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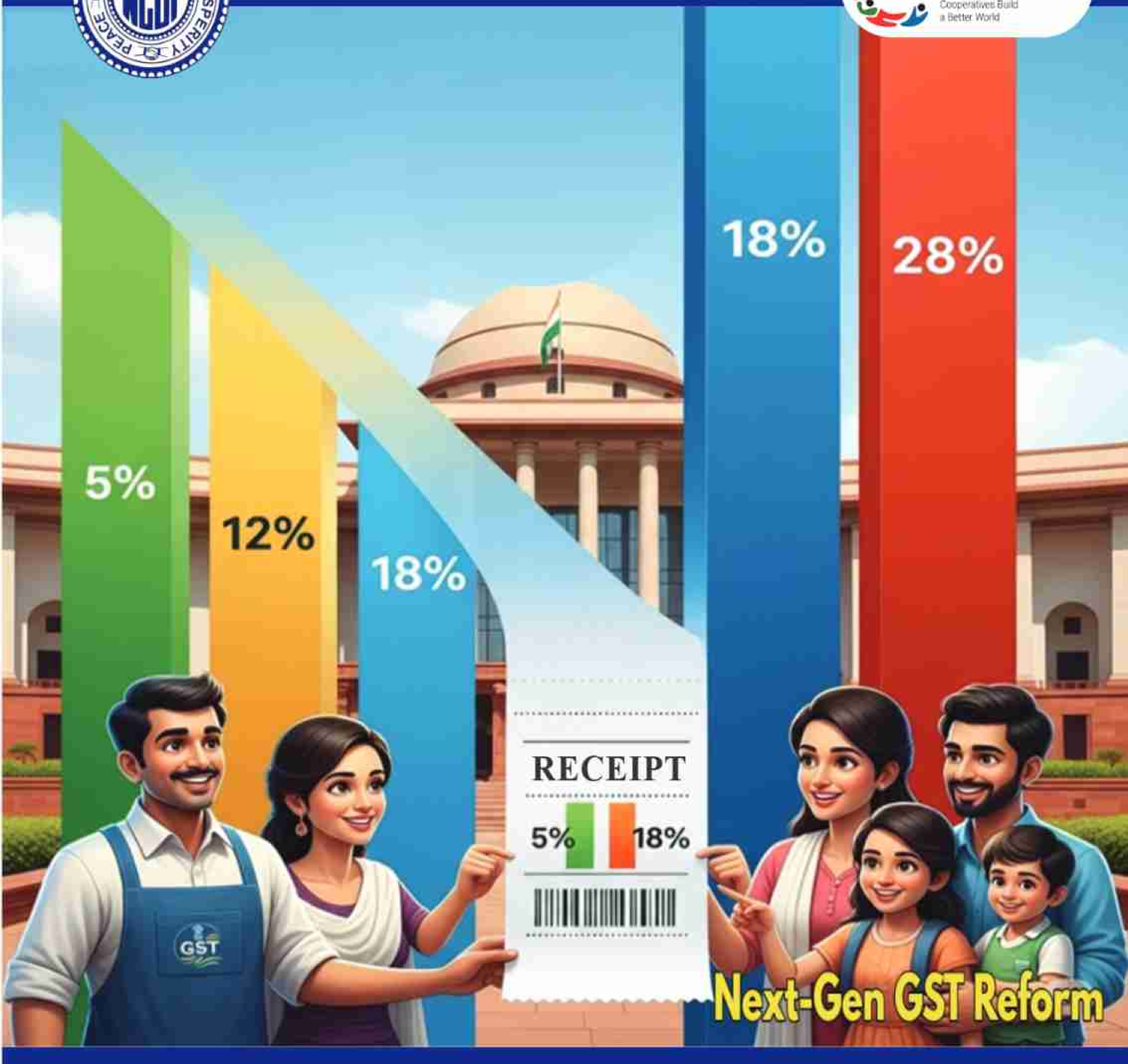

NATIONAL COOPERATIVE UNION OF INDIA

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INSIDE

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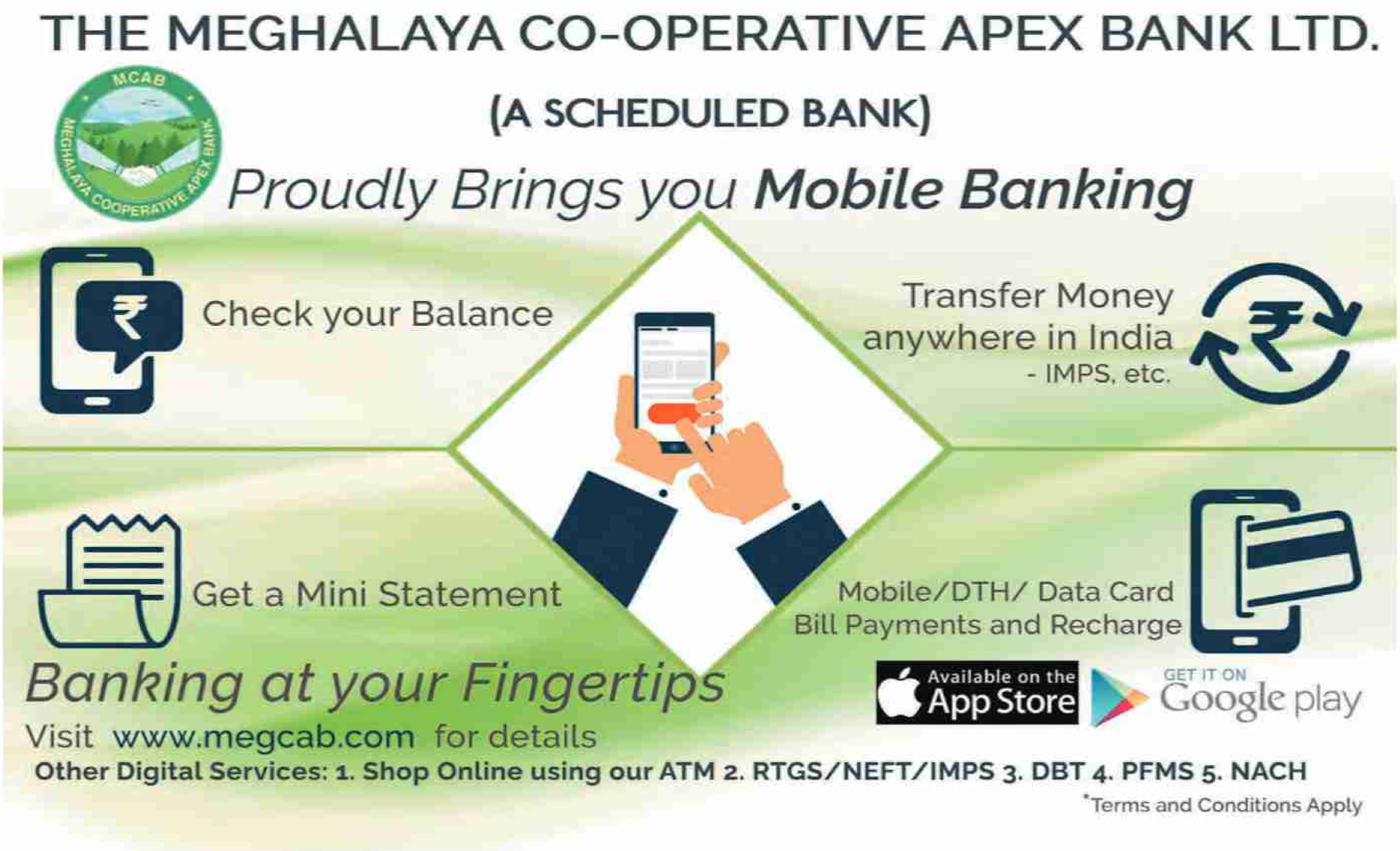
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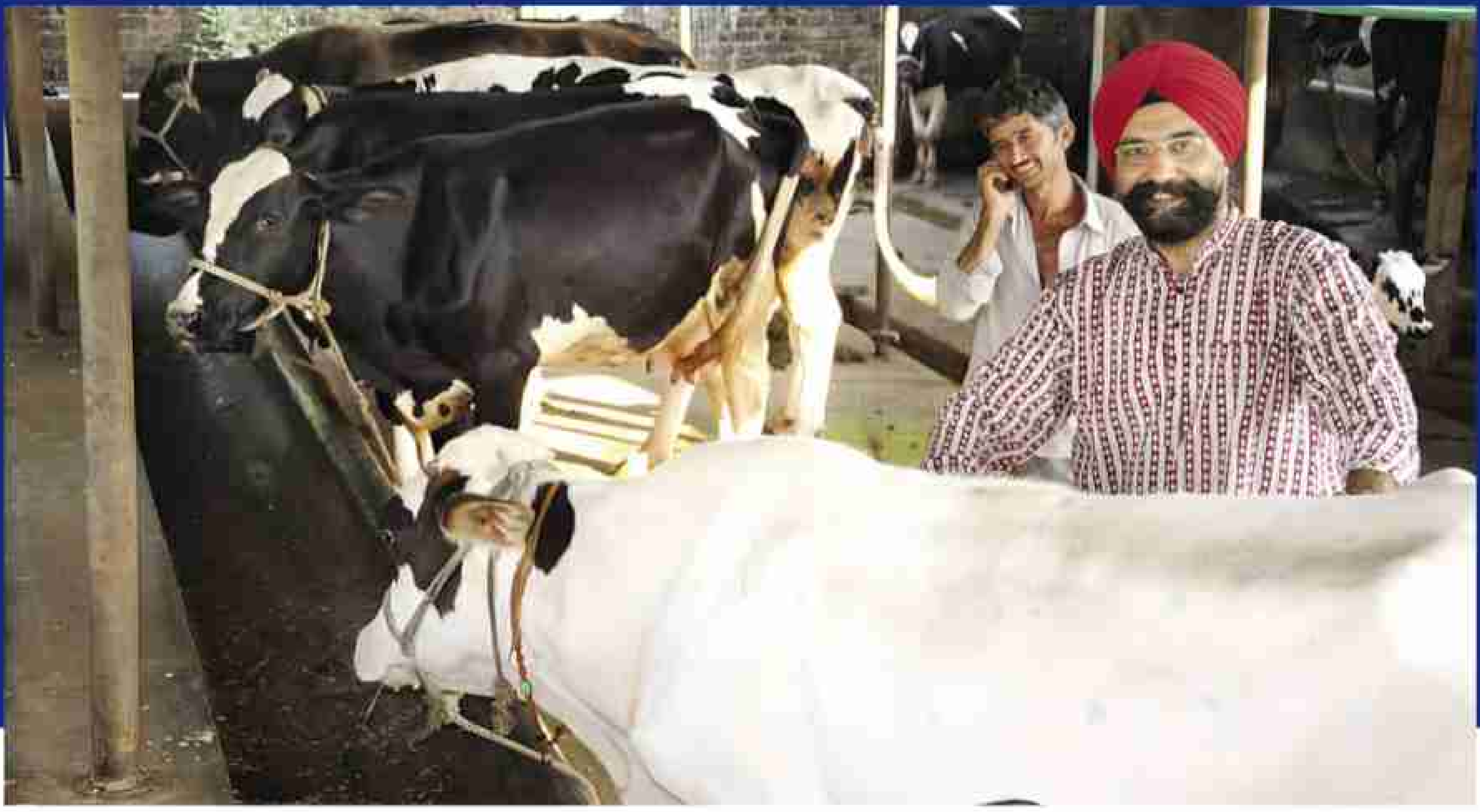
White Revolution 2.0: Data, Diversity and the Future of India's Cooperation Economy

*Komal Gupta**



India's cooperation movement stands at a turning point. The National Cooperation Policy 2025 is not just another policy on paper. It has been crafted as a comprehensive roadmap with the potential to reshape the role of cooperatives in the economy. Coming at a moment when India is seeking inclusive pathways to growth, the policy offers a timely and ambitious vision: to triple the sector's contribution to GDP by 2034, to expand active membership to 50 crore people, and to connect every rural household to a cooperative. Its scope and intent reflect a decisive shift, positioning cooperation as a central driver of India's development over the next two decades. With the creation of the Ministry of Cooperation in 2021 and the introduction of this new policy, the government is signalling that cooperation must move from being seen as a legacy of the past to becoming a central driver of India's economic future.

The vision goes beyond strengthening traditional areas such as agriculture and dairy. The policy encourages cooperatives to move into renewable energy, tourism, waste management, insurance and mobility. The proposed Sahakar Taxi, promoted by the National Cooperative Development Corporation (NCDC) with support from leading cooperative institutions, is designed as a collaborative alternative to app-based ride-hailing services. Alongside this, the target of establishing at least one cooperative institution in every panchayat and registering two lakh new Primary Agricultural Credit Societies (PACs) by 2026 aims to anchor cooperation at the grassroots level.

This ambition needs a stronger foundation in evidence. India does not have an updated estimate of the cooperative sector's contribution to GDP. The figures often quoted are outdated, yet they are still being used as the basis for new targets. Without reliable data, such targets risk being aspirational rather than realistic. The move to establish a committee to reassess GDP contribution is welcome, but the country requires more than a one-time exercise. A

**Founder & Principal Consultant, Konsult Komal*

permanent Cooperation Data Observatory would enable continuous monitoring of the sector's role in GDP, employment, and livelihoods, thereby contributing to the credibility of policy goals.

Regional disparities also demand attention. Some states, such as Gujarat, Maharashtra, Kerala and Tamil Nadu, have strong cooperative networks. Others, particularly in the east and north-east, remain under-represented. A single national framework will not close this gap. A regionally sensitive strategy is essential, combining targeted incentives, capacity building and structured knowledge sharing. Only then can cooperation become a truly national force.

The institutional mechanisms outlined in the policy, from the national steering committee chaired by the Cooperation Minister to district-level monitoring committees, demonstrate intent to embed cooperation at every level of governance. The focus on youth, women and disadvantaged groups is also essential, reflecting an understanding that collaboration is not only about economics but also about social trust and participation. These commitments must be reinforced by stronger governance standards, transparency and digital integration if the cooperative model is to deliver at scale.

India has already shown the world what cooperation can achieve. The White Revolution turned the country into the world's largest milk producer by combining local ownership with national scale. Today, there is a chance to create a White Revolution 2.0. This would extend the cooperative model into finance, agri-value chains, renewable energy and digital services. If successful, it would ensure that value creation remains with members and communities rather than being captured by intermediaries.

The way forward rests on three pillars. First, establishing credible and continuous data systems. Second, the adoption of regionally tailored strategies to reduce imbalances in cooperative density. Third, governance frameworks that strengthen resilience and trust. If these priorities are met, cooperation can evolve from being seen as an inherited model to becoming a central architecture of inclusive growth.

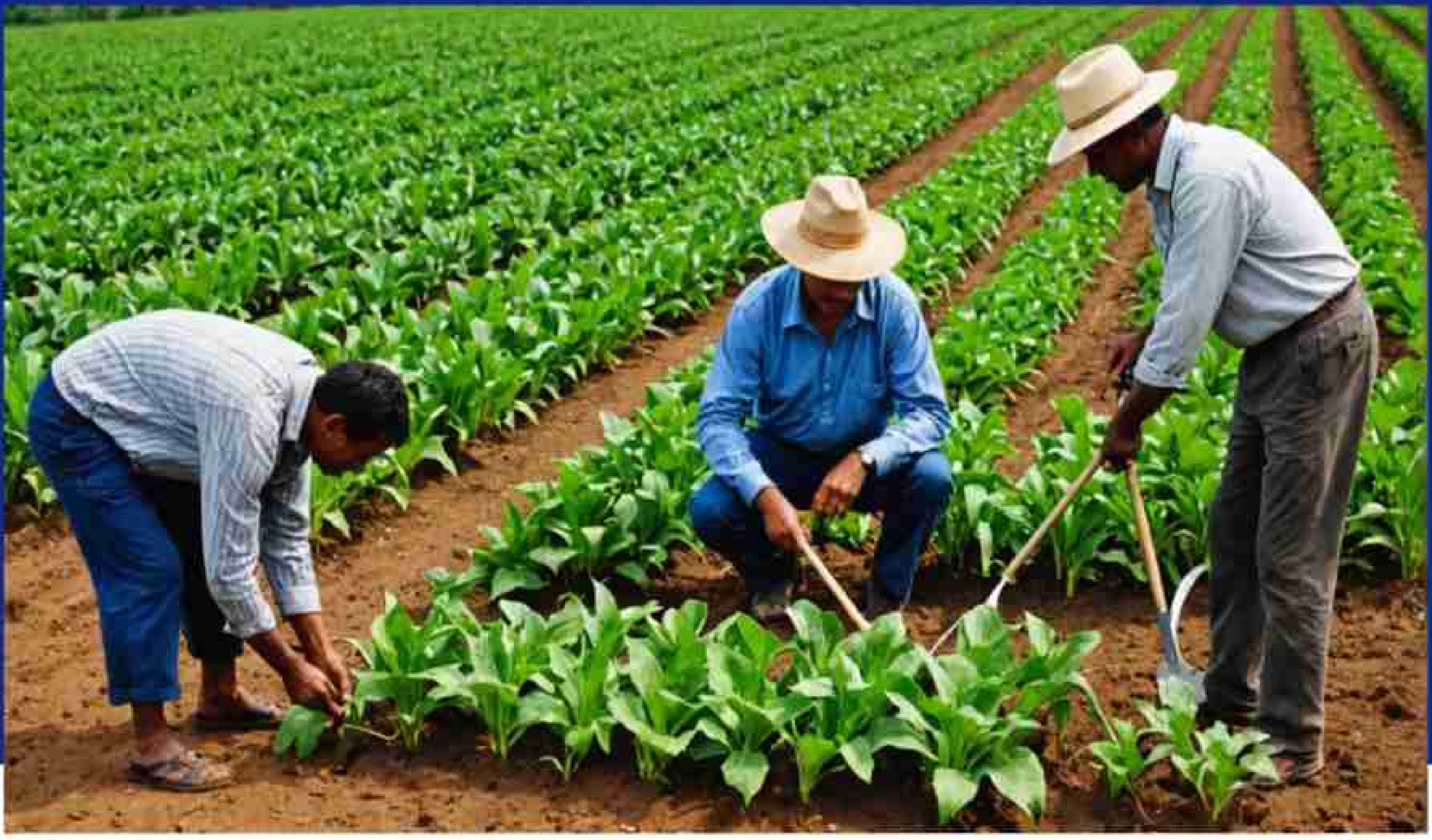
As India aspires to a ten trillion dollar economy, cooperation must be treated not as an adjunct but as a parallel model of development. A genuine White Revolution 2.0 would measure success not only in GDP terms, but also in terms of livelihoods, fairness, and trust. It could once again make cooperation the backbone of prosperity, shared widely across communities and regions.

Cooperative Second Principle- Democratic Member Control

Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are also organised in a democratic manner.

COOPERATIVE MODELS FOR RURAL PROSPERITY

*Dr. Diksha Sharma**



1. INTRODUCTION

India's rural landscape is marked by diversity, resilience, and a deep connection to agriculture and resource-based livelihoods. Yet, for much of its history, rural India has faced persistent challenges—poverty, exploitation, and lack of access to markets and technology. In this context, cooperatives have emerged as transformative engines for rural prosperity, enabling producers to participate directly in economic activities, fostering inclusive growth, and building resilient communities. This article offers an in-depth exploration of cooperative models in India, focusing on the iconic Amul dairy movement and the emerging Kutch salt cooperative, and examines their broader socio-economic impact, challenges, and replicability across other sectors.

2. THE COOPERATIVE ADVANTAGE: PRINCIPLES AND PRACTICE A. Direct Producer Participation

- Member Ownership and Control: Cooperatives are unique in that they are owned and managed by the producers themselves—be it dairy farmers, salt workers, or artisans—ensuring that profits and decisions directly benefit the community.
- Democratic Governance: Each member has an equal voice, promoting transparency and accountability in decision-making.
- Integration Across Value Chains: Producers participate in every stage—from procurement and processing to marketing—capturing a larger share of the value they create.
- Reduction of Exploitation: By cutting out middlemen, cooperatives ensure fair pricing and greater income stability for members.

B. Collective Bargaining and Resource Pooling

- Economies of Scale: Collective action allows members to pool resources, negotiate better prices, and invest in shared infrastructure such as processing plants and storage facilities.
- Community Welfare: Profits are often reinvested in healthcare, education, and social programs, creating a virtuous cycle of development.
- Risk Mitigation: The cooperative structure provides a safety net

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

during market fluctuations or natural calamities, enhancing resilience.

3. CASE STUDIES: DAIRY AND SALT COOPERATIVES

The Amul Model: Revolutionizing Indian Dairy

Origins and Structure:

- Founded in 1946 in Gujarat, Amul was a response to the exploitation of dairy farmers by private traders.
- It established a three-tier structure: Village Dairy Cooperative Societies (milk collection), District Milk Unions (processing), and State Federations (marketing).

Impact:

- Over 3.6 million milk producers as members.
- Farmers receive over 80% of the consumer rupee, a global benchmark.
- Amul's model has been replicated nationwide, making India the world's largest milk producer.

The Kutch Salt Cooperative: Empowering Agariyas Genesis and Features:

- Inspired by Amul, the Kutch salt cooperative was launched to empower Agariyas— traditional salt workers in Gujarat.
- Members sell salt directly to the cooperative, bypassing exploitative intermediaries.
- The cooperative invests in processing, packaging, and branding, enabling access to premium markets.

Impact:

- Over 3,000 Agariyas benefit directly, with potential for broader replication.
- Worker earnings could rise from 2% to over 80% of the retail value.
- The model aligns with India's vision of self-reliance and inclusive growth.

4. SOCIO-ECONOMIC IMPACT

A. Income Enhancement and Poverty Reduction

- Dairy Sector: Amul's model has lifted millions out of poverty, providing stable, year-round income.
- Salt Sector: The Kutch cooperative promises to break cycles of exploitation, ensuring Agariyas receive a just share of the value they generate.

B. Community Development

- Healthcare: Many cooperatives operate clinics, provide health insurance, and run vaccination drives.
- Education: Scholarships, school construction, and adult literacy programs are common.
- Infrastructure: Investments in roads, water supply, and electrification improve quality of life.

C. Women's Empowerment

- Leadership Roles: Women serve as board members, managers, and key decisionmakers.
- Financial Inclusion: Access to cooperative credit and savings schemes empowers women economically.
- Skill Development: Training programs enhance women's skills in production, marketing, and management.

D. Social Capital and Resilience

- Trust and Solidarity: Cooperatives foster a sense of belonging and mutual support.
- Crisis Response: They mobilize resources rapidly during disasters, providing relief and rebuilding support.
- Conflict Resolution: Democratic structures enable peaceful resolution of disputes.

5. REPLICABILITY AND SCALABILITY

A. Expansion to Other Sectors - The cooperative model's success in dairy and salt has inspired its adoption in:

- Horticulture: Aggregating produce, investing in cold storage, and direct marketing.
- Fisheries: Managing resources sustainably, negotiating better prices,

and investing in cold chains.

- Handicrafts: Preserving traditional crafts, accessing export markets, and ensuring fair wages.
- Agro-Processing: Cooperatives in sugar, cotton, and oilseeds have improved farmer incomes and rural employment.

B. Policy Support and Capacity Building

- Government Incentives: Subsidies, tax breaks, and access to credit encourage cooperative formation.
- Training and Education: Leadership development, financial literacy, and technical training are essential for effective management.
- Legal Frameworks: Supportive cooperative laws protect member rights and promote transparency.

C. Digital and Technological Innovations

- Digital Platforms: Online marketplaces and mobile payment systems connect producers directly to consumers.
- Data Analytics: Used for demand forecasting, logistics optimization, and improved decision-making.
- Sustainable Practices: Technology enables precision agriculture, resource conservation, and eco-friendly production.

6. CHALLENGES AND THE ROAD AHEAD A. Governance and Accountability

- Leadership: Effective, ethical leadership is crucial for stability and growth.
- Transparency: Regular audits and open communication build trust among members.
- Member Engagement: Active participation ensures cooperatives remain responsive to members' needs.

B. Market Access and Quality Assurance

- Brand Building: Strong cooperative brands (like Amul) command consumer trust and premium pricing.
- Quality Standards: Consistent product quality is essential for market expansion, especially in exports.
- Distribution Networks: Investment in logistics and partnerships with retailers expand market reach.

C. Financial Sustainability

- Access to Capital: Affordable credit is needed for infrastructure and working capital.
- Risk Management: Insurance schemes and diversification help cooperatives weather shocks.

D. Social and Cultural Barriers

- Inclusivity: Ensuring participation from marginalized groups (women, minorities, smallholders) is vital.
- Changing Mindsets: Building a culture of cooperation may require overcoming historical divisions.

7. CONCLUSION

Cooperative models have proven to be powerful engines of rural prosperity, inclusive growth, and sustainable development in India. By centering producers, integrating value chains, and investing in community welfare, cooperatives have transformed the lives of millions—be it the dairy farmers of Anand or the salt workers of Kutch. The path forward involves scaling these successes to new sectors and regions, leveraging technology, and fostering a new generation of cooperative leaders. With the right policy support, capacity building, and community engagement, cooperatives can help realize the vision of a self-reliant, equitable, and vibrant rural India—where prosperity is shared, and every producer has a stake in the nation's growth.

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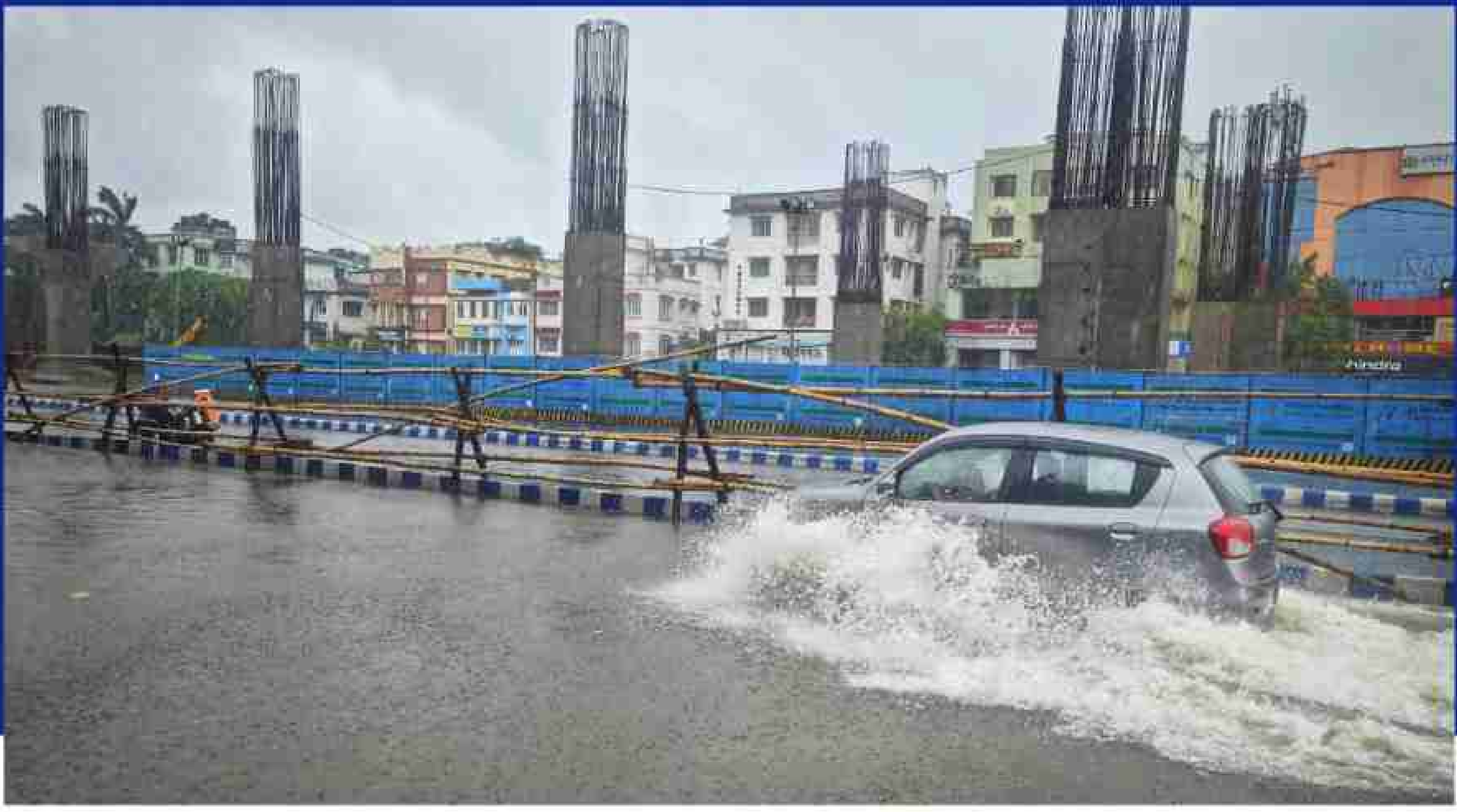
From Crisis to Opportunity: Taming Punjab's Rivers for a Sustainable Future

*Jyoti Saroop**



The monsoon of 2025 was supposed to bring life-giving rain to Punjab's fields. Instead it delivered devastation. Heavy downpours in the upstream catchments of Himachal Pradesh and Jammu & Kashmir forced authorities to release water from the Pong, Ranjit Sagar and Bhakra dams, sending torrents down the Ravi, Beas and Sutlej rivers. Within days the rivers spilled over, submerging villages and swallowing crops. According to Punjab's finance minister Harpal Singh Cheema, the floods were "the state's worst in 50 years." He told reporters that nearly 2,000 villages across Punjab were inundated, more than 4 lakh people were affected and 43 lives were lost[1]. The deluge damaged 1.72 lakh hectares of farmland across 18 districts[1], wrecking homes and infrastructure and wiping out months of hard work in a matter of hours.

Raw statistics only hint at the human cost. In Gurdaspur, Amritsar, Ferozepur and other districts, farmers climbed onto roofs to escape the muddy floodwater. Livestock were swept away or drowned. Government data later showed that 504 cattle, 73 goats and sheep and 160 pigs perished[2]. Another 18,304 poultry birds died when sheds collapsed[2]. Beyond those deaths, about 2.52 lakh animals and 5.88 lakh poultry birds were directly affected, and nearly 22,534 animals required emergency treatment[3]. More than 481 veterinary teams fanned out across 14 districts to provide fodder, vaccines and medicine[3]. Relief teams rescued over 22,000 people and set up roughly 200 relief camps to shelter those who had lost their homes[4]. Yet even as rescue helicopters hovered overhead, farmers looked across drowning fields and wondered whether their life's work was being swept away for good.

This flood catastrophe is no isolated event. Punjab sits on the confluence of the Sutlej, Beas, and Ravi rivers; the very rivers that make it India's breadbasket also leave it vulnerable to periodic deluges. Climate change is intensifying monsoon rainfall and causing more frequent cloudbursts in the Himalayas, while deforestation and encroachments have weakened river embankments. Paradoxically, the same state that suffers from floods in the north faces chronic water scarcity in its southern Malwa belt. Years of paddy cultivation for a minimum support price, combined with free electricity and millions of tubewells, have pushed groundwater extraction far beyond natural recharge rates. The Central Ground

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Water Board has warned that over 75 per cent of Punjab's administrative blocks now fall in "dark" or "over-exploited" zones. Without intervention, the aquifers beneath Malwa could collapse—turning the green revolution's heartland into a desert.

The Problem: A Tale of Two Punjabs

The Flood Zone – Majha

The districts of Gurdaspur, Amritsar, Pathankot, Ferozepur and Fazilka in northern Punjab form the Majha region. These areas lie along the Ravi, Beas and Sutlej rivers, making them highly fertile but also extremely prone to flooding. During the 2025 monsoon the rivers overtopped their banks, inundating fields and settlements. A state report noted that 1,998 villages were affected and over 387,000 people bore the brunt of the deluge in Gurdaspur alone[5]. Floodwaters spread across more than 3,71,000 acres of farmland (over 150,000 hectares) and damaged roughly 30 km of fencing along the Indo-Pak border, forcing Border Security Force personnel to relocate[6]. Relief boats and helicopters evacuated residents, but for many the damage was done—their standing paddy and cotton crops were gone, and their soil washed away.

Floods in Majha are not new. The great flood of 1988 left hundreds dead and submerged large parts of Gurdaspur and Amritsar. Every few years the pattern repeats. Heavy rains in the hills, siltation in riverbeds and limited capacity of headworks combine to send water spilling into villages. Flood protection structures—bunds and embankments—have been poorly maintained or illegally encroached upon, reducing their effectiveness. Government surveys show that dozens of drains and natural channels have been choked by construction and waste dumping. When the water arrives with force, it has nowhere to go but into homes and fields.

The Thirsty Bowl – Malwa

Move south to the Malwa region—comprising the districts of Bathinda, Mansa, Muktsar, Faridkot and parts of Ludhiana—and a different crisis unfolds. Here the rivers lie far away, and farmers rely on groundwater pumped from deep tubewells. Decades of rice cultivation, incentivised by government procurement policies, have depleted aquifers. Paddy demands nearly 4,000– 5,000 litres of water per kilogram of grain; maize and pulses require a fraction of that. Yet free or heavily subsidised electricity encourages farmers to run pumps day and night, while canal infrastructure remains under-utilised or in disrepair.

Data from the Central Ground Water Board indicate that the water table in parts of Malwa is dropping by more than 1 metre per year. Over 109 out of 138 blocks in Punjab are now in the over-exploited category. Farmers speak of wells running dry and tubewell motors burning out as they try to suck water from ever-greater depths. The consequences extend beyond agriculture: groundwater depletion causes land subsidence, damages homes and infrastructure, and reduces the natural buffering capacity of aquifers to store floodwater during wet years. Without intervention, Malwa's fields could soon turn into a dust bowl.

Lessons from the 2025 Disaster

The 2025 floods should be a wake-up call. They highlight three underlying problems:

1. **Hydrological Imbalance:** Northern districts drown during the monsoon while southern districts deplete their groundwater reserves in the dry season. The lack of connectivity between river basins and aquifers prevents surplus water from being stored where it is needed.

2. **Infrastructure Deficit:** Punjab's canal network—once the envy of India—is creaking. Many distributaries are silted up, lined with cracked concrete or choked by weeds. New projects, such as the 149-km Malwa Canal, remain stalled at the planning stage[7]. This proposed canal, announced in 2024 at a cost of ₹ 2,300 crore, was designed to carry 2,000 cusecs of water from Harike headworks to southern districts and irrigate nearly 2 lakh acres (about 80,000 hectares)[7]. But land acquisition has

yet to begin, and the region remains parched.

3. **Policy Misalignment:** Pricing policies for electricity and water incentivise over-extraction. Minimum support prices for paddy discourage diversification into less water-intensive crops. Meanwhile, flood management remains reactive: relief and compensation come after the disaster, while preventive measures—river training, pond revival, rainwater harvesting—receive scant attention.

The floods also exposed gaps in disaster preparedness. While the state mobilised 24 National Disaster Response Force teams, two SDRF units, 144 boats and rescue helicopters[8], early warning systems did not reach many villages. Dams upstream were forced to release water at short notice. Better forecasting, real-time data sharing and community awareness could have reduced casualties and crop losses.

The Solution: A Rational Approach to Water Management

Punjab's water crisis is not unsolvable. The state must embrace a four-pillar strategy that treats water holistically—linking flood management, groundwater recharge, canal modernisation and agricultural reform. This strategy should be intrastate, focusing on Punjab's own rivers and resources, and avoid sparking interstate disputes. Done correctly, it could transform the state from disaster-prone to water-secure.

1. Harnessing Floodwaters for Groundwater Recharge

Floodwater is a resource, not a curse. Instead of allowing monsoon flows to rush into Pakistan, Punjab can create an intrastate water-linking system to store and divert excess water from Majha to Malwa. This does not mean large interbasin transfers; rather, a network of channels, recharge structures and storage basins can temporarily hold floodwater and allow it to percolate into aquifers.

- **Decentralised Recharge:** At the village level, revive and deepen traditional ponds (chhapper) and reservoirs. Establish recharge shafts—vertical wells filled with sand and gravel—that allow water to seep into deeper aquifers. Government schemes like MGNREGA can fund desilting of ponds and construction of percolation tanks. The Central Ground Water Board's pilot projects in Patiala and Moga show that recharge shafts can raise groundwater levels by 0.3–0.5 metres within a season.

- **Regional Link Canals:** Build small link channels to divert water during peak floods into natural depressions in Malwa. These channels should be seasonal, operating only during high flows, and designed to avoid inundating inhabited areas. Enhancing existing cross-drainage connections between the Sutlej and Ghaggar basins could help move water southwards. Careful hydrological modelling is essential to prevent unintended flooding.

- **Managed Aquifer Recharge Zones:** Identify zones with good soil permeability where floodwater can be spread over the land to recharge aquifers. Australia's experience with managed aquifer recharge offers templates: water is diverted from rivers during high flows, stored in ponds or infiltration basins, and allowed to seep underground. Farmers could be paid to temporarily flood parts of their fields after harvest to recharge aquifers.

Such measures would turn flood disasters into opportunities to refill depleted aquifers. They also reduce the erosive force of floodwaters by slowing them down and distributing them over larger areas.

2. Modernising and Expanding the Canal Network

Punjab's canal system, built during the British era and expanded in the 1960s, was designed to distribute surface water evenly across the state. Today, many canals leak, silt up or deliver water inefficiently. Revitalising this network is essential to reduce dependence on groundwater and to utilise surface water optimally.

- **Repair and Lining:** Undertake a systematic programme to desilt, repair and concrete-line canals and distributaries. Lining reduces seepage losses and prevents weed growth. Modern telemetry devices can monitor flow rates and identify leaks in real time.

- **Automated Gates and Sensors:** Install automatic gates and remote sensors at headworks, regulators and outlets. This technology allows water managers to adjust flows based on demand and river levels, preventing both over-irrigation and shortages. Digital control systems are standard in developed irrigation systems but remain rare in India.

- **Fast-Track the Malwa Canal:** While the Malwa Canal project remains on paper, its potential benefits are significant. The 149-km canal, starting from Harike headworks in Ferozepur, would run parallel to the Rajasthan and Sirhind Feeder canals and deliver 2,000 cusecs of water to Ferozepur, Faridkot and Muktsar districts[7]. The project aims to irrigate 2 lakh acres (≈80,000 ha) of farmland[7] and reduce groundwater extraction. However, planners must address two concerns:

- **Land Acquisition and Funding:** Farmers living along the proposed alignment need fair compensation. The state should explore public-private partnerships or climate-resilient infrastructure funds to meet the estimated ₹ 2,300 crore cost

- **Environmental Impact:** Environmental reports suggest that more than 1.3 lakh trees and about 49 hectares of forest land may need to be cleared for the canal. These losses must be compensated with reforestation and biodiversity corridors along the canal banks. Wildlife mitigation measures, such as underpasses for animals, can reduce ecological disruption.

- **Optimise Existing Links:** Several intrastate link canals already exist, such as the Madhopur–Beas link that transfers water from Ravi to Beas. Improving their capacity and maintenance could regulate flood peaks. Similarly, restoring the Budha Nala (an old stream) in Ludhiana as a stormwater channel can protect the city from urban flooding.

The goal is not to build massive new projects for their own sake but to create a flexible system that moves water where and when it is needed. Surface water should become the primary source for irrigation, allowing aquifers to recover.

3. Building a Sustainable and Profitable Agriculture

Punjab's farmers are among India's most skilled, yet they are caught in a policy trap that rewards water-intensive cropping and penalises innovation. Sustainable water management cannot succeed without transforming agriculture.

- **Diversify Crops:** The Commission on Agricultural Costs and Prices and economists like Prof. S.S. Johl have long urged diversification. Maize, pulses, oilseeds and vegetables require far less water than paddy. For example, maize needs about 1,200–1,500 litres of water per kilogram—about a third of what paddy consumes. To make diversification economically viable, the state must offer assured procurement and minimum support prices for alternative crops. Contract farming arrangements and crop insurance can encourage farmers to shift.

- **Adopt Water-Smart Practices:** Technologies exist to produce rice with less water. Direct Seeded Rice (DSR) can cut water use by 15–20 per cent compared with traditional puddled transplanting. Laser land levelling reduces runoff and ensures uniform application of water. Drip and sprinkler irrigation systems can save up to 50 per cent of water in crops like cotton and vegetables. The government should expand subsidies for micro-irrigation and train farmers in these techniques.

Custom hiring centres can make equipment available at affordable rates.

- **Rationalise Electricity Pricing:** Free power encourages waste. Instead of flat subsidies, policymakers could provide direct benefit transfers to farmers for electricity, while charging them the actual tariff. Farmers who adopt micro-irrigation or diversify could receive higher subsidies, incentivising conservation. Prepaid smart meters combined with solar pumps could further regulate usage and reduce electricity theft.

- **Crop Planning Linked to Water Availability:** Agricultural plans should reflect hydrological realities. In blocks where groundwater is over-exploited, authorities must restrict the area under paddy. Water budgeting, as pioneered in Maharashtra's Pani Panchayat movement, can allocate water quotas to villages. Farmers can trade water within the quota system, encouraging efficient use.

4. Visionary Governance and Holistic Solutions

Water management is not just about engineering; it requires governance, technology and societal change. Punjab needs to adopt a forward-looking, holistic approach:

- **Enforce Land Use Regulations:** Encroachments along riverbeds, drains and floodplains reduce the space available for floodwaters. Strict enforcement of zoning regulations and removal of illegal constructions are essential. Where households occupy floodplains out of necessity, the state should provide safer relocation options.

- **Invest in Forecasting and Early Warning:** Modern flood management relies on accurate data. Install real-time gauges on rivers, drains and canals, and integrate them into a central monitoring platform. Forecasting models can predict water levels days in advance, giving authorities time to lower dam gates gradually and warn communities. The success of the Flood Early Warning System in Odisha offers a template.

- **Urban Water Management:** Punjab's towns also suffer water woes. Mandate rainwater harvesting in new buildings and retrofit existing structures with recharge wells. Treat wastewater from cities and reuse it for irrigation—cities like Chennai and Surat already supply treated wastewater to industries and farmers. By 2030, treated wastewater could meet a significant portion of irrigation demand.

- **Promote Agroforestry and Soil Health:** Trees stabilize soil, reduce runoff and sequester carbon. Programs like Wakh Wari Rukh, which encourage farmers to plant fruit and timber trees on field boundaries, should be scaled up. Mixing trees with crops (agroforestry) can provide additional income from wood, fruits and fodder while improving biodiversity.

- **Community Participation and Governance:** Co-operative water management is part of Punjab's culture. Strengthening water users' associations can democratise decisions about canal schedules and maintenance. The state's co-operative movement—so successful in dairying and agricultural marketing—should extend to water governance. Participatory budgeting and social audits can ensure accountability.

- **Leverage Climate Finance and Technology:** International climate funds and domestic CSR resources can support flood-control and recharge projects. Remote sensing, satellite imagery and drones can help monitor crop water use, map floodplains and identify encroachments. Start-ups are already developing AI-based irrigation advisories using weather forecasts and soil sensors; government extension services should collaborate with them.

Turning the Page: A Call to Action

Punjab's water crisis encapsulates the paradox of abundance and scarcity. In August 2025 the state witnessed torrential floods that destroyed lives, crops and infrastructure, while large tracts of land just a few hundred kilometres south struggled with disappearing groundwater. The disaster should not be viewed merely as a humanitarian tragedy but as an opportunity to fix the structural problems that make Punjab vulnerable.

The suggestions above are neither radical nor unprecedented. States like Gujarat have built extensive canal networks and recharge wells to stabilise their water tables. Rajasthan has developed hundreds of rainwater harvesting structures that capture monsoon runoff. Australia and Israel manage surface and groundwater as one integrated resource. Punjab can learn from these experiences and craft solutions that respect its cultural and ecological context.

Harpal Singh Cheema's declaration that the 2025 flood is the worst in five decades underscores the urgency[9]. Yet within that crisis lies a hopeful message: water is plentiful in Punjab, if only it can be stored, shared and used wisely. By harnessing floodwater for recharge, modernising canals, reforming agriculture and investing in governance and technology, Punjab can secure its water future. The cost of inaction will not just be more floods or deeper wells—it will be the very prosperity and food security that generations of Punjabis have built.

The choice is clear. The next monsoon should not find Punjab unprepared. The state has the knowledge, resources and spirit of co-operation to turn its rivers from a source of disaster into a foundation for sustainable development. Let the 2025 floods be remembered not only for their destruction but also for the reforms they catalysed.

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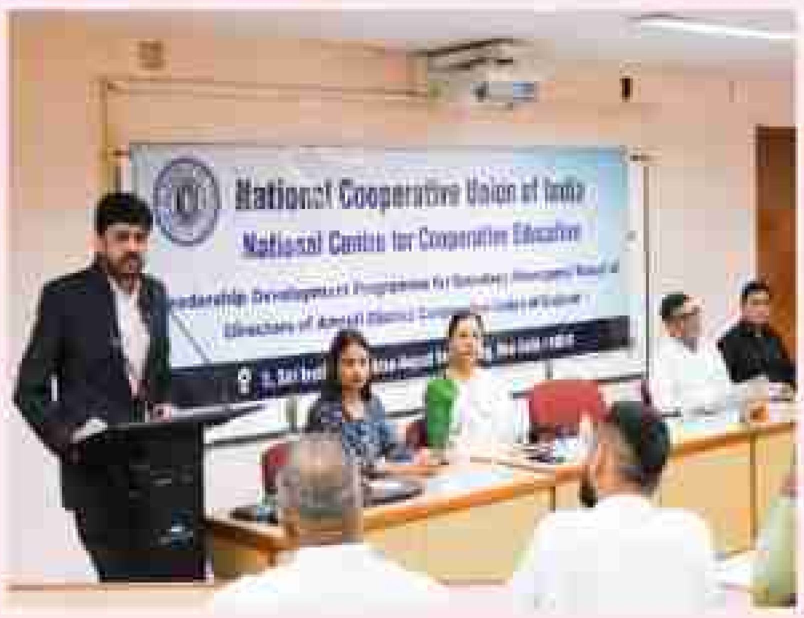
The National Centre for Cooperative Education (NCCE), NCUI, organized a three-day Leadership Development

Programme (LDP) for 52 participants from Amreli District Cooperative Union, Gujarat from 2–4 September 2025 at New Delhi. The programme was inaugurated by Ms. Savitri Singh, Deputy Chief Executive, NCUI, who highlighted the objectives of the training. Shri Manish Sanghani, Chairman, Amreli District Cooperative Union, thanked NCCE for conducting the programme to strengthen the leadership capacity of their members. During the programme, sessions were conducted by senior faculty and experts on Cooperative Values & Principles, MSCS Act 2023, Digital Transformation, New Business Ideas, Business Management, and Use of Social Media for Cooperative Marketing and Branding. A study visit to IFFCO headquarters was also organized, where participants were briefed about IFFCO's activities and innovative products such as Nano Urea and Nano DAP. The programme concluded with a Valedictory Session on 4 September 2025, where certificates of participation were awarded. Participants appreciated the practical insights and training inputs, which will help in strengthening cooperative leadership and business development at the grassroots level



Digital Dharma: How Artificial Intelligence is Reshaping Cooperatives in India – Insights from Madhya Pradesh

*Nidhi Tiwari**

Introduction

India's cooperative sector has long been a cornerstone of rural development and inclusive economic growth. The Cooperative sector anchored in democratic values and collective ownership has been central to rural development across agriculture, dairy, credit, housing, and marketing. As the country accelerates its digital transition, Artificial Intelligence (AI) offers a powerful lever to modernize cooperatives, enhance operational efficiency, and deepen member engagement.

AI's capabilities in data analysis, automation, and predictive modeling can address longstanding challenges in cooperatives, especially those operating with limited infrastructure and digital capacity. By enabling smarter decision-making and streamlined services, AI can make cooperatives more resilient and future-ready.

Policy momentum is strong, driven by the National Cooperation Policy 2025 and NABARDled digitization programs. While AI adoption in cooperative banks and PACS remains limited, pilot initiatives such as fraud detection, KYC automation, credit scoring, advisory Chatbot's, and shared digital platforms are expanding. Key barriers include poor data quality, low digital literacy, funding constraints, and regulatory ambiguity. However, shared-services models and targeted policy support make scaled AI integration achievable within 1–3 years.

This article explores the multifaceted role of AI in India's cooperative sector, examining its applications, benefits, challenges, and the road ahead.

Source: Secondary data from top Indian Newspapers like TOI, HT, The financial express, Banking Frontiers, ETgovernment.com, CRN India

Understanding Artificial Intelligence

Artificial Intelligence refers to the simulation of human intelligence in machines that are programmed to think, learn, and make decisions. It encompasses various subfields such as:

- Machine Learning (ML): Algorithms that improve through experience.
- Natural Language Processing (NLP): Understanding and generating human language.
- Computer Vision:

* C-PEC, BIRD, DCCB MP NABARD Consultancy Services, SRLM, RSETI

Interpreting visual data.

- Robotics: Automating physical tasks.
- Expert Systems: Decision-making based on rule-based logic.

In the cooperative sector, AI can be harnessed to optimize operations, personalize services, and democratize access to information.

The Cooperative Sector in India: A Snapshot

India has over 8.5 lakh registered cooperatives, with more than 30 crore members. These cooperatives span various domains:

- Agricultural Cooperatives: Provide inputs, credit, and marketing support to farmers.
- Dairy Cooperatives: Collect, process, and distribute milk and dairy products.
- Credit Societies: Offer financial services to underserved communities.
- Housing Cooperatives: Facilitate affordable housing.
- Consumer Cooperatives: Ensure fair prices and quality goods.

Despite their reach, many cooperatives struggle with inefficiencies, lack of transparency, and limited technological adoption. AI offers a pathway to overcome these limitations.

Applications of AI in Indian Cooperatives

1. Agriculture and Allied Activities: Agricultural cooperatives can leverage AI for:

- Crop Yield Prediction: ML models analyze weather, soil, and historical data to forecast yields.
- Smart Irrigation: AI-powered sensors optimize water usage.
- Pest and Disease Detection: Computer vision identifies crop diseases early.
- Market Forecasting: Predicting demand and price trends to guide farmers.

> **Example: The use of AI in predicting onion prices in Maharashtra helped farmers plan their harvest and storage better, reducing losses.**

2. Dairy Cooperatives

India's dairy sector, led by cooperatives like Amul, can benefit from:

- Livestock Health Monitoring: Wearable sensors track animal vitals.
- Milk Quality Analysis: AI systems detect adulteration and ensure compliance.
- Logistics Optimization: Route planning for milk collection and delivery.

> **Example: Amul has started experimenting with AI to monitor milk quality and streamline supply chains, enhancing efficiency and trust.**

3. Credit and Financial Cooperatives

AI can revolutionize cooperative banking and credit societies by:

- Credit Scoring: ML models assess creditworthiness using alternative data.
- Fraud Detection: Real-time anomaly detection in transactions.
- Chabot's: Automating customer service in local languages.
- Personalized Financial Products: Tailored loans and savings plans.

> **Example: Some urban cooperative banks are piloting AI-based chatbots to handle member queries, reducing workload and improving service.**

Some of the banks are: Saraswat Cooperative Bank, Mumbai, Maharashtra, One of the largest UCBs; known for early tech adoption, Cosmos BankPune, Maharashtra, Has experimented with AI and blockchain technologies, TJSB Sahakari Bank Thane, Maharashtra Strong digital presence; exploring AI tools

4. Governance and Transparency

- AI can strengthen cooperative governance through:
- Real-Time Dashboards: Monitoring financial health, member participation, and compliance.
- Sentiment Analysis: Gauging member satisfaction from feedback.
- Predictive Auditing: Identifying potential irregularities before they escalate.

Example: The National Cooperative Database, developed by the Ministry of Cooperation, aims to use AI to track performance and flag anomalies across cooperatives.

5. Marketing and Consumer Engagement

Consumer and marketing cooperatives can use AI for:

- Customer Segmentation: Targeting products based on preferences.
- Dynamic Pricing: Adjusting prices based on demand and competition.
- Recommendation Engines: Suggesting products to members.
- Social Media Analytics: Understanding trends and feedback.

Example: E-commerce platforms run by cooperatives can use AI to personalize shopping experiences, increasing member satisfaction and sales.

Government Initiatives Supporting AI in Cooperatives

The Indian government has recognized the potential of AI in transforming cooperatives. Key initiatives include:

1. Ministry of Cooperation

Established in 2021, the Ministry aims to strengthen the cooperative movement through digitization and innovation. AI is central to its vision of "Sahakar se Samriddhi" (Prosperity through Cooperation).NABARD and the Ministry of Cooperation have been driving large digitization efforts (including proposals for a Shared Services Entity to provide common digital infrastructure for cooperative banks and societies). NABARD has also circulated research/ notes on how generative AI could transform PACS and other coop functions.

2. National Cooperative Policy (2025–2045)

National Cooperation Policy 2025 explicitly aims to modernize/co-opt cooperatives for broader economic roles and stresses digitization and capacity building as part of the roadmap. This gives a strong policy mandate for technology adoption across the sector.

The policy released during month of July 2025 emphasizes:

- Tech adoption in governance and operations.
- Capacity building in digital skills.
- Integration of AI in decision-making and service delivery.

3. Digital India and AI Missions

Programs like Digital India and the National AI Mission provide infrastructure, funding, and training to promote AI adoption in rural and cooperative sectors.

4. Tribhuvan Sahkari University (TSU)

Proposed as a center for cooperative education and research, TSU will offer courses on AI, data science, and digital governance tailored to cooperative needs.

5. Business Reform Action Plan 2026 to institutionalize tech adoption

6. Role of RBI for Cooperatives (banks & societies)

A recent RBI/cooperative-sector survey found low AI adoption among urban cooperative banks — only a small fraction reported using AI tools — showing a big gap between intent and on-the-ground implementation. This means many coops remain at digitization/basic CBS stages rather than full AI adoption.

At the same time, regulators

and the financial ecosystem are building AI tools for systemic risks (e.g., RBI-backed analytics for fraud/mule detection) that cooperative banks can plug into.

Challenges in AI Adoption in Cooperatives:

Despite the promise, several challenges hinder AI integration in cooperatives:

1. Digital Literacy - Many cooperative members, especially in rural areas, lack basic digital skills. Training and awareness are essential.
2. Infrastructure Gaps - Poor internet connectivity, lack of devices, and unreliable power supply limit AI deployment.
3. Data Availability and Quality - AI thrives on data. Many cooperatives lack digitized records or standardized formats, making model training difficult.
4. Cost and Scalability -AI solutions can be expensive. Customizing them for small cooperatives requires innovation and support.
5. Resistance to Change - Legacy systems and traditional mindsets may resist technological shifts. Change management is crucial.
6. Privacy and Ethics -AI raises concerns about data privacy, bias, and accountability. Cooperatives must adopt ethical AI practices.

The Road Ahead: Strategies for Success

To unlock AI's full potential, India's cooperative sector must adopt a multi-pronged approach:

1. Capacity Building:

- Digital literacy programs for members and staff.
- Training in AI tools and data management.
- Collaboration with academic institutions.

2. Public-Private Partnerships

- Engaging tech companies to develop affordable AI solutions.
- Joint pilots and innovation labs.

3. Policy and Regulation

- Clear guidelines on AI use, data privacy, and accountability.
- Incentives for tech adoption.

4. Localized Innovation

- Developing AI tools in regional languages.
- Tailoring solutions to local needs and contexts.

5. Community Engagement

- Involving members in tech decisions.
- Promoting transparency and trust.

Practical use-cases already emerging or near-term

- Fraud & AML detection / mule-account detection: transaction pattern analytics and anomaly detection to cut fraud losses. (Regulators/aggregators are building shared detectors.)
- Digital KYC / onboarding: OCR + face-match + document verification to speed new member/customer onboarding.
- Credit scoring & micro-credit underwriting: alternative data + ML to underwrite small loans to farmers/SHGs.
- Agricultural advisory & market linkages: LLM/chatbots and ML models for pest/disease alerts, crop planning, real-time price signals — especially useful for PACS and farmer coops.
- Shared services (SSE): a common platform model where smaller coops lease AI/analytics services (fraud detection, dashboards, CRM) rather than build in-house. This is central to proposed NABARD/Ministry plans.

Some Concrete AI pilots tailored in India :

1. e-KCC + PTPFC: AI-Powered Instant Agri-Loan Origination

NABARD's e-Kisan Credit Card (e-KCC) portal is being piloted with the RBI Innovation Hub's Public Tech Platform for Frictionless Credit (PTPFC), integrating digital land records, satellite data, KYC, credit history, and transliteration to enable near-instant KCC loan processing— from ~4 weeks down to just 5 minutes for farmers through cooperative and regional rural banks. Pilot runs include Karnataka Gramin Bank, Maharashtra Gramin Bank, and select cooperative banks in Andhra Pradesh.

AI Components: ML models for KYC verification, credit risk scoring, land-record matching, fraud detection.

2. NPCI-Led Federated AI Fraud Detection in Coop Banks

NPCI has launched a pilot deploying a federated AI model across several banks (pilot includes four major banks) to collaboratively detect fraud more effectively by sharing insights without exposing raw data. Although not exclusive to cooperatives, this architecture can be extended to cooperative banks via integration.

AI Components: Federated learning for anomaly detection, risk scoring, shared intelligence.

3. AI-Driven Agricultural Advisory via UP's Open Network for Agriculture (ONA)

Uttar Pradesh launched the "Open Network for Agriculture" (ONA) in January 2025 in collaboration with Google Cloud, powered by Gemini and Beckn protocol. It provides farmers with unified access to market linkages, loans, mechanization, and advisory services via AI— including voice interfaces in multiple Indian languages.

AI Components: LLM-based advisory bots, market prediction models, multi-language voice UX.

4. AgriHub – AI Analytics Center with PACS/FPO Collaboration

IIT Indore's AgriHub (launched Jan 2025) is a Centre of Excellence for AI/ML in agriculture, collaborating with FPOs and Krishi Vikas Kendras to convert agrarian data into actionable insights using NVIDIA DGX systems.

AI Components: Deep learning on satellite/soil/weather data, predictive alerts.

5. "Satnavari Smart-Intelligent Village" Model for Cooperative Integration

Satnavari village near Nagpur has been transformed into India's first fully AI-driven "Smart & Intelligent Village," featuring AI apps for soil health, irrigation (solar-powered pumps), drone spraying, remote diagnostics (healthcare), smart lighting, and agri-management across the community. Funded quickly by industry, with plans to scale across Maharashtra.

AI Components: Vision/soil sensors, drone control, smart irrigation control, mobile advisory interfaces.

6. NABARD-Backed ChatGPT-Style AI for Member Support & Refinancing

Academic research highlights that integrating ChatGPT-style AI into NABARD refinancing processes improved customer interaction, reduced administrative burdens, and provided 24/7 multilingual support—boosting satisfaction and loan approvals.

AI Components: Conversational AI (LLM), multilingual understanding, integration with coop loan systems.

Integration of AI in Madhya Pradesh PACS: A Data-Backed Overview

1. **Computerization as a Foundation for AI Integration** : National PACS digital push with Madhya Pradesh at the forefront - The Government of India launched a nationwide PACS computerization project with an outlay of ₹2,516 crore to modernize around 63,000 PACS over five years. PACS provide 41% of KCC loans nationally, reaching 30.1 million farmers—95% of whom are small and marginal farmers.

Madhya Pradesh again ranks first among states in this digital rollout, with full PACS network integration, ERP systems, and connectivity to district/state banks and NABARD.

2. Enabling AI: Digital

Infrastructure + Policy Reform

- Multi-service model and advanced tech adoption- Under the 'Sahakar Se Samriddhi' initiative, PACS are evolving into multi-service centers, offering over 25 services—from financial inclusion to welfare delivery. The digital transformation includes ERP deployment, real-time data systems, and integration of IoT, drones, and AI technologies.

- Technological groundwork in Madhya Pradesh- Beyond PACS, the state is advancing AIdriven agri-technologies—for instance, the AgriHub center at IIT Indore, inaugurated in January 2025, serves as a center of excellence for sustainable agriculture and AI development.

- Policy push for AI readiness - Workshops such as AI Bharat @ MP underscore the state's long-term commitment to embedding AI in governance, with sessions on AI in agricultural productivity, drone analytics, and smart public services .

3. AI Applications Potentials in PACS

While direct implementations of AI in PACS of Madhya Pradesh are still impending, the established digital infrastructure and policy support set the stage for practical AI solutions:

- Precision Advisory and Crop Management - AI-powered pest and disease alerts, similar to Andhra Pradesh's APAIMS system, could be adopted by MP to provide real-time, plotlevel advisories to farmers.
- Personalized Farmer Support Systems- Services like DeHaat already deliver AI-based crop advisories in Madhya Pradesh through mobile apps and call centers. Extending similar automated responses or chatbots across PACS would improve outreach and decision support.

- Deep Learning for Farmer Queries- Systems like KisanQRS use deep learning to answer farmer queries with high accuracy—96.6% top F1-score and 96.2% NDCG. Integrating such AI modules into PACS could automate helplines and extension services.

- Data-driven Farming Practices -Cooperative smart farming models, which utilize IoT and machine learning to share data across farms for optimized yields, irrigation schedules, and inputs, could be piloted within PACS regions.

- GeoAgro-iKrishi Precision Advisory Pilot in PACS (Sehore & Khargone) Building on the ICARDA-MP precision farming initiative, the GeoAgro-iKrishi app and dashboard are now being extended from individual farmer communities to PACS in Sehore and Khargone districts. These PACS act as local aggregators, collecting real-time data from farmers—including soil moisture levels, pest alerts, and irrigation needs—via the mobile app. The system then delivers AI-generated advisories tailored to local conditions, such as fertilizer schedules, pest warnings, and weather updates. Field-tested in the region, this model offers a seamless extension of digital advisory services through cooperative delivery channels.

- Drone-Enabled AI Spraying & Monitoring via Co-op SHGs (Vidisha & Sagar) In districts like Vidisha and Sagar, PACS and women-led SHGs are being mobilized to deploy drone-as-a-Service (DaaS) models for AI-enabled crop monitoring and precision spraying. These cooperatives coordinate drone missions, while AI algorithms analyze crop health and detect pest or disease hotspots. Targeted interventions—such as precision pesticide application—are then executed, reducing input costs and environmental impact. The Madhya Pradesh government supports this initiative with up to 50% subsidies on agridrones and offers training programs to build local capacity.

- Pest Risk Voice Alerts via UPL-Microsoft API for Co-ops
  To combat pest outbreaks in cotton-growing regions, a voice-based Pest Risk Prediction system has been piloted across cooperative clusters in Madhya Pradesh. Using the UPLMicrosoft API, AI models forecast risks from pests like Jassids and Whitefly. Co-op staff enroll farmers into the system, which then delivers timely voice advisories in Hindi. PACS play a critical role in facilitating farmer responses and coordinating interventions. The pilot has already reached over 3,000 farmers across MP villages, demonstrating the power of localized, language-accessible AI.

- AI-Powered Crop Advisory via ITC's Krishi Mitra in Co-op FPOs
  ITC's GenAI voice assistant, Krishi Mitra, is being integrated into cooperative FPOs across Madhya Pradesh. Through local co-op touchpoints such as FPO offices, farmers gain access to real-time crop calendars, pest and disease diagnostics, nutrient management advice, and market linkage support. This initiative is part of the broader ITCMAARS platform, which currently supports over 20 lakh farmers in the state. The AI assistant enhances decision-making and reduces dependency on external advisory services.

- AgriAnalytics Hub at IIT Indore + Co-op Dashboards
  The newly launched AgriHub at IIT Indore is emerging as a center of excellence for agricultural analytics. In collaboration with PACS and FPOs, the hub is developing AIpowered dashboards that process satellite imagery, soil data, and weather patterns. These dashboards provide actionable insights such as yield predictions, disease alerts, and irrigation optimization. Accessible via mobile apps or co-op offices, the platform empowers cooperative leaders with data-driven decision tools.

- IBM Watson Soil-Weather Insights for District-Level Coops
  Reviving the IBM Watson Decision Platform pilot originally trialed in Bhopal, Madhya Pradesh is adapting the technology for broader cooperative use. District-level PACS and co-op banks are being equipped with AI tools that deliver hyper-local weather forecasts and soil moisture analytics. These insights help farmers make informed decisions about irrigation and cropping cycles. The original Statement of Intent (SoI) signed for the Bhopal pilot laid the groundwork for this scalable model.

Madhya Pradesh's cooperative sector is rapidly evolving into a tech-enabled ecosystem, where AI serves as a bridge between traditional farming wisdom and modern data science. These initiatives not only enhance productivity and resilience but also align with India's broader vision for Sahkar Se Samriddhi—prosperity through cooperation. As the International Year of Cooperatives unfolds, MP's model offers a replicable blueprint for other states and countries seeking to digitize and democratize agricultural development.

Conclusion

Artificial Intelligence is not just a technological upgrade—it's a strategic enabler for India's cooperative sector. By embracing AI, cooperatives can become more efficient, transparent, and member-centric. They can better serve their communities, adapt to changing markets, and contribute to national goals of inclusive growth and digital empowerment.

The journey will require vision, collaboration, and commitment. But with the right support, India's cooperatives can lead the way in showing how technology and tradition can coexist and thrive.

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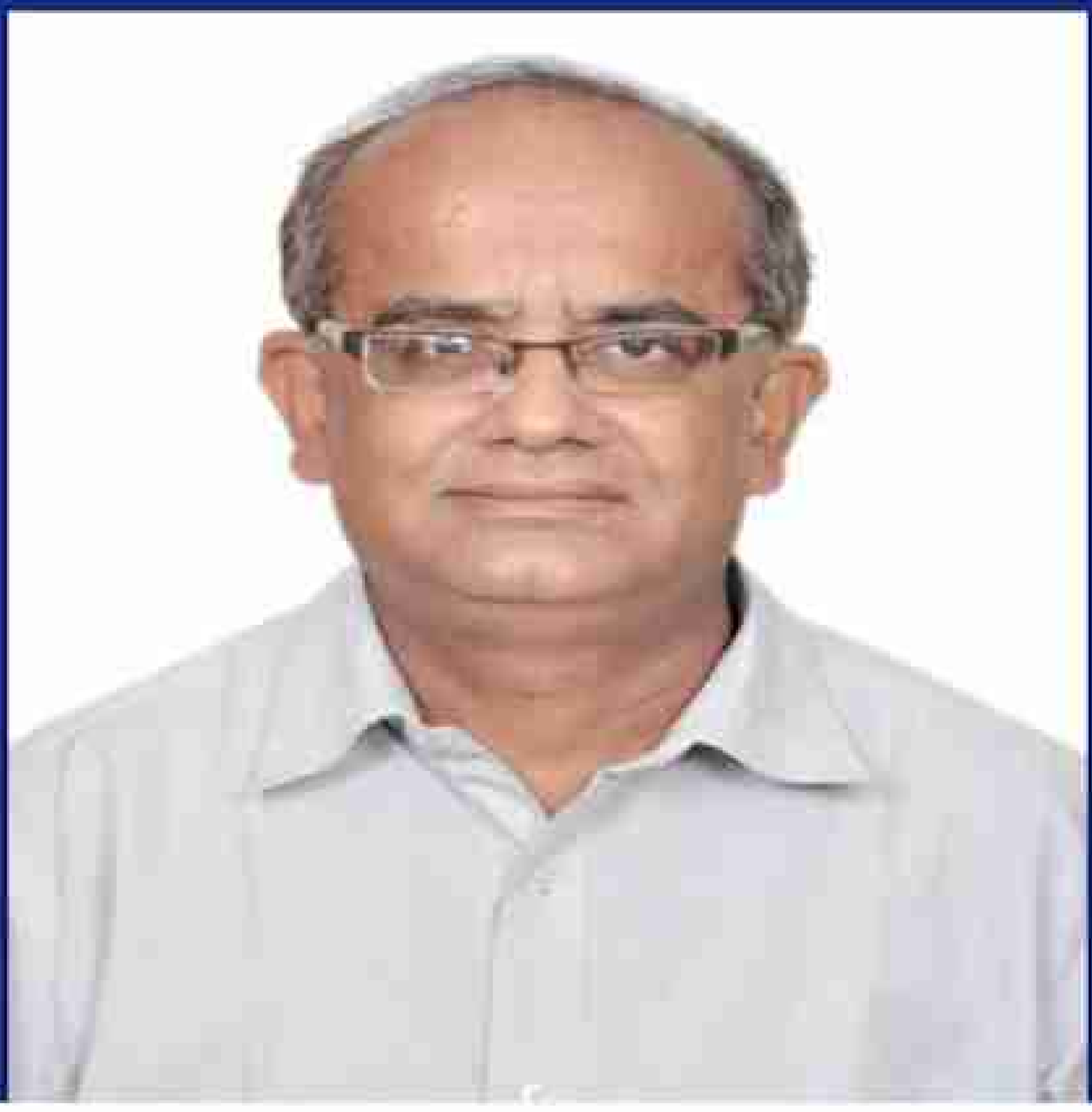
The National Cooperation Policy, 2025 : An Interview with Krishna Kumar Gupta (Retd) Chief General Manager of NABARD



Krishna Kumar Gupta
(Retd) C.G.M, NABARD

Sanjay Verma
Editor, Coop Talks

1. The Government has announced new National Cooperative Policy recently. To what extent it is different from the last National Policy.

The earlier National Policy on Cooperatives, 2002, undertook a review of the developments in cooperative sector, identified the constraints affecting the growth of the sector and mentioned the Basic Cooperative Principles in the context of which it identified the need for a National Policy and its objectives. In the backdrop of all these aspects, it laid down various broad policy perspectives to be pursued by the Government. The National Cooperation Policy, 2025, document mentions the recent initiatives of the Government for development of cooperatives and moves on to define the Vision, Mission and Objectives of the Policy; it lays down Strategic Missions under six pillars namely 'Strengthening the Foundation' of the cooperative movement; 'Promoting Vibrancy by Creating a self-sustaining ecosystem'; 'Making Cooperatives Future Ready'; 'Promoting Inclusivity and Deepening Reach'; 'Entering New and Emerging Sectors' and 'Shaping Young Generation for Cooperative Growth'. The policy Document defines 16 objectives within these six pillars of Strategic Missions and specifies the strategies to achieve each of these objectives. Thus, while the earlier Policy identified various policy aspects to be taken up, the new Policy focusses on various strategies to achieve the specified objectives over a period of ten years.

2. Do you think the Policy has addressed all the major issues confronting the cooperative sector? Which are the areas you think have not been addressed ?

While stressing upon the vision of 'Sahkar-se-Samriddhi' the new Policy has not defined the deficiencies in the cooperative system that it addresses to ameliorate; rather it has assumed the same and has straight away gone into the specifics of the strategies to achieve the aforesaid Vision. Probably, the Committee for drafting this policy considered it appropriate to define the focus areas for strengthening the cooperative movement through its aforementioned six Strategic Mission Pillars. The structure of the cooperative movement across the geographical expanse of our country is so variant and issues are also so divergent that capturing each and every aspect of development of the cooperative movement in entire country would be a herculean task. Yet, there are some of the major aspects which have not been given adequate stress in the new Policy. The Governance System is one of the major issues but the Policy has merely made a mention of '….legal and regulatory environment through timely reforms to provide (inter alia)… good governance'. It does not define specific strategies for addressing the currently prevailing ills of the governance System in cooperatives. Similarly, in respect of professionalism where much is needed to match with the evolving challenges in the national economy, the only mention in the policy is 'Promote a higher level of professionalism in fostering responsive governance, leadership, and employee competence through technology-enabled recruitment reforms'. The professionalism is not mere a factor of recruitment; the Policy needed to deal with this aspect with more clearly defined strategies. Paragraph 3.2 of the Policy speaks of 'To foster accessible, affordable finance and equal business opportunities akin to other economic institutions'; it is needless to stress that large scale needs of raising finance by the cooperatives to meet the burgeoning demand of finance for their members would revolve around the pivot of the capital resources. However, the capacity of the cooperatives to raise the capital merely from their members is freezing fast. To elaborate the matter, the subscribed share capital of the State Cooperative Banks and District Cooperative Banks in the country as a whole is Rs 9,263 crore and Rs 24,472 crore respectively as per the statistics published by NABARD for 2021-22. But the share capital of PACS in the country, collected from the farmer-members is Rs 221.90 crore only as of 31 March 2023 as reported by NAFSCOB and it has remained stagnant for last five years. PACS being the major members of DCCBs, which have contributed the share capital of the DCCBs on such a large scale and the ways in which these capital resources have been raised, is a subject matter of deliberations. Even if the membership of the PACS has s enhanced substantially by way of concerted efforts, the increase in the absolute amount of the paid up share capital will not be as substantial in relation to the credit demand. Moreover, the PACS are encouraged to take membership of various national level cooperatives; it is debatable as to the competence of PACS for the same and the sources of funds therefor. Furthermore, the new Policy lays stress on 'Cooperation among the Cooperatives'; under this principle of cooperation, the State Cooperative Banks and / or the proposed National Cooperative Bank should be enabled to take care of entire gamut of financial services of the cooperatives including the national level cooperatives for all domestic and international financial services requirements. However, the present position is that the State Cooperative Banks are not in a position to provide all kinds of banking services of organisations like NAFED, IFFCO, KRIBHCO, AMUL or the recently established three National level cooperatives namely —– and a considerable amount of their financial services needs are being met form the commercial banks. The new Policy provides no enablers to achieve such a financial cooperation among the cooperatives. There may be a few more such areas for development of cooperatives in the next ten years' span considered by the Policy which need to be identified and addressed appropriately. The Policy has highlighted the need for setting up of more cooperative societies so as to provide a larger coverage but it must also consider about the consolidation of the cooperatives wherever the strong symptoms of sickness are continuing for a long period and where the revival thereof has remote chances.

3. Amongst the various provisions of National Cooperative Policy, which do you think are significant ?. Any innovative or far-sighted provision ?

The National Cooperation Policy, 2025, provides various provisions significant in the current economic situation and the perceived role of cooperative institutions in the medium term foreseen economic scenario. 'Making the Cooperatives Future Ready' is a very promising strategic pillar that focuses on digitisation of cooperative system. 'Entering into New and Emerging Sectors' is yet another strategic pillar that builds upon the role of cooperatives in a wider economic canvas. However, the provisions relating to the 'Shaping Young Generation for Cooperative Growth' are most endearing to me as it would invigorate the cooperatives with the young blood, fresh thoughts and inculcate contemporary / futuristic appropriate technology based decision-making process in cooperative institutions. I would consider the provisions relating to the implementation and monitoring mechanism over a period of ten years also as a significant self-commitment for growth and development of cooperatives.

4. The Policy has key provisions related to youth participation? To what extent they are important?

The provisions relating to the participation of youth are significant for continuity and revival of the cooperatives as also to keep the cooperatives relevant for the rural society and economy. There are signs of advancing average age of people associated with the agriculture and the cooperatives that leads to the conclusions on decreasing interest of the youth in cooperatives. The youth of today is more informed, knowledgeable and tech-savvy on account of increasing exposure to and widening infrastructure and scope of the information technology based services. To repeat, the greater involvement of youth would invigorate the cooperatives with the young blood, fresh thoughts and inculcate contemporary / futuristic appropriate technology based decision-making process and make them 'Future Ready' fast.

5. Will the Policy achieve the goal of building ' Viksit Bharat '? Your views please.

The cooperatives are going to play a larger role than today in the rural economy as the rural canvass is opening fast for new and emerging sectors other than the agriculture-based activities. The strong cooperatives would not only lead to a much larger role in the traditional agricultural sectors but also in all new sectors like the infrastructure, transport, tourism, education, industry and so on emerging in the rural areas for which the new Policy has provision. Therefore, I am of a firm conviction that the new Policy would surely encourage the contribution of cooperative institutions in the building process towards 'Viksit Bharat'.

6. As compared to the earlier Policy, this Policy has a definite implementation and monitoring mechanism? Will this lead to effective implementation? What extent the Centre-State cooperation will be important?

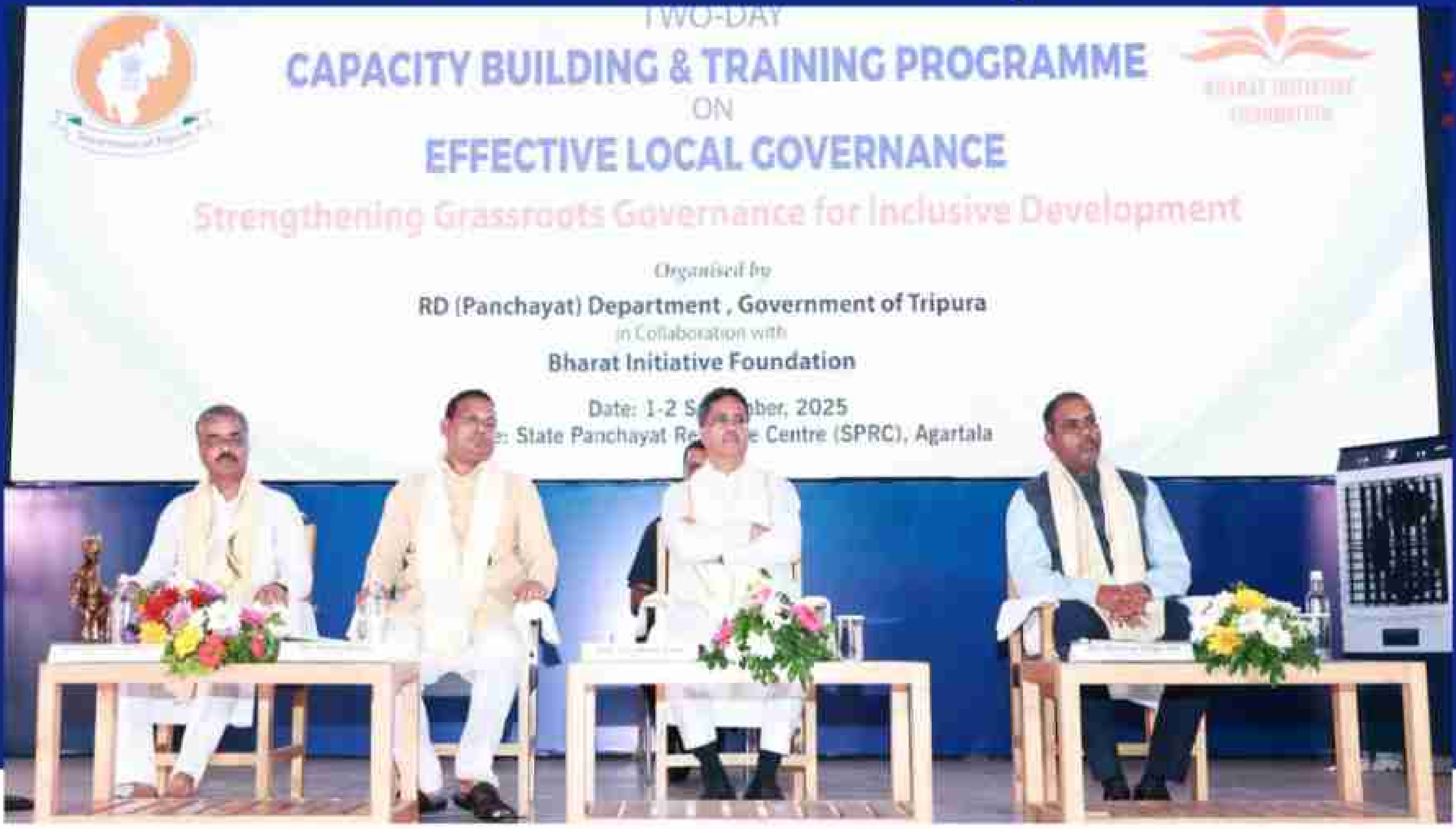
As compared to the earlier Policy that highlighted certain aspects of developing the cooperative institutions, the new Policy has a definite time framework of ten years and it has provided for a specific implementation and monitoring mechanism that involves not only the central machinery but also the States in implementation process. This is significant as the cooperation still remains the State subject and the role of the Central Government is in relation to the national level and multi-State cooperative organisations. Yet, the Central Government is concerned for the development of cooperatives in the country as a whole for the sake of food security and the rural development. The concerns of the Central Government have to be appreciated by the States. The Policy proposes for creating a conducive legal and regulatory environment through timely reforms and the State Government are to be encouraged for suitably amending their respective Cooperative Societies Acts and Rules to provide greater autonomy, enhance the ease of doing business and the good governance. The Policy also proposesforncouragpngStates to formulate/reformulate their State Cooperative Policy, in a manner that both State and Central Governments work towards common goals for the development of cooperatives. The States would also be required to undertake certain other measures like complete digitisation of offices of their RCS, establishing a State database of cooperative societies, establishing an institutional mechanism for the revival of sick cooperatives, convergence of various programmes and schemes related to cooperatives etc. The effective implementation of the new Policy will, therefore, need the Centre-State cooperation as a pre-requisite for successful implementation of the new Policy. It is with this intention that the Implementation and Monitoring Mechanism has emphasised upon the Centre-State Cooperation and Coordination.

7. What is the important message and take-away of the new National Cooperative Policy? Does it have a futuristic and visionary outlook ?

The cooperative movement is relevant for attaining the goals of 'Viksit Bharat' and, therefore, the growth and development of the cooperative sector is necessary. The new Policy perceives to strengthen the cooperatives within a time-span of ten years to make them 'Future Ready' for their contribution to the Viksit Bharat' economy. An all-round development of the cooperatives is necessary and that could be achieved through appropriate support and coordination between the Central and the State Governments. The policy promotes inclusive participation of women, youth, SC/STs in the cooperative institutions. The inner strengthening of the existing institutions through legal reforms, digitalization, and financial empowerment as also the expansion of the primary cooperatives to have access in each village of the country and entry of cooperatives new and emerging sectors while strengthening their traditional agricultural sector base are some of the important perceptions in the new Policy that would be leading the cooperatives towards attaining larger role in the rural economy and lead the rural India towards an al-round prosperity.

Source-cooptalksindia.com

Orientation of Panchayat Members of Tripura on the role of PACS for local economic impact



The Rural Development (Panchayat) Department, Govt of Tripura in collaboration with the Bharat Initiative Foundation organised two days Panchayat Raj Capacity Building Programme on 1-2 September 2025 in Agartala, Tripura. More than 600 Panchayat representatives, rural development practitioners and officials of Rural Development department of Govt of Tripura participated in the two days event held at the State Panchayat Resource Center. The programme was inaugurated by the Hon'ble Chief Minister Prof (Dr) Manik Saha in presence of Rural Development Minister.

At the invitation of Bharat Initiative Foundation, Shri Ritesh Dey Executive Director participated in the event on behalf of NCUI and led the key session on "Strengthening Primary Agricultural Credit Societies (PACS) for Local Economic Impact" on 1st September 2025.

The thrust of Government of India to promote the Cooperative sectors and its reach to the every Panchayat for rural empowerment with emphasis on village centric development and the role of the Cooperative sector as a Development tool towards making Vikshit Bharat @2047 through the Hon'ble Prime Minister's clarion call "Sahakar Se Samriddhi" was the key focus of the address.

The genesis of Primary Agricultural Credit Societies (PACS)-its establishment and legal framework, objectives, functions and its role in economic empowerment of rural communities to bring changes in their life and switching towards mPACS were explained. The business activities that the mPACS can undertake to increase the scale of economics and thereby increase income of members were shared by Showcasing the activities of a successful mPACS.

The present scenario of the Cooperative sectors in Tripura and the status of PACS was presented and suggested collaboration of Gram Panchayats and PACS to drive the economic development in villages as PACS are now authorised as implementating agency for various government schemes at the grassroots. The need to Explore the possibilities for mPACS to identify and align with export oriented products under One District One Product as Export Hubs initiate and also to connect with the three national level Multi State Cooperative Society of Seeds, Organics and Exports were emphasized.

The participants were explained the Importance of orientation and capacity building training of Panchayat Members along with the Secretaries & Staffs, Board of Directors and Members of PACS for good governance utilising the specific Training Module prepared by NCUI on Business Promotion & Diversification of PACS.

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The 14th All India Conference of Principals/Directors of Cooperative Training Institutes (CTIs) was successfully organized by the Centre for Professional Excellence in Cooperatives (C-PEC), BIRD, Lucknow, on 21–22 August 2025. The two-day event provided a vibrant platform for sharing best practices, governance models, and innovative initiatives in the cooperative training sector.

The programme began with registration and networking, followed by the Welcome Address by Director, BIRD. On this occasion, Smt. Meenu, Secretary, NCCT, also joined online and addressed the gathering. She emphasised the need for continuous capacity building of cooperative leaders to strengthen governance and improve institutional performance.

The Context Setting was given by C-PEC In-charge, BIRD Lucknow, followed by the Opening Ceremony with Lamp Lighting by dignitaries.

Shri K. Ravinder Rao, Chairman (NAFSCOB) & Member, Governing Council (BIRD), gave the Special Address on Strengthening Rural Cooperative Credit Structure through Policy, Governance & Capacity Building.

The Keynote/Inaugural Address was delivered by Shri Satish Marathe, Member, Central Board, RBI, on "Reimagining Cooperative Banking in the Amrit Kaal: Balancing Tradition with Transformation". This was followed by the

Felicitation of winners of Best Practices/Initiatives of CTIs and Unveiling of Publications.

Panel Discussion

In the afternoon, a Panel Discussion on the theme "Strengthening Governance: The Cornerstone of Cooperative Development" was held.

• Moderator: Mr. P S Tiwari, Principal, ACSTI Bhopal and Panelists were Shri I. V. Shashidharan, Sr. Faculty, NIRB Bengaluru; Mrs. P. S. Mani, Director, APCOB and Ms. Inderpreet Kaur, Assistant Director, NCUI, representing NCCE.

Speaking as a panelist, Ms. Inderpreet Kaur highlighted that "governance in cooperatives is not only about rules and regulations but about democracy, transparency, and accountability, keeping members at the centre of every decision." She stressed financial discipline, ethical leadership, and technology adoption (e-voting, online audits, MIS) as key enablers of good governance.

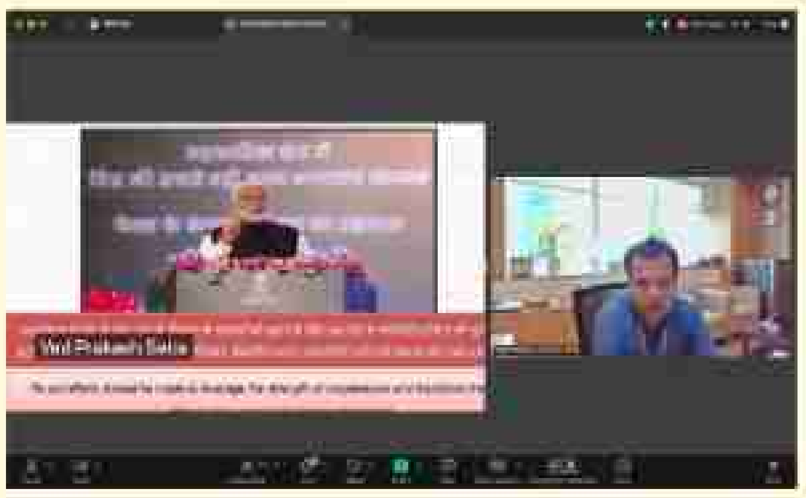
She further emphasised that recognition of best practices motivates CTIs and cooperative leaders, encouraging innovation, knowledge sharing, and replication of successful models. “Strong governance keeps a cooperative steady, and recognition of best practices gives it the wings to grow,” she concluded. The panelist were facilitated by the respected chief guest. The day concluded with presentations on Best Practices/Initiatives of CTIs by shortlisted institutions, followed by a detailed presentation on the Status and Activities of C-PEC by the C-PEC In-charge, BIRD Lucknow.

The Conference successfully highlighted the importance of governance, innovation, and recognition in strengthening cooperative training. NCCE's active participation in the panel reaffirmed its role as a leading national institution dedicated to capacity building, leadership development, and cooperative education across the country.

A webinar on National Cooperation Policy 2025 & Initiatives of Ministry of Cooperation (MOC) was organized by NCUI on 21st August 2025. The webinar was attended by about 150 participants of various member cooperative organizations across the country.

In his opening address, Dr. Sudhir Mahajan, IAS (Retd.), Chief Executive, NCUI, highlighted the key features of the recently announced National Cooperation Policy 2025. He emphasized that the policy is a significant step towards revitalizing the cooperative movement in India by focusing on inclusivity, technology adoption, and transparency. Dr. Mahajan also elaborated on the new initiatives undertaken by the MOC to strengthen the cooperative ecosystem, focusing on institutional development, capacity building, and digital transformation of cooperatives.

Shri Kapil Meena, IAS, Director, MOC gave a detailed presentation on Initiatives of MOC. He elaborated that during last four years, MOC has taken more than 80 initiatives such as strengthening PACS, reforms in banking sector, relief of income tax, initiatives in dairy and fisheries, support to sugar cooperatives, governance reforms etc. He highlighted that establishment of Tribhuvan Sahakari University, white revolution 2.0, sahakar taxi service are also some of the major initiatives of the MOC towards strengthening the cooperative sector. He also informed that meetings have been convened regularly by Hon'ble Minister of Cooperation, Minister of State for Cooperation and Secretary, MOC to review the initiatives taken by the ministry. Dr.Mukesh Kumar, ITS, Director, MOC made presentation on newly introduced National Cooperation Policy 2025. He elaborated that it has six strategic mission pillars, 16 objectives, 83 strategies & recommendations. This policy intends to 3 X increase of cooperative's share in the GDP, strengthen the rural economy, providing level playing field for cooperatives and increase of membership to 50 crores etc. He congratulated NCUI for organizing the first ever webinar after announcement of NCP 2025. The webinar was moderated by Shri Ved Prakash Setia, Executive Director, NCUI, who smoothly coordinated and facilitated it throughout the session.



Ministry of Cooperation

Major GST Reductions to Boost Cooperatives, Farmers, and Rural Enterprises

More than 10 crore dairy farmers to benefit from it

No GST on Milk and Paneer, 5% on Butter and Ghee

Affordable dairy products will improve nutrition security and benefit dairy cooperatives

GST on cooperatives-processed foods like cheese, pasta, namkeens, jams, jellies, fruit pulps and juice-based drinks reduced to 5%

It will reduce household expenditure, stimulate demand, and boost food processing and dairy processing cooperatives

GST on packing paper, cases, and crates reduced to 5%, easing logistics and packaging costs

GST on tractors below 1800 cc, and tractor components reduced to 5%

GST on key fertiliser inputs such as ammonia, sulphuric acid and nitric acid reduced to 5% making available affordable fertilizer

GST on twelve bio-pesticides and several micronutrients has been reduced from 12% to 5%, promoting organic and natural farming

GST on commercial trucks and delivery vans reduced to 18%, thereby reducing freight rates per tonne-km, cutting logistics cost and improving export competitiveness

GST on third-party insurance of goods carriage reduced to 5% with Input tax Credit (ITC)
Posted On: 06 SEP 2025 3:03PM by PIB Delhi

In a landmark decision, Centre has announced wide-ranging reductions in Goods and Services Tax (GST) across key sectors that directly impact cooperatives, farmers, rural enterprises and benefit more than 10 crore dairy farmers in the country. These reforms will strengthen the cooperative sector, make their products competitive, increase demand or their products and increase income of cooperatives. It will promote rural entrepreneurship, promote cooperatives in food processing sector and ensure affordable access to essential goods for millions of households. GST rate reductions will benefit cooperatives in farming and animal husbandry, promote sustainable farming practices, and benefit small farmers and FPOs. The #NextGenGST reforms brought under the leadership of Prime Minister Shri Narendra Modi Ji has been hailed by the entire dairy cooperative sector, including the big cooperative brands like AMUL.

In the dairy sector, direct relief has been provided to farmers and consumers as milk and paneer, whether branded or unbranded, have been exempted from GST, while the tax on butter, ghee and similar products has been reduced from 12% to 5%, and GST on milk cans made of iron, steel or aluminium has also been lowered from 12% to 5%.

These measures will make dairy products more competitive, provide direct relief to dairy farmers, and strengthen women-led rural enterprises, particularly self-help groups engaged in milk processing. Affordable dairy products will enhance nutrition security by making essential protein and fat sources more affordable for households, and raise incomes for cooperatives in the dairy sector.

In food processing and household items, a major relief has been given as GST on cheese, namkeens, butter and pasta have been reduced from 12% or 18% to 5%, while jams, jellies, yeasts, bhujia and fruit pulp or juice-based drinks are now taxed at 5%. Chocolates, corn flakes, ice creams, pastries, cakes, biscuits and coffee have also seen a reduction from 18% to 5%.

Lower GST will reduce household expenditure on food items, stimulate demand in semi-urban and rural areas, and promote growth in the food processing and dairy cooperative sectors. It will further boost food processing, milk processing cooperatives and private dairies, raising farmer incomes.

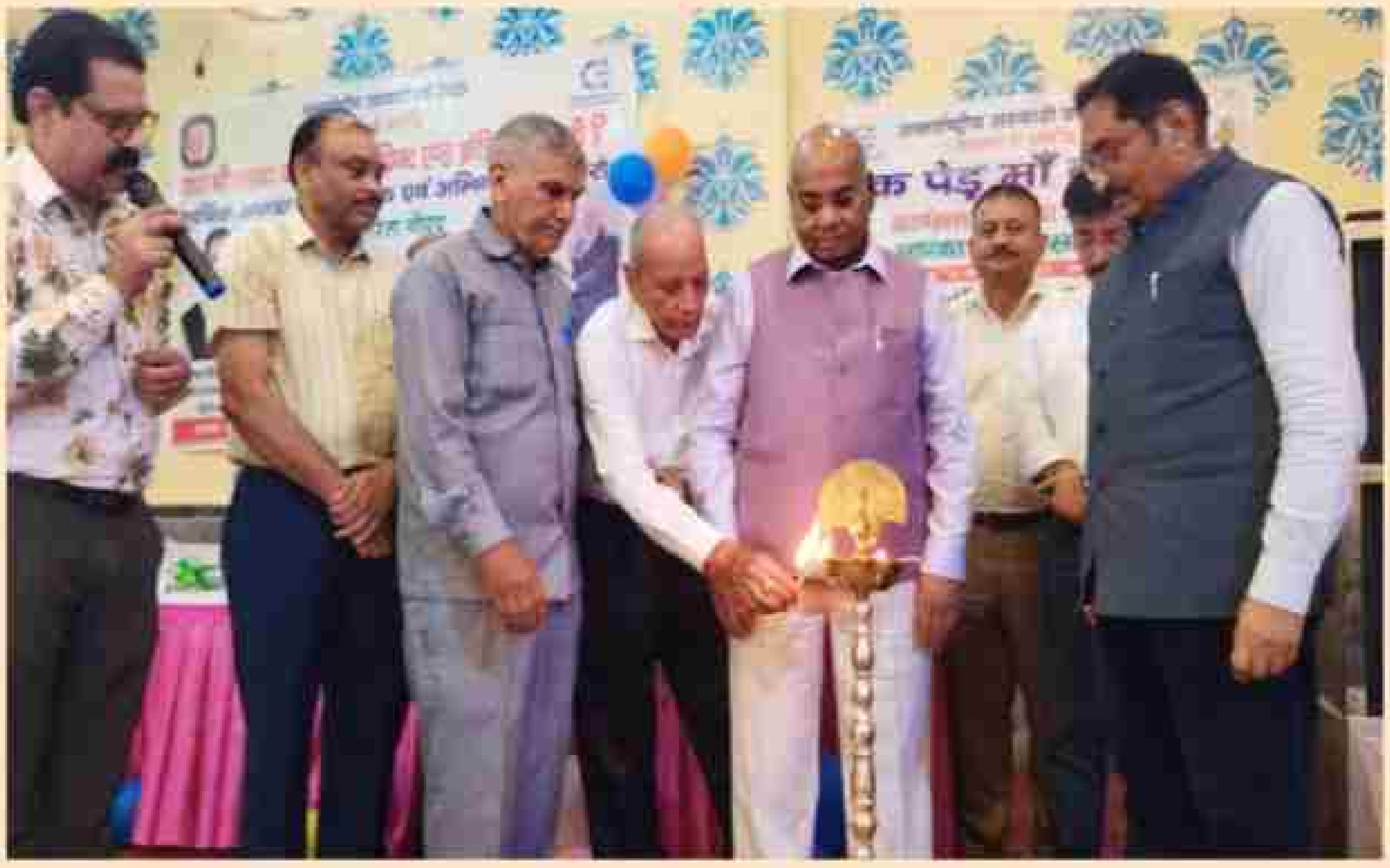
Additionally, GST on packing paper, cases, and crates has been reduced to 5%, easing logistics and packaging costs for cooperatives and food producers.

The GST on tractors below 1800 cc has been reduced to 5%, which will make tractors more affordable and benefit not only crop farmers but also those engaged in animal husbandry and mixed farming, as these tractors can be used for fodder cultivation, transporting feed, and managing farm produce more efficiently, while tractor components such as tyres and tubes, hydraulic pumps, and several other parts have also seen a reduction from 18% to 5%, further lowering costs and directly benefiting many cooperatives in the farming sector.

The GST on key fertiliser inputs such as ammonia, sulphuric acid and nitric acid has been reduced from 18% to 5%, correcting the inverted duty structure, lowering input costs for fertiliser companies, preventing price hikes for farmers, and ensuring timely availability of affordable fertilisers during sowing seasons, which will directly benefit many cooperatives in the farming sector.

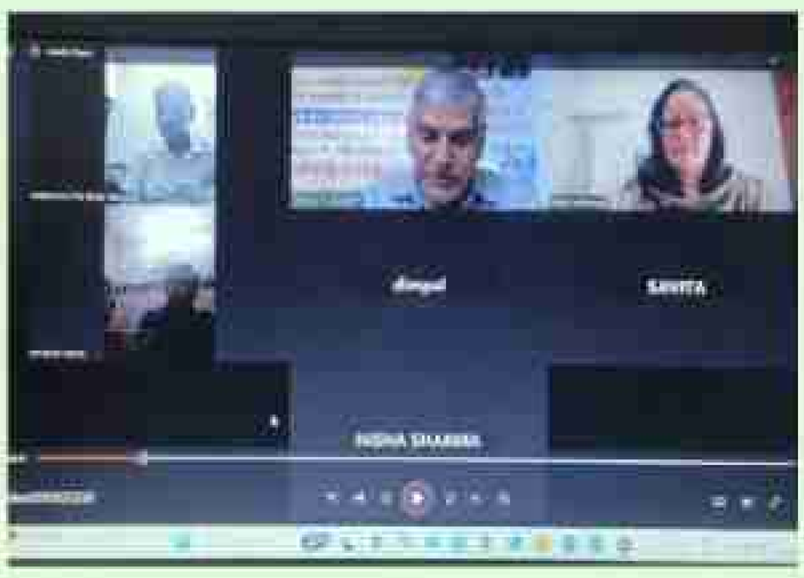
Similarly, the GST on twelve bio-pesticides and several micronutrients has been reduced from 12% to 5%, promoting eco-friendly and sustainable farming practices by making bio-based inputs more affordable, encouraging farmers to shift from chemical to bio-pesticides for better soil health and crop quality, giving direct benefits to small organic farmers and FPOs in alignment with the Government's Natural Farming Mission. The change will again benefit many cooperatives in the farming sector.

The GST on commercial goods vehicles such as trucks and delivery vans has been reduced from 28% to 18%, lowering the upfront capital cost of trucks which form the backbone of India's supply chain by carrying nearly 65–70% of goods traffic, thereby reducing freight rates per tonne-km and creating a cascading effect that makes the movement of agricultural goods cheaper, cuts logistics costs, and improves export competitiveness. The reduction of GST on third-party insurance of goods carriage from 12% to 5% with Input tax Credit (ITC), further complements these efforts.



जससको वार्षिक आम सभा का शुभारंभ दिनांक 24 अगस्त, 2025 को डॉ यू एस अवस्थी पूर्व प्रबंध निदेशक, इफको एवं श्री गजेन्द्र सिंह संयुक्त महाप्रबंधक, कृभको द्वारा दीप प्रज्वलित कर किया गया। इस बैठक में वित्त वर्ष 2024 -2025 में समिति द्वारा दिवंगत सदस्यों को श्रद्धांजलि दी गई। श्री गजेन्द्र पाल सिंह सारन, समिति सचिव द्वारा इस बैठक में समिति के वर्ष 2024-2025 के आय- व्यय, बेलेंस शीट एवं आडिट रिपोर्ट सर्वसम्मति से पारित की गई । इस दौरान समिति द्वारा सदस्यों की शेयरमनी पर 10 प्रतिशत लाभांश की घोषणा का सभी सदस्यों द्वारा गर्मजोशी से स्वागत किया गया। इस अवसर पर डॉ यू एस अवस्थी जी के सम्मान में दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी लिमिटेड द्वारा एक स्मारिका का विमोचन किया गया। इस कार्यक्रम में वरिष्ठ कवि श्री राम चरण सिंह साथी जी ने सहकारिता पर एक सुंदर कविता की प्रस्तुति दी। डॉ यू एस अवस्थी जी ने अपने संबोधन में कार्यक्रम की उत्कृष्ट व्यवस्था के लिए जय श्री शारदा कोआपरेटिव सोसायटी के सचिव श्री गजेन्द्र पाल सिंह सारन की भूरि- भूरि प्रशंसा की। इस अवसर पर समिति द्वारा श्रीमती सुरेंद्री तथा श्रीमती सरस्वती को स्वावलंबन हेतु निःशुल्क सिलाई मशीन प्रदान की गई। इस कार्यक्रम में डॉ. यू एस अवस्थी जी का भव्य अभिनंदन किया गया। श्री गजेन्द्र पाल सिंह सारन ने सहकारिता शिरोमणि डॉ उदय शंकर अवस्थी जी को धन्यवाद प्रदत्त कर उनका आशीर्वाद प्राप्त किया । दिल्ली सहकारी समिति सहायक पंजीयक माननीय श्री सुरेन्द्र नारंग, श्री वेदप्रकाश सेतिया, कार्यकारी निदेशक, भारतीय राष्ट्रीय सहकारी संघ, श्री शिवशंकर माहौर, डायरेक्टर, राष्ट्रीय मत्स्य कोफैड, राष्ट्रीय सहकारी शक्कर कारखाना महासंघ, सलाहकार श्री गिरीश चंद्र बत्रा, दिल्ली स्टेट कोआपरेटिव यूनियन, महामंत्री श्री विजय मोहन, दिल्ली स्टेट कोआपरेटिव बैंक, डायरेक्टर श्री आर पी साहू एवं दिल्ली की अन्य सहकारी समितियों के प्रतिनिधियों की गरिमामयी उपस्थिति ने कार्यक्रम में चार चांद लगा दिए। दिल्ली सहकारी समिति सहायक पंजीयक श्री सुरेन्द्र नारंग जी द्वारा समिति द्वारा वर्ष 2024-2025 में अर्जित 75.82 लाख रुपए के लाभांश को रेखांकित किया। इस वार्षिक आम सभा के सफल आयोजन हेतु सभी प्रतिभागियों द्वारा जससको प्रबंधक मंडल को बधाई दी गई।

दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी लि दिल्ली द्वारा राष्ट्रीय नेत्रदान पखवाड़े का आयोजन।



नेत्रदान पर जागरुकता हेतु दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी लि दिल्ली डॉ श्राफ चैरिटी आई होस्पीटल दरियागंज नई दिल्ली के सहयोग से दिनांक 25 अगस्त से 8 सितंबर तक राष्ट्रीय नेत्रदान पखवाड़े का आयोजन किया गया। कार्यक्रम का शुभारंभ रामजस सीनियर सेकेंडरी स्कूल नंबर 1 दरियागंज नई दिल्ली में "नेत्र दान महादान" विषय पर एक कला प्रतियोगिता आयोजित कर की गई। तत्पश्चात 26 अगस्त से 7 सितंबर तक प्रतिदिन दिल्ली हैल्थ केयर के स्वयं सेवकों द्वारा सहकारी समितियों के सदस्यों, कर्मचारियों एवं आम जनता से मिल नेत्र दान की अपील की गई तथा शपथ पत्र भरवाए गए । राष्ट्रीय नेत्रदान पखवाड़े के समापन पर दिनांक 8 सितंबर 2025 को दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी लि द्वारा एक ओनलाइन वैबीनार का आयोजन किया गया जिसका शुभारंभ डॉ सुशील कुमार विमल उपायुक्त स्वास्थ्य मंत्रालय भारत सरकार एवं डॉ राखी नथावत प्रबंधक नेत्र बैंक डा. श्राफ चैरिटी आई होस्पीटल दरियागंज नई दिल्ली के द्वारा संयुक्त रुप से किया गया। डॉ विमल ने कार्यक्रम के आयोजन के लिए दिल्ली हैल्थ केयर कोआपरेटिव सोसायटी प्रबंधन को बधाई दी तथा वेबीनार में प्रतिभागियों की संख्या बढ़ाने की सीख दी ताकि इसका लाभ अधिक से अधिक लोगों तक पहुंच सकें। डॉ राखी नथावत जी ने बताया कि नेत्र से कोर्निया अलग करना बहुत सरल प्रक्रिया है केवल प्रशिक्षित व्यक्ति ही इस कार्य को कर सकता है। इस समय भारत में 11 लाख लोग कोर्निया की प्रतीक्षा में हैं। जबकि अंधविश्वास एवं दूसरे कारणों से भारत में केवल 50 हजार कोर्निया ही मिल पाते हैं। नेत्र दान पर श्री गजेन्द्र पाल सिंह सारन जी की स्वरचित कविता ने कार्यक्रम को नई ऊंचाई प्रदान की। "आओ सब मिल आज शपथ लें बंधु नेत्र दान की"...... पूर्व उप शिक्षा निदेशक दिल्ली सरकार डॉ एम पी एस दांगी जी ने अपने संबोधन में बताया कि नेत्र दान को महादान बताया गया है क्योंकि नेत्रदान द्वारा किसी की अंधेरी दुनिया को रोशन किया जा सकता है। डॉ अशोक कुमार तिवारी, मोदी नगर से श्री देवेन्द्र पाल सिंह दलाल जी बताया कि नेत्र दान किसी भी आयु का व्यक्ति बी पी, शुगर से ग्रसित व्यक्ति भी कर सकता है। अतः प्रत्येक व्यक्ति को नेत्रदान का संकल्प फार्म भरना चाहिए तथा इस विषय में अपने परिजनों को जानकारी देनी चाहिए ताकि मृत्यु के उपरांत छः घंटे से पूर्व नेत्रदान सुनिश्चित किया जा सके। कार्यक्रम में जससको प्रबंधक श्री निर्दोष तेवतिया, श्री सोहन पाल, श्री आसबीर सिंह, श्रीमती निशा शर्मा, कुमारी डिम्पल ने भाग लिया।

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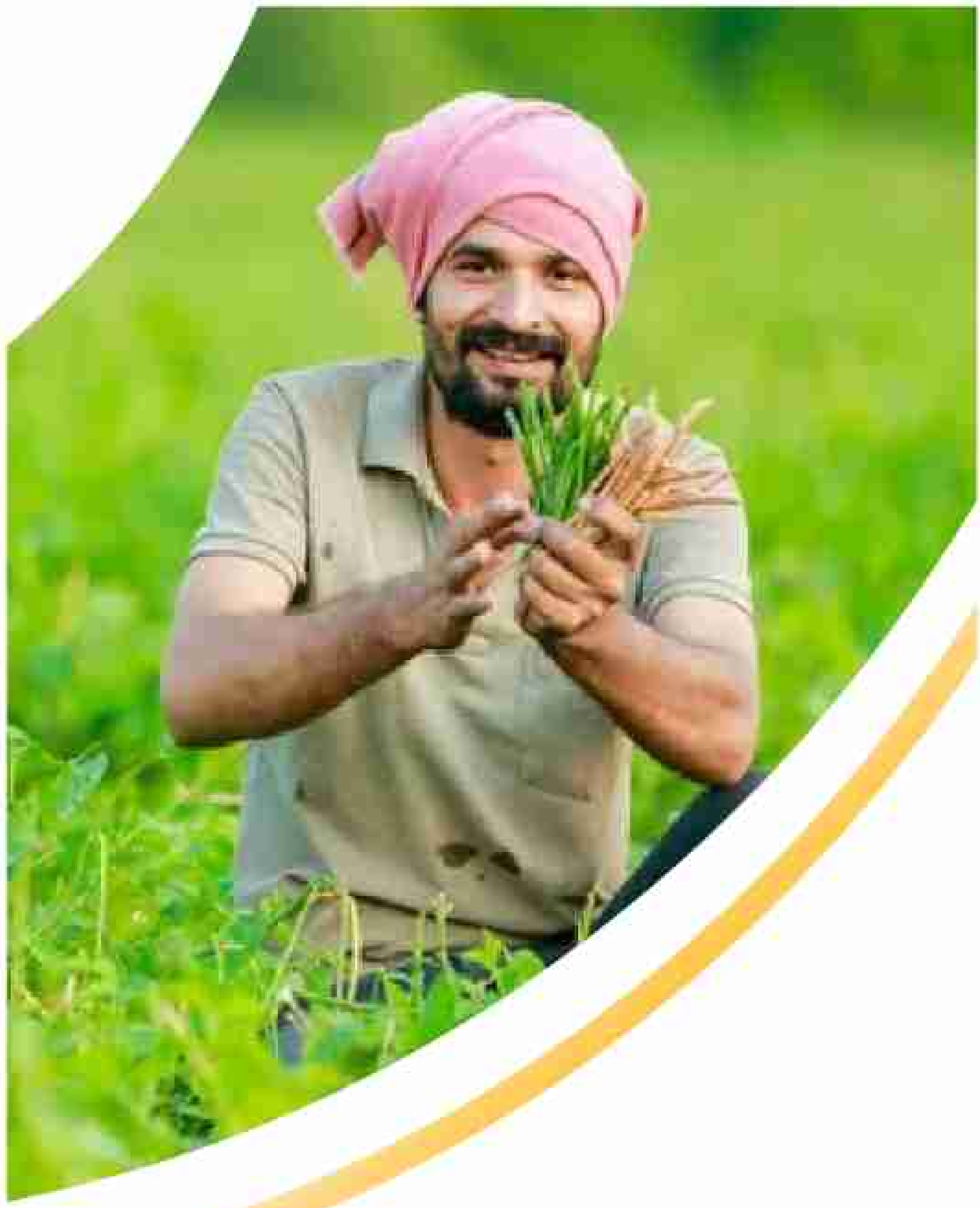

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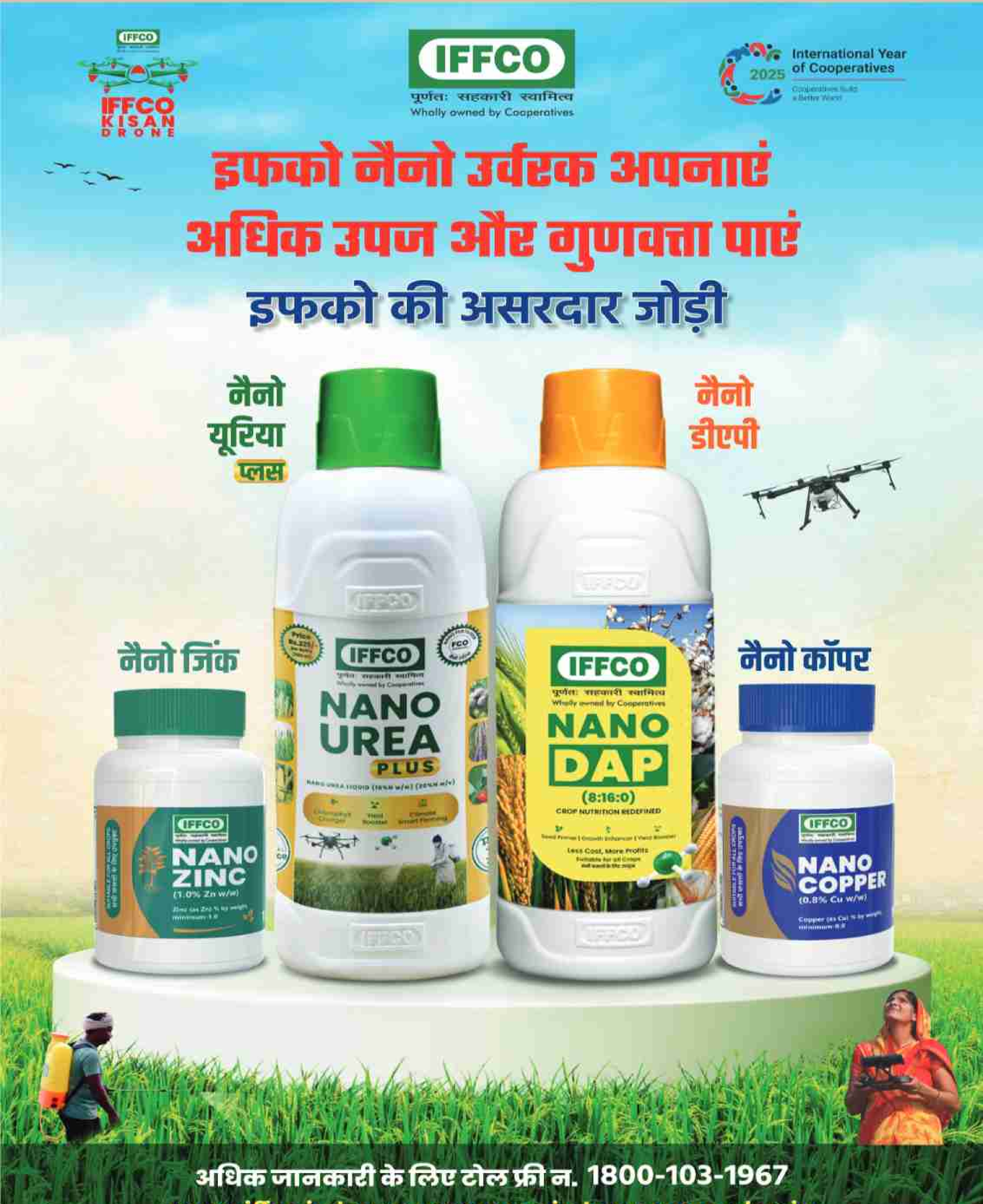

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