

National Cooperation Policy, 2025

Prelims: Current events of national and international importance | Economy

Why in News?

Recently, the Union Minister of Cooperation informed Parliament about the National Cooperation Policy's objectives, achievements, and initiatives in a written reply in the Lok Sabha.

- **Aim** - It is a **national policy framework with 16 objectives** to strengthen cooperatives through various initiatives.

Cooperatives are voluntary, self-governed associations formed to serve the common economic, social and cultural interests of their members, especially the economically weaker sections.

- **Launched in** - 2025
- **Nodal Ministry** - The Ministry of Cooperation.
- **Objectives** - It aims to **triple the cooperative sector's contribution to GDP by 2034.**
- It aims to bring in at least 50 crore people under the ambit of cooperatives and make them stakeholders in the equitable growth.
- **Target** - It is to have **at least one cooperative organization in every village in India.**
- **Focus** - Dalits, Adivasis and women are at the core of the policy.
- **Key Features** -

| Domain | Achievements & Initiatives |
|--------|----------------------------|
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| New Institutions | <ul style="list-style-type: none"> • NUCFDC - National Urban Cooperative Finance and Development Corporation Limited, an umbrella body for Urban Cooperative Banks. <ul style="list-style-type: none"> - Recognised as Self-Regulatory Organisation (SRO) by RBI. • Sahakar Sarathi Limited - Provides IT infrastructure and digital banking services to State Cooperative Banks (SCBs) and District Central Cooperative Banks (DCCBs). • Tribhuvan Sahkari University - Apex national institution for standardised, industry-driven cooperative education and training. • NCEL (National Cooperative Export Limited) - Promotes export of cooperative sector products to international markets. • BBSSL (Bharatiya Beej Sahakari Samiti Limited) - Seed-focused cooperative for production, certification, procurement, processing, storage, branding, and packaging. • NCOL (National Cooperative Organics Limited) - Umbrella body for organic products aggregation, certification, testing, storage, processing, logistics, marketing, and finance facilitation. |
| Governance Reform | <ul style="list-style-type: none"> • Multi-State Cooperative Societies Act, 2002, amended in 2023 to facilitate good governance and transparency. |
| Financial Environment | <ul style="list-style-type: none"> • Accessible and affordable finance. • Equal business opportunities for cooperatives. |
| Expansion & Markets | <ul style="list-style-type: none"> • Multi-dimensional expansion, including international markets and increasing members' income. |
| Digitalisation | <ul style="list-style-type: none"> • Adoption of technology for efficient and transparent management. • <u>Computerisation of Primary Agricultural Credit Societies (PACS)</u> for linkage with NABARD, SCBs, and DCCBs. |
| New & Emerging Sectors | <ul style="list-style-type: none"> • Promotion of cooperatives in new and emerging sectors (e.g., mobility through Bharat Taxi). |
| Sustainability & Circular Economy | <ul style="list-style-type: none"> • Environment-friendly practices with new cooperatives, namely, <ul style="list-style-type: none"> - Inputs & Services Delivery Society (dairy productivity). - Gomay Sahkari Samiti (manure, renewable energy, organic fertilizers). |
| Data & Inclusion | <ul style="list-style-type: none"> • National Cooperation Database with gender and weaker section disaggregated data. |
| Cooperative Business Models | <ul style="list-style-type: none"> • Bharat Taxi - India's first cooperative-led ride-hailing platform with zero commission; profits distributed to drivers. |

The International Day of Cooperatives is celebrated annually on 5th July.

- **Significance** - The Policy aims to make cooperatives key drivers for Viksit Bharat 2047 through Sahkar-se-Samriddhi.
- The policy promotes inclusive participation of women, youth, SC/STs.
- Suggests expansion of cooperatives into new sectors like clean energy, waste management, and technology.
- Financial inclusion through digital platforms and DBT.

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

Quick Facts

Constitutional provisions for Co-operative Societies

- **7th schedule** -
 - **Entry 44 of the List I** - Union List for objects not confined to one State.
 - **Entry 32 of the List II** - State List for objects confined to one State.
- **Fundamental Rights** - Article 19(1)(c) deals with the right to form cooperative societies.
- **Directive Principles of State Policy** - Article 43B mentions about state policy for the promotion of cooperatives.
- **Part IX B** - 'The Cooperative Societies' was inserted with provisions for incorporation, regulation and winding up of co-operative societies.
- Article 19(1) (c), Article 43B, part IX B were added by *97th constitutional amendment act.*

Reference

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