecks, lack of digital infrastructure, insufficient training, delayed reimbursements, low public awareness of generics, and inadequate financial support for small cooperatives. While the government has taken encouraging steps—such as providing financial assistance through PMBI, training via cooperative development institutes, and digital initiatives—the integration of cooperatives into the healthcare framework still requires stronger inter-ministerial coordination, streamlined procedures, and targeted policy interventions. Going forward, a multi-stakeholder approach involving the Ministry of Cooperation, Ministry of Chemicals and Fertilizers, NABARD, state cooperative departments, and healthcare institutions will be essential. Cooperative-run Jan Aushadhi Kendras should not merely be seen as medicine distribution outlets, but as vehicles of inclusive development that blend economic viability with social responsibility. With the right policy backing, digital empowerment, and capacity building, these Kendras can evolve into hubs of primary healthcare delivery, preventive care, and health education at the community level. Ultimately, the cooperative model's success in running JAKs will not only advance the vision of Atmanirbhar Bharat and Universal Health Coverage, but also reaffirm the role of cooperatives as pivotal institutions in achieving equitable and sustainable rural development.

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HR Practices: The Linchpin of Economic Sustainability in Cooperatives.

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Introduction

Cooperatives are crucial for inclusive and sustainable economic development, distinguished by their people-centered principles of shared ownership and democratic governance. Unlike conventional businesses focused solely on profit, cooperatives balance social and economic objectives. Consequently, the Strategic Management of Human Resources (HR) is paramount to their success and long-term viability.

Factors such as the cooperative's financial performance directly impact its ability to invest in competitive salaries, benefits, and professional development, ultimately affecting employee morale and retention. The commitment to employment stability and equitable wage structures, hallmarks of the cooperative model, also present unique economic considerations. Furthermore, investing in human capital development is not just an HR practice but a vital economic strategy for enhancing productivity and adaptability in evolving markets. The integration of technological advancements into HR systems poses both opportunities and economic challenges, particularly for smaller cooperatives. Supportive economic policies and institutional frameworks play a crucial role in enabling cooperatives to invest in their workforce. Finally, the often-flatter wage hierarchies within cooperatives, while promoting equity, can impact their ability to attract specialized talent in competitive markets.

This article underscores the interconnectedness of these economic factors and HR practices in cooperative sector. By exploring these dynamics, it advocates for the adoption of a strategic tool – the Balanced Scorecard – to ensure that HR practices are not only economically sound but also effectively contribute to the overarching objectives and enduring success of cooperative enterprises, reinforcing their unique mission of people-centered enterprise.

Economic Factors Influencing HR Practices:

1. Financial Performance and HR Investment: One of the most direct economic aspects influencing HR practices in cooperatives is financial performance. Cooperatives that are financially strong are more capable of implementing structured HR policies. These may include: Competitive salaries, benefits, Professional development and training programs, Career advancement opportunities, Health and wellness initiatives. This

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practice will help to improve employee morale, retain skilled personnel in the long term. Conversely, cooperatives with limited financial resources often face challenges in maintaining competitive HR practices. Cost constraints may lead to lower wages, minimal investment in training, and reduced employee engagement. Over time, this can result in decreased job satisfaction, higher turnover, and weaker organizational performance.

2. Employment Stability and Wage Flexibility: Another hallmark of cooperatives is their commitment to job security and equitable treatment of workers. Many cooperatives adopt policies that emphasize employment stability, particularly during times of economic uncertainty. In periods of financial strain, rather than resorting to layoffs, cooperatives may opt for wage adjustments, reduced working hours, or temporary benefit reductions. This reflects the cooperative principle of solidarity and mutual support among members. The ability of cooperatives to preserve employment during crises makes them important contributors to social and economic stability.

3. Economic Growth and Human Capital Development: A cooperative's commitment to human capital development is both an HR practice and an economic strategy. By investing in the education, training, and development of their workforce, cooperatives enhance not only employee performance but also organizational adaptability. In the context of evolving markets and technological change, training becomes a key driver of economic competitiveness. Skilled employees are more productive, more innovative, and better equipped to meet changing customer needs. Training also fosters employee loyalty, which reduces turnover costs and preserves institutional knowledge. However, Budget limitations can force HR managers to cut or delay essential upskilling programs, putting cooperatives at a disadvantage. As such, strategic economic planning should treat workforce development as a long-term investment, not an expendable cost.

4. Technological Adaptation and HR Challenges: Economic transitions into digital economies particularly under the concept of "Society 5.0" have underscored the need for cooperatives to integrate technological advancements into their HR systems. While the benefits of technology are widely acknowledged, the economic cost of adopting new technologies can be prohibitive. Many cooperatives, particularly small or rural ones, struggle with limited access to funds, outdated infrastructure, and digital illiteracy among staff. These challenges necessitate economic support — either internally through strategic financial planning or externally through grants, partnerships, or government incentives. Ultimately, cooperatives that align their HR practices with technological innovations are better positioned to thrive in digital economies.

5. Economic Policy and Institutional Support: National and regional economic policies significantly influence HR strategies in the cooperative sector. Supportive policies can create an enabling environment that encourages HR innovation and sustainability. For e.g. Subsidies for training programs, Tax Incentives, Access to Credit facility will help cooperatives enhance the cooperatives to expand operations and create more jobs. Government agencies, cooperative federations, and development organizations play a key role in providing such support. Where such mechanisms are in place, cooperatives are better equipped to invest in their human capital and improve workplace standards. Conversely, a lack of institutional support can hinder cooperative growth and limit the quality of HR practices.

6. Wage Structures and Internal Equity: The economic structure of cooperatives often leads to flatter wage hierarchies than in conventional businesses. Many cooperatives cap the salary ratios between the highest- and lowest-paid workers, promoting equity and minimizing internal conflicts. While this model promotes fairness and aligns with cooperative principles, it also presents challenges. Cooperatives may find it difficult to attract highly specialized talent when they cannot offer salaries competitive with private-sector firms. This can hinder growth of cooperatives.

Balanced Scorecard Approach for HR Practices in cooperatives:

Perspective	Objective	Measure	Initiatives (Aligning with Co-operative Goals)
Financial	Enhance Financial Sustainability through Effective HR	Revenue per employee	Implement performance-based incentive programs. Optimize HR processes to reduce administrative costs. Develop training programs focused on improving productivity and efficiency.
	Optimize HR Investment	Return on investment in training and development	Conduct Training Need Assessment regularly. Identify Key Performance Indicators (KPIs) in training. Explore cost-effective training methods.
Member/Community	Improve Member Satisfaction through Engaged Workforce	Member satisfaction scores related to service quality and responsiveness	Implement employee training programs focused on member service and relationship building. Establish feedback mechanisms on employee performance. Empower employees to resolve member issues effectively.
	Strengthen Community Impact through Skilled Workforce	Number of community development initiatives.	Encourage and support employee volunteer programs. Develop partnerships with local organizations for community projects. Recognize and reward employee contributions to community development.
Internal Processes	Improve HR Efficiency and Effectiveness	Employee turnover rate	Enhance recruitment and onboarding processes to attract and retain talent. Implement regular employee engagement surveys and act on feedback. Foster a positive and inclusive organizational culture.
	Enhance Technological Integration in HR	Adoption rate of new HR technologies	Invest in user-friendly and relevant HR technology solutions. Provide adequate training and support for employees to utilize new technologies. Regularly evaluate the effectiveness of HR technology and make necessary adjustments.
Learning & Growth	Develop Employee Skills and Competencies	Participation of employees in development programs	Conduct regular skills Gap Analyses to identify training needs. Offer a diverse range of development opportunities Encourage continuous learning and development.
	Foster a Culture of Innovation and Adaptability	Number of employee-generated ideas implemented	Establish platforms for employees to share ideas and suggestions for improvement. Recognize and reward innovative contributions.
	Enhance Employee Engagement and Motivation	- Employee engagement scores	Improve communication and transparency. Provide opportunities for employee and advancement. Recognize and reward employee achievements. Promote work-life balance and employee well-being.

Key outcome:

- Strategic HR Alignment: Ensures HR directly supports cooperative economic goals.
- Holistic Performance Measurement: Provides a comprehensive view of HR's impact across key perspectives.
- Enhanced Accountability: Clarifies HR's contribution to organizational success.
- Data-Driven Decisions: Enables informed HR investments and strategies.
- Stronger Stakeholder Focus: Aligns HR with member/community needs and cooperative values.
- Continuous Improvement: Fosters ongoing development and adaptation of HR practices.

By implementing a Balanced Scorecard, cooperatives can strategically leverage their HR functions to achieve sustainable economic and social impact."

Conclusion:

The economic dimensions of human resource practices in the cooperative sector are multifaceted and deeply interconnected. Financial health, wage flexibility, investment in human capital, technological readiness, and supportive policies all shape how cooperatives manage their workforce. Unlike traditional businesses, cooperatives are uniquely positioned to prioritize long-term stability and member well-being over short-term profit. However, this mission can only be achieved if they are economically empowered to implement robust and adaptive HR strategies.

For cooperatives to fulfill their social and economic objectives, they must continuously align their HR practices with economic realities. This requires sound financial planning, investment in people, and advocacy for supportive public policies. By doing so, cooperatives can build resilient organizations that not only survive but thrive — benefiting workers, communities, and the broader economy.

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The Coop Connect Division of NCUI conducted a one-day workshop on "Successful Cooperative Business Model" on 7th May 2025 at the K R Mangalam World School, Greater Noida. The event aimed to raise awareness about cooperative business enterprises, its impact on the economy and the various opportunities available to aspiring youth entrepreneurs through cooperative models. More than 100 students of class 11th and 12th along with Faculty members participated in the program.

सहकारिता, सेवा और वैश्विक संवाद की दिशा में प्रतिबद्ध प्रयास

सहकारिता आज केवल एक आर्थिक ढांचा नहीं, बल्कि समाज के प्रत्येक वर्ग के उत्थान की एक जीवंत प्रेरणा बन चुकी है। जब नेतृत्व दूरदर्शिता, जनकल्याण और व्यावहारिकता के संगम से संचालित हो, तब सहकारिता का स्वरुप न केवल स्थानीय आवश्यकताओं की पूर्ति करता है, बल्कि वैश्विक मंच पर भी अपनी सार्थकता सिद्ध करता है।

हाल की गतिविधियों ने यह प्रमाणित किया है कि सहकारिता आंदोलन अब केवल किसानों की आवश्यकता या ग्रामीण अर्थव्यवस्था की रणनीति नहीं रहा, बल्कि यह स्वास्थ्य, वित्त, विपणन, बीज प्रसंस्करण, युवा सशक्तिकरण और अंतरराष्ट्रीय संवाद जैसे विविध क्षेत्रों में अपनी मजबूत उपस्थिति दर्ज करा रहा है। इस संदर्भ में, राजुला में एक भव्य समारोह का आयोजन हुआ, जिसमें पूर्व विधायक श्री अंबरीश भाई डेर द्वारा राजुला तालुका कृषि सेवा सहकारी समिति, अल्फा क्रेडिट को-ऑपरेटिव सोसायटी और इंडियन रेड क्रॉस सोसायटी का विधिवत शुभारंभ किया गया। जनसामान्य की सेवा हेतु एक महत्वपूर्ण पहल के अंतर्गत श्री दिलीप संघाणी द्वारा एंबुलेंस सेवा का भी लोकार्पण किया गया, जिससे ग्रामीण क्षेत्र में स्वास्थ्य और सेवा ढांचे को मजबूती मिलेगी। अपने वक्तव्यों में श्री दिलीप संघाणी ने प्रधानमंत्री श्री नरेंद्र मोदी के "सहकार से समृद्धि" द्रष्टिकोण और सहकारिता मंत्री श्री अमित शाह द्वारा प्रारंभ किए गए पैक्स समितियों के मॉडल उपविधियों की सराहना की।

उत्तर प्रदेश के लखीमपुर में IFFDC द्वारा आयोजित बीज प्रसंस्करण इकाई कार्यक्रम में श्री दिलीप संघाणी ने किसानों को आर्थिक रुप से सशक्त बनाने के लिए नवाचार और सेवा विस्तार को आवश्यक बताया। उन्होंने सहकारी समितियों को लाभकारी कृषि की दिशा में निरंतर प्रयासरत रहने का आग्रह किया।

ICAR, नई दिल्ली में आयोजित राष्ट्रीय गोलमेज बैठक में NCUI अध्यक्ष श्री दिलीप संघाणी ने सहकारी ढांचे के समुचित विकास के लिए उत्पादन, उत्पादकता, गुणवत्ता और मजबूत विपणन तंत्र की आवश्यकता पर बल दिया। उन्होंने सहकारी संस्थानों को प्रशिक्षण और सहायता प्रदान कर उन्हें सशक्त बनाने की अपील की, जो सहकारी क्षेत्र को आत्मनिर्भरता की ओर अग्रसर करने की दृष्टि से अत्यंत महत्वपूर्ण है।

NCUI मुख्यालय, नई दिल्ली में आयोजित विशेष सत्र में बिहार सरकार के कृषि एवं सहकारिता विभाग के अधिकारियों को संबोधित करते हुए अध्यक्ष महोदय ने योजनाओं को जमीनी स्तर पर प्रभावी ढंग से लागू करने की आवश्यकता जताई। उन्होंने अधिकारियों से आह्वान किया कि वे सहकारिता के माध्यम से जनकल्याण और राष्ट्र सेवा को साकार करें।

गुज़कोमासोल की निदेशक मंडल की बैठक में श्री दिलीप संघाणी ने गरबाडा के विधायक श्री महेन्द्रभाई भाभोर का अभिनंदन किया। 15 मई को उन्होंने गांधीनगर में गुजरात के मुख्यमंत्री श्री भूपेन्द्रभाई पटेल से भेंट कर राज्य सरकार की सहकारी उपलब्धियों पर चर्चा की और भविष्य में इस क्षेत्र में सहयोग बढ़ाने के संभावित मार्गों पर विचार-विमर्श किया।

सहकारिता की यह यात्रा केवल देश की सीमाओं तक ही सीमित नहीं रही। अंतरराष्ट्रीय अनुभवों, संवादों और सांस्कृतिक भ्रमणों के माध्यम से भारतीय सहकारिता की आत्मा को वैश्विक पहचान दिलाने का प्रयास भी देखने को मिला। यूरोप के विविध स्थलों पर सहकारी प्रतिनिधिमंडल की उपस्थिति इस बात का संकेत है कि भारत की सहकारी नीतियां अब अंतरराष्ट्रीय संदर्भों में तुलनात्मक दृष्टि से भी सराही जा रही हैं।

अध्यक्ष महोदय की ये गतिविधियां बताती हैं कि सहकारिता की शक्ति तब और बढ़ जाती है जब उसका नेतृत्व नीतिगत, नैतिक और व्यावहारिक रुप से सशक्त हो। आज जब भारत 'सहकार से समृद्धि' की अवधारणा की ओर अग्रसर है, तब यह आवश्यक है कि ऐसे नेतृत्व को पहचाना जाए, जो न केवल नीतियों को दिशा देता है, बल्कि उन्हें ज़मीन पर उतरने का मार्ग भी बनाता है। अध्यक्ष महोदय का यही कार्य आज सहकारिता क्षेत्र के लिए प्रेरणा बन चुका है, एक ऐसा प्रयास जो न केवल संस्थाओं को, बल्कि लोगों के जीवन को भी समृद्ध करता है।

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Sumul Chairman & Haryana Co-operator bag IFFCO Awards

The 54th AGM of the world's largest fertilizer cooperative, IFFCO witnessed the conferring of prestigious cooperative awards on two distinguished cooperators for their outstanding contributions to strengthening the roots of the cooperative movement.

Sumul Dairy Chairman Mansinhbhai Kalyanjibhai Patel was conferred with the 'IFFCO Sahakarita Ratna Award', while Amrik Singh, a well-known cooperative leader from Haryana, was honored with the 'IFFCO Sahakarita Bandhu Award' for the year 2023–24.

Patel, hailing from Gujarat, has tirelessly worked at the grassroots level to empower the cooperative movement through his unwavering efforts. He is also the founder of Shree Mahuva Pradesh Sahakari Khand Udyog Mandali Ltd. in Gujarat, a significant player in the cooperative sugar sector.

Amrik Singh, a prominent face of the cooperative sector in Haryana, has contributed immensely to strengthening cooperative networks across the state and other northern regions of India. He has also been recognized by the Haryana Government in the past for his exemplary services in the agriculture sector.

Both awardees expressed their heartfelt gratitude to IFFCO Chairman Dileepbhai Sanghani, Managing Director Dr. U.S. Awasthi, the Board of Directors, and others for bestowing this prestigious recognition upon them.

Each of the two awards carries a citation and a cash prize of Rs 11 lakh.

दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी द्वारा विश्व पर्यावरण दिवस समारोह आयोजित।

आज़ दिनांक 5 जून 2025 को दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी लि द्वारा पंजीयक सहकारी समितियां दिल्ली सरकार के सानिध्य में तथा दिल्ली स्टेट कोआपरेटिव यूनियन लि के बैनर तले विश्व पर्यावरण दिवस समारोह का आयोजन स्वर्ण कार धर्मशाला ज्योति नगर दिल्ली में किया गया। कार्यक्रम का शुभारंभ इफको के सहकारिता विकास महाप्रबंधक श्री संतोष कुमार शुक्ला जी एवं दिल्ली स्टेट कोआपरेटिव यूनियन लि के महामंत्री श्री विजय मोहन जी ने संयुक्त रूप से किया गया। कार्यक्रम में मुख्य वक्ता श्री आर पी साहू डायरेक्टर दिल्ली स्टेट कोआपरेटिव यूनियन तथा डायरेक्टर दिल्ली स्टेट कोआपरेटिव यूनियन ने अपने संबोधन में बताया कि हम पर्यावरण को वृक्ष लगाकर तथा प्लास्टिक को त्याग कर ठीक कर सकते हैं। श्री संतोष शुक्ला जी ने पर्यावरण पर अति सुन्दर कार्यक्रम के आयोजन के लिए दिल्ली हैल्थ केयर कोआपरेटिव के अध्यक्ष श्री गजेन्द्र पाल सिंह सारन जी को बधाई दी। इस अवसर पर दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी द्वारा आयोजित निबंध प्रतियोगिता तथा कला प्रतियोगिता के सभी प्रतिभागियों को पुरस्कृत किया गया। डॉ सरिता गुप्ता एवं श्री राम चरण सिंह साथी जी द्वारा पर्यावरण पर काव्य पाठ किया गया। इस अवसर पर पर्यावरण संरक्षण पर आयोजित निबंध प्रतियोगिता तथा कला प्रतियोगिता में भाग लेने वाले सभी प्रतिभागी छात्र छात्राओं को पुरस्कृत किया गया। कार्यक्रम में दिल्ली विधानसभा सदस्य श्री जितेन्द्र महाजन, निगम पार्षद श्रीमती रीना माहेश्वरी जी, दिल्ली स्टेट कोआपरेटिव यूनियन के डायरेक्टर श्री दिनेश वशिष्ठ, आचार्य श्री नरेश वशिष्ठ, श्री हरपाल सिंह, जस्सको उपाध्यक्ष श्री हरि सिंह वर्मा, श्री निर्दोष तेवतिया, डॉ एम पी एस दांगी पूर्व उप शिक्षा निदेशक दिल्ली सरकार ने अपने विचार व्यक्त किए। कुमारी मोंटी की प्रस्तुति सरस्वती वंदना एवं आओ हम सब पेड़ लगाएं को सभी प्रतिभागियों द्वारा सराहा गया।

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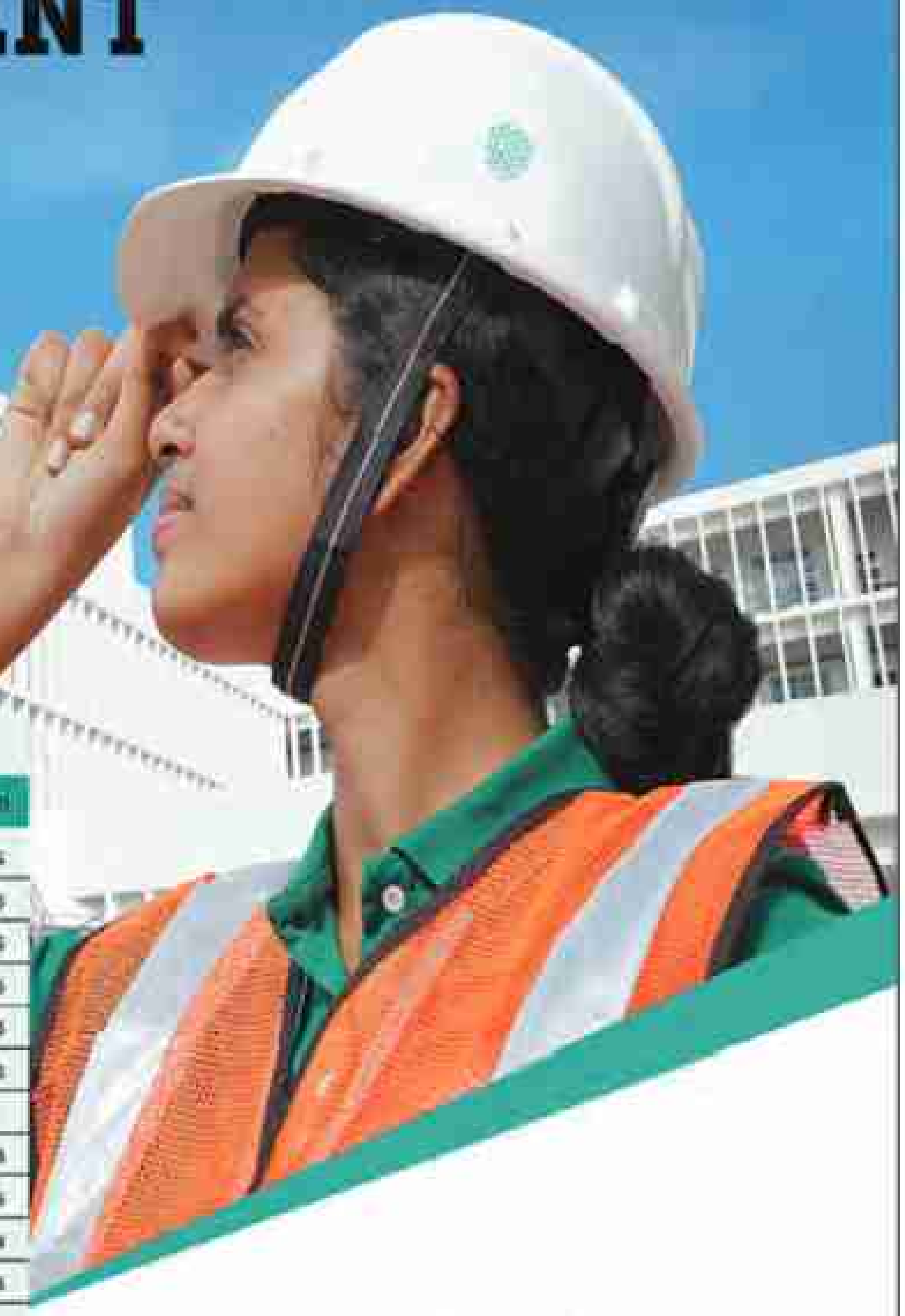

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2	Advanced Certificate in Bar Bending & Steel Fixing	10th	3 months
3	Certificate Programme in Sewage & Water Treatment Plant Operator	10th	3 months
4	Certificate Programme in Road Construction Machinery Operator	10th	3 months
5	Certificate Programme in Scaffolding Operator	10th	3 months
6	Certificate Programme in Painting & Finishing Works	10th	3 months
7	Advanced Certificate Programme in Hospitality Management	12th	1 year
8	Advanced Certificate Programme in Plumbing Engineering	12th / ITI	6 months
9	Certificate Programme in Data Centre Installation & Maintenance	ITI- ME/ECE/CE/CS	3 months
10	Certificate Programme in GPS/GIS	Diploma/B.Tech- CE/BSC/BA-Geo	6 months
11	Graduateship Programme for Civil Engg Graduates	B.Tech - Civil	6 months
12	Post Graduate Diploma in Advanced Construction Management	B.Tech - Civil	1 year
13	Post Graduate Diploma in Interior Design and Construction	B.Tech - Civil / B.Arch	1 year
14	Post Graduate Diploma in Urban Planning Design & Architecture	B.Tech - Civil / B.Arch	1 year
15	Post Graduate Diploma in Facilities & Contract Mgmt (IFMA/FMP Program)	Any Degree / M.B.A	1 year
16	Adv. DIP in Data Center Infrastructure Engineering (MEP+IT)	B.Tech- ME/CE/ECE/EEE/CS/IT	6 months
17	Post Graduate Diploma in Retail Management (Collaborative-AIMA)	Any Degree / M.B.A	1 year
18	Graduateship Programme for Computer Science Graduates	B.Tech- CS/IT/MCA/M.Sc(CS)	6 months
19	Post Graduate Diploma in Data Analytics	[illegible]	1 year
20	Graduateship course for Mechanical Engg Graduates	B.Tech	6 months

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KARNATAKA STATE SOUHARDA FEDERAL COOPERATIVE LIMITED

A leader in development of Souharda Cooperative Movement in Karnataka

A Statutory Body in Cooperative Sector

"Souharda Sahakari Soudha" 18th Cross, Margosa Road, Malleswaram, Bengaluru - 560055

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

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

Vision, Mission and Values

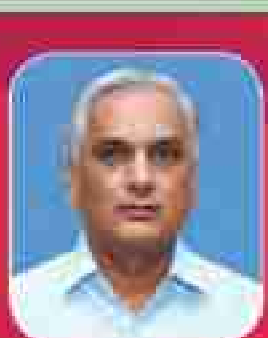
Vision: Our vision is to emerge as world class model Cooperative by our statutory educational, training, research and development activities.

Mission: Our mission is to contribute to build a strong cooperative system which works on Autonomous, Professional, Transparent, Accountable & Economic viability.

Values: Our values Comprise (i) Service, (ii) Knowledge, (iii) Commitment, (iv) Involvement, (v) Accountability

Progress of Souharda Cooperatives in Karnataka as on 31.03.2024

No. of Cooperative	6194
E-stampting Centre	1631
Members	72 lakh
Share capital	1610 crore
Deposit	43,704 crore
Loans	34,030 crore
Working Capital	49,396 crore
Profit	626 crore
Reserves	3690 crore
employees	1,00,000


G. Nanjana Gowda
President


A. R. Prasanna Kumar
Vice President


Sharanagouda G. Patil
Managing Direcor

Autonomy, self administration and self control is our concept, "we are proud to be Souharda Cooperatives"

KSSFCL MAIN ACTIVITIES

Diploma in Cooperation and Banking Management: The said course has been started under the joint collaboration of **Karnataka State Rural Development and Panchayat Raj University Gadag and Karnataka State Souharda Federal Cooperative Ltd., Bengaluru**. Admission for the 2nd batch of DCBM course starting May 2024 has been started. Registration process is on.

Karnataka State Rural Development and Panchayat Raj University Gadag, is recognized by the University Grants Commission (UGC) under 2(f) UGC Act.

Souharda Cooperative Court: To finalize the disputes of souharda cooperatives Karnataka Govt has sanctioned a separate court to the Karnataka state souharda federal cooperative ltd. Till today 34,228 Cases have been registered and 24,608 cases have Been settled and 9,620 cases are under Process.

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

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

Statutory Duties : Karnataka State Souharda Federal Cooperative has a unique feature of having non official elected Board of Management to regulate the activities of souharda coopertive societies in addition to the education, training and publicity activities.

"Sahakar Se Samriddhi": It is our pleasure that Central Government has started separate Cooperative Ministry with a slogan of "Sahakar Se Samriddhi" and we the Souharda cooperators are always with this new era of development.

Cooperative can build a strong Nation
- United Nations Organization

Cooperative is a golden mean between capitalist and socialist
- Jawaharlal Nehru

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