

Proceedings and Recommendations of National Conference on Cooperatives

Building Prosperity Together

September 11th & 12th, 2025

Venue: IIPA, New Delhi



Organised by



**Centre for Cooperatives Studies (CCS)
Indian Institute of Public Administration
I.P. Estate, Ring Road, New Delhi- 110002**

Proceedings and Recommendations - 'National Conference on Cooperatives: Building Prosperity Together', organised by IIPA on 11-12 September 2025

1. Indian Institute of Public Administration (IIPA), New Delhi has set up the Centre for Cooperatives Studies (CCS) in August, 2025 and organised two days National Conference on Cooperatives: Building Prosperity Together' on 11-12 September, 2025. The Conference had seven structured sessions which delved on a wide spectrum of topics that were collectively exhaustive. The Chairs of Sessions and Panelists brought together the wisdom of tradition and the promise of transformation. They engaged in dialogue, reflection, and action around one of the most enduring and empowering institutions in India's socio-economic landscape: the cooperative movement. **The list of Session Chairs and Speakers is annexed.**



2. In **Inaugural Session**, Prof. Ashok Vishandass welcomed the Chief Guest Hon'ble President, NCUI, **Shri Dileep Sanghani**, **Shri Ashish Bhutani**, Secretary to Govt. of India, Ministry of Cooperation and all the Session Chairs, Panellists and other dignitaries. After traditional lightening of the lamp by the Chief Guest and other dignitaries, Prof. Ashok presented the objectives of the Conference and details of the themes of the Sessions. While delivering the key note address, Hon'ble **Shri Dileep Sanghani** underscored that Samat (Unity), Samridhhi (Prosperity), and Satya (Truth) are the foundational principles of cooperatives and form the frame for moving cooperative activities forward. Credit Cooperative Societies (CCS) have achieved a remarkable 60% involvement in cooperative activities and disbursed an impressive 22% dividend through their special program last year (2024-25). He also said that this is possible in cooperatives, not in corporates. While underscoring pivotal role that cooperative societies have played in enabling farmers to get loans and operate successful dairy cooperative systems for milk collection - especially in Gujarat. Shri Sanghani informed that he facilitated interest free loans upto Rs 5 lakhs for 40 days to farmers during Covid-19 period by mobilising capital from industrialists and diamond merchants. He highlighted the Prime Minister's vision for rural transformation and the importance of the International Year of Cooperatives. He observed that cooperatives are not merely economic institutions but constituents for whole rural development rooted in Indian cultural values as critical means

for farmer welfare and social transformation that must exist in every village and Panchayat to formulate a strong cooperative-based economic strategy for agricultural and rural sectors of India. He urged that cooperative societies should have presence in at least 50% of the Panchayats in India to achieve much needed grassroots coverage.

3. **Shri Sanghani** expressed concern on adverse impact of excessive use of urea on soil. He said reducing quantity of urea in a bag from 50 kgs to 45 kgs per bag could not and did not contain soil contamination and its erosion. Instead, introduction of nano fertiliser has brought positive and perceptible improvements. Nano Urea and Nano DAP are witnessing steady adoption. Nano fertilisers offer a sustainable solution by reducing import dependency (e.g. DAP) and delivering nutrients more efficiently. About 500 ml Nano Urea impacts as much as 45 kg conventional urea, thereby boosting efficiency.



4. **Shri Sanghani** underscored the necessity of rural roads for success of dairy cooperatives. By facilitating construction of rural roads where Panchayats were nudged to contribute land for rural roads, dairy cooperatives brought prosperity in Gujarat. The road to Viksit Bharat@20247 goes through cooperatives. Cooperatives spread peace not just in India but to the entire globe. He opined that wars between some countries are going on due to absence of the spirit of cooperation amongst those Nations. India believes in cooperatives which spread peace. He thanked IIPA for organising the first National Conference on Cooperatives and wished the Institute all the success.

5. **Session I on 'Momentum in the Cooperative Movement in India'** **Shri Ashish Bhutani**, Secretary to Govt. of India, Ministry of Cooperation Chaired the first Session on 'Momentum



in the Cooperative Movement in India'. He initiated the discussion by saying that it is nice to talk about cooperatives among the people who are already working in the cooperatives and most of those present in this Conference have been contributing to this sector. He said that the UN has declared the year 2025 as International Year of Cooperation (IYC). In fact, this is the second time that IYC has been declared by the UN. To increase awareness of cooperatives, the UN had declared 2012 as IYC. A lot of activities are being conducted by the states, by federations. The Ministry in all its

presentations, various dispensations carry the logo of the IYC. The Hon'ble PM launched a stamp on IYC, which is being used by the, cooperatives in a big way across the country to reinforce the message of the importance of cooperatives in India. Just to reinforce this, every packet of Amul carries the IYC logo. So, crores of packets are being dispensed every day, carrying this message far and wide about cooperatives.

6. We have the history of cooperatives in India with the passage of the first cooperative societies Act, as the Cooperative Credit Societies Act, 1904 to control the menace of money lenders. Cooperatives have been ingrained in the economic ethos of the country from time immemorial, be it in the Rigveda or, in the Panini 'Ashtadhyayi' (or 'Eight Chapters'), by an ancient text scholar Panini) talking about Shreinis¹ during the national independence movement. And, the latest being the voice of the Hon'ble PM when he said that the corporate sector has the power to make India self-reliant. We are ensuring prosperity reaches every farmer and every village. He has also emphasized that corporates are just not organizations, they're a movement of trust and empowerment. Likewise, we hear about Rochdale and the first society the Rochdale Equitable Pioneers Society, founded by artisans in 1844 in Europe but things have been happening, I said earlier, in India for a long, long time.
7. **Shri Bhutani** briefly mentioned about the scaling up of Banas dairy to one crore liters of milk per day which comes through cooperatives. They run college, bio CNG plants, and the biggest water conservation movement in India, all funded by dairy. In fact, dairy has brought prosperity and women empowerment to the village. In three years, all villagers have their houses. This model has brought economic revolution in Gujarat.
8. Across the world, the revenue model is something like this. One third is cost of production, one third for processing, one third for marketing. In contrast, here 85% of the payment made by the consumers goes back to the farmers. Only 15% is the cost of processing, marketing, everything. So that is how the shareholders benefit. PACS are the backbone of the entire cooperative movement. They are the dispensers of credit. First point of contact was nearly 100,000 PACS in the country, 13 crore members only of PACS.
9. **Shri Bhutani** emphasized the pivotal role of cooperative banks and Primary Agricultural Credit Societies (PACS) in rural credit delivery. Despite accounting for only 15% of total loan volume, PACS serve 43% of borrowers, especially small farmers. He highlighted that 1,900 out of 2,000 banking licenses belong to cooperative banks. These cooperative banks cater to

¹ *Shreinis (also called [guilds](#)) were professional associations of merchants and craftspeople who joined together for mutual benefit and to regulate their respective trades. These autonomous bodies were crucial to the economic and social structure, managing training, raw materials, production standards, prices, and even serving as banks.*

clients which are often overlooked by commercial banks. To modernize and empower these institutions, the Ministry of Cooperation has initiated several reforms. Two umbrella organizations—one for urban cooperative banks and another (Sahakar Sarthi) for rural banks in partnership with NABARD—have been established to centralize technology procurement, reduce costs, and enhance digital capabilities. Additionally, a ₹3,000 crore initiative aims to computerize 70,000 PACS, integrating them with district and state cooperative banks and the Krishi RIN portal to streamline data and interest subvention processes.

10. **Shri Bhutani** advocated for decentralizing grain storage and distribution by transforming PACS into multifunctional hubs-serving as storage centres and fair price shops-to reduce logistical inefficiencies and losses. He also introduced model bylaws enabling PACS to diversify into 26 activities, such as petrol pumps and service centres, making them financially viable and community-centric.
11. The Ministry envisions PACS as one-stop service centres for government schemes, integrating them with other collectives like SHGs, FPOs, and FPCs to avoid siloed operations. Amendments to the Banking Regulation Act have strengthened oversight and introduced fit-and-proper criteria for cooperative banking leadership.
12. Three national cooperative societies have been launched: Bharat Organics for certified organic produce, a seed cooperative to improve seed replacement rates, and a cooperative export body to connect farmers with global markets. Bharat Organics ensures quality through residue testing and QR-coded traceability, relieving farmers of branding and marketing burdens.
13. A national cooperative database now catalogues over 850,000 societies, offering granular data for planning and policy-making. The Ministry of Cooperatives also plans to establish 200,000 new societies to ensure every gram Panchayat is served by a vibrant cooperative.
14. In the dairy sector, new societies are being formed to promote sustainability and circularity, including initiatives under the GOBARDHAN scheme. A new cooperative policy outlines a 20-year roadmap aligned with the Prime Minister's "Sahakar se Samridhhi" vision, aiming to revitalize the sector across 30 domains-from handloom to labour-through collaboration with NGOs, research institutions, and federations.
15. **Shri Bhutani** focussed on policy and institutional support for fostering cooperative networks, strategies for strengthening inter-cooperative trade and resource sharing technology and digital platforms as enablers of cooperative integration, building social capital and trust among cooperatives. He ended by thanking IIPA for the initiative of organising this two days'

Conference and hoped that cooperatives and cooperative sector will accelerate in a more meaningful way.



16. Shri Binod Anand brought out the issues of corruption, the need for developing cooperative economics as a separate discipline and undertaking deeper research in the cooperative sector. While identifying the role of social capital and trust, he opined that cooperatives need to re-establish their community-facing identity.

17. **Session II on 'Strategy for Strengthening Cooperatives'** was chaired by Shri Sanjeev Chopra, Former MD, NAFED, ex-Director, LBSNAA. Panelists were Shri Mashar Velapurath, and Shri Manoranjan Sharma. It delved into the strategic imperatives for cooperative growth, Capacity Building and Professionalization of Cooperative Leadership, Technology Integration in Cooperatives, Access to Finance and Market Linkages for Cooperatives.



18. Shri Velapurath highlighted the importance of the Agricultural Finance Corporation (AFC) in the context of India's cooperative framework. He stated that even with the presence of AFC and various cooperative structures, there needs to be additional research and academic emphasis on cooperative economics in order to enhance these institutions. He raised the issue relating to scaling cooperatives and making their financial mechanisms more effective. He

asserted the importance of collective capital, governance, and cooperative relationships, especially as they relate to resolving chronic issues arising from past scams that occurred in commodity markets and the financial losses suffered by cooperatives. Shri Velapurath stated that new and innovative approaches to cooperative finance, current trends in cooperative finance, such as blockchain and digital technology, will enhance transparency and accountability, and allow farmer-owned cooperatives to self-govern. These features may transform the marketplace of cooperative exchanges between commodities that will then ensure fair formations of capital for agriculture and the allied sectors. In a broader view, Shri Velapurath envisions that AFC and cooperative finance will advance in conjunction with technology, policies, and programs that will foster sustainable growth and greater inclusion in the agricultural economy in India.

19. Shri Manoranjan Sharma emphasised that cooperatives are vital for socio-economic development and are part of India's social and civilizational roots, which offer a collective aspirational vision. He noted the leader's commitment to developing a new cooperative policy



on a war footing, emphasizing expansion, transparency, and facilitation from the Ministry of Corporate Affairs. Shri Manoranjan also noted that the use of modern technologies such as blockchain offers the ability to build trust, transparency, and youth involvement needed to expand cooperatives in the media sector, while also branching out to new sectors such as insurance, sports, and tourism. He also noted the need for regulatory and oversight reform, a strong governance structure, and an academic foundation, while reflecting on the previous examples of market scams, to enable the equitable, accountable, and sustainable expansion of the cooperative economy. He emphasized the importance of equitable access to realize sustainable and equitable prosperity, especially with respect to promising farmers' fair access to market demand. He emphasized the 2017 Central Cooperative Finance Policy memorandum, while also recognizing organizations such as IIPA have a role in enhancing and strengthening national and global cooperative movement.

20. **Session III on 'Member-Driven Cooperatives'**

was chaired by Shri D. K. Singh, Chairman, Cooperation Election Authority. Panelists were Dr. KK Tripathy, JS (PMEAC), Shri Prasad, GM, NABARD, and ex-Prof. Harekrishna Mishra, IRMA. It brought out the need for clarity in the Act, rules, bylaws, election rules, and lack of credible database and dissemination of relevant information to public for meaningful scrutiny. A cooperative is a community, not a private limited company. Its success lies in participation, transparency, and shared ownership. This session focussed on Governance and accountability, sustaining Members' engagement and participation, economic viability with overall welfare.



21. **Shri D.K. Singh** recounted the remarkable transformation the cooperative sector in India has undergone over the years through various constitutional, legislative, and institutional interventions. He specifically mentioned the importance of the 97th Constitutional Amendment Act, which conferred constitutional status to cooperatives, the formation of the Ministry of

Cooperation in 2021, and the Sahakar se Samridhhi programme that led to diversifying Primary Agricultural Cooperative Societies (PACS) by making them digital and connecting them with global markets. He also emphasized the relevance of the Multi-State Cooperative Societies (Amendment) Act, 2023, which enhanced the governance, transparency, and accountability of cooperative societies as well as the establishment of the Cooperative Election Authority, providing for fair, timely, and inclusive elections, inclusive of mandatory reservations. He also alluded to some of the challenges faced by cooperatives in amending bylaws, the ambiguity in membership rules, and electoral lapses were noted, and addressed the need for a professional attitude, training, and preparedness in responding to cybersecurity incidents. He expressed confidence in the cooperative sector, having administered over 160 elections since March 2024 that these legislative changes are delivering inclusive growth, strengthened governance, and a strong cooperative sector for the future.

22. Dr. KK Tripathy, JS (PMEAC) underscored that the future of India's cooperative sector depends on creating a strong governance matrix as a foundation of a "Cooperative Movement 2.0." Drawing on more than 120 years of cooperative development, he indicated that India had



faced challenges such as fragmented laws, political capture, weak registers (database), and apathy from members. He called upon organizations to undertake a state-wise review of cooperative legislation in a more harmonized manner. He also emphasised that fair and timely elections, transparent norms regarding membership and shareholding, simplified procedures for registration

and amendment of bylaws, and building the expertise of the registrars and board members are all elements required to restore credibility. Dr. Tripathy also made the case for introducing a uniform audit/ accounting standard, empanelled audits, cooperative tribunals, recruitment boards, ombudsman, and grievance mechanisms, while stressing the importance of ensuring integration of grassroots groups, reviving federations, and ensuring social mobilisation. To conclude, he noted that simplified processes, harmonized legislation, and governance that is transparent and technology-enabled will lead to cooperatives that are resilient, accountable, and central to a new development vision for an inclusive India.

23. Shri A.V. Ravindra Prasad, GM, NABARD, Mumbai highlighted the important role of NABARD in supporting the cooperative sector by helping grassroots-level cooperatives through cooperative banks, pushing technology through a Shared Services Entity, and aligning with reforms initiated by the Ministry of Cooperation and RBI. He informed about various initiatives such as PACS computerization, developing model bylaws, decentralized warehousing, and identifying appropriate marketing outlets through NAFED and other institutions. He referred to the Gujarat model of cooperation level models enterprises supporting cooperative activities, which were successful in promoting deposit mobilization, and indicated a willingness to look at a national scaling potential. He articulated NABARD's role in originating 95,000 of the new 2 lakh of cooperatives, and underlined additional public policy enablers such as constructing scheduled status for DCCBs, expanding digital banking, extending the government programs, and viewing cooperatives as enablers in risk management and fraud prevention. He opined that these steps were appropriate towards a resilient and future-ready cooperative sector.



24. Prof. Hare Krishna Mishra (formerly in IRMA, Anand), discussed the necessity of digital transformation in cooperatives and explained his research on the development of a Digital Transformation Index, with its measures of readiness and adoption. Drawing upon case studies from Odisha, he inferred that while PACS had IT infrastructure and trained operators, there was limited use of ERP systems, weak connection to DCCBs through online linkages, and low levels of awareness of cooperative policies and strategies. He elucidated some of the gaps in training, communication and digital engagement, and proposed that transformation must become a way of life which includes leadership, member willingness, and the adoption of technology. Based on his research, he recommended the need for awareness building, capacity development, and simplifying objectives to achieve future-ready cooperatives.

25. **Session IV on Dairy Cooperatives** was chaired by Prof Ashok Vishandass, ex-Chairman (CACP) and Professor (IIPA). Panelists were Dr V Sridhar, Senior GM, NDDB, Shri Ravindradas, GM (NABARD), Shri Sahoo, DGM (NABARD) and Shri Sanjay Karamchandani, MD, Banaskantha District Cooperative Milk Producers' Union Ltd. India's



dairy cooperatives are a global success story. This session brainstormed on green dairy practices, carbon footprint reduction, methane management, over use of urea leading to soil degradation, renewable energy use, market access, value addition, and global competitiveness.



26. Prof Ashok noted that the contribution of Cooperatives in GDP /GVA of India is not compiled in National Accounts Statistics (NAS), which makes it hard to study the progress of cooperatives over time in the country. It is recommended that the Ministry of Cooperation take up this matter with the Ministry of Statistics and Programme Implementation (MOSPI) to compile and release sector-wise estimates of share of Cooperatives in GDP /GVA, at least annually, if not quarterly.

27. Prof Ashok underscored soil degradation and water contamination due to over use of urea and recommended a simpler prescription to overcome this problem. He informed that crops require right mix of three fertilisers viz. nitrogen, phosphorus, and potassium or NPK. While the prices of Urea (Nitrogen) are fixed and subsidies level floats, the subsidies on other two nutrients (P and K) remain fixed but their prices float. The prices of DAP (phosphorus) and MoP (muriate of potash) remain high at three to four times that of urea. This induces farmers to over use urea even when it is not required. For instance, pulses cultivation requires no urea, yet this nutrient is used in pulses cultivation. Thus, inappropriate policy design of fertilizer pricing has led to imbalanced use of fertilisers, which extracts higher than necessary domestic resource costs (DRCs) in production of urea, GHG emission, contamination of water, reduction of biological diversity in soil. All of these adversely impact environment and ecology. It is, therefore, recommended that pricing policy of fertilisers be rationalised on priority.



28. As a case study of Banaskantha District Cooperative Milk Producers' Union Ltd, it demonstrated how role of dairy cooperatives has led to strengthening rural livelihoods and women empowerment. It showcased how waste can be turned into wealth and dairy cooperatives can heal the planet. Climate-smart practices, innovation, and inclusive growth must be the pillars of this transformation.

29. Shri Sanjay Karamchandani, MD of Banas Dairy, presented the history of Banas Dairy, which has progressed from small cooperative participation in 1969 to Asia's largest dairy, with 68% of consumer payments going directly to farmers. He also discussed the diversification of Banas Dairy into edible oils,



honey, potato processing, take-home rations, and the depth of services in veterinary care, breeding, and feeds. Promoting sustainability, Shri Karamchandani described bio-CNG plants, Gobardhan projects, water harvesting practices, afforestation, and soil labs. With women making up 40% of Banas Dairies' member base and women-led societies, Banas Dairy invests in schools, medical colleges, and hospitals, a cost-effective, holistic model for cooperative-led growth that focuses on economic empowerment, sustainable practices, and social development in line with the vision of White Revolution 2.0.



30. While addressing issues in RRBs and rural cooperative banks, Shri Ramchandra Sahoo, NABARD, stressed some key elements of PACS including the ability to not only computerize PACS with an ERP solution but also a common technology platform. He mentioned a best practice from Gujarat where it was possible to link PACS, dairy, and cooperative banks, which allowed the mobilization of more than ₹15,000 crore in deposits. He further delved on working of NABARD with PACS and the level of progress they (PACS) have made in terms of advancing financial inclusion with some new micro-ATMs, digital banking. He noted that technology enabled platform can be the vehicle to target youth and women.

31. Shri Sridhar, Senior General Manager, NDDDB, stressed the critical importance of women in India's dairy cooperative industry, sharing that women make up approximately 70% of the workforce and need to be nudged to play leadership roles. He informed about some of NDDDB's work, such as women's dairy leadership training programs, women-led cooperatives, and producer organizations where women serve



on the board as chairpersons. Shri Sridhar emphasized the need to encourage women as future entrepreneurs and highlighted the potential of women playing the roles as community leaders, AI technicians, health workers, and distribution of feed and inputs. He also informed about NDDDB's CSR programs to provide nutrition for school children and biogas models from household plants to a bio-CNG plant, connecting dairying with sustainability and the circular

economy. Flagging the issues of climate change and rural challenges, he hoped and predicted that women will drive resilient, sustainable, and inclusive cooperatives. This will drive future growth of the dairy industry.

32. **Session V on 'Cooperation Amongst Cooperatives'** was chaired by Prof. Ashok Vishandass. Panelists were Dr. Nirupam Mehrotra, Director (BIRD, Lucknow), Shri Rohit Gupta, Dy. MD (NCDC), Prof. Rakesh Arrawatia, Dean (IRMA, Anand) and Ms. Preeti Anand. The session



underscored that the principle of “cooperation among cooperatives” is foundational. The possibilities become endless when we choose to cooperate. It deliberated upon policy and institutional support for fostering cooperative networks, strategies for strengthening

inter-cooperative trade and resource sharing, technology and digital platforms as enablers of cooperative integration, building social capital and trust among cooperatives at local, national, and international levels.

33. Shri Rohit Gupta, Deputy Managing Director of NCDC, New Delhi opined that technology and digital platforms are enablers of cooperative integration. He elaborated that NCDC facilitates financial assistance to cooperatives, which has grown overwhelmingly from a lending potential of ₹24,000 crore in 2021 to about ₹96,000 crore by 2024 and has remained without any NPAs. He also presented that NCDC promoted new multistate cooperatives-NCEL, Bharat Organics, NUCFDC, and Sahkar Taxi Cooperative Ltd., launched on pilot basis in 2024 in Delhi and Gujarat-the first to provide a driver owned ride-hailing service, an alternative to Ola and Uber. Shri Gupta informed that the cooperative taxi service came into being because of concern of financial exploitation, absence of social security, and lack of transparency in the incentive structure of private aggregators. Throughout the Sahkar Taxi service, fair fare rates, fair return for the driver's efforts, no opaque benefit to the aggregator, health and accident insurance for all driver members of the service, and their representation on the Board constitute some of its unique features. Shri Gupta surmised that an evolving, technology-enabled, cooperatively driven model like Sahkar Taxi Cooperative Ltd., realizes the vision of “Cooperatives Build a Better World” and industry potential, facilitating ownership and inclusivity within an evolving service industry.



34. Prof. Rakesh Arrawatia, Dean at IRMA, Anand, highlighted the essentiality of cooperatives to address the issue of disparities, resulting from inequities caused by post-liberalization. After 1991, despite accelerated economic growth, wealth was not distributed uniformly. He advocated the use of cooperatives for



augmenting demand for farming sector so as to enable fair returns to farmers along the value chain, framing from the Golden Circle (what/how/why). He contrasted AMUL against Nestle as an example of profit sharing between cooperative members and corporate shareholders. He illustrated competition between Amul and Verka in Punjab. Co-existence and thriving of both Amul and Verka in Punjab, despite similarities and differences between the two, demonstrated empowered efficiencies, innovation, and consumer improvements. He attributed this success to political will, social mobilization, and managerial strength. Citing Balini Milk Producer Company in Bundelkhand as another success story, he reasoned that cooperatives can survive even in difficult regions, besides emphasizing the importance of institutions like IRMA and Sahakar University to prepare professional managers and engaging in cooperative-related innovation in India.



35. Dr. Nirupam Mehrotra asserted that with nearly 8.5 lakh registered cooperative societies and over 30 crore members, India has a rich tradition of inter-cooperation. From the AMUL model and fertilizer cooperatives like IFFCO and KRIBHCO to the emerging federations of FPOs and OFPOs, the cooperative movement has demonstrated several

successful stories. He called upon to strengthen leadership and governance capacities through structured training, mentoring, and transparent digital systems. He also recommended to invest in trust-building mechanisms such as peer-to-peer mentoring and equitable benefit-sharing frameworks. With enabling policies in place, proven models of inter-cooperation, and digitalisation as a catalyst, the sector is poised to enhance its role as a vital “third pillar” of the economy. Credit cooperatives, in particular, can serve as anchors for these linkages, ensuring that cooperative collaboration translates into tangible benefits for members and communities alike.



36. Using the metaphor of a staircase, Ms. Preeti Anand from WCOO–EF asserted that development is possible only when cooperatives work together, reinforcing the basic principle that cooperation drives development. Based on India’s civilizational ethos and Vedic traditions, she asserted that cooperation across sectors can result in sustainable outcomes. She reiterated that cooperation among cooperatives is not only a structural necessity but also a cultural and ethical imperative for building a stronger movement in modern India.

37. **Session VI on ‘Skewed Cooperative Movement across Regions’** was chaired by Prof. Ashok Vishandass. Panelists were Prof. Sangeeta Shroff, Prof. Manisha Paliwal, Ms. Sita Hindowar, and Dr. Shashi Bhushan. Prof. Ashok Vishandass underscored the need for balanced growth of cooperatives across all geographies of the country. Building on an analogy of strength of a chain which is as strong as its weakest link, he cautioned against



complacency in cooperative movement by merely looking at impressive performance of cooperatives at National level. He deliberated upon historical and institutional factors behind regional imbalances in cooperative development, regional disparities in sectoral penetration, impact of state support on regional growth of cooperatives and policy interventions for balanced cooperative development across states. Noting that fruits of cooperatives have not percolated to some parts of our country, we must confront an uneven terrain of cooperative growth in the country. Equity must be our compass. Every region, every community, deserves the opportunity to organize, cooperate, and thrive. We need to commit ourselves to a cooperative movement that is not merely strong but also just. He concluded by stating that the International Year of Cooperatives 2025 is a chance for India to present its cooperative renaissance as a model for global inclusive and sustainable growth to become Viksit Bharat@2047.



38. Dr. Sangeeta Shroff reasoned that Seed, being a crucial input in agriculture, its production in the country needs to be strengthened. India with varied agro climatic zones is suitable for producing wide variety of seeds and the same must be scaled up. A cooperative like BBSSL (Bharitya Beej Sahakari Samiti Limited) must be nudged to augment the production of quality seeds so that farmers get certified seeds with higher

germination rates. This will help the country move not just towards self sufficiency in seed production but would also augment income levels of farmers.

39. Prof. Manisha Paliwal expressed concern about the imbalanced nature of India's cooperative landscape, with concentration in Maharashtra and Gujarat and a weak presence in Northeast and East India. She called for geographic expansion, sectoral diversity, digital transformation, and youth involvement in cooperatives. This is imperative in light of the challenges related to political influence, poor branding, outdated technology, and lack of human resources. By referencing case studies on Gokul Dairy and the Mandeshi Foundation, she advocated for governance reforms, timely diversification, and youth-backed entrepreneurship so as to make cooperatives to be competitive, inclusive, and sustainable.



40. India's cooperative movement must evolve from subsidy-dependence to competitive, professional, and inclusive institutions. The Ministry of Cooperation's 2025 policy provides the framework to achieve this by reducing regional imbalances, adopting digital tools, and ensuring inclusive governance. With these steps, cooperatives can become engines of economic strength and social equity.



41. Dr. Shashi Bhushan brought out the dual challenge to India's cooperative sector of political patronage and uneven regional development. He pointed to sugar cooperatives in Maharashtra, as contrasted with more professional sugar cooperatives in Gujarat's Amul model and the lack of cooperative penetration in Bihar and Jharkhand. He stated that lack of professionalism lead to incompetence, and dents trust in cooperatively managed development. He advocated for transparency, youth leadership and professionally managed cooperatives.



42. Ms. Sita Hindowar, highlighted the cooperative governance of IFFCO, which included IFFCO's journey from 57 member societies in 1967 to over 35,000 in 2025, serving 5 crore farmers through five fertilizer plants and 21 joint ventures across the globe. She summarized IFFCO's compliance with the seven cooperative principles of governance, with key highlights being that governance was democratic. With representative general body and board, members receive 20% of dividends. Members are imparted training, with over 6000 education programs reaching 1.5 lakh farmers. IFFCO's innovations, like nano urea, biofertilizers, neem varieties, and

sustainability work like tree plantation initiatives and carbon neutrality, were acknowledged.

43. **In the Session VII on 'Role of Cooperatives in Indian Economy'** was Chaired by Prof. Ashok Vishandass. The panelist, Shri Binod Anand flagged challenges and the need for reforms in Governance, digitization, and market linkages in the cooperative sector. As cooperatives are drivers of inclusive growth, the need for positioning cooperatives as accelerators of national development, not as alternatives, was emphasised. He highlighted the dominance of Morocco's OCP (Office Chretien des Phosphates), which controls global rock phosphate markets through a 100-kilometer conveyor belt protected by UN peacekeepers, demonstrating how cooperatives can achieve global scale and influence. Shri Anand advocated for strategic interventions across manufacturing, critical energy missions, oil exploration, and commodity clusters. He suggested creating cooperative equity funds to compete with global private equity giants like Blackstone and BlackRock.



44. After deep strategic thinking about transforming cooperatives from traditional rural institutions to drivers of national economic growth, two days' National Conference on Cooperatives concluded with vote of thanks by Shri Amitabh Ranjan, Registrar (IIPA).

45. Based on deliberation, Prof. Ashok presented a comprehensive summary of all seven conference sessions. The **key recommendations** are recapitulated hereunder:



Reimagine Cooperatives as Engines of Economic Transformation

- i. Dairy cooperatives have brought prosperity in Gujarat. Cooperatives spread peace not just in India but to the entire globe. India believes in cooperatives which spread peace. A national cooperative database now catalogues over 850,000 societies, offering granular data for planning and policy-making. For granular planning and true decentralised policy-making, it is recommended that the Ministry of Cooperation establish new cooperative societies to ensure every gram Panchayat in the country is served by a vibrant cooperative to achieve much needed grassroots coverage. India

must reposition cooperatives from traditional rural support systems to dynamic institutions driving inclusive, sustainable, and globally competitive economic growth. This includes aligning with the vision of Viksit Bharat@2047 and integrating cooperative principles with modern business practices and net-zero goals.

Revenue Model

- ii. Across the world, the revenue model of cooperatives broadly conforms to pattern where cost of production, cost of processing, and marketing cost account for one third each. In contrast, 85% of the payment made by the consumers goes back to the dairy farmers in India. Only 15% is the cost of processing, marketing, and other costs. So that is how the shareholder's benefit. PACS are the backbone of the entire cooperative movement. They are the dispensers of credit. Such a revenue model needs to be replicated in other cooperative sectors across the country.

Digital and Physical Infrastructure

- iii. The Ministry of Cooperation have established two umbrella organizations—one for urban cooperative banks and another (Sahakar Sarthi) for rural banks in partnership with NABARD to centralize technology procurement, reduce costs, and enhance digital capabilities. To modernize and empower cooperatives, all PACS needs to be computerized, integrating them with district and state cooperative banks and the Krishi RIN portal.
- iv. Three national cooperative societies namely Bharat Organics for certified organic produce, a seed cooperative to improve seed replacement rates, and a cooperative export body to connect farmers with global markets, have been launched. Bharat Organics ensures quality through residue testing and QR-coded traceability. It is recommended to expand its outreach to all geographies of the country to ease the burden of branding and marketing on farmers, thereby augmenting welfare of farmers.
- v. A new cooperative policy outlines a 20-year roadmap aligned with the Prime Minister's "Sahakar se Samridhi" vision, aiming to revitalize the sector across 30 domains—from handloom to labour—through collaboration with NGOs, research institutions, and federations. For building social capital, fostering cooperative networks and deepening trust among cooperatives, strategies for inter-cooperative trade, resource sharing

technology and digital platforms as enablers of cooperative integration be strengthened.

- vi. To reduce logistical inefficiencies and losses, PACS should be transformed into multifunctional hubs—serving as storage centers and fair price shops. The Ministry of Cooperation should take suitable measures to make PACS as one-stop service centers for government schemes, integrating them with other groups like SHGs, FPOs, and FPCs to avoid siloed operations.

Harmonize Regulatory and Institutional Architecture

- vii. The Multi-State Cooperative Societies (Amendment) Act, 2023, enhanced the governance, transparency, and accountability of cooperative societies. While establishment of the Cooperative Election Authority provides for fair, timely, and inclusive elections, there still exists ambiguity in membership rules, bylaws and electoral lapses. To ensure cooperative sector emerge as a robust and future ready Institution, it is recommended that the Ministry of Cooperation take appropriate steps to remove ambiguity in existing laws, prepare model rules, laws, bylaws and reform electoral laws.
- viii. A state-wise review of cooperative legislation in a more harmonized manner needs to be undertaken to ensure fair and timely elections, transparent norms regarding membership and shareholding, simplified procedures for registration and amendment of bylaws, and building the expertise of the registrars and board members. All these elements are required to restore credibility. Creating a strong governance matrix as a foundation of a "Cooperative Movement 2.0" is recommended and therefore suitable measures to be taken accordingly.
- ix. Governance reforms must preserve democratic principles while enabling professional management. This includes ensuring free and fair elections, and benefits reaching actual members rather than intermediaries.
- x. State-wise cooperative legislation must be harmonized, and mechanisms like cooperative tribunals, ombudsman systems, and grievance redressal must be introduced to ensure accountability and legal clarity.

Capacity Building and Quality Training

- xi. Cooperatives must be empowered to raise capital, diversify into new activities, and serve as multifunctional hubs. Substantial reforms are needed to enable cooperatives to access capital markets, create equity funds, and establish cooperative economic zones. A formal inter-ministerial coordination mechanism must be instituted to integrate cooperatives across all government schemes across Ministries/Departments/Organisations (MDOs).
- xii. The need is felt to bolster cooperative institutions in terms of diversification, market integration, sustainable development, and inclusive frameworks. Besides, there is need to uplift women, small and marginal farmers within cooperatives for equity and inclusivity. To ensure cooperative sector emerge as robust and future ready Institution, it is recommended to impart suitably designed professional training for cooperative Members, Registrars, and officials in credible Institute(s) in a phased manner to build their capacities to perform and deliver, ensure digital readiness, and governance capabilities across the sectors. This will go a long way in creating professional managers, engaging them in cooperative-related innovations to make cooperatives future-ready.

Accountability

- xiii. Integration of grassroot groups, reviving federations, and ensuring social mobilisation, simplified processes, harmonized legislation, transparent and technology-enabled was emphasised. It will lead to cooperatives that are resilient, accountable, and central to a new development vision for an inclusive India. It is recommended to put in place a uniform audit /accounting standards, empanelled auditors, cooperative tribunals, recruitment boards, ombudsman, and grievance mechanisms.

Environmental Smart Cooperatives

- xiv. Green dairy practices, carbon footprint reduction, methane management, renewable energy use, market access, value addition, and global competitiveness need to be propagated on a wider scale in a mission mode. Based on case study of Banaskantha District Cooperative Milk Producers' Union Ltd, it is recommended to fully exploit the potential of dairy cooperatives in strengthening rural livelihoods and women empowerment in other parts of the country and turn the waste into wealth and dairy cooperatives can also heal the planet.

- xv. Crops require right mix of three fertilisers viz. nitrogen, phosphorus, and potassium or NPK. While the prices of Urea (Nitrogen) are fixed and subsidies levels float, the subsidies on other two nutrients (P and K) remain fixed but their prices float. The prices of DAP (phosphorus) and MoP (muriate of potash) remain high at three to four times compared to that of urea. This induces farmers to over use urea even when it is not required. Inappropriate policy design of fertilizer pricing has led to its imbalanced use, extracts higher than necessary domestic resource costs (DRCs) in production of urea, GHG emission, contamination of water, reduction of biological diversity in soil. All of these adversely impact environment and ecology. It is, therefore, recommended that pricing policy of fertilisers be rationalised on priority.
- xvi. Climate-smart practices, innovation must be the pillars of the transformation of rural livelihoods. The model of Banaskantha dairy showcased that waste can be turned into wealth and dairy cooperatives can heal the planet. It is recommended that such a model be replicated across geographies of the country to strengthen rural livelihoods and women empowerment.
- xvii. Seed, being a crucial input in agriculture, its production in the country needs to be strengthened. India with varied agro climatic zones is suitable for producing wide variety of seeds and the same must be scaled up. Cooperatives in seed must be empowered to augment the production of quality seeds so that farmers get certified seeds with higher germination rates. This would also help augment income levels of farmers.
- xviii. Cooperatives should expand into electric vehicles, battery storage, nuclear energy, and critical minerals. Climate-smart dairying, renewable energy, and circular economy practices must be scaled, with special emphasis on women-led and green cooperatives.

Rural Livelihoods

- xix. Drawing on success story of Banas Dairy, it is recommended to suitably nudge other dairy cooperatives to diversify into edible oils, honey, potato processing, bio-CNG plants, Gobardhan projects, water harvesting practices, afforestation, thus promoting sustainability. With women making up 40% of Banas Dairies' member base and women-led societies, a cost-effective, holistic model for cooperative-led growth that focuses on economic empowerment, sustainable practices, and social development in line with the vision of White Revolution 2.0.

- xx. While some states such as Gujarat, Maharashtra, Kerala have dense cooperative networks with economies of scale, strong branding, others in the east, northeast, and parts of north India grapple with low penetration, weak networks, and limited bargaining power. This imbalance perpetuates unequal access to cooperative benefits and market opportunities. It is recommended to make focused interventions in under-served states through suitably designed incentives, to support cooperative clusters to achieve economies of scale. Besides, climate-smart cooperative models be promoted.
- xxi. Growth of cooperatives in India has been rather skewed with the result that its fruits have bypassed some regions of our country. Equity must be our compass and it is recommended that an uneven terrain of cooperatives be corrected by suitable policy intervention by the Ministry of Cooperation.
- xxii. Every region, every community, deserves the opportunity to organize, cooperate, and thrive. In the International Year of Cooperatives 2025, it is recommended that the policy on cooperatives must focus on geographic expansion, sectoral diversity, digital transformation, and youth involvement in its cooperative renaissance as a balanced cooperative development model across states.

Institutionalize Research in Cooperative Economics

- xxiii. Credible research is a prerequisite for improved institutions. To undertake deeper research in the cooperative sector, develop 'Cooperative Economics' as a separate discipline. Dedicated academic programs, think tanks, and research centres must be established to formalize 'cooperative economics' as a separate discipline. Institutions like IIPA's Centre for Cooperative Studies (CCS) and Sahakar Bharati University should lead knowledge generation and policy innovation.
- xxiv. The contribution of Cooperatives in GDP /GVA of the country is not compiled in National Accounts Statistics (NAS). It is recommended that the Ministry of Cooperation take up this matter with the Ministry of Statistics and Programme Implementation (MOSPI) to compile and release sector-wise estimates of share of Cooperatives in GDP /GVA, at least annually, if not quarterly.

Foster Cooperation Among Cooperatives

- xxv. Cross-sectoral collaboration must be nurtured to unlock synergies. Shared platforms, federated models, and innovative ventures like Sahakar Taxi Cooperative Ltd. exemplify how cooperation can drive inclusive service delivery and social capital.

Position Cooperatives for Global Competition

- xxvi. India's cooperatives must strategically engage with global markets, especially in sectors backed by sovereign guarantee funds. This includes launching national cooperatives for organics, seeds, and exports with QR-coded traceability and branding support.

Creating Awareness and Shape Public Perception

- xxvii. Given that the UN has declared the year 2025 as International Year of Cooperation (IYC), awareness about cooperatives needs to be spread far and wide. The Ministry of Cooperatives in all its presentations, various dispensations carry the logo of the IYC. The Hon'ble PM launched a stamp on IYC, which is being used by the, cooperatives in a big way across the country to reinforce the message of the importance of cooperatives in India. Just to reinforce this, every packet of Amul carries the IYC logo. The spread of this message about cooperatives needs to be spread far and wide on sustainable basis.
- xxviii. Strategic communication is essential to build trust and counter negative stereotypes. Cooperative brands like Amul, Verka and Bharat Organics should be leveraged to amplify cooperative identity and values.

46. On acceptance and implementation of these recommendations, cooperatives would boost economic growth and social equity, and would contribute to Viksit Bharat@2047.

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