

# Sahkar Uday



## Dairy Cooperatives

to Prosper More via High-Value  
Product Manufacturing

**Amul** and **IFFCO**

Soar to the Top in ICA World  
Cooperative Rankings

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NCDC Increases Financial Assistance for  
Cooperative Societies Fourfold

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Sarv Sahkar, Sarv Sakaar  
**Sahkar  
Uday**

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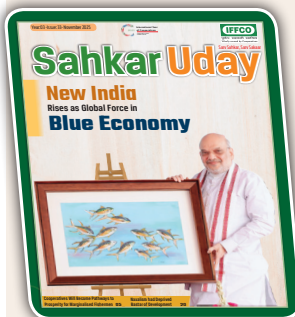
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Cover Story

**Amul and IFFCO Soar to the Top in ICA World Cooperative Rankings**

The development and success of Indian cooperatives is gaining recognition on the global stage. In the ICA World Cooperative Monitor 2025 report, Amul, the cooperative that has brought pride to India's dairy sector, has been recognized as the world's best cooperative society.

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**Books Are the Primary Foundation of Knowledge and Personality Development**



Books are not only a source of knowledge but also an important medium for personality development. Union Home and Cooperation Minister Shri Amit Shah expressed this inspiring thought while encouraging children to read at the Ahmedabad International Book Fair held in Gujarat's Ahmedabad.

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**We Must Take Pride in Our Heritage to Move The Nation Forward**



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**NCDC Increases Financial Assistance for Cooperative Societies Fourfold**

The financial expansion of the National Cooperative Development Corporation (NCDC) has increased up to fourfold. This has given new momentum to the development of cooperative societies across the country.

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**India is Eager to Become Developed and Self-reliant**

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**Without 'Hind Ki Chadar' Guru Tegh Bahadur Ji, Neither Hindus Nor Sikhs Would Have Survived**

## From the Editor's Desk

In India, cooperative societies play a central role in promoting economic empowerment, inclusive development, and social equity. They not only generate employment opportunities but also provide people with a democratic platform to participate in economic decision-making. As a result, self-reliance is strengthened in both rural and urban areas, and social trust is reinforced. At present, around 8.44 lakh cooperative societies are active across the country, making significant contributions in sectors such as credit, housing, dairy, fertilizers, fisheries, and several others.

Owing to its extensive membership base, participation across diverse sectors, and effective operational model, the Indian cooperative movement has established a distinct identity at the global level. The model of cooperation, self-reliance, and agricultural collaboration developed in India is now increasingly being adopted by cooperative institutions in other countries as well.

Recently, the World Cooperative Monitor has ranked Gujarat Cooperative Milk Marketing Federation Limited (AMUL) and Indian Farmers Fertiliser Cooperative Limited (IFFCO) as the world's largest and second-largest cooperative societies, respectively. This ranking, based on per capita Gross Domestic Product (GDP), highlights how Indian cooperatives—driven by the collective efforts of farmers—are today making a strong and influential presence on the global stage. While IFFCO has strengthened the agricultural sector through its leading role in the production and distribution of fertilisers, AMUL has demonstrated that a farmer-owned dairy model can also emerge as a global benchmark of excellence.

This achievement is not merely a success of these two institutions, but a symbol of the success of the entire Indian cooperative movement. It embodies the tireless efforts of millions of farmers and members who form the backbone of these cooperatives. The accomplishments of AMUL and IFFCO represent a significant milestone inspired by Prime Minister Shri Narendra Modi's vision of "Sahkar se Samridhi" (Prosperity through Cooperation) and guided by the leadership of Union Minister for Home and Cooperation Shri Amit Shah. These successes clearly reaffirm that with collective effort, clear direction, and strong leadership, even the most ambitious goals can be achieved. This is a moment of pride for India and a powerful validation of the strength and effectiveness of the Indian cooperative model before the world.

'Sahkar Uday' magazine extends its heartfelt congratulations to AMUL and IFFCO on this remarkable achievement. This issue features special articles highlighting the accomplishments of AMUL and IFFCO, along with insights into other initiatives of the Ministry of Cooperation and additional informative content. We are confident that, like previous editions, this issue too will prove useful and engaging for our readers. ◆◆◆

**Thanks and Regards!**

***'Jai Sahkar'***



Shramev Jayate! Our government has implemented four labour codes. This is the biggest reform undertaken in the interest of workers since independence. It will greatly empower the country's workers. While this will make compliance with regulations much easier, it will also promote ease of doing business.

**Shri Narendra Modi,**  
Prime Minister of India



Whether it is the modernization of PACS, the formulation of a new National Cooperative Policy, or the foundation of the Tribhuvan Sahkari University, cooperatives under the Modi government are paving the way for new opportunities and prosperity for farmers, livestock farmers, rural youth, and women, and are setting an example for the Indian cooperative model worldwide.

**Shri Amit Shah**  
Union Minister for Home and Cooperation



Vande Mataram is not just a song, but a living declaration of valour and victory. Its lines inspire courage, fill hearts with enthusiasm, and call upon the nation to rise with pride and devotion.

**Shri Murlidhar Mohol**  
Union Minister of State, Ministry of  
Cooperation, GoI



Under the chairmanship of the Honourable Union Minister for Home and Cooperation, Shri Amit Shah, a meeting was held in Vav-Tharad, Gujarat, where Banas Dairy's new dairy plant and potato plant were inspected. These state-of-the-art plants will play a crucial role in increasing farmers' income by facilitating local milk and potato production in domestic and international markets, and will give a new impetus to the regional agricultural economy.

**Shri Krishan Pal Gurjar**  
Union Minister of State for Cooperation



All essential commodities should be procured through cooperative societies. This will benefit cooperative members in the form of dividends, and this will accelerate the realization of the resolve to build a self-reliant India.

**Shri Dileep Sanghani**  
President, NCUI & IFFCO



IFFCO has always been a symbol of cooperation, and at IFFCO, we have always served farmers and led innovation in fertilizers. We have dedicated ourselves to serving the Indian farmer and the agricultural sector, and now, with new-age nanotechnology products, we are bringing a new dimension to agriculture. IFFCO has taken a step further towards greater nutrition, higher quality, and improved yields through nanotechnology products.

**Shri K.J. Patel**  
Managing Director, IFFCO



The National Bank for Agriculture and Rural Development (NABARD), the country's apex financial institution for progress, is India's largest rural development bank. For the past four decades, it has played a vital role in empowering rural India and providing financial, technical, and institutional support for agricultural and rural development.

**Ministry of Cooperation, Government of India**

# Kashi Tamil Sangamam is A Remarkable Confluence of Language and Culture: Prime Minister Shri Modi

**Sahkar Uday Team**

When one of the world's oldest languages, Tamil, and one of the world's most ancient cities, Kashi, come together on a single platform, the experience is truly extraordinary. Expressing these views on the occasion of the Kashi Tamil Sangamam, Prime Minister Shri Narendra Modi shared his thoughts in the latest episode of his monthly radio programme Mann Ki Baat. Highlighting the significance of the fourth edition of Kashi Tamil Sangamam 4.0, the Prime Minister said that it represents a unique and inspiring confluence of language and culture.

For those who cherish the Tamil language and culture, this event has emerged as an important platform, with its vibrant programmes further deepening the spirit of Ek Bharat, Shreshtha Bharat. He noted that whenever he interacts with the people of Kashi, they often share how being part of the Kashi Tamil Sangamam has been a deeply enriching and joyful experience for them. The platform offers opportunities to learn new things, engage with people from diverse fields, and gain a closer understanding of Tamil culture.

Referring to the programme 'Tamil Karakalam', launched at Kashi's Namoo Ghat with the objective of promoting the learning of Tamil, the Prime Minister said that the people of Kashi are once again ready to warmly welcome their brothers and sisters arriving from Tamil Nadu with great enthusiasm. Emphasising the spirit of Ek Bharat–Shreshtha Bharat, Shri Modi urged people to become a part of the Kashi–Tamil



■ National unity and cultural diversity to be strengthened in the spirit of 'Ek Bharat–Shreshtha Bharat'

Sangamam and to consider creating more such platforms that strengthen national unity and celebrate cultural diversity. Highlighting the grandeur of Tamil culture and language, he said, "Tamil Kalachcharam Uyirvanad, Tamil Mozhi Uyirvanad, Tamil Indiyavin Perumidam." This means that Tamil culture is great, the Tamil language is great, and Tamil is the pride of India. Shri Modi added that the Kashi Tamil Sangamam has emerged as an important platform for all those who have a deep affection for the Tamil language.

Expressing satisfaction, Shri Modi said that the spirit of 'Vocal for Local' has been embraced as a way of life by crores of people across the country. India, he noted, is returning to its indigenous roots, with people consciously choosing Indian products of their own free will. "Vocal for Local is not merely a campaign; it is the economic backbone of India," he said. Encouraging the youth who are driving this movement forward,

Shri Modi appealed to citizens to remember the mantra of Vocal for Local while shopping in the New Year—buy only those products that are made in India and reflect the hard work of fellow Indians. He urged people to prioritise local products in their New Year preparations so that small traders can derive greater benefits. He further observed that the world is now recognising and respecting Indian handicrafts, art, and traditions, and that Indian products are being purchased in record numbers. As a result, indigenous goods are selling rapidly in markets, and the younger generation too is increasingly adopting swadeshi products.

Referring to the gifts presented to foreign leaders during India's G20 Presidency, the Prime Minister said that he had gifted the President of South Africa a bronze Nataraja statue—an outstanding example of Chola-era craftsmanship from Tamil Nadu's Thanjavur, deeply rooted in the region's cultural heritage. ♦♦♦

**Shri Amit Shah inaugurates Bio-CNG and Fertiliser Plant in Gujarat**

# Dairy Cooperatives to Prosper More via High-Value Product Manufacturing

Through the tireless efforts of mothers and sisters, Banas Dairy's turnover has reached ₹24,000 crore

The circular economy model will increase dairy farmers' income by over 20 %

Cattle feed will be produced within cooperatives, with benefits directly credited to women's bank accounts

Research underway on prosperity achieved through water conservation and water management in Banaskantha and Mehsana



## Sahkar Uday Team

Under the visionary leadership of Prime Minister Shri Narendra Modi, the cooperative movement has emerged as a powerful instrument for rural prosperity, value addition, and sustainable development across the country. Under the able guidance

of Union Home and Cooperation Minister Shri Amit Shah, a nationwide campaign to realise the national goals of 'Sahkar se Samridhhi' and 'Viksit Bharat' is being implemented through the Ministry of Cooperation by strengthening the cooperative model.

Taking a far-reaching step in this

direction, Shri Shah inaugurated the newly constructed Bio-CNG and Fertiliser Plant set up by Banas Dairy in the Vav-Tharad region of Gujarat. He also laid the foundation stone of a 150-tonne powder plant and stated that Banas Dairy is playing a highly significant role in transforming the lives of farmers in the region. The

tradition initiated by this dairy through the establishment of a Bio-CNG plant will serve as a model for cooperative societies across the country and will prove to be a milestone in the direction of enhancing dairy products, improving child nutrition, and promoting the prosperity and empowerment of women and farmers. The production of Bio-CNG and fertilisers will provide a strong foundation for additional income for farmers and will further strengthen self-reliance in the energy sector.

Shri Shah said that dairy cooperatives, which have made invaluable contributions to the country's cooperative sector, are now evolving under the Modi government into strong pillars of Atmanirbhar Bharat. He emphasised that the time has come to move beyond dairying alone and begin producing biogas and Bio-CNG as well. Cooperative dairies across India, he said, will no longer purchase cattle feed from the market, as it will now be produced at the cooperative level itself. The profits generated from cattle feed production will be transferred directly into the bank accounts of women members. Shri Shah further noted that this entire ecosystem requires technology as well as finance, and that under the leadership of Shri Narendra Modi, the government has already put all these arrangements in place.

### Innovative Application of the Circular Economy

Shri Shah said that several new initiatives have been launched here, including the inauguration of a state-of-the-art protein plant and a high-tech automated paneer plant. Referring to the



## Banas Emerges as Asia's Largest Milk-Producing Dairy

Shri Shah said that Banas Dairy has today become Asia's largest milk-producing dairy, and that Galba Kaka made a major contribution to this achievement. He described him as a personality whose heart was devoted solely to the welfare of farmers. What began in 1960 with milk societies in just eight villages of the Vadgam and Palanpur tehsils has today grown into an enterprise with a turnover of ₹24,000 crore. He noted that the entire effort of milk collection in this vast operation has been carried out by the sisters, daughters, and mothers of Banaskantha. The simple guiding principle of the tradition initiated by Galbabbhai was: "We may have limited money, but we have a large number of people." Shri Shah said that this idea—of many people contributing small amounts to build something big—has today grown into a massive banyan tree, inspiring cooperative movements not only across India but around the world. Demonstrating its commitment to environmental protection, Banas Dairy has also undertaken the distribution of over nine crore seed balls and carried out extensive plantation drives.

innovative experiments undertaken by Banas Dairy in the field of the circular economy, he noted that until now, under the leadership of AMUL, dairy cooperatives in Gujarat collected milk, processed it into products, sold them, and transferred the profits directly into the bank accounts of women members and farmers. In this regard, India has been at the forefront globally. However, he said that the time has now come to transform the dairy sector into a fully circular economy. Shri Shah emphasised that not even a single gram of cow or buffalo dung should go to

waste; instead, it should be converted into organic fertiliser, biogas, and electricity, with the income generated from these activities flowing back to the farmers. He further observed that there are many high-value dairy products in the world that are not yet produced in India. He handed over a comprehensive list of such products to the Chairman of AMUL and urged him to immediately initiate their production.

Shri Shah said that the journey initiated by Galbabbhai Nanjibhai Patel, who laid the foundation of Banas Dairy in Banaskantha, has grown to such an



### Three New National Cooperative Societies for Farmers

Shri Shah said that three new national cooperative societies have been established for farmers to connect them with the global market. These multi-state cooperatives include the Bharatiya Beej Sahkari Samiti Limited (BBSSL) for seed production and distribution, National Cooperative Organics Limited (NCOL) for the marketing of organic products, and National Cooperative Exports Limited (NCEL) for agricultural exports. These institutions are working as leading cooperative organisations in the fields of seeds, organic products, and exports, respectively. In addition, three national-level cooperatives have been created for the dairy sector. Shri Shah said that together, these six cooperative institutions will now undertake every activity related to agriculture. This will include the production of paneer, protein products, dairy whiteners, mawa, ice cream, and baby food, as well as oil packaging, flour, honey, cold storage, potato chips, seed production, and cattle feed manufacturing. The government, he said, has a clear and robust plan that these initiatives will expand the dairy economy and ensure that the full benefits directly reach the bank accounts of livestock farmers.

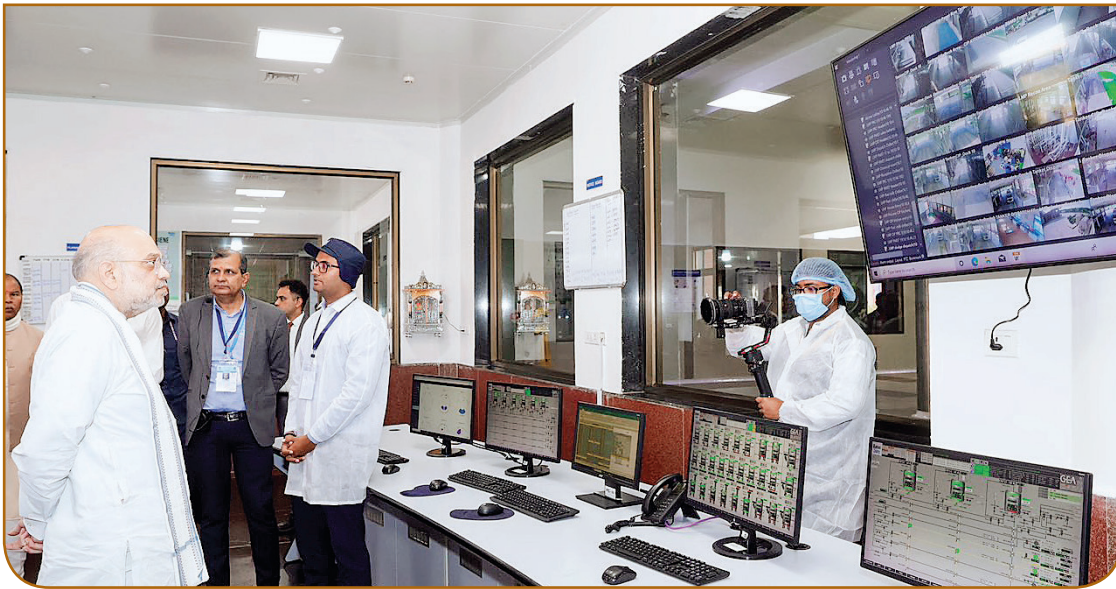
extent that the dairy today records a turnover of ₹24,000 crore. He remarked that wherever he travels across the country, he proudly states that the mothers and sisters of Gujarat have transformed villages into centres of prosperity. The farmer brothers of Banaskantha—especially the pioneers of the cooperative movement and the mothers and sisters associated with it—have set a remarkable example through cooperation. These women, he said, have presented the world's most vivid and powerful example of women's empowerment, surpassing

the rhetoric of numerous global NGOs that speak on the subject. A transparent system has now been established whereby the full payment for milk is transferred directly into the bank accounts of mothers and sisters every week.

#### Banaskantha Farmers Cultivating Three Crops a Year

Shri Shah said that he has brought along Members of Parliament from both Houses of the country's Parliament. Nearly 250 Chairpersons and Managing Directors of dairy

cooperatives from across India will be visiting Banaskantha in January 2026 to witness the remarkable transformation achieved in the cooperative dairy sector here. Recalling the period after the 1985–87 drought, Shri Shah said that when he visited this region about twenty-five years ago and interacted with farmers, they would tell him that they were able to grow only one crop in an entire year. Today, however, farmers in Banaskantha are cultivating three crops annually—groundnut, potato, and bajra. He noted that growing three crops a year was once only a



## Circular Economy to Increase Farmers' Income by 20%

Shri Shah assured the brothers and sisters of Banaskantha that within the next five years, their income from the existing level of milk production would increase by at least 20 per cent or more through the adoption of a circular economy. The additional benefits arising from increased milk production, he said, would be over and above this growth. A comprehensive and detailed plan has already been prepared to achieve this objective. He added that it is a matter of great fortune that the entire detailed planning for this initiative will be centred at the Banas Dairy headquarters itself. Shri Shah expressed confidence that this model would prove successful in enhancing the income of livestock farmers and agriculturists across the country, just as it has done in Banaskantha.

dream for Banaskantha, but it has now become a reality.

Shri Shah said that Prime Minister Shri Narendra Modi ensured the supply of water to Banaskantha from regions of Gujarat where water was available in abundance. Under the Sujalam–Sufalam Yojana, surplus water from the Narmada and Mahi rivers was brought to Banaskantha. Earlier, farmers from this region had to work as labourers in others' fields, but today those very farmers have transformed their own land into a haven of prosperity and are contributing to the overall development of Banaskantha. He said that the hard work of Banaskantha will be written in golden letters and will emerge as a source of inspiration in the history of rural development across the country. Notably, women have played a major role in this

transformation. Shri Shah observed that it has not been our usual practice to document or formally record major achievements. However, two universities have now been entrusted with the responsibility of conducting detailed research on water conservation, water-led prosperity, and the transformation in people's lives in Banaskantha and Mehsana.

### Micro-ATMs to Enable Financial Services for Milk Society of Every Village

Shri Shah said that every village milk society has now been provided with a micro-ATM, making financial transactions much easier. In the coming days, full-fledged financial services will also be launched through these micro-ATMs. He noted that Prime Minister Shri Narendra

Modi has set several ambitious goals for White Revolution 2.0, and expressed full confidence that with the four pillars—the National Gokul Mission, the Animal Husbandry Infrastructure Development Fund, the revamped National Dairy Plan, and the National Animal Disease Control Programme—White Revolution 2.0 will certainly succeed. Shri Shah further said that the tradition established by Banas Dairy will not remain confined to Banaskantha alone. It will emerge as a powerful vehicle of prosperity for crores of livestock farmers across the country. This initiative will create avenues for local employment for youth, promote self-employment for women, and enhance farmers' prosperity, thereby further strengthening the foundation of a Viksit Bharat. ♦♦♦

Global Dominance of  
 Indian Cooperatives

# Amul and IFFCO

Soar to the Top in ICA World  
 Cooperative Rankings

- A proud achievement for India's cooperative sector: Amul and IFFCO attain top positions in global cooperative rankings
- Both Indian cooperatives awarded the highest recognition in the ICA World Cooperative Monitor 2025 Report



## Sahkar Uday Team

The development and success of Indian cooperatives is gaining recognition on the global stage. In the ICA World Cooperative Monitor 2025 report, Amul, the cooperative that has brought pride to India's dairy sector, has been recognized as the world's best cooperative society. As the number one cooperative in the world, Amul is India's largest dairy cooperative, widely known as the Gujarat Cooperative Milk Marketing Federation (GCMMF). This achievement is the result of Amul's consistent growth, innovation, and a business approach rooted in the "People First" ethos. Meanwhile, IFFCO, India's leading fertilizer cooperative that has consistently

**This honour for Amul and IFFCO marks a major milestone for the Indian cooperative movement. It is not only a triumph of farmers' hard work and self-reliance but also a significant success of Prime Minister Shri Narendra Modi's vision of "Prosperity through Cooperation" in India.**



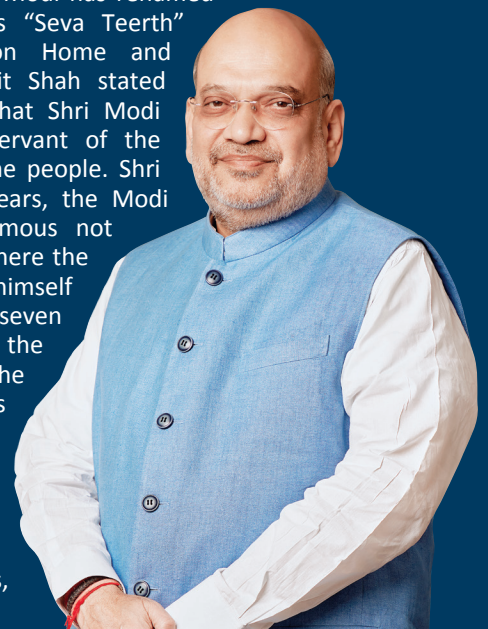
been ranked among the top cooperatives globally for the past three years, has secured the second position in the ICA World Cooperative Monitor 2025 report.

The recognition of Amul and IFFCO marks a major milestone for the Indian cooperative movement. It is not only a triumph of farmers' hard work and self-reliance but also a significant success of Prime Minister Shri Narendra Modi's vision of "Prosperity through Cooperation" in India.

In the World Cooperative Monitor 2025 report, released by the International Cooperative Alliance (ICA)—the global body representing cooperatives—Amul was ranked as the world's number-one cooperative based on per capita GDP performance. The ICA

## Modi Government: Synonymous Not with Power, but with Service

Prime Minister Shri Narendra Modi has renamed the Prime Minister's Office as "Seva Teerth" (Pilgrimage of Service). Union Home and Cooperation Minister Shri Amit Shah stated through a social media post that Shri Modi considers himself the Chief Servant of the Nation, working tirelessly for the people. Shri Shah said, "For the past 11 years, the Modi government has been synonymous not with power, but with service, where the highest authority himself sees himself as the Prime Servant, working seven days a week, 24 hours a day for the people. In line with this vision, the Prime Minister, reiterating his pledge of service, has renamed the Prime Minister's Office as 'Seva Teerth'." Additionally, the names of Raj Bhavan and Raj Niwas are being changed to Lok Bhavan and Lok Niwas, respectively.




**Amul**  
 The Taste of India


**IFFCO**

 पूर्णतः सहकारी स्वामित्व  
 Wholly owned by Cooperatives

released this report at the ICA CM50 Conference held in Doha, Qatar. The conference also marked the formal conclusion of the International Year of Cooperatives 2025. During the event, cooperative leaders decided that the International Year of Cooperatives would henceforth be observed once every ten years, to further strengthen the cooperative model globally.

Congratulating Amul and IFFCO on this achievement, Prime Minister Shri Narendra Modi stated that India's cooperative sector is vibrant and is bringing positive change to the lives of countless people. He added that the government is taking several initiatives in the coming period to further promote this sector.

The ICA, headquartered in Brussels, represents cooperative organisations worldwide and promotes sustainable business models. The annual World Cooperative Monitor report is prepared in collaboration with the European Research Institute on Cooperative and Social Enterprises (Euricse) and analyses the economic and social impact of the world's leading cooperatives. ♦♦♦

## Heartfelt Congratulations to Amul and IFFCO

Union Home and Cooperation Minister Shri Amit Shah extended his warm congratulations on the achievements of Indian cooperatives, saying: "I heartily congratulate two of India's leading cooperative institutions, Amul and IFFCO.

In the global rankings of the International Cooperative Alliance (ICA), Amul has secured the first position and IFFCO the second, reflecting the strength and relevance of India's cooperative culture."

Shri Shah highlighted that Amul, the torchbearer of the White Revolution, collects nearly three crore litres of milk daily through over 36 lakh farmer members, 18,000 village societies, and 18 district unions. In 2024–25, its turnover exceeded ₹90,000 crore, with more than 65% active participation from women members. Regarding IFFCO, he noted: "The world's second-ranked cooperative, IFFCO, achieved a turnover of ₹41,000 crore. It produced 93 lakh tonnes of urea and DAP, providing a strong foundation for India's Green Revolution. Its R&D initiatives include innovations such as Nano Urea and Nano DAP, now distributed in 65 countries, including Brazil, the USA, Oman, and Jordan."

Shri Shah, congratulating both Amul and IFFCO on social media, said: "A proud moment for India! Heartiest congratulations to Amul and IFFCO for securing the top two positions among the world's ten best cooperatives. This honour recognises the tireless dedication of millions of women associated with Amul and the farmers contributing to IFFCO. It also demonstrates the immense potential of cooperative institutions, which Prime Minister Shri Narendra Modi is transforming into a global model of empowerment and self-reliance."

Shri Jayen Mehta, Managing Director of GCMMF, added that Amul is entirely farmer-owned. Farmers manage every aspect—from milk collection to processing and marketing. Our model goes beyond mere economics; it advances several United Nations Sustainable Development Goals, including poverty eradication, gender equality, and sustainable community development. Amul's true capital is not milk, but the trust of millions of producers and billions of consumers. This recognition is not only a proud moment for the Amul family but also a testament to the strength of India's cooperative movement and the vision of collective prosperity of our founders.

# The Inspiring Journey of Amul

**Sahkar Uday Team**

To empower farmers against private dairies, Tribhuvan Das Kishi Bhai Patel founded a cooperative milk producers' union named Anand Milk Union Limited (Amul) on 14 December 1946 in Anand, Gujarat. Initially, the union collected milk from farmers in two nearby villages through cooperative societies and sold it to private dairies. This strengthened the farmers' bargaining power, allowing them to secure better prices for their milk. At that time, only 247 litres of milk were collected daily. Encouraged by higher milk prices, farmers from other villages also joined the movement. Recognizing the positive response from farmers, Amul established itself as a brand in 1950, setting up its own dairy and selling milk directly under the Amul name. Soon, it became a household name. What began with 247 litres of milk daily has now grown to 35 lakh litres per day, with a turnover of ₹90,000 crore in FY 2024–25.

When the White Revolution was initiated to increase India's milk production, Amul, under

the leadership of Dr. Verghese Kurien, played a pivotal role in making India self-reliant in dairy production. Today, Amul has become the world's number-one dairy cooperative. Its operations are now managed by the Gujarat Cooperative Milk Marketing Federation (GCMMF), which supports over 36 lakh farmers, most of whom are women, and 18 milk unions.

Amul's presence has expanded beyond Gujarat to other states in India, and its products are exported to more than 50 countries. Key products include cow and buffalo milk, milk powder, butter, ghee, cheese, curd, chocolate, shrikhand, ice cream, paneer, gulab jamun, Nutramul, and more.

Amul played a pivotal role in India's White Revolution, enabling the country to become the world's largest milk-producing nation. This achievement stands as one of the finest examples of cooperative success in developing countries. By establishing cooperative institutions in villages, Amul created a model that opened new avenues for rural prosperity and development. Over time, this model strengthened the Indian cooperative movement, providing it with renewed vigour and resilience. ♦♦♦



# IFFCO Takes the Cooperative Movement to New Heights

## Sahkar Uday Team

The Indian Farmers Fertilizer Cooperative Limited (IFFCO) is the largest cooperative institution in the world in the cooperative sector. It is a multi-state cooperative society in India, with over 40,000 member cooperatives, including more than two-thirds of the primary agricultural credit societies (PACS). Globally, IFFCO is a leader in fertilizer production and holds the distinction of being the world's largest cooperative by turnover. Established in 1967, the cooperative has continued to grow steadily. Its primary objective is to provide Indian farmers with timely, adequate, and high-quality fertilizers and agricultural services, thereby increasing crop productivity and improving quality of life.

IFFCO's plants, located across different parts of India, produce primary nutrients. The cooperative leads in the production of Di-Ammonium Phosphate (DAP), NPK fertilizers, and Urea. IFFCO has drawn global attention with its revolutionary innovations in the fertilizer sector, which are accelerating India's journey toward self-reliance in fertilizer production. Currently, India is the world's largest fertilizer importer, costing the nation nearly ₹2 lakh crore in foreign exchange. IFFCO's remarkable innovations, including advanced nano-fertilizer technologies producing Nano Urea and Nano DAP, provide complete



nutrition to crops while being environmentally sustainable.

In addition, IFFCO is now applying nano-technology to the production of other crop nutrients. Its plants are also producing organic and inorganic fertilizers, micronutrients, and urban gardening products, further expanding its contribution to agriculture and cooperative development.

In addition to fertilizers and

micronutrients, IFFCO has made remarkable progress in other sectors. Beyond its core fertilizer business, the IFFCO group has expanded into insurance through IFFCO Tokio General Insurance and into the FMCG sector, producing food and non-food products through its UAE-based operations. This diversification reflects IFFCO's commitment to innovation, farmer welfare, and sustainable growth across multiple industries. ♦♦♦

Union Minister for Home and Cooperation Shri Amit Shah at International Book Fair

# Books Are the Primary Foundation of Knowledge and Personality Development



## Sahkar Uday Team

Books are not only a source of knowledge but also an important medium for personality development. Union Home and Cooperation Minister Shri Amit Shah expressed this inspiring thought while encouraging children to read at the Ahmedabad International Book Fair held in Gujarat's Ahmedabad. The book fair aims to promote a culture of reading, creativity, and skill development among the younger generation, enabling youth to connect with new avenues of knowledge and innovation.

At the Ahmedabad International Book Fair, which is emerging as a hub of knowledge and intellectual dialogue, Shri Shah distributed age-appropriate, informative books to children. He also visited

- The objective of the book fair is to promote a reading culture, creativity, and skill development among the younger generation
- Reading books enables children to connect with new opportunities for knowledge and innovation

and reviewed various stalls set up at the international book fair.

Impressed by the diverse activities of the book festival, Shri Shah said, "This event is enriched with a wide range of programmes, including literary discussions, folk songs and poetry recitations, children's activities, and start-up forums. Such initiatives play an important role in encouraging reading habits among children and youth, while strengthening their intellectual and skill development."

At the book fair, organised by the National Book Trust

and the Ahmedabad Municipal Corporation, Shri Shah also visited the 'Vande Mataram Exhibition'. The Director of the National Book Trust, India, Shri Yuvraj Malik, briefed him on the concept of the exhibition and provided detailed information about the various activities being conducted as part of the book festival.

The international book fair, organised in Ahmedabad with the support of the National Book Trust and the Municipal Corporation, has witnessed participation from publishers from across the world. ♦♦♦

## Prime Minister Shri Modi addresses the Shri Ram Janmabhoomi Temple Flag Hoisting Ceremony in Ayodhya

# We Must Take Pride in Our Heritage to Move The Nation Forward

- India is the mother of democracy; democracy is in our DNA
- By resolving to free ourselves from the mindset of slavery, the dream of a Developed India will be realized
- To make India a developed nation by 2047, we must awaken the Ram within us



### Sahkar Uday Team

India's foundation must be strong for the next thousand years. We must think not only about today but also about future generations, because the nation existed before us and will continue to exist after us. We are a vibrant society and must work with a long-term vision. Prime Minister Shri Narendra Modi said this while addressing the Shri Ram Janmabhoomi Temple flag hoisting ceremony in Ayodhya.

Shri Modi said that we must keep the coming decades and centuries in mind. For this, we must learn from Bhagwan Ram—understand his personality, adopt his conduct, and remember that Ram is the embodiment of ideals, discipline, and the highest character in life. Ram represents the confluence of

truth and valour, the living example of walking on the path of dharma, one who places public welfare above all, an ocean of patience and forgiveness, the pinnacle of knowledge and wisdom, firmness in gentleness, the highest example of gratitude, a chooser of noble companionship, humility amid great strength, unwavering commitment to truth, and a vigilant, disciplined, and pure mind. These qualities of Ram should guide us in building a strong, visionary, and sustainable India.

Shri Modi said that if India is to become a developed nation by 2047, and if society is to be empowered, we must awaken the 'Ram' within us and enshrine him in our hearts. The mindset of slavery has long reinforced the notion that India

borrowed democracy from abroad and that its Constitution is inspired by foreign sources. The truth, however, is that India is the mother of democracy, and democracy is ingrained in our DNA.

Referring to a thousand-year-old inscription located in Uttiramerur village in northern Tamil Nadu, Shri Modi said that the inscription clearly records how governance in that era was conducted in a democratic manner and how people chose their rulers. Speaking about Bhagwan Basavanna's Anubhava Mantapa, he said it was a forum where social, religious, and economic issues were openly debated and decisions were taken through collective consensus. However, due to the mindset of slavery, generations in India were deprived of the knowledge of their



own democratic traditions.

The Prime Minister said that the mindset of slavery had permeated every corner of the system. For centuries, the Indian Navy's ensign carried symbols that had no connection with India's civilisation, strength, or heritage. Now, every symbol of slavery has been removed from the naval flag and the legacy of Chhatrapati Shivaji Maharaj has been established. This is not merely a change in appearance, but a moment of transformation in mindset. The same transformation is visible today in Ayodhya as well. For many years, the mindset of slavery denied the essence of Ramatva. From Raja Ram of Orchha to the devotee Ram of Rameswaram, from Shabari's Bhagwan Ram to Mithila's honoured guest Ram, Bhagwan Ram in himself represents a complete value system. Ram resides in every home, in the heart of every Indian, and in every particle of India.

Shri Modi said that if we resolve to completely free ourselves from the mindset of slavery over the next ten years, such a flame of self-confidence will be ignited that no force will be able to stop the realization of the dream of a Developed India by 2047. India's foundation for the next thousand years will be strong only when, within the coming decade,

Macaulay's project of mental enslavement is fully dismantled.

Speaking about Ayodhya's future as a confluence of tradition and modernity, with the sacred flow of the Sarayu and the stream of development flowing together, Shri Modi said that Ayodhya will establish harmony between spirituality and artificial intelligence. The Ram Path, Bhakti Path, and Janmabhoomi Path together present the vision of a new Ayodhya.

Highlighting the significance of the coming era of the 21st century, Shri Modi noted that in just the past 11 years, India has become the world's fifth-largest economy. The day is not far when India will also become the world's third-largest economy. The times ahead are filled with new opportunities and new possibilities, and during this period, the ideals of Bhagwan Ram will continue to inspire the nation.

To accelerate the journey towards a Developed India, the Prime Minister spoke of the need for a chariot whose wheels are driven by valour and patience—meaning the courage to face challenges and the steadfast patience to remain committed until results are achieved. The flag of this chariot must be truth and the highest conduct, signifying that there

should never be any compromise on policy, intent, or ethics. The horses of this chariot should be strength, intellect, discipline, and altruism—representing power, wisdom, self-restraint, and a spirit of service to others. The reins of this chariot must be forgiveness, compassion, and equality—meaning there should be no arrogance in success and respect for others even in failure. This is the moment to walk shoulder to shoulder, to pick up speed, and to build an India inspired by Ram Rajya. This is possible only when national interest is placed above self-interest.

Emphasising that the collective strength of society is essential for building a Developed India, Shri Modi said that the divine precincts of the Ram Temple are also becoming a site of awakening of India's collective capacity. Referring to the past 11 years, during which women, Dalits, backward classes, tribal communities, the deprived, farmers, workers, youth, and every section of society have been placed at the centre of development, Shri Modi said that when every individual, every section, and every region of the nation is empowered, all efforts will contribute to the fulfilment of the resolve. It is through these collective efforts that a Developed India will be built by 2047. ♦♦♦



Shri Amit Shah addresses the 92nd General Council Meeting of NCDC

## NCDC Increases Financial Assistance for Cooperative Societies Fourfold

### Sahkar Uday Team

The financial expansion of the National Cooperative Development Corporation (NCDC) has increased up to fourfold. This has given new momentum to the development of cooperative societies across the country. At the 92nd General Council meeting of the NCDC, Union Home and Cooperation Minister Shri Amit Shah, while praising the leadership of Prime Minister Shri Narendra Modi, said that by approving the formation of a new Ministry of Cooperation, he has given fresh impetus to the cooperative movement. Following this, there has been unprecedented progress in the cooperative sector throughout the country. The National Cooperative Development Corporation (NCDC) has emerged as a key pillar of this transformation. It has become a strong medium for empowering cooperative societies and providing them with essential financial assistance. The NCDC Council is the apex body responsible

- Financial assistance provided by NCDC to cooperative institutions has increased nearly fourfold in the last few years, reaching ₹95,200 crore
- NCDC plays a crucial role in launching cooperative taxi services, directly benefiting taxi driver members of the cooperative society

for formulating policies and guidelines for financing cooperative development, agriculture, rural infrastructure, and allied sectors.

Motivating the 51 members present at the NCDC General Council—including senior officials from various ministries, state governments, apex cooperative institutions, and NITI Aayog—Shri Shah stated that the Modi government is committed to bringing positive changes in the lives of farmers, rural families, fishermen, small producers, and entrepreneurs through the cooperative movement. He emphasized that cooperatives are playing an important role in the

efforts to make the country self-reliant.

Highlighting the objective of empowering cooperative societies and providing them with financial assistance, Shri Shah said that the NCDC disbursed loans worth ₹95,200 crore in the financial year 2024–25. Over the past four years, the NCDC has taken significant steps to strengthen the cooperative sector. It has established new dimensions of financial inclusion, innovation, and expansion. Before the formation of the Ministry of Cooperation, the NCDC had spent only ₹24,700 crore during the year 2020-21. In the

current financial year, based on a government grant of ₹2,000 crore, the NCDC has mobilized ₹20,000 crore.

Through this, the NCDC is providing long-term and working capital at concessional rates to dairy, animal husbandry, fisheries, sugar, textile, food processing, warehousing, cold storage, agriculture, and women's cooperative societies. Shri Shah said that the NCDC has also extended significant support to the umbrella organization of urban cooperative banks, 'CAFCOB,' and to 'Sahakar Sarathi.' This will enable the provision of technology services to both urban and rural cooperative banks.

### Cooperation: A Superior Model for a Developed Economy

Describing cooperation as a superior model for making India a developed economy, Shri Shah said that it ensures participation and livelihoods in rural areas. In line with the various development-oriented and important initiatives of the Ministry of Cooperation, the NCDC has carried out effective work in the fields of dairy, food processing, textiles, and marketing through District Central Cooperative Banks (DCCBs), State Cooperative Banks, and State Marketing Federations. Shri Shah stated that over the past four years, the NCDC has recorded a compound annual growth rate of more than 40 percent, maintained net NPAs at zero, and earned a record net profit of ₹807 crore. This has strengthened the credibility and financial standing of the institution, which is reinforcing cooperative societies.

The efforts being made to develop Primary Agricultural Credit Societies (PACS) as Farmer Producer Organizations are ensuring that farmers receive fair returns for their produce, while promoting community benefit instead of individual gain.



Shri Shah said that to promote organic farming, organic production, and cooperative exports in the country, three national-level multi-state apex cooperative societies have been established. These three institutions—National Cooperative Exports Limited (NCEL), Bharatiya Beej Sahakari Samiti Limited (BBSSL), and National Cooperative Organic Limited (NCOL)—are working with commitment toward the development and expansion of the cooperative movement.

### Target of forming and strengthening 1,070 FFPOs achieved

In the fisheries sector, NCDC has achieved its target of forming and strengthening 1,070 Fish Farmer Producer Organizations (FFPOs). The strengthening of 2,348 FFPOs under the Pradhan Mantri Matsya Kisan Samridhi Sah Yojana is also underway. Shri Shah said that the financial assistance provided for purchasing trawlers for deep-sea fishing in Maharashtra and Gujarat has boosted the 'blue economy' and economically empowered the fishing community, especially women.

Emphasizing the promotion of a 'circular economy' for greater profitability in the sugar and dairy sectors, Shri Shah stated that the government has provided a grant of

₹1,000 crore for the modernization of cooperative sugar mills. Based on this, NCDC has disbursed ₹10,005 crore to 56 sugar mills for ethanol plants, co-generation facilities, and working capital. This has provided sugar mills with alternative sources of income and access to loans at lower interest rates.

### Cooperation extended to remote parts of the country

NCDC has extended the reach of cooperatives to remote areas by establishing a new regional office in Vijayawada and sub-offices in Jammu and Kashmir, Ladakh, Sikkim, Manipur, Mizoram, Tripura, Arunachal Pradesh, Meghalaya, and Nagaland. To increase youth participation, NCDC's 'Cooperative Intern' program is being effectively implemented, under which selected interns are providing technical and managerial support to cooperative societies.

Shri Shah said that NCDC has played a crucial role in launching the country's first cooperative taxi service, 'Bharat Taxi', which will greatly benefit the drivers. This new multi-state cooperative society has been registered, and the process of driver membership and technological development is also progressing rapidly. ♦♦♦

Prime Minister Shri Modi speaks at the Ramnath Goenka Lecture Series

# India is Eager to Become Developed and Self-reliant

## Sahkar Uday Team

India is not only an emerging market, but also an emerging model. Today, the world is looking at the Indian development model as a model of hope. These remarks were made by Prime Minister Shri Narendra Modi at the Sixth Ramnath Goenka Lecture organized by a media group in New Delhi. Today's India is eager and impatient to become a developed and self-reliant nation. The first 25 years of the 21st century passed rapidly, and one challenge after another emerged, but nothing could stop India's momentum. Describing the last four to five years as being full of global challenges, the Prime Minister said that in 2020, the COVID-19 pandemic disrupted economies across the world and created uncertainty. Global supply chains were badly affected, and the world began moving towards despair. As situations started stabilizing, turmoil began in neighbouring regions.

Amid these crises, India's economy demonstrated its potential by achieving a high growth rate. In 2022, the European crisis affected global supply chains and energy markets, impacting the entire world. Despite this, India's economic growth remained strong through 2022–23. In 2023, even as conditions deteriorated in West Asia, India's growth rate stayed robust. This year as well, despite global instability, India's growth rate has remained around seven percent.

Speaking about evaluating a



■ Today, the world is looking at India's development model as a beacon of hope

strong democracy on multiple parameters, Shri Modi said that one of the most important criteria is public participation. In a democracy, people's trust and optimism are most visible during elections. No democracy can ignore the increasing participation of its citizens. This time, Bihar witnessed the highest voter turnout in its history, where women's voter participation was nearly nine percent higher than that of men. This too is a victory of democracy. The results from Bihar once again reflect the high aspirations of the people of India.

The Prime Minister said that the country is now seeing social justice becoming a reality. Mentioning this, he gave the example of the construction of 12 crore toilets, which restored dignity to people who were earlier forced to defecate

in the open. About 57 crore Jan Dhan bank accounts have been opened. Four crore permanent houses have empowered the poor to dream anew. Today, nearly 94 crore Indians are covered under social security. During this period, 25 crore people have risen out of poverty.

Referring to pride in heritage, the Prime Minister said that without pride in one's heritage, there is no motivation to preserve it, and without preservation, such heritage is reduced to mere ruins of bricks and stones. On the issue of local languages, Shri Modi said that countries like Japan, China, and South Korea adopted many Western practices but never compromised on their native languages. The government is not opposed to the English language, but firmly supports Indian languages. ♦♦♦

## Shri Amit Shah Pays Tribute on 350th Martyrdom Anniversary of Guru Tegh Bahadur Ji

# Without 'Hind Ki Chadar' Guru Tegh Bahadur Ji, Neither Hindus Nor Sikhs Would Have Survived



### Sahkar Uday Team

**G**uru Tegh Bahadur Ji, during his lifetime, engaged in deep spiritual practice, delivered religious discourses and protected culture and religion from cruel invaders. He fought for the Kashmiri Pandits, challenged oppressive Mughals and sacrificed everything for the protection of dharma. Remembering the saga of Guru Sahib Ji's sacrifice, full of bravery, restraint, selflessness, devotion and faith, still fills the heart with pride and awakens a renewed determination for the defense of the nation. These sentiments were expressed by Union Home Minister and Minister of Cooperation Shri Amit Shah as he paid homage to

- The ninth Guru of Sikhism, 'Hind ki Chadar', Guru Tegh Bahadur Ji performed intense spiritual practices, delivered religious discourses and also protected our culture and faith from cruel invaders during his lifetime

the ninth Guru of Sikhism, 'Hind ki Chadar', Guru Tegh Bahadur Ji, on his 350th martyrdom anniversary.

On social media, Shri Shah said, "The courage and valour with which Guru Tegh Bahadur Ji confronted injustice and adharm serve as a source of inspiration for every Indian. He did not hesitate to offer his life to protect dharma. His life is an immortal saga of India's spiritual consciousness, courage, and sacrifice. Modi

Ji has decided that the entire nation will commemorate the 350th martyrdom anniversary of Guru Sahib Ji with gratitude, remembering his dedication to dharma and culture." Shri Shah offered obeisance in Delhi, bowing before the memory of Guru Tegh Bahadur Ji's sacrifice, and said, "The stories of Guru Tegh Bahadur Ji's renunciation, courage, and sacrifice will continue to inspire us for eternity." ♦♦♦

## PM Modi addresses Science, Technology and Innovation Conference

# India Becomes a Leader in Transformation Through Technology

### Sahkar Uday Team

When science expands, innovation becomes inclusive, and technology drives change, it lays the foundation for great achievements. India's journey over the past 10-11 years is an example of this vision. India is no longer just a consumer of technology; it has become a pioneer of transformation through technology. Over the past decade, India's research and development expenditure has doubled. The number of registered patents has increased 17-fold, and India has become the third-largest startup ecosystem in the world. Currently, more than 6,000 deep-tech startups in India are working in areas such as clean energy and advanced materials. India's semiconductor sector is now taking off. India's bio-economy has grown from \$10 billion in 2014 to approximately \$140 billion today.

### Increasing Participation of Women in Science and Technology

Referring to India's space program and its benefits to farmers and fishermen, the Prime Minister Shri Narendra Modi said that whenever India's space missions are discussed at the global level, Indian women scientists receive significant recognition. A decade ago, fewer than 100 patents were filed annually by women in India, whereas today, this number



- India today has the world's most successful digital infrastructure
- India is shaping a global framework for ethical and human-centric AI

exceeds 5,000 per year. In India, the participation of women in enrollment for education in science, technology, engineering, and mathematics (STEM) is now around 43 percent, which is higher than the global average.

### 10,000 Tinkering Labs Established Across the Country

Referring to how certain historic moments continue to inspire

generations, Mr. Modi highlighted that, a few years ago, children across India followed the Chandrayaan mission, witnessed its challenges and achievements, and developed a strong interest in science. The space station mission by Group Captain Shubhanshu Shukla further sparked curiosity among young minds. He noted that 10,000 Atal Tinkering Labs have been established nationwide, where one crore children are actively conducting experiments, and an



additional 25,000 labs are planned for the future. Under the new education policy, students now have the opportunity to study subjects like science and engineering in their regional languages. The Prime Minister also informed about the creation of the National Research Foundation, aimed at promoting research and innovation in Indian universities, and announced the launch of a research, development, and innovation scheme with an allocation of one lakh crore rupees. He added that efforts are also underway to encourage research and development in the private sector.

Understanding the transformative power of science and technology and emphasizing the need for it to remain ethical and inclusive, Shri Modi cited artificial intelligence as an example and highlighted its extensive applications across various sectors. Referring to India's efforts to develop a global framework for ethical and human-centric AI, the Prime Minister stated that the upcoming AI governance framework will be a significant step in this direction, aiming to foster innovation while ensuring safety.

Calling for intensified efforts in crucial emerging sectors to achieve the goal of a developed India, Shri Modi urged a shift from food security to nutritional security. He emphasized the importance of identifying the critical inputs on which India depends on the world and achieving self-reliance in those areas.

### National Research Foundation Established to Promote Research

Describing the 21st century as a period of unprecedented transformation, Prime Minister Shri Modi noted that the global order is undergoing a new paradigm shift, with the pace of change being exponential rather than linear. With this in mind, India is advancing by focusing on emerging areas of science, technology, and innovation. Referring to the establishment of the National Research Foundation to promote research and innovation in Indian universities, the Prime Minister also announced the launch of a research, development, and innovation scheme with an allocation of one

lakh crore rupees. Highlighting efforts to encourage research and development in the private sector as well, Shri Modi stated that, for the first time, capital is being made available for high-risk, high-impact projects.

Stating that the policies and decisions adopted in recent years to make India a hub of innovation are now showing clear results, Shri Modi highlighted that during the COVID-19 pandemic, India developed an indigenous vaccine in record time and conducted the world's largest vaccination program. The Prime Minister attributed this achievement to India's robust digital public infrastructure, which has connected over two lakh gram panchayats with optical fibre and made mobile data accessible to the common man across the country.

Referring to the country's remarkable progress in several emerging fields in recent years, including green hydrogen, quantum computing, deep-sea research, and critical minerals, Shri Modi said that India has ignited a ray of hope and optimism in all these areas. ♦♦♦

# Future Farming to be Based on Nano Fertilizers



## Sahkar Uday Team

The use of nanotechnology-based fertilizers is growing worldwide as a means to support agricultural reforms and lower farming costs. A major focus is improving Nitrogen Use Efficiency (NUE), which helps reduce fertilizer expenses and minimize nutrient losses. Higher efficiency not only increases crop yield and quality but also reduces crop residue. When a crop utilizes only about 30-40% of applied nitrogen, 15-20% of phosphorus, 2-5% of micronutrients, and 10-12% of sulfur, it indicates that a significant portion of these costly fertilizers is lost, leading to pollution of soil, air and water resources.

The Indian agricultural system is gradually shifting towards higher productivity through the

- IFFCO's nanotechnology has given a new direction to the fertilizer industry
- Nano urea provides chlorophyll, enzymes and nitrogen to crops
- This process improves the nitrogen use efficiency of crops

adoption of modern agricultural inputs. Fertilizers play a vital role in ensuring food and crop nutritional security; however, conventional fertilizers have several limitations. Transportation challenges add to agricultural costs, and the excessive use of nitrogen-rich fertilizers, such as urea, disrupts the natural NPK (Nitrogen, Phosphorus, and Potassium) balance. Overuse of fertilizers not only causes environmental issues but also leads to negative

social, economic, and regional consequences. In the long term, such practices can undermine agricultural productivity and the sustainability of farming systems. In this context, nano urea emerges as a promising fertilizer for the future.

The use of fertilizers in the correct proportions, crop residue management, nutrient-rich manure, organic fertilizers, biostimulants, nano-fertilizers, etc., are essential agricultural inputs for



unique properties that make them more beneficial than conventional chemical fertilizers. The extremely small size of nano urea allows it to cover a larger surface area than traditional fertilizer particles. Its precise and targeted application delivers chlorophyll, enzymes, and nitrogen directly to the crops, enhancing Nitrogen Use Efficiency (NUE). This ensures that crops receive the correct proportion of nitrogen (24%, 34%, or 50%) as needed, effectively meeting their nitrogen

Narendra Modi in Kalol, Gujarat. The plant has an annual production capacity of 50 million bottles, each containing 500 ml.

The new nano urea plant is set to further enhance production and expand business opportunities. India is increasingly becoming competitive in the field of nano-range fertilizers. These fertilizers truly embody the 'Make in India' initiative, now evolving into the concept of 'Made in India – Made for the World.' A comprehensive strategy has been formulated to encourage the adoption of nano urea as a replacement for traditional urea, supported by the launch of the PM PRANAM scheme. In line with this, guidelines have been issued to all states to undertake suitable activities to promote nano-range fertilizers, aiming to reduce reliance on chemical fertilizers in agriculture.

A drone has been introduced to facilitate the easy application of nano-range fertilizers, allowing for convenient spraying of nano urea liquid in fields. Women's self-help group members are being trained to operate these drones. Nano fertilizers mark a significant step toward self-reliant agriculture, in line with the Atmanirbhar Bharat initiative. With a comprehensive range of nano fertilizers-including nano DAP, nano NPK, nano zinc, nano copper, nano boron and nano sulphur-agricultural inputs are being continuously enhanced. This progress brings us closer to an environmentally friendly, sustainable and resilient agricultural system, which will form a strong foundation for the country's development. ♦♦♦



maintaining balance in agricultural systems. Nano-range or nano-fertilizers have emerged as a better option to address all the problems associated with agricultural fertilizers. Nano-range fertilizers have their own unique advantages: they are used in smaller quantities compared to traditional fertilizers, their nutrients are released gradually into the soil, and their lighter weight results in lower transportation costs. Due to their low salt content, nano-range fertilizers help preserve soil nutrients. Nano-range fertilizers truly help provide essential nutrients to crops without harming the environment and contribute to increasing biodiversity.

Nano urea and nano DAP have

requirements in agricultural production systems.

Compared to conventional urea, nano-fertilizer production plants offer several benefits. These plants consume less energy and produce lower carbon dioxide emissions. Nano-fertilizers comply with bio-efficacy, biosafety and biotoxicity standards set by regulatory authorities. India's first nano-urea (liquid) plant was officially inaugurated by Prime Minister Shri



## Process of Forming Primary Cooperative Societies Made Easier

### Sahkar Uday Team

The role of the cooperative sector has become increasingly significant in India's journey toward becoming a five-trillion-dollar economy. In view of this, greater importance is being given to the contribution of cooperative societies, and efforts to strengthen them have been accelerated. To make participation in the cooperative sector easier and more accessible, a new Model Cooperative Law has been implemented across all states. Through Model Bye-laws, the scope of work and activities of primary cooperative societies has been expanded. Cooperative societies are also emerging as an effective means of employment generation. Since the formation of a separate Ministry of Cooperation in 2021, cooperative activities across the country have gained new momentum.

Tax exemptions for cooperative societies, the involvement of primary agricultural credit cooperative

societies in commercial activities, and the significant role of farmer producer organizations in agricultural development have increased people's faith in cooperatives. Cooperation begins with collective action, which can be initiated by anyone. In cooperatives, which are started with small and equal capital contributions, all members are owners and share equal responsibility for the cooperative's development.

### Registration of Cooperative Societies Made Easier

The process of registering and forming cooperative societies has been simplified. Primary cooperative societies at the grassroots level can be formed in two ways. Depending on the need for forming a society, groups or communities can directly contact the relevant agency, the Registrar's office, or the District Cooperative Union.

In situations where the registration

of a cooperative society is required, the Cooperative Department or the state cooperative agency encourages people to form a cooperative society and provides them with guidelines for registration, necessary documents, and other relevant information.

### Various Stages of Registration

**First Stage - Assessment of Community Viability:** The most important duty of all group members, the implementing agency, or organization is to be aware of the following guidelines related to the cooperative society. All geographical, socio-economic and agricultural information related to the purpose for which the cooperative society is being formed or is to be formed should be gathered.

### Data on the cooperative society's area of operation should be collected

Knowledge of the activities

of various types of cooperative societies or any other organizations operating in the area is necessary

**Information about educational and training centers in the area is required**

**The availability of effective leadership is crucial**

**Knowledge of areas affected by natural disasters is important**

**Assessment of the potential viability of the community**

**Second Stage** - Three Key Principles, if deemed appropriate

During the first visit or inspection, the organizer should try to identify influential or potential leaders.

A copy of the bylaws or guidelines related to the formation of the cooperative society should be left with the leader so that they can discuss it with other potential members or villagers.

Organize a formal meeting in the village or relevant area where the promoter, leader, or official can explain the objectives and activities of the cooperative society and answer questions from the villagers regarding the cooperative society.

In the second formal meeting, the person forming the committee can reiterate their points and the objectives of the formation. A record of all these meetings should be maintained.

Following this, the selection of interested or influential individuals to be included in the group or committee takes place. This is also called the pre-registration meeting. During this time, the person initiating the formation of the cooperative society can share information about the expenses involved in forming the cooperative society with the members and ask them to participate as per their willingness, so that the

### Selection of the interim board

- Request to the RCS (Registrar of Cooperative Societies) for the formation and registration of the society
- Follow the guidelines
- Election of the interim board including directors, secretary, and treasurer, etc
- Approval for the committee or promoter members, deposit of share capital in a scheduled or cooperative bank
- Opening and operating a bank account
- Signing off on any corrections or overwriting in the bylaws naming of individuals
- Act, bylaws, or resolution required by the Registrar
- Entire proceedings signed by the Chairman, Secretary or Promoter

### Development of Cooperatives in India: An Overview

- Cooperative Credit Societies Act, 1904 - Initial Establishment
- Cooperative Societies Act, 1912
- Maclagan Committee on Cooperation, 1914
- Government of India Act, 1919
- Multi-Unit Cooperative Societies Act, 1942
- Cooperative Planning Committee (1945)
- All India Rural Credit Survey Committee (1951)
- NABARD Act, 1981
- Multi-State Cooperative Societies Act, 1984
- Model Cooperative Societies Act, 1990
- National Cooperative Policy (2002)
- Multi-Purpose State Cooperative Societies Act, 2002
- Companies Amendment Act, 2002
- NCDC Amendment Act, 2002
- Establishment of the Ministry of Cooperation at the Centre, 2021

expenses incurred in forming the committee can be covered.

#### Third and Final Important Meeting

Record the attendance or presence of the members who attended the first and second meetings.

Hold a pre-registration meeting, including only those individuals eligible to become members of the committee.

Explain in detail the guidelines for the formation of the proposed

### Required Documents

- Application to be submitted to the Society or Registrar, proposed form filled out according to guidelines, along with the bylaws of the cooperative society registration as specified in the state rules.
- Three to four copies of the bylaws signed by two or three promoter members of the committee, along with the prescribed fee.
- The bylaws do not violate the provisions of the cooperative law, rules, state policy, etc.
- Bank certificate regarding the deposit of share capital.
- List of all members with the amount of share contribution, etc. (4 not included in the application for registration).

cooperative society.

Then, fill out the necessary forms for registration and submit them to the Cooperative Act authority or the state cooperative or relevant agency.

In some states, it is mandatory to provide the registrar with proper information about the members; therefore, the presence of all representatives at the meeting is essential. ♦♦♦

# Bhansoj Primary Cooperative Society Frees the Village from Moneylenders



## Sahkar Uday Team

Through the cooperative model, the entire village has been freed from the grip of moneylenders. The local cooperative society is providing loans to needy villagers at concessional rates within the village itself, eliminating the need to borrow from moneylenders or private lenders. The Primary Cooperative Society has transformed the lives of the villagers and emerged as a source of inspiration for other villages as well. Primary Agricultural Credit Cooperative Society, Bhansoj, has now become a model institution.

Located in Arang Tehsil of Raipur district, the Bhansoj Primary Agricultural Credit Cooperative Society has seen its membership

grow to nearly 2,500. The society was initially established with a contribution of just ₹10 each from 50 farmers. Starting with a capital of only ₹500, the society today has 2,464 members. It was founded on 17 March 1959. In the previous year alone, the cooperative

disbursed loans worth ₹4.50 crore to its members.

Working with innovation, dedication, and inclusiveness, the society is playing a vital role in strengthening the rural economy. Its members are receiving full benefits due to the cooperative's





effective functioning. The society is focused on making farmers self-reliant by encouraging self-employment and providing necessary facilities, which has significantly improved their financial condition.

The society provides long-term loans to its members and supplies the resources required for self-employment, leading to the creation of local employment opportunities. As a result, the overall economy of the village is gaining momentum, and new economic activities are flourishing. A notable aspect is that members repay their loans on time, ensuring the society never faces a financial crisis. This financial discipline enables the society to remain ready to extend credit whenever members need it. The cooperative also offers micro-ATM facilities in the village, allowing residents to access cash locally without having to travel long distances, thereby meeting their daily financial needs conveniently.

With the support of the society,

Union Home Minister and Minister of Cooperation Shri Amit Shah has said that once two lakh primary cooperative societies are registered, there will not be a single panchayat in the country without a PACS, dairy or fisheries cooperative society.

villagers are also experimenting with new agricultural practices. Farmers are adopting modern farming techniques and using high-quality fertilizers and seeds, resulting in higher crop yields and increased income. The society also provides loans for purchasing modern agricultural equipment. With the help of these tools, farmers are saving both time and money, completing their work more efficiently, and achieving greater productivity.

This cooperative society of Chhattisgarh has become a model institution for neighboring districts. To promote the development of farmers and economically

weaker sections, the government is emphasizing the expansion of cooperative societies. The government's goal is to establish a cooperative society in every gram panchayat. Union Home Minister and Minister of Cooperation Shri Amit Shah has stated that once two lakh primary cooperative societies are registered, there will not be a single panchayat in the country without a PACS, dairy, or fisheries cooperative society. This expansion will ensure the reach of cooperatives across the nation, strengthening institutions at the tehsil and district levels and giving renewed momentum and strength to state-level cooperative institutions. ♦♦♦



Dr. Sarita Rana

## Positive Transformation in Cooperatives Through Youth Participation

**A**t the global level, the cooperative sector is emerging as a model of grassroots-driven entrepreneurship and social cohesion that contributes significantly to economic development. Youth power and women play a crucial role in providing momentum and direction to this sector. Over the past few years, their participation in the cooperative movement has become increasingly important, leading to greater innovation and the expansion of new enterprises within cooperatives.

The participation of youth and women has produced positive outcomes in the cooperative sector, further enhancing its relevance in a rapidly changing world. Cooperative enterprises bring together diverse skills and perspectives from member-led organizations, fostering social unity, creativity, and resilience. To ensure that cooperatives in India remain relevant and responsive to the needs of their members and communities, women and young people working in the cooperative sector are leading community development programs, advocating policy reforms, and bridging the digital divide.

Historically, women in cooperatives have faced several challenges, including limited representation in leadership roles, unequal opportunities for promotion, and gender discrimination. Despite having the necessary qualifications, women have often been overlooked for senior management positions and have therefore received lower pay than their male counterparts.

Limited representation in leadership roles has also restricted their advancement to higher levels. For women living in rural areas, balancing work and personal life poses additional challenges. In regions where access to support services such as childcare is limited, managing professional commitments alongside family responsibilities becomes particularly complex. However, women are increasingly overcoming these barriers, leading to visible changes across the cooperative landscape.

In dairy cooperatives, nearly 70 percent of employment is held by women, making this sector a powerful instrument for their socio-economic empowerment. Similarly, women play a vital role in agricultural cooperatives, handicraft cooperatives, consumer cooperatives, and healthcare cooperatives. By actively participating in cooperatives, women are not only improving their livelihoods but also contributing to the social and economic development of their families and communities. Today, cooperatives prioritize fair trade practices and sustainable production methods, while also preserving cultural heritage and empowering women.

Rural cooperatives are providing women with opportunities for income generation, skill development, and collective decision-making. As a result, women are contributing more actively to livelihood security, food security, and rural development. Cooperatives offer access to affordable credit, savings options, and financial literacy, enabling

women to start enterprises, participate in revenue-generating activities, and build assets. Women's financial cooperatives promote entrepreneurship, economic empowerment, and social inclusion, helping women break the cycle of poverty and achieve economic independence.

Youth participation in cooperatives is higher today than ever before. In fact, young people play a key role in driving innovation and adaptability within the cooperative sector. With their natural technological aptitude, inventive mindset, and entrepreneurial spirit, youth bring fresh perspectives and modern technologies to cooperatives. They are skilled in stakeholder engagement, process streamlining, and the use of social media, digital platforms, and data analytics, thereby contributing to the modernization of traditional cooperative structures.

Youth-led initiatives—such as the development of mobile applications for cooperative management and e-commerce platforms for cooperative products—are strengthening connections between cooperatives and their members. Youth-led cooperatives are also bridging the digital divide in rural and marginalized communities by providing training and access to digital tools and technologies. By harnessing the passion, energy, and creativity of young people, cooperatives are driving positive change and building a more sustainable economy. ◆◆◆

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IFFCO Managing Director Shri K.J. Patel, along with IFFCO Chairman Shri Dileep Sanghani and JMD Shri Rakesh Kapoor, welcomed the IFFCO Tokio delegation in New Delhi and discussed new business opportunities in the insurance sector. The delegation included Satoru Komiya, Chairman of the Board of Tokio Marine Holdings, Yoshinari Endo, Managing Executive and Chairman of the Board of Tokio Marine Asia and other officials.



IFFCO Managing Director Shri K. J. Patel also participated in the 17th ICA-AP Regional Assembly held in Colombo, Sri Lanka, along with ICA-AP President Dr. Chandra Pal Singh Yadav. Renowned global cooperative leaders such as Dr. Ariel Guarco, President of the International Cooperative Alliance (ICA), and Jeroen Douglas, Director General, took part in discussions on the progress of the cooperative sector, opportunities for collaboration, and pathways for sustainable cooperative growth.



Taking an important step towards health empowerment of rural communities, the “IFFCO Mahila Jagruti Club” of Gurugram organized a public health check-up camp. Under the leadership of Smt. Mamta Patel, women members conducted eye and hemoglobin tests for villagers, distributed medicines and spectacles and also provided sanitary pads for girls, reflecting an exemplary spirit of service and sensitivity.



Under the “Nano Fertilizer Usage Mega Campaign,” IFFCO organized a Rabi Crop Seminar in Jhansi, Uttar Pradesh. Divisional Commissioner Shri Vimal Dubey, IFFCO Senior Manager Dr. Prahlad Singh and State Marketing Manager Shri Yatendra Tewatia, among others, informed farmers about the excellent results of Nano Urea and Nano DAP, highlighting reduced input costs and increased productivity. Around 450 progressive farmers participated in the seminar.



IFFCO organized a farmers’ fair based on oilseed and pulse crops at the Krishi Vigyan Kendra in Robertsganj, Sonbhadra, Uttar Pradesh. IFFCO Sonbhadra representatives Shri Avneesh Pandey and Shri Pawan Chaudhary set up stalls showcasing Nano products, water-soluble Sagarika, and other fertilizers and agricultural products. Nano Urea Plus was distributed to farmers, along with detailed information on modern agricultural techniques.



IFFCO organized a crop seminar at the Krishi Vigyan Kendra auditorium in Bahraich, Uttar Pradesh, where IFFCO Marketing Director Dr. Yogendra Kumar advised farmers against the excessive use of chemical fertilizers and encouraged the adoption of Nano and other alternative products. Providing a safe farming option and creating awareness among farmers remains IFFCO’s core objective. A large number of farmers participated in the seminar.



I am happy that the spirit of 'Vocal for Local' has become a part of the lives of millions of people across the country. A clear indication of the country returning to indigenous products was visible in people's choices and the goods entering their homes. People were consciously choosing Indian products. Young people also gave momentum to the 'Vocal for Local' campaign. In the coming days, a new round of shopping will begin for Christmas and the New Year. I will remind you again, remember the mantra of 'Vocal for Local': buy only what is made in the country and sell only what involves the hard work of a fellow countryman.

**Shri Narendra Modi, Prime Minister**

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