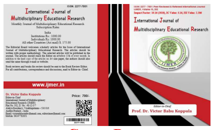
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NATIONAL COOPERATION POLICY 2025: PAVING THE WAY FOR VIKSIT BHARAT 2047

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Abstract

The National Cooperation Policy 2025 marks a significant milestone in strengthening India's cooperative movement and advancing the vision of *Viksit Bharat 2047*. Recognising cooperatives as vital instruments of inclusive growth, the policy seeks to enhance their contribution to economic development, social equity, and community empowerment. It emphasises democratic governance, transparency, professional management, digital transformation, and financial sustainability to make cooperative institutions more efficient and competitive. This paper examines the objectives, strategies, and potential impact of the National Cooperation Policy 2025 on India's developmental trajectory. The policy aims to expand cooperative participation across agriculture, dairy, fisheries, housing, credit, and service sectors while fostering entrepreneurship, employment generation, and rural development. Special emphasis is placed on empowering women, youth, farmers, and marginalised communities by expanding access to resources, markets, technology, and institutional support. The study highlights how the policy aligns with national priorities such as self-reliance, financial inclusion, sustainable development, and grassroots democracy. By promoting member-driven institutions and leveraging digital innovation, the policy seeks to create a resilient and people-centric cooperative ecosystem. The paper argues that a revitalised cooperative sector can play a transformative role in reducing regional disparities, strengthening local economies, and enhancing social capital.
The successful implementation of the National Cooperation Policy 2025 has the potential to accelerate inclusive and sustainable growth, thereby contributing significantly to the realisation of a prosperous, equitable, and developed India by 2047.

Keywords: National Cooperation Policy 2025, Viksit Bharat 2047, Cooperative Movement, Inclusive Growth, Rural Development, Cooperative Governance, Financial Inclusion, Digital Transformation, Sustainable Development, Community Empowerment.

INTRODUCTION

Cooperation has been an integral part of India's heritage. Even small things or limited resources, when united, can achieve significant results. - Prime Minister Narendra Modi

India's cooperative movement has played a pivotal role in promoting socio-economic equity and community empowerment since independence. With over **8.45 lakh cooperatives** across agriculture, credit, housing, dairy, and marketing sectors, the model has proven its resilience and adaptability. However, the sector has also faced issues such as weak governance, a lack of professional management, and limited integration with national markets and digital systems. The **National Cooperation Policy 2025**, introduced under the **Ministry of Cooperation**, aims to address these gaps and lay a roadmap for the comprehensive reform of the cooperative sector. As India prepares for its 100th year of independence in 2047, the cooperative movement is seen as a key pillar in achieving **Viksit Bharat** — a vision of a self-reliant, inclusive, and developed India.

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Historical Context and Need for a New Policy

The cooperative movement in India has a rich history dating back to the enactment of the **Cooperative Credit Societies Act, 1904**, which was introduced to protect farmers and rural communities from exploitative moneylenders. Over time, cooperatives expanded into various sectors, including agriculture, dairy, fisheries, housing, consumer services, and rural credit. Following Independence, cooperatives became important instruments of planned economic development, rural transformation, and social welfare. Successful models such as the dairy cooperative movement demonstrated the potential of collective action in improving livelihoods and promoting inclusive growth.

Evolution of the Movement

Because the 1904 Act was highly restrictive and limited only to credit institutions, the government subsequently passed the **Co-operative Societies Act of 1912**. This newer Act permitted the formation of non-credit cooperatives (such as those for production and distribution) and formally recognised unions and central cooperative banks. Following the constitutional reforms of 1919, cooperation became a provincial subject, paving the way for individual states to govern their own cooperative frameworks.

Today, the framework governing these institutions is highly decentralised. In regions like Andhra Pradesh, local operations are governed by state-specific laws such as the **Andhra Pradesh Co-operative Societies Act, 1964**. Meanwhile, cooperative societies that operate across multiple state borders fall under the national **Multi-State Co-operative Societies Act, 2002**.

The previous National Cooperative Policy, introduced in 2002, had become inadequate in addressing the evolving challenges and opportunities arising from globalisation, technological advancements, digital transformation, and changing socio-economic conditions. Recognising the need for a modern and future-oriented framework, the Ministry of Cooperation, established in 2021, initiated the process of formulating a new National Cooperation Policy in September 2022 to strengthen and revitalise the cooperative sector in line with contemporary development goals.

The National Cooperation Policy 2025 has been introduced to revitalise the cooperative sector and align it with the aspirations of **Viksit Bharat 2047**. The policy aims to strengthen institutional capacity, promote transparency and accountability, encourage digital innovation, enhance financial sustainability, and expand cooperative participation across sectors. By addressing existing weaknesses and leveraging new opportunities, the policy seeks to transform cooperatives into dynamic, competitive, and member-driven institutions capable of contributing significantly to India's inclusive and sustainable development.

What is a Cooperative?

A cooperative is an **autonomous association** of persons, **united voluntarily** to meet their common **economic, social, and cultural needs** and aspirations through a jointly owned and democratically member-controlled **enterprise**.

Theme of the Policy

The central theme of the National Cooperation Policy 2025 is **"Sahakar Se Samriddhi" (Prosperity through Cooperation)**, which envisions cooperatives as powerful instruments for achieving inclusive, sustainable, and equitable development. The policy focuses on strengthening cooperative institutions through democratic governance, transparency, professional management, technological innovation, and financial viability. It seeks to empower farmers, women, youth, and marginalised communities by expanding access to resources, markets, credit, and employment opportunities. By promoting cooperative entrepreneurship and community participation, the policy aims to bridge socio-economic disparities and enhance grassroots development. Ultimately, the policy aligns the cooperative movement with the vision of **Viksit Bharat 2047**, fostering self-reliance, social justice, and collective prosperity for all citizens.

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Key components of the policy

- India has over **8.45 lakh cooperatives** with **30+ crore members**.
- The **National Cooperation Policy** aims to make cooperatives key drivers for **Viksit Bharat 2047** through **Sahkar-se-Samriddhi**.
- Focus is on **legal reforms**, **digitalisation**, and **financial empowerment**.
- The policy promotes **inclusive participation** of women, youth, and SC/STs.
- The policy also suggests expansion of cooperatives into **new sectors** like clean energy, waste management, and technology.

Types of Cooperatives

According to the National Cooperation Policy 2025 and government data, India has more than 8 lakh cooperative societies, broadly classified into credit cooperatives and non-credit cooperatives.

Credit Cooperatives: Approximately 2 lakh (2,00,000) societies, including Primary Agricultural Credit Societies (PACS), Urban Cooperative Banks (UCBs), Credit and Thrift Societies, and other credit institutions.

Non-Credit Cooperatives: Approximately 6 lakh (6,00,000) societies, operating in sectors such as dairy, housing, fisheries, consumer services, marketing, labour, handloom, women welfare, and multipurpose cooperatives.

More recent data from the National Cooperative Database (NCD) indicates that India has about 8.45 lakh registered cooperative societies, of which around 6.57 lakh are functional. These societies are spread across 30 sectors and serve nearly all parts of rural India.

Figure-1

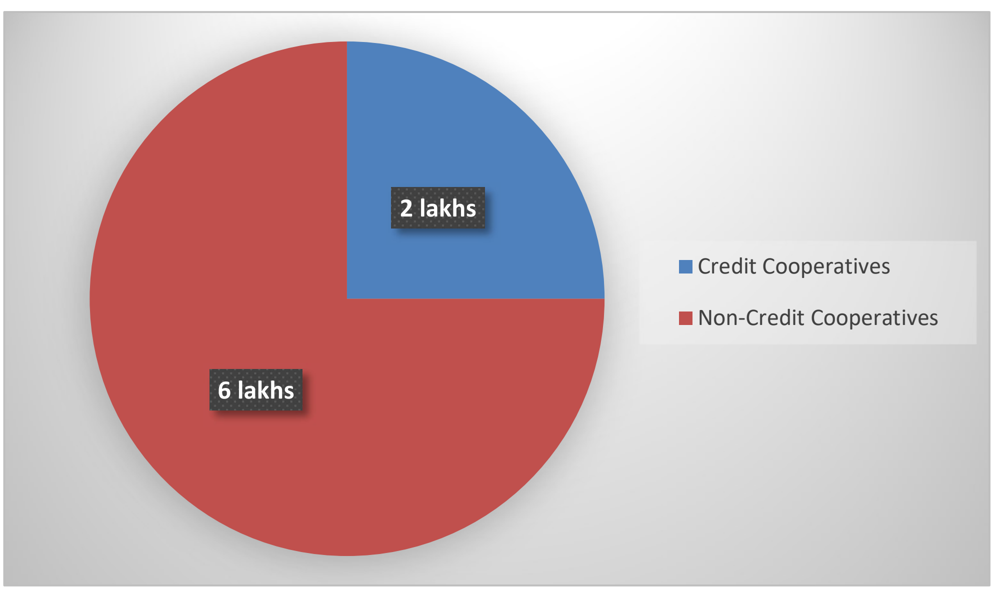
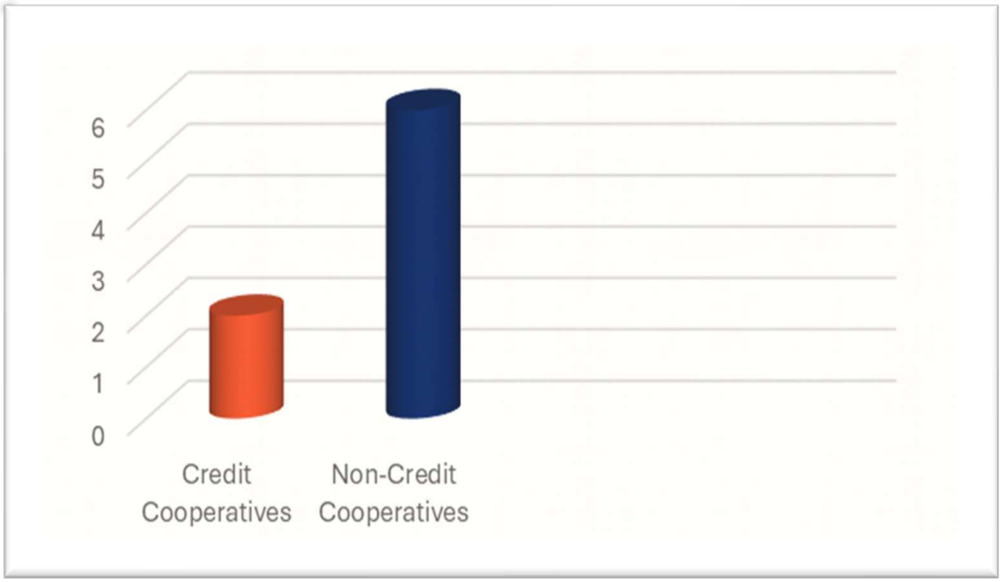


Figure -2



India has **more than one-fourth** of the world's cooperatives

COOPERATIVE PRINCIPLES

The internationally accepted cooperative principles are established by the International Cooperative Alliance (ICA). These principles guide the formation and functioning of cooperatives worldwide.

Seven Cooperative Principles

- **Voluntary and Open Membership**: Cooperatives are open to all persons willing to use their services and accept membership responsibilities without discrimination.
- **Democratic Member Control:** Cooperatives are democratic organisations controlled by their members, following the principle of **"one member, one vote."**
- **Member Economic Participation:** Members contribute equitably to the cooperative's capital and share in its economic benefits and surplus.
- **Autonomy and Independence:** Cooperatives are self-help organisations controlled by their members and remain autonomous in decision-making.
- **Education, Training, and Information:** Cooperatives provide education and training to members, elected representatives, managers, and employees to enhance their effectiveness.
- **Cooperation among Cooperatives:** Cooperatives strengthen the movement by working together through local, national, regional, and international structures.
- **Concern for Community:** Cooperatives work for the sustainable development and welfare of their communities through policies approved by their members.

OBJECTIVES OF THE NATIONAL COOPERATION POLICY 2025

The National Cooperation Policy 2025 aims to strengthen and modernise the cooperative sector to make it a key driver of inclusive and sustainable development.

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The major objectives are:

1. **Strengthen Cooperative Governance** by promoting transparency, accountability, professionalism, and democratic member participation.
2. **Enhance Economic Viability** of cooperatives through improved financial management, business diversification, and market competitiveness.
3. **Promote Digital Transformation** by integrating modern technologies, digital platforms, and data-driven management systems.
4. **Expand Financial Inclusion** by improving access to credit, savings, insurance, and other financial services, particularly in rural areas.
5. **Empower Farmers, Women, Youth, and Marginalised Communities** through greater participation, leadership opportunities, and livelihood support.
6. **Increase Employment and Entrepreneurship** by encouraging cooperative enterprises across agriculture, dairy, fisheries, housing, manufacturing, and service sectors.
7. **Strengthen Cooperative Education and Capacity Building** through training, skill development, and awareness programs for members and managers.
8. **Promote Cooperation among Cooperatives** to enhance resource sharing, networking, innovation, and collective growth.
9. **Support Sustainable Development** by encouraging environmentally responsible practices and community-centred development initiatives.
10. **Facilitate Ease of Doing Business** by simplifying regulatory frameworks and improving institutional support for cooperatives.
11. **Enhance Global Competitiveness** by integrating Indian cooperatives with national and international value chains and markets.
12. **Contribute to Viksit Bharat 2047** by making cooperatives effective instruments of inclusive growth, social justice, rural prosperity, and self-reliant economic development.

KEY HIGHLIGHTS OF THE POLICY

❖ **Legislative and Institutional Reforms**
- Encourage States to amend cooperative laws (Cooperative Societies Acts and Rules) to enhance transparency, autonomy and the ease of doing business.
- Promote digitalization of registrar offices and real-time cooperative databases.
- Revive sick cooperatives with institutional mechanisms.

❖ **Financial Empowerment**
- Preserve and promote the three-tier Primary Agriculture Credit Societies - District Central Cooperative Bank - State Cooperative Bank credit structure.
- Promote cooperative banks and umbrella organisations (like National Urban Cooperative Finance & Development Corporation).
- Enable cooperative banks to handle government businesses.

❖ **Business Ecosystem Development**
- Model cooperative villages with multipurpose PACS as growth engines.
- Encourage States/UTs to develop at least one model cooperative village.
- Develop rural economic clusters (e.g., honey, spices, tea).
- Support branding under the 'Bharat' brand.

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LITERATURE REVIEW

Numerous studies and policy reports highlight the socio-economic relevance of cooperatives:

- **Kurien (2004)** emphasised the importance of cooperative models in India's dairy revolution through AMUL.
- **ICA Global Reports (2018-2022)** discuss how cooperatives contribute to employment generation, financial inclusion, and rural sustainability globally.
- **NABARD Reports (2021-2023)** underline the untapped potential of Primary Agricultural Credit Societies (PACS) and cooperative credit structures.
- The **Economic Survey of India (2022-23)** highlighted the role of cooperatives in building resilient supply chains, especially during crises like COVID-19.
- According to **Dr. A.K. Mishra (2023)**, digitisation and decentralisation are key to transforming the governance of cooperatives in the 21st century.

This literature clearly indicates that while cooperatives hold enormous promise, systematic policy support and modernisation are necessary for large-scale impact.

METHODOLOGY

This study adopts a **qualitative research methodology** based on the following approaches:

- **Documentary Analysis:** Review of government policy documents, white papers, and cooperative acts.
- **Secondary Data Analysis:** Examination of reports from NABARD, NITI Aayog, RBI, ICA, and Economic Surveys.
- **Thematic Review:** Evaluation of policy objectives in relation to the Sustainable Development Goals (SDGs) and Vision 2047 goals.
- **Expert Opinions:** Analysis of published expert commentary, academic research, and news articles.

ANALYSIS AND DISCUSSION

1. Cooperatives as Catalysts of Rural Growth: Cooperatives have historically played a significant role in India's rural economy. The policy's emphasis on **agricultural and multi-purpose cooperatives**, such as PACS, is aimed at reducing dependency on middlemen and enhancing farmer income.

2. Democratizing Financial Services: The policy aims to **strengthen cooperative banks and credit societies** to promote financial inclusion in underserved rural and tribal areas. Digitisation of credit delivery will reduce fraud and improve efficiency.

3. Women and Youth Participation: By promoting **Women Self-Help Group Cooperatives** and youth entrepreneurship, the policy aligns with the government's broader goals of gender equality and employment generation.

4. Digital Infrastructure: The creation of a **National Cooperative Database** and an integrated IT framework will enable real-time data sharing, improve regulatory compliance, and facilitate transparent governance.

5. Challenges to Implementation

Despite its promise, the policy must overcome several barriers:

- Resistance to change in traditional cooperatives
- Political interference and leadership conflicts
- Regional disparities in cooperative performance
- Low digital literacy among rural cooperative members

6. Synergy with Viksit Bharat 2047

The National Cooperation Policy aligns with key components of **Viksit Bharat**:

- **Inclusive Growth:** Empowering marginalised communities through shared ownership
- **Digital India:** E-cooperatives and digital empowerment
- **Self-Reliant India (Atmanirbhar Bharat):** Promoting local production and decentralised economies
- **Sustainable Development:** Resource pooling, green cooperatives, and rural entrepreneurship

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CONCLUSION

The National Cooperation Policy 2025 reaffirms India's dedication to enhancing cooperative institutions as inclusive, decentralised drivers of development. It merges democratic involvement with economic competitiveness, seeking to uplift millions by blending cooperative principles with contemporary approaches. The policy revitalises traditional cooperative sectors while also exploring new areas in energy, technology, and services – transforming cooperatives into a 'second engine' of India's economic growth by 2047.

The **National Cooperation Policy 2025** is a comprehensive and forward-looking initiative that recognises the untapped power of cooperative institutions. By integrating technology, improving governance, and aligning with national development priorities, the policy has the potential to transform cooperatives into dynamic engines of economic growth and social inclusion.

To ensure its success, the policy must be implemented with a participatory approach involving all stakeholders—government agencies, cooperative members, local governance bodies, and civil society organisations. As India aspires to achieve **Viksit Bharat by 2047**, a robust, transparent, and inclusive cooperative sector will be instrumental in realising this national dream.

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