

The Network for the Development of Agricultural Cooperatives in the Asia Pacific (NEDAC)



(Stories of Innovation, Impact & Inspiration)



The Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) Profile



The Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) is a not-for-profit, non-governmental organization dedicated to fostering sustainable rural development through the growth and strengthening of agricultural cooperatives.

Established in 1991 by the United Nations (UN), the International Labour Organization (ILO), and the Food and Agriculture Organization (FAO), NEDAC was created with the mission to empower agricultural cooperatives across Asia and the Pacific.

From the beginning, our focus has been on equipping cooperative leaders and members with the knowledge, skills, and exposure they need to thrive — through targeted training programs, study tours, and capacity-building initiatives that embody the true spirit and values of cooperation.

At NEDAC, we are committed to enhancing both educational and economic opportunities for individuals and communities engaged in agricultural cooperatives.

Our work is driven by a collaborative approach that combines community engagement, institutional partnerships, and capability development.

Through this synergy, we design and implement innovative, context-specific solutions that address the evolving challenges of rural development.

Today, NEDAC proudly represents a network of over 30 cooperative organizations and partners across the region. Together, we continue to share knowledge, strengthen institutions, and promote sustainable growth—building a more inclusive and resilient future for rural communities in Asia and the Pacific.



Foreward.....

Message from Mr. Pankaj Kumar Bansal, Chairman, NEDAC

Message from Col. Himanshu, Director, NEDAC

Message from Badri Guragain, Vice Chairman, NEDAC

Foreword by the Director

Dear Members, Partners, and Colleagues,

It is with great appreciation and optimism that I present this message on behalf of The Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) Executive Committee (ExCom) as we reflect on our shared journey throughout 2025. Today, we stand stronger than ever, united by a common purpose: to elevate and empower agricultural cooperatives across the Asia-Pacific region.

First and foremost, I would like to extend my gratitude to all our members, partners, cooperatives, and colleagues around the world. Your unwavering trust, continuous engagement, and commitment have, once again, proven the strength and resilience of our global cooperative community.

As we look back on 2025, it is clear that it was a year of meaningful progress and reaffirmation of our core mission: to unite, promote, and develop cooperatives across the Asia-Pacific region. This year, we deepened our focus on fostering cooperative identity, inclusion, and sustainable development, while navigating an increasingly complex and evolving global landscape. This year was a stepping stone in our journey, we did a lot of transforming projects among the Asia-Pacific cooperatives, FPOs and farmers.

Among the many highlights of 2025 were:

Our efforts were made possible thanks to the tireless commitment of all of you—our members and partners—whose dedication ensured that our strategic goals continued to advance, despite the many challenges we faced.

The role of the NEDAC Board has been crucial in providing strategic direction, ensuring institutional accountability, and upholding our cooperative values. At the same time, we warmly welcome our new board members, who bring with them fresh perspectives and renewed energy to help propel our movement forward. Your commitment to NEDAC's mission is highly valued, and we look forward to working closely with you. Looking ahead, we remain committed to our long-term strategic vision: building a stronger, more visible, and more influential cooperative movement.

The NEDAC Board is fully dedicated to supporting initiatives that promote:

- Cooperative entrepreneurship among members
- Youth inclusion and technology based projects
- Climate action across the Asia-Pacific region.

We firmly believe in the ability of cooperatives to offer people-centered, sustainable solutions to the world's most pressing challenges.

To our Secretary General, Director, executive team, and outreach staff—thank you for your passion, professionalism, and dedication. To my fellow Board members—thank you for your leadership and solidarity. To our partners and supporters—your collaboration makes our collective impact possible, and we are truly grateful for your continued partnership.

As we conclude another year, I am deeply inspired by the resilience and shared purpose that define our movement. Together, we continue to prove that cooperation is not just a business model—it is a path toward a more just and sustainable world.

Pankaj Kumar Bansal, IAS

Chairman, NEDAC

**Additional Secretary, Ministry of Cooperation, Govt of India and
Managing Director, National Cooperative Development Corporation**

Foreword by Vice- Chairman

Dear Members and Partners,

It gives me immense pleasure to present the first edition of this year's edition of our annual publication, which captures the significant strides made in strengthening agricultural cooperatives across our member countries.

Agricultural cooperatives continue to be a vital force in ensuring food security, empowering rural communities, and promoting inclusive and sustainable development. Over the past year, NEDAC's collective efforts—through innovation, collaboration, and resilience—have led to impactful transformations at the grassroots level. This book not only reflects those achievements but also celebrates the unwavering commitment of our cooperative leaders, members, and partners.

As Vice Chairman of NEDAC, I am proud to witness the momentum we are building together. Our strategic partnerships, such as the valuable MoUs with key stakeholders, have enabled us to implement ground-level initiatives that resonate with the needs of our farmers and rural communities.

I extend my sincere appreciation to all contributors, partners, and supporters who have made this publication and the year's accomplishments possible. May this serve as both a record of success and a source of inspiration as we continue our mission to promote vibrant, resilient, and sustainable agricultural cooperatives in the Asia-Pacific region.

Together, let us move forward—stronger and more united in our vision.

- Badri Guragain

Vice-Chairman NEDAC

CEO, National Cooperative Bank Limited (NCBL), Nepal

Foreward by the Director

Dear Members, Partners, and Colleagues,

As we step into 2025 — a year dedicated to celebrating "**The Year of Cooperatives**" — it is both a moment of pride and purpose for all of us at NEDAC. Under the visionary leadership of our Chairman and with the continued dedication of our members, observers and partners, we have not only upheld the cooperative spirit but have also actively worked to redefine and reinforce its role in today's rapidly changing world.

Since assuming the role of Director, my primary focus has been on strengthening the cooperative ecosystem through active membership engagement, collaborative learning, and cross-sectoral partnerships. We have built meaningful bridges through communities of practice, enabling real-time knowledge exchange and peer learning. Our webinars, study tours, and strategic collaborations with Farmer Producer Organizations (FPOs), farmers' groups, and various cooperative enterprises have provided platforms for innovation, dialogue, and ground-level impact.

The essence of cooperatives lies in shared ownership, collective action, and community-led solutions. In 2025, as we shine a spotlight on cooperative development, our vision is clear:

- To define the roles, enhance governance, and promote cooperative management practices that are inclusive, innovative, and sustainable.

This annual publication reflects not only the achievements of our member organizations but also the spirit of resilience and creativity that drives the cooperative movement forward. It is a testament to the power of collaboration and the belief that when people come together, great transformations are possible.

Let this be a year of renewed commitment, shared learning, and strategic growth. Together, we will continue to shape a cooperative future that is equitable, empowered, and enduring.

Col. Himanshu
Director NEDAC

Sri Lankan Cooperatives Overview

Geographical presence of cooperatives in Sri Lanka

Cooperatives are present in all the 27 cooperative districts. The map below is a representative sample of cooperatives across the country.



Types of cooperatives in Sri Lanka

Primary cooperatives are present in the following sectors:

Thrift and credit	8400	Youth	26
Rural banks	1703	Handicraft	21
Fisheries	544	Textile	14
Multipurpose	306	Tea production	14
Industrial	182	Coconut	8
Marketing	130	Dairy	7
Healthcare	95		

Contribution of cooperatives to Sri Lanka's economy

- 16,000- number of cooperatives in Sri Lanka.
- 8.1 million members (38.15% of the population) in cooperatives.
- 65% of members in cooperatives are women.
- 65,000- number of employees in cooperatives.
- US\$ 1.8 billion- held in assets with another US\$ 1 billion in savings by cooperatives.

(All figures as of 2019)



"Cooperatives at the Heart of Sustainable Growth"

Cooperatives in the world especially in Asia and the Pacific symbolized collective strength and grassroots empowerment. Rooted on seven principles have been pivotal in transforming rural economies and bringing financial inclusion to the underserved. Agricultural Cooperatives remain essential drivers of Food security, rural livelihood and inclusive economic development in Asia and the Pacific. As we mark 2025 — celebrated globally as the Year of Cooperatives — we find ourselves at a pivotal moment in the journey of collective development. Across Asia and the Pacific, agricultural cooperatives continue to prove that when communities come together, they can not only feed nations but also fuel inclusive, sustainable, and resilient economies. Digitalization, professional management and transparent accounting practices are being pushed to make cooperatives more competitive.

This edition of the NEDAC yearly booklet is dedicated to showcasing how cooperatives have evolved from being grassroots institutions to strategic players in addressing some of the region's most pressing challenges: food insecurity, rural unemployment, climate vulnerability, and economic exclusion.

Under the leadership of Col. Himanshu, NEDAC has renewed its commitment to strengthening cooperative networks through member engagement, communities of practice, and active learning platforms such as webinars and field study tours. This momentum has empowered cooperatives to innovate, adapt, and lead.

In these pages, you will find real stories of transformation — from farmer producer organizations adopting digital tools, to women-led cooperatives driving agri-entrepreneurship, to climate-smart initiatives that are restoring both land and livelihoods and our valuable members and partners' new initiatives and practices. These narratives are not just inspiring — they are proof that cooperatives are engines of change.

This issue also examines the role of policy, leadership, and technology in shaping the future of cooperatives. It reflects our collective effort to define, document, and disseminate practices that can be scaled and shared across borders.

As we look forward to the next chapter in the cooperative movement, we do so with a clear vision: to position cooperatives not just as beneficiaries of development, but as architects of it.

We invite you to read, reflect, and be inspired. Inspire millions of lives, make cooperatives more vulnerable.

Editorial Team

NEDAC Secretariat

Commitment to the Future...

NEDAC: Fostering Cooperation and Development



Since its inception in 1991, the Network for the Development of Agricultural Cooperatives in Asia and the Pacific (NEDAC) has been at the forefront of connecting cooperative movements across the region. Through its partnerships, capacity-building programs, study tours, and webinars, NEDAC continues to serve as a vibrant platform for sharing real stories of grassroots success and innovation.

As more Farmer Producer Organizations (FPOs) and cooperative networks join hands with NEDAC, there is immense potential to build stronger value chains and ensure that farmers directly benefit from regional collaboration. This year marks significant strides in cooperative development — reaffirming the principle of “by the members, for the members” that lies at the heart of the cooperative movement.

As highlighted by the United Nations during the International Year of Cooperatives, these organizations directly contribute to the achievement of several Sustainable Development Goals (SDGs) — particularly SDG 1 (No Poverty), SDG 2 (Zero Hunger), and SDG 8 (Decent Work and Economic Growth).

Beyond their economic contributions, cooperatives are well positioned to lead the green transition, promoting eco-friendly farming, renewable energy adoption, and sustainable resource management.

Challenges and Opportunities Ahead

The cooperative sector in the Asia-Pacific region faces a rapidly changing landscape. Urbanization, digital divides, shifting trade dynamics, and climate change present both challenges and opportunities. Many cooperatives still require stronger support in digital literacy, financial management, and policy frameworks to realize their full potential.

To address these emerging needs, there is a pressing call for innovation, modernization, and regional solidarity. Embracing digital platforms, agri-tech solutions, and data-driven decision-making will empower cooperatives to thrive in the 21st century. Regional organizations such as the Food and Agriculture Organization (FAO), International Cooperative Alliance Asia-Pacific (ICA-AP), and the Asian Development Bank (ADB) have a vital role to play in supporting these transformations through capacity-building, knowledge-sharing, and inclusive policy design.

Towards a Connected Cooperative Future

The future of agricultural cooperatives lies in regional cooperation and connectivity. Strengthening linkages among cooperatives across Asia and the Pacific can facilitate cross-border trade, shared learning, and fair value chains.

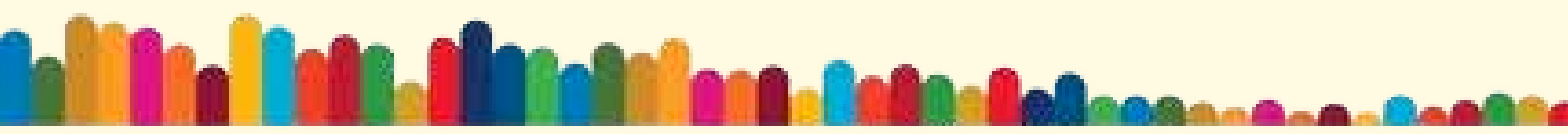
By investing in education, technology, innovation, and partnerships, the region can unlock the immense potential of agricultural cooperatives to lead the way toward sustainable, inclusive, and resilient food systems.

As we celebrate the spirit of the International Year of Cooperatives, let us reaffirm our shared commitment:

Together, we can grow stronger — from local fields to global tables.

Key Facts

- 🌐 Asia-Pacific is home to over 1 billion smallholder farmers, the largest concentration in the world.
- 🌾 Agricultural cooperatives in Japan and Korea manage more than 90% of national rice production and marketing.
- 🥛 The Indian dairy cooperative AMUL supports 3.6 million milk producers every day.
- 📈 According to the FAO, cooperative farming can increase productivity by 20–30% through shared resources and knowledge.
- 🤝 The ICA-AP represents over 300,000 cooperatives in 33 countries, serving more than 350 million members.



Total Active Members

28



Countries

India, Philippines
China, Nepal

New Members Joined

- * Sri Balaji Farmers Welfare Multistate Cooperative Society Ltd.
- * Duarbagori Cooperative Society Ltd.
- * PHD Chamber of Commerce & Industry



Potential New Country Membership Approached

- * Fiji, Samoa
- * Loa PDR
- * Vietnam



New Partnership MoU Sign-

- * PU-IIT Ropar Regional Accelerator for Holistic Innovations Foundation (PI-RAHI).
- * Cooperative University of Kenya,
- * Forum of Enterprises for Equitable Development and upcoming

NCUI's Digital and Youth-Driven Transformation



Path to Modernizing Cooperatives Through e-Commerce and Youth Engagement

Cooperatives have long stood as pillars of inclusive growth, community ownership, and economic democracy in India. From empowering rural farmers and artisans to promoting self-reliant enterprises, they represent a model of development that is for the people, by the people. As engines of social equity and grassroots innovation, cooperatives play a vital role in achieving sustainable and decentralized progress.

The National Cooperative Union of India (NCUI), established in 1929, has been the torchbearer of the cooperative movement in India, representing the entire sector as an apex organisation. In this spirit, 2023–2024 marked a decisive shift in the Indian cooperative landscape. As the world rapidly embraced digital-first solutions, the National Cooperative Union of India (NCUI) rose to the occasion—ushering in a new era of digitally-enabled cooperatives and youth-led innovation. Through initiatives like e-Haat, educational programs, and startup incubation, NCUI redefined how cooperatives connect, grow, and thrive in the modern era.

The launch of e-Haat, an e-commerce platform developed in collaboration with Google Cloud, was a milestone. For decades, NCUI had hosted traditional stalls and exhibitions for Self-Help Groups and cooperative societies at its NCUI Haat in New Delhi. These events had long empowered rural women and artisans from states like Assam, Manipur, and Odisha to showcase handcrafted goods. But the reach was limited—confined to footfalls in Delhi and occasional local fairs.



In 2023, recognizing the need to remove geographic and logistic barriers, NCUI went digital. Through e-Haat, cooperatives across India could now upload, market, and sell their products online, accessing national and international markets. The platform wasn't just a sales outlet—it provided support in product packaging, branding, training modules, and onboarding support, particularly aimed at women-led cooperatives. The move not only aligned with the government's "Vocal for Local" and National Livelihood Mission, but more importantly, helped hundreds of rural entrepreneurs build sustainable income streams without leaving their villages.

One such beneficiary was Neelam Devi, a weaver from Bihar whose SHG had previously relied solely on seasonal exhibitions. After listing her handmade madhubani cushion covers on e-Haat, she received orders from Mumbai, Hyderabad, and even Dubai. “It was the first time someone overseas paid for my art,” she said, with pride glowing in her voice.

But NCUI's transformation wasn't just technological—it was deeply generational. The organization launched a comprehensive youth-focused strategy, starting with "Coop Connect", a program that reached out to schools, colleges, and universities. Students were introduced to cooperative principles through quizzes, debates, campus talks, and field visits. Over 12,000 students participated in the first year alone.



Meanwhile, the Youth Committee on Cooperatives became a dynamic platform where aspiring cooperative leaders exchanged ideas, received mentorship, and explored social entrepreneurship. Internships offered hands-on experiences in grassroots cooperatives, while the Centre for Entrepreneurship Development & Cooperation (CEDC) launched mentoring programs for youth-led cooperative startups. By fostering cooperation through the exchange of knowledge, ideas, and experiences, the committee works towards enhancing youth cooperatives, improving employment opportunities for young people within the sector, and advocating for better working conditions and social protections. The committee also creates platforms for youth to connect, share ideas, and receive training, thereby strengthening their role in the cooperative movement.

Recognizing the importance of professional skills, in January 2024, NCUI's National Centre for Cooperative Education (NCCE) rolled out a fully funded residential training program focused on the formation and management of cooperatives. Participants from 18 states attended the program, which covered finance, governance, digital marketing, cooperative law, and GST compliance.

The continued success of the 12-week online diploma in cooperative education, bridging learners from India and Nepal, reflects a deep commitment to nurturing the next generation of cooperative leaders. These young minds are not just students—they are torchbearers of equity, sustainability, and collective progress.

Through education, inclusion, innovation, and shared purpose, we are embedding cooperative values into the consciousness of today's youth—ensuring that the movement is not only remembered, but lived, led, and loved for generations to come.

From Limited Access to Unlimited Awareness and Connections: Bridging the Digital Divide



REPUBLIC OF THE PHILIPPINES
COOPERATIVE DEVELOPMENT AUTHORITY

CDA's Internet Connectivity Initiative Transforms SWIS MPC

Located in the remote village of Aneg, Delfin Albano, Isabela, the Aneg SWIS Multipurpose Cooperative once faced significant challenges due to limited internet access. This hindered their ability to submit reports online, attend vital training sessions, and perform other essential tasks. The lack of reliable connectivity created barriers to growth and efficiency, making it difficult for the cooperative to reach its full potential.

However, everything changed when the Cooperative Development Authority (CDA) introduced its Internet Connectivity Project for Cooperatives. This initiative brought reliable, high-speed internet to Aneg SWIS MPC, turning previous obstacles into opportunities for growth. With digital connectivity, the cooperative was able to streamline its operations, improve communication, and engage in online transactions with ease.

As the cooperative took on new roles, including distributing fertilizer discount vouchers for the Department of Agriculture, reliable internet became a crucial tool. The improved connectivity allowed them to handle these tasks more efficiently and effectively, opening up new opportunities for expansion and success.



“

Mariegrace T. Cariaga, Chairperson of Aneg SWIS MPC, expressed her gratitude, saying, "The Internet Connectivity Project has been a tremendous help. It has sped up our processes, making online transactions almost effortless. We are deeply grateful to the CDA for this support."

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Thanks to the CDA's initiative, the cooperative is now better equipped to operate in a digital environment, boosting its efficiency and providing new avenues for growth. The support from the CDA has not only enhanced their operational capabilities but also empowered the cooperative to overcome previous challenges and succeed in new ventures. The Aneg SWIS MPC's story is a testament to the power of digital connectivity in transforming cooperatives in remote areas, enabling them to thrive and continue their journey of empowerment and progress.

Transforming Healthcare in San Jose: A Testament to the Impact of Cooperatives



In San Jose, Occidental Mindoro, the Mindoro Occidental Premier Medical Group Multipurpose Cooperative (MOPMGMP) saw a critical healthcare gap—accessible renal care for patients suffering from End-Stage Renal Disease (ESRD). For many in the community, traveling long distances for hemodialysis treatments was not just a burden; it was a daily struggle that added to their health challenges. The lack of a local facility meant patients had to endure exhausting journeys, separating them from their families and delaying essential care.



Determined to make a difference, MOPMGMP embarked on an ambitious project to establish the town's first hemodialysis center, aiming to provide local, life-saving treatment to those in need. This initiative was made possible with strategic support from the Capacity Building for CSF Cooperatives program, which strengthened the cooperative's operational capacity, enabling them to overcome financial and logistical hurdles and bring this crucial healthcare service to their community.

The impact of the hemodialysis center has been profound. Not only has it alleviated the burden of travel for countless patients, but it has also provided a place for them to receive treatment close to home, surrounded by their families. Corazon Calaguas, a patient beneficiary, expressed her gratitude: “Having local access to treatment has significantly improved many lives here. It eliminates the need for long travel and allows us to stay close to our families during these challenging times.”

The success of this initiative is a powerful reminder of the positive and lasting change cooperatives can bring to their communities. Rizalina Fernandez, a local resident, further emphasized, “The establishment of the hemodialysis center by MOPMGMP is a testament to the cooperative’s commitment to improving healthcare accessibility and quality for everyone in our community.”

With the support of the Capacity Building for CSF Cooperatives program, MOPMGMP has not only addressed a critical healthcare gap but has also made a lasting impact on the quality of life for residents in San Jose. This project is a shining example of how targeted support, cooperative collaboration, and community-driven efforts can lead to substantial improvements in public health.

The story of MOPMGMP's hemodialysis center is a living testament to the power of cooperatives in driving meaningful, sustainable change. It shows how, with the right support and collective action, cooperatives can profoundly impact their communities, ensuring access to vital services that improve lives for generations to come.





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“

Dr. Anna Monica Real Bracamonte, Medical Director of MOPMGMP, shared, “Recognizing the urgent need for accessible hemodialysis, we leveraged the collective efforts of our members and the community. What started as a critical need has now transformed into a life-saving facility.”

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Rooted in the Soil, Rising with Unity

The Inspiring Journey of Sonbarsa Bahuudeshiya Kisan Utpadak Sahkari Samiti Maryadit FPO, India

Patewa Village | Rajnandgaon Block Chhattisgarh, India

In the verdant village of Patewa, nestled in the Rajnandgaon block of Chhattisgarh, India a quiet agricultural transformation is unfolding. Formed on 10th October 2021, under the Government of India's Central Sector Scheme for the Formation and Promotion of 10,000 FPOs, Sonbarsa Bahuudeshiya Kis an Utpadak Sahkari Samiti Maryadit has emerged as a beacon of rural empowerment. This FPO is supported by the National Cooperative Development Corporation (NCDC).

The FPO began with 750 committed shareholder farmers and a share capital of ₹15,00,000. Their collective effort and vision laid a strong foundation for sustainable development. With resilience and innovation, the FPO achieved an annual revenue of ₹65,15,000 and a net profit of ₹2,56,000, marking a significant milestone in community-driven agribusiness.

To support farmers at the grassroots, the FPO established essential infrastructure and services within the village itself. This included a Soil Testing Laboratory, a Bio-Fertilizer Production Unit, and a Local Input Shop, making vital resources accessible, affordable, and tailored to local needs.

Implementation in Action: Multi-Layered Interventions

1. Soil Testing Laboratory

Sonbarsa FPO established a local Soil Testing Lab near the farm, offering scientific analysis of soil's physical and chemical composition. This service has allowed farmers to make data-driven decisions on nutrient management and crop planning—cutting costs and boosting productivity.

2. Bio-Fertilizer Production Unit

One of the most notable innovations is the eco-friendly bio-fertilizer unit, which uses cow dung, cow urine, and organic waste to create natural fertilizers. This has led to improved soil health, increased yields, and reduced chemical dependence.

3. Village-Level Input Shop

To ensure easy, affordable access to quality agricultural inputs, Sonbarsa launched its own Input Shop. Farmers no longer need to travel long distances or rely on overpriced suppliers. Everything they need is available in their own village—from seeds to sustainable bio-products.

Innovative Practices & Learnings

The success of Sonbarsa lies in a blend of grassroots wisdom and modern innovation.

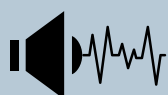
Key best practices include:

- Eco-friendly bio-fertilizer production using local, organic waste
- Decentralized service delivery for immediate access to agri-support
- Hands-on trainings and field exposure to drive behavioral change
- Promotion of circular economy through waste-to-input innovation
- Strong governance with transparency and inclusiveness..

At the heart of Sonbarsa FPO's journey lies a deep commitment to cooperative values — trust, transparency, participation, and mutual growth. Every stakeholder, from board members to grassroots farmers, has played their part in building a model rooted in collective ownership and shared benefit.

- By embracing trust and transparency, the FPO has not only retained farmer participation but fostered long-term loyalty. Through consistent training and capacity building, it has guided its members in transitioning from chemical-dependent to sustainable organic farming. Strategic partnerships with government bodies, technical experts, and cooperatives have further accelerated its impact.
- As the world celebrates the International Year of Cooperatives, Sonbarsa Bahuudeshiya Kisan Utpadak Sahkari Samiti Maryadit stands as a shining example of the power of cooperatives in action — a living testament that when communities work together, they don't just survive — they thrive.

In a world grappling with climate change, soil degradation, and rural distress, Sonbarsa stands out as a living blueprint for how FPOs can lead the way in sustainable, inclusive agriculture. From soil testing labs to women's leadership, from waste-based fertilizers to decentralized agri-services—Sonbarsa is not just growing crops; it's growing resilience.



VOICES FROM THE FIELD

“Earlier we relied on expensive chemical fertilizers. Now with the bio-fertilizer unit, our soil is healthier and our yields have improved.”
— Kewal Dewangan, CEO, Sonbarsa FPO

“Investing in bio-fertilizers was the best decision for our farm. Healthy soil, better crops, and happy consumers—what more can we ask for?”
— Arvind Chauhan, Director, GreenGrow FPO

“The bio-fertilizer unit has been a game-changer. Not only has it cut our costs, but it's also made our farming more eco-friendly.”
— Rekha Tiwari, Farmer

“As a woman board member, I've found a voice in this platform. We're not just farming — we're leading.”
— Nutan Sahu, Board Member

“Sonbarsa FPO has transformed farming for us, providing access to quality inputs and ensuring fair prices for our produce.”
— Ramesh Sahu, Member Farmer

Nano-Urea & Nano-DAP: A Cooperative Transformation in Agriculture



पूर्णतः सहकारी स्वामित्व
Wholly owned by Cooperatives

In response to the growing environmental challenges and the urgent need for sustainable agriculture, our valuable member IFFCO has emerged as a pioneer in agricultural innovation. By introducing groundbreaking solutions like Nano Urea Liquid and Nano DAP, IFFCO is not only improving farm productivity but also minimizing ecological damage. These innovations reflect IFFCO's steadfast commitment to cooperative values, sustainability, and technological advancement, reinforcing the belief that cooperatives can drive community-wide transformations.

A Vision for Sustainability:

Under the able leadership of Dr. Udai Shanker Awasthi, former Managing Director of IFFCO, the organization has worked to align its operations with environmentally sustainable farming practices. Nano Urea Liquid and Nano DAP are more than just fertilizers—they are part of a revolutionary approach to how fertilizers are produced and applied. With the growing global demand for food and the urgent need to protect our natural resources, IFFCO's innovative solutions aim to reduce fertilizer usage while enhancing crop yields, empowering cooperative farmers to embrace climate-smart agriculture.

Nano Urea is urea in the form of nanoparticles, offering an innovative liquid solution to provide nitrogen to plants as an alternative to conventional urea. The goal of Nano Urea is to reduce the unbalanced and excessive use of traditional urea, increase crop productivity, and minimize pollution in soil, water, and air.

For cooperatives, these demonstrations went beyond learning sessions—they were transformative events that brought farmers together, fostering a shared vision of sustainability and economic growth. Farmers saw measurable improvements in crop yields with Nano Urea and Nano DAP, and the word spread quickly: these innovations worked.



The introduction of Nano Urea Liquid and Nano DAP (Di-Ammonium Phosphate) was not merely the result of research and development; it was about engaging farmers directly at the grassroots level. Over 80,000 field demonstrations were conducted across India, reaching thousands of cooperative members and farmers. Nano DAP, a fertilizer grade product, contains 18% Nitrogen and 46% Phosphorus. It is produced by reacting ammonia with phosphoric acid under controlled conditions in fertilizer plants.

This hands-on approach allowed farmers to experience the benefits of the technology firsthand, making them the true champions of this innovation.

Training and Empowering Rural Entrepreneurs:

In line with IFFCO's commitment to cooperative empowerment, 80,000 farmers were trained on the benefits and application of these nano-fertilizers. In addition, over 1,500 rural entrepreneurs were engaged as distributors and trainers in their communities.

This approach not only ensured the scalability of the project but also created economic opportunities within local cooperatives. As part of the celebrations for the International Year of Cooperatives 2025, IFFCO has positioned rural entrepreneurs as catalysts for change, spreading knowledge and creating a self-sustaining network that ensures these innovations are adopted at scale.

Transforming Farmers' Lives..

The true impact of Nano Urea is best understood through the personal experiences of farmers who have directly benefited from its use. Mr. Saral Pal, a farmer from UP, who initially had his doubts about the new technology said, “I was skeptical at first about using Nano Urea,” he recalls. **“But after attending the training sessions and seeing the results in nearby fields, I decided to give it a try.”**

His decision to adopt Nano Urea wasn't driven by curiosity alone; it was supported by a carefully structured training program that ensured farmers understood how local climatic, soil, and water conditions would impact the product's performance. In his village and nearby they feel shortage because the result was tremendous. The training made it clear that for Nano Urea to be truly effective, it was crucial to consider these factors. Without this knowledge, simply applying the fertilizer could lead to unsatisfactory results.

Through the training, Mr. Saral Pal and other farmers learned how to optimize Nano Urea's use based on their unique local conditions. As a result, her wheat yield increased by 25%, and she noticed a significant improvement in the quality of her crops. More importantly, she was able to reduce the strain on her soil, which had been degrading due to the overuse of traditional fertilizers. “Not only did I save money on fertilizers,” she says, “but I also improved the long-term health of my soil.”

These stories are not isolated. They are part of a broader movement where cooperative farmers are not only adopting new technologies—they are becoming leaders in sustainable farming practices, driving the transformation of entire communities.





Reducing the Ecological Footprint

One of the most compelling outcomes of the Nano-fertilizer initiative is its positive environmental impact. Traditional fertilizers often lead to soil degradation, water contamination, and greenhouse gas emissions. In contrast, Nano Urea and Nano DAP are designed to be more efficient by delivering nutrients directly to the plant, reducing wastage, and minimizing environmental harm. This approach aligns perfectly with IFFCO's sustainability goals and the global push towards climate-resilient agriculture.

With a significant reduction in chemical fertilizer usage, cooperatives and farmers are not only improving productivity but also contributing to the health of the planet. The application of nano-fertilizers has led to improved soil health, less chemical runoff into water bodies, and a reduced carbon footprint, setting the stage for a more sustainable and resilient agricultural future.

Economic Empowerment and Growth

The introduction of Nano Urea and Nano DAP has also had a profound economic impact.

For cooperatives, the ability to deliver these cutting-edge fertilizers at affordable prices has opened up new growth opportunities. Farmers' cooperatives are now better equipped to support their members with innovative solutions, while rural entrepreneurs are benefiting from the economic opportunities these technologies bring.

A Cooperative Transformation

Today, India is witnessing a transformation in agriculture, led by IFFCO's identity and its Nano DAP and Nano Urea innovations.

The introduction of Nano Urea and Nano DAP marks a defining moment in IFFCO's story and its role in transforming agriculture through cooperatives. These innovations represent more than just technological progress—they are part of a larger movement toward sustainability, empowerment, and collaborative growth. As IFFCO continues to build on these successes, it is clear that the future of agriculture lies in the hands of cooperatives, empowered by innovation and committed to the welfare of their communities and the environment.

India's First DGCA Drone Academy by a Cooperative

**A New Era of Empowerment and
Technology in Rural Punjab, India**



Nestled in Punjab's Kandi region, Talwara was once a town grappling with limited economic opportunities for women and a steady outflow of youth seeking employment elsewhere. Today, Talwara stands as a symbol of rural transformation—an inspiring example of how technology, empowerment, and the cooperative spirit can come together to redefine the future of communities. Leading this change is the Unnati Cooperative Society, now recognized as India's fifth-largest cooperative, with women at the core of its progress and strength.

At the heart of this transformation are the local women, supported and guided by the visionary leadership of Jyoti Swaroop, the director of Unnati Cooperative Society. Under his guidance, Unnati has dared to break new ground by launching India's first cooperative drone academy in Talwara. More than just a technical training center, the academy is a pioneering platform designed to empower entire communities by providing women and youth with futuristic skills previously inaccessible in rural Punjab.



Inspired by the government's flagship 'Lakhpati Didi' initiative—aimed at fostering women's entrepreneurship—Jyoti envisioned the academy as a means for women to gain technical expertise, achieve financial independence, and actively contribute to nation-building. Jyoti firmly believes in women as natural entrepreneurs, explaining:

“

"Women are the real entrepreneurs because they know how to protect, how to produce, and how to accumulate resources—just as they do every day within their households. This core understanding is the foundation of Unnati's mission.

We invited local and nearby women, whose zeal and confidence have been instrumental to our work. After managing their household responsibilities, these women dedicate themselves fully to Unnati's initiatives. We train them and provide resources, resulting in a robust, capable group leading the entire process—from production to execution."

”

The academy's impact extends beyond women alone. Recognizing the untapped potential of local youth and farmers, Jyoti ensured the curriculum includes comprehensive DGCA-certified drone training, covering agricultural drone spraying and drone repair and maintenance.

These modern skills equip farmers and young learners with the tools needed to improve agricultural productivity, address labor shortages, and adapt to climate-related challenges—critical issues for Punjab's farming sector.

A key factor behind the academy's success is its collaboration with Marut Drone Academy, India's leading drone training provider. This partnership ensures world-class training, practical hands-on experience, and ongoing employment support for graduates. With a target to train 200 individuals annually, the academy is set to become a cornerstone of rural entrepreneurship and technological progress in the region.

Sai Kumar Chinthala, CEO of Marut Drone Academy, emphasized the transformative potential of drone technology for Punjab's agriculture, highlighting its ability to increase yields and generate viable business opportunities.

This collaboration exemplifies how innovation combined with community-driven initiatives can foster sustainable prosperity for Punjab's farmers and youth alike.

Today, women trained through the 'Drone Didi' initiative are not only changing their own lives but also emerging as trailblazers who inspire others to dream big and succeed.

Their success stories radiate hope, resilience, and ambition throughout their communities. Talwara's cooperative drone academy stands as a beacon of rural India's potential to leapfrog into the future through technology, cooperative values, and collective determination.

Through specialized training and hands-on learning, students are equipped with the practical skills needed to become successful drone entrepreneurs.

This enables them to increase their incomes, contribute meaningfully to their families, and continue living in their villages, towns, and cities.

Importantly, their employment and entrepreneurial activities contribute significantly to India's socio-economic development.

This drone academy is more than a training center; it is a transformative movement reshaping Punjab's socio-economic landscape and positioning Talwara as a key landmark on India's ambitious journey to become a global drone hub by 2030.

With this zeal and vision, the journey of cooperative development in India is set to soar to new heights—truly reaching for the moon—reflecting India's status as home to the world's largest and most dynamic cooperative movement.



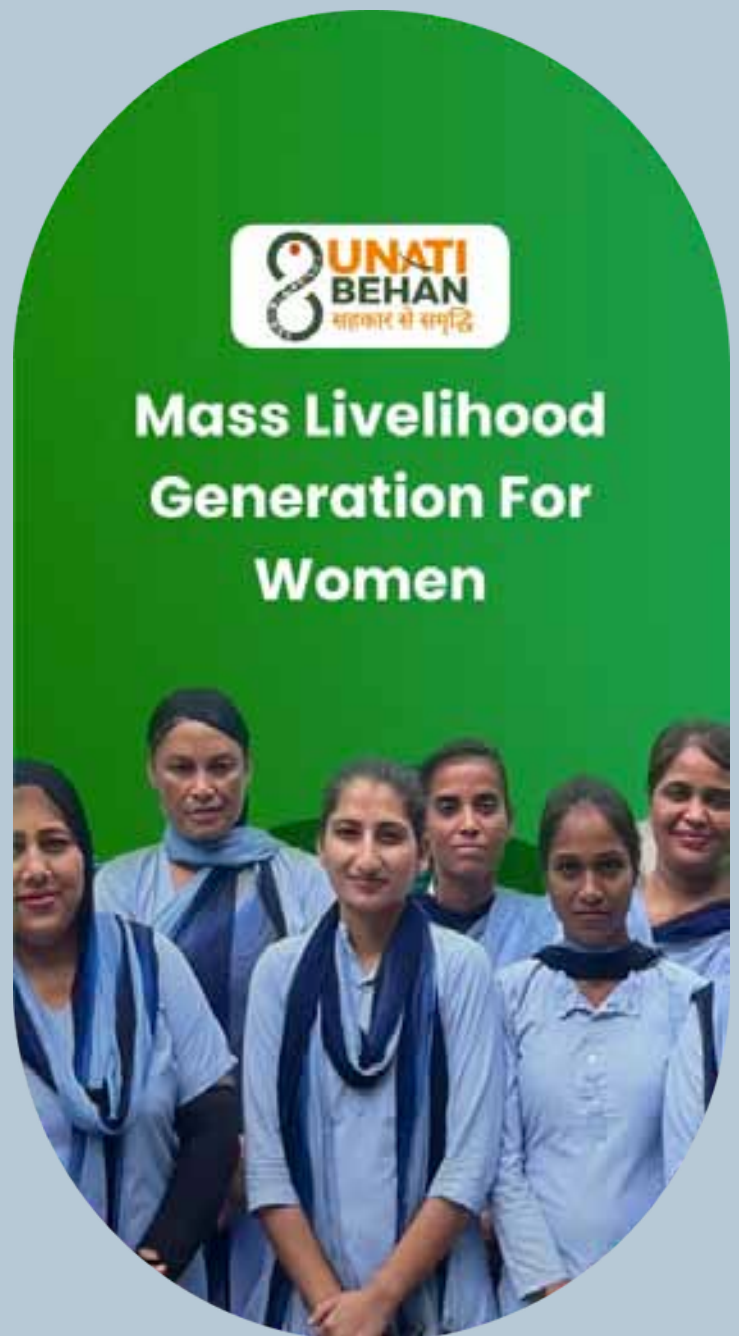
Unati Behan: The Women Driving India's Largest Cooperative-led FMCG Network

In India's vast agricultural landscape, producing quality food is only half the battle. The real challenge lies in delivering it in a way that uplifts farmers, ensures affordability, and builds lasting livelihoods. Unati Agri Allied and Marketing Multi State Cooperative Society Ltd. (UAMMCL) is tackling this challenge head-on through Unati Behan—a women-led, grassroots-powered revolution that's redefining rural India's agri-economy. Where Women- the leader, the producer, and the entrepreneurs.

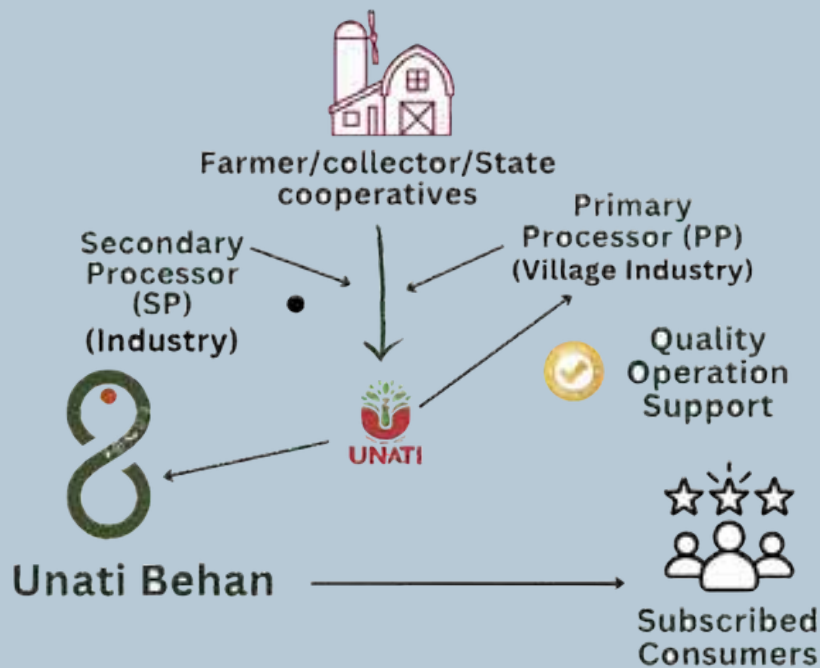
Unati Behan is more than a supply chain—it's a social entrepreneurship ecosystem built by women, for families, and for Bharat. Trained rural women, known as “Behans,” connect directly with consumers, collect household orders via mobile apps, and empower farmers to grow exactly what's needed—minimizing waste and maximizing value.

These women don't just deliver food—they deliver wellness. From seasonal produce to Ayurvedic health kits, Behans are building healthier communities while earning stable incomes and restoring dignity to farming.

This model ensures fair pricing for farmers, convenience for families, and opportunity for women—bridging the rural-urban gap with cooperation, technology, and trust.



**Unati Behan is proof that when women lead, villages thrive, and Bharat rises.
But how Unati Behan came into existence....**



Unati Behan is not just a woman entrepreneur—she is a movement in herself. She embodies the spirit of empowerment, wellness, and community leadership, uniting these roles with grace and purpose. Trained to serve as a vital bridge between farmers and consumers, she eliminates the need for middlemen, ensuring that farm-fresh products reach homes at fair prices while both farmers and women earn their rightful rewards.

With Unati Eco Rahi, we moved a step further into green tourism, opening opportunities for youth and communities to benefit from eco-conscious travel while showcasing our rural resources. We also initiated the **Sehkar Samwad YouTube Channel with NFFAC**, a first-of-its-kind digital platform to spread awareness, share cooperative stories, and build dialogue about the future of the cooperative movement.

In essence, Unati Behan is the digital-age avatar of the Lijjat Papad cooperative legacy—enriched with technology, inspired by social impact, and scaled for a sustainable future. She represents the harmony of innovation and compassion, showing how one model can transform lives, heal communities, and nurture a more equitable world.

Every morning, Unati Behan steps out into her community—tablet in hand, smile on her face, and purpose in her stride. With a few taps on her mobile app, she shows families what local farmers have freshly harvested: crisp apples from Kashmir, fragrant guavas from Allahabad, and golden mangoes from Malihabad. For households seeking authenticity and wellness, these are not just fruits—they are stories from India’s farmlands, brought directly to their doorstep.

Families can conveniently subscribe to seasonal produce, securing both quality and price well in advance. Unati Behan uploads these customer demands through the app, which flows seamlessly across a structured digital network:

PACS/SHGs → State Cooperative → UAMMCL Central Database



A salute to these young, women-led cooperatives!

By reaching farmers before the sowing season, they give more than hope—they give clarity. With insights on consumer demand, farmers can plan smarter, price fairly, and deliver with confidence.

Powered by a custom mobile app, ERP systems, and digital training modules, this initiative blends technology with human spirit. But the real force? Compassion.

The Unati Behan model is tech-enabled, yet human-centric—placing women at the heart of a quiet revolution, transforming empowerment, agriculture, and community well-being across India.

Transforming Rural Livelihoods

The Success Story of Matsya Kisan Utpadak Sangathan

In the heart of East Champaran, Bihar, ((India) a remarkable transformation is taking place. The Matsya Kisan Utpadak Sangathan Sahkari Samiti Limited (MKUSSS), farmer producer organization is leading a new wave of rural empowerment through its innovative approach to integrated fish farming. Registered under the Bihar Self-Supporting Cooperative Act in July 2021, this emerging Farmer Producer Organization (FPO) is already making waves as a model of sustainable aquaculture under the Pradhan Mantri Matsya Sampada Yojana (PMMSY).

The journey began with a small but determined group of 750 farmers, including 245 women, united by a vision to create lasting economic change in their community. With the support of the National Cooperative Development Corporation (NCDC) and the guidance of the KAUSHALYA Foundation, MKUSSS embraced the challenges of rural farming and turned them into opportunities.

Building a Vision: Empowering Farmers with Integrated Aquaculture

What makes MKUSSS stand out is its integrated approach to farming. The organization has adopted a holistic model combining fish farming with duck and goat rearing, an innovative strategy that increases productivity, diversifies income streams, and promotes sustainable practices. This integrated fish farming model not only addresses food security but also improves soil health and provides a steady source of income for small and marginal farmers.

Turnover Growth:	Growth Rate:	Key Drivers:	Support
<ul style="list-style-type: none">• 2022-23: ₹6.8 lakh• 2023-24: ₹40.6 lakh• 2024-25 (estimated): ₹90 lakh	<ul style="list-style-type: none">• 2022-23 and 2023-24: ~496% increase	<ul style="list-style-type: none">• Resilience and efforts of farmers• Integrated farming model	<ul style="list-style-type: none">• Training and easy loans provided by National Cooperative Development Corporation (NCDC)

“CLEAN FISH”

A TRANSFORMATIVE JOURNEY OF PUNE’S FISH FARMERS

In Pune, Maharashtra, a group of 100% Scheduled Caste fish farmers has redefined what it means to be a farmer in India. The Universal Schedule Caste Fish Farmers Producers Co-operative Society Limited, supported by the Regional Office, Pune under the Central Sector Scheme for Formation and Promotion of Fish Farmer Producer Organizations (FFPOs) and the PMMSY scheme, has successfully transformed itself from a small collective of farmers into a thriving enterprise with a vision for sustainable growth.

With a start-up grant of Rs. 50 lakh, the FFPO implemented its ambitious business plan, “Value addition of Tilapia and Pangasius Fish and Development of Supply Chain Marketing in Pune, Maharashtra.”

The initiative was designed not only to increase the income of its members but also to tap into the growing demand for high-quality, value-added fish products in urban markets.



The members of the FFPO united their efforts to establish a small-scale fish processing unit in Jamkhed, Ahmednagar, where they began producing a range of innovative products such as fish fingers, fish burger patties, marinated boneless fish, and more, all under the brand name “Clean Fish.” By focusing on quality, hygiene, and modern packaging, the FFPO has created a brand that resonates with urban consumers looking for fresh, ready-to-cook fish products.

The impact on employment and livelihoods has been remarkable. Currently, 20 members are directly employed in the processing unit, and the cooperative anticipates creating 200 direct jobs and 100 indirect jobs within the next six months. This initiative has not only provided steady employment for its members but also generated opportunities across the supply chain, from production to retail.

The Numbers Tell the Story: Growth and Sustainability

The project, worth ₹90 lakh, spans 24 acres of pond-based fish farming. In addition to the fish, the initiative includes 2,000 ducks and 100 goats, which play a crucial role in the ecosystem of the farm. With these three components working together, MKUSSS has created a balanced, self-sustaining farming environment.

The financial returns are equally impressive. In the coming year, the FFPO expects to generate: ₹73 lakh from fish farming, ₹8 lakh from duck farming, ₹9 lakh from goat farming.

The diversified revenue streams have not only enhanced the financial stability of the farmers but have also paved the way for sustainable growth. The involvement of women in the project has been especially impactful, giving them a voice in the decision-making process and empowering them economically and socially.

From Survival to Success: A Community Transformed

Perhaps the most heartwarming aspect of this success story is its human impact. Small and marginal farmers, who once struggled to make ends meet, are now thriving.

Through collective effort and innovative farming practices, they have unlocked new sources of income, strengthened their local economy, and created a sense of pride and purpose within their communities.

Women, who make up a significant portion of the membership, have played a key role in driving this transformation. They have not only gained financial independence but also become role models of resilience and entrepreneurship.

This has sparked a broader shift in community dynamics, where women are now seen as vital contributors to agricultural and economic progress.

In the coming years, the focus will be on scaling up production, introducing more farmers to the integrated farming model, and increasing the scope of the cooperative's reach. The success of MKUSSS offers hope to many other rural communities in India, showing them that with innovation, collaboration, and hard work, the dream of prosperous, self-sustaining villages is not only possible but already happening.



A Sustainable Future: Setting a Benchmark for Rural Enterprises

As MKUSSS continues to grow and expand, it is setting a benchmark for other rural enterprises in Bihar and beyond. The success of this integrated fish farming model offers a blueprint for sustainable agricultural practices that can be replicated in other regions.

It proves that, with the right support, technology, and vision, rural communities can create self-sustaining enterprises that benefit everyone—farmers, families, and the larger community.



The FFPO's achievements have received national recognition. "Clean Fish" was officially inaugurated during the MOU signing event of the Department of Fisheries, Government of India, and ONDC in the presence of Union Minister Shri Parshottam Rupala and Minister of State Dr. L. Murugan on 19th February 2024.

Additionally, the FFPO showcased its products at the NCDC FPO/FFPO Mela in New Delhi from 19th to 21st March 2024, attracting attention from investors, industry stakeholders, and policymakers alike.

The FFPO has also taken significant steps toward expanding its market presence. Plans are underway to open five retail stores, a fish café, and a dedicated mobile app in Pune, making it easier for consumers to access high-quality, value-added fish products.

The focus on branding, marketing, and digital tools demonstrates a modern approach to agribusiness that combines tradition with innovation.

Financially, the results speak for themselves. The FFPO has already achieved a turnover exceeding Rs. 1 crore, a remarkable accomplishment within a short span of time. This success underscores the power of collective effort, strategic planning, and government support in transforming rural livelihoods and fostering entrepreneurship.

The journey of Pune's "Clean Fish" FFPO is more than just a business story; it is a story of empowerment, innovation, and inclusive growth. By uniting farmers, creating jobs, and building a strong brand, this cooperative has set a benchmark for other FFPOs across India.

It is a shining example of how vision, collaboration, and determination can turn small-scale farmers into successful entrepreneurs, creating lasting impact in their communities.



**Cooperative Hospitals
Matara**

A Community Healing Itself: The Success Story of the Matara District Co-operative Hospital Society Ltd, Sri Lanka

In the heart of Sri Lanka's southern province, a quiet revolution in healthcare has been unfolding — led not by corporations or governments, but by the people themselves. Marcoop Hospitals, formerly known as Matara District Cooperative Hospital Society, came in 2021, is ideally located alongside the picturesque Nilwala River in Matara, Sri Lanka. This hospital combines decades of healthcare expertise with the latest of medical technology and compassionate patient-centered care. At Marcoop Hospitals, we prioritize your well-being and strive to ensure a comfortable and swift recovery in a peaceful, nurturing environment.

(MDCHS) stands today as a beacon of what can happen when communities take healthcare into their own hands, with compassion, commitment, and cooperation at the core.



Born from a Need, Built by the People

Established with the vision of delivering affordable, quality healthcare to rural communities in Matara, MDCHS began as a humble initiative rooted in the co-operative spirit. At a time when private healthcare was financially out of reach for many, and public services were overstretched, the people of Matara came together to form a solution of their own — a hospital owned by the community, governed by the community, and serving the community.

Unlike traditional hospitals, MDCHS operates as a consumer cooperative, where members are not just patients — they are partners. Every decision, every investment, and every service improvement is guided by the voices of the very people it serves.

A Model of Sustainability

MDCHS exemplifies what sustainable, community-led development can look like. By prioritizing member ownership and democratic governance, it avoids the profit-driven pitfalls that often plague healthcare. The cooperative model encourages accountability, reinvestment, and long-term thinking.

It has also gained international recognition — as a member of the International Co-operative Alliance – Asia Pacific, the Society is part of a global movement that believes health is a right, not a privilege.



Balancing Growth and Conservation: The Story of Drawa Forest Cooperative, Fiji

A Pacific Island model for climate resilience, Indigenous leadership, and sustainable livelihoods

High in the misty green highlands of northern Fiji, a group of Indigenous landowners made a bold and visionary choice — to protect their ancestral rainforest not just for themselves, but for the generations to come.

The Drawa Block Forest Communities Cooperative (DBFCC), made up of nine traditional landowning clans (mataqali), a women's collective, and a youth group, came together with a shared purpose: to defend their 4,120-hectare rainforest from commercial logging and turn it into a source of sustainable income, community empowerment, and climate action.

When you turn off the highway onto an unassuming gravel side road in the center of the island, your four-wheel-drive vehicle will shudder and shake as the track deteriorates into humps and hollows of greasy orange mud. But the view more than makes up for it: you'll ford perfectly clear rivers and climb precipitously through tracts of deep-green cloud forest, before eventually parking among a scattering of colorful timber houses at the bend of a river at the very end of the road.

What was once seen as just land is now a living classroom, a climate solution, and a community enterprise.

Fiji's first verified forest carbon credit project is based in the Drawa rainforest on the country's largest island, and has been earning income for its Indigenous landowners for five years now, in exchange for keeping their forests standing amid pressure from logging companies to fell its ancient trees.

“

“We chose the forest over logging because we're thinking about our children — and their children,” says Litia, a leader in the women's collective. “This forest is our life — and now, also our livelihood.”

From Rainforest to Resilience: A Cooperative Vision

Instead of selling timber rights, the cooperative members made a transformative decision: to manage the forest sustainably, protect biodiversity, and explore nature-based income alternatives. With technical support and ethical climate finance partners (like the Nakau Programme), the community registered 1,723 hectares for carbon offsets under international standards.

By July 2022, DBFCC had already verified 75,880 carbon credits, generating over USD 130,000, increasing household incomes by 87%. As of today, more than 132,000 credits have been issued, bringing recurring income to 120 Indigenous households.

But Drawa's success story doesn't stop at carbon markets.



The cooperative has also diversified into rainforest honey production, community-based eco-enterprises, and conservation-based tourism, creating sustainable jobs while keeping the forest intact. These activities have elevated youth participation, revived traditional ecological knowledge, and promoted women's economic leadership.

"This is more than just carbon trading," says Jone, a youth representative. "It's about reclaiming control of our resources, protecting biodiversity, and creating opportunity right here in our village."

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"This is more than just carbon trading," says Jone, a youth representative. "It's about reclaiming control of our resources, protecting biodiversity, and creating opportunity right here in our village."

Cooperative Values in Action

At its heart, DBFCC is a cooperative — guided by values of democratic member control, economic participation, and community solidarity. Every decision, from revenue-sharing to land use, is made collectively. Women and youth are not only included — they are key drivers of innovation.

"Our young people now see the forest not as something to cut, but something to care for," adds Jone. "We're blending tradition with innovation — and leading the way for others."

This model has positioned the community as a Pacific pioneer in climate action — balancing environmental stewardship with equitable development.

Cooperative Development Department & SANASA Movement, Sri Lanka

The SANASA Movement in Sri Lanka stands as one of the most successful cooperative models in South Asia, combining social enterprise, financial inclusion, and agricultural innovation. With over 8,000 thrift and credit cooperative societies (TCCSs) across the island and a membership exceeding 8.1 million, SANASA and the cooperative sector together contribute significantly to rural livelihoods—supporting smallholder farmers, entrepreneurs, and women-led enterprises.



The roots of Sri Lanka's cooperative sector trace back over 114 years, with the Department of Cooperative Development (DCD) formally established in 1930 to regulate and promote the movement. SANASA (Federation of Thrift and Credit Cooperative Societies Ltd.) was established in 1978 under the leadership of P.A. Kiriwandeniya, reviving rural savings and credit networks that had declined after independence.

Over the decades, SANASA evolved beyond banking into education, insurance, and agriculture, empowering marginalized communities through self-reliance rather than dependency.



SANASA's Smart Farmer Initiative

Recent projects like the Smart Farmer Program, launched under the ARISE 2 loan scheme with support from IFAD and the EU, have transformed rural livelihoods. The project began in Thirawala village, where seventy farmers started protected vegetable cultivation through SANASA loans. Within two seasons, these farmers doubled their household income and restored outstanding loan repayments. The initiative also connected farmers to structured markets through a SANASA-managed vegetable packhouse, helping them negotiate better farmgate prices.

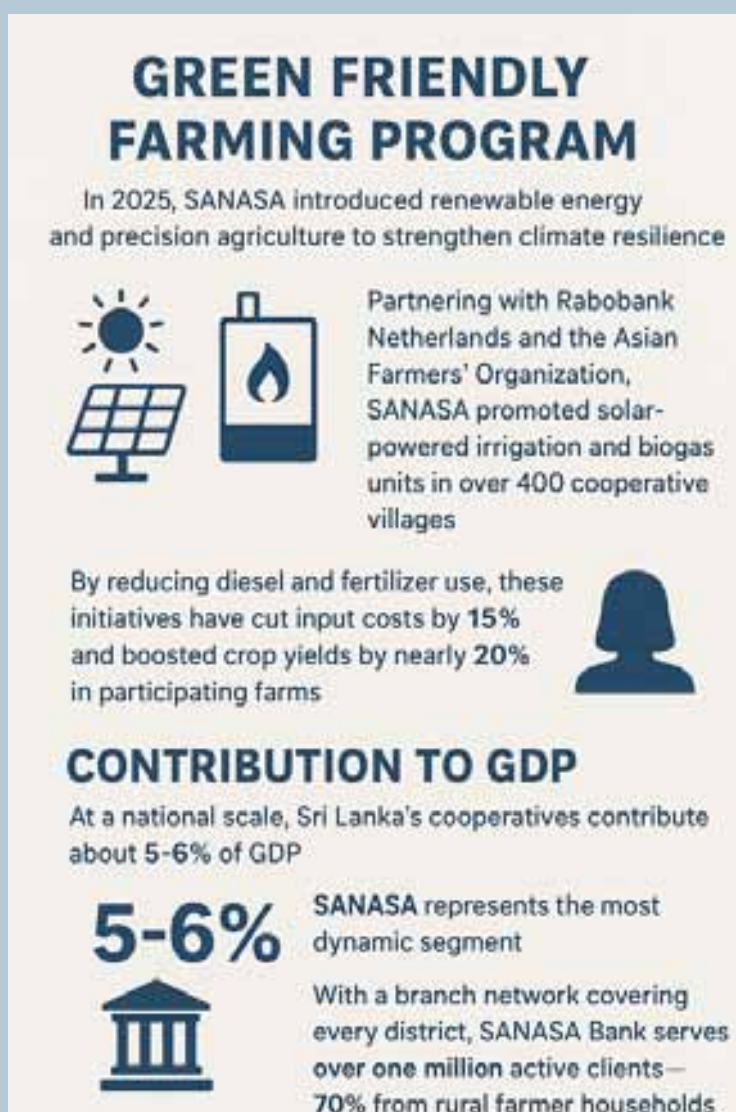
The model integrates three key elements: cooperative financing for inputs, collective marketing for fair pricing, and training through SANASA Campus for sustainable agronomy. The outcomes are measurable—in 2023 alone, SANASA-assisted farmer groups recorded a 25–30% increase in average income compared to baseline earnings before intervention.

SANASA's cooperative insurance arm plays a crucial role in safeguarding rural producers from disaster and economic shocks. During the 2004 tsunami, the SANASA Insurance Company reimbursed affected members within weeks, rebuilding over 1,200 homes and compensating for lost fishing assets. Similarly, post-COVID-19 initiatives provided micro-insurance coverage for drought and crop loss, covering more than 450,000 smallholder farmers nationally by 2025.

Women and Youth in Cooperative Leadership

A striking success of the SANASA Movement lies in women's empowerment. With 65% of its membership female, women are now prominent leaders in local cooperatives and national boards.

For instance, Thirawala SANASA Chairperson R.K.S. Priyangika credits the ARISE scheme for enabling cooperative women to “think differently” and lead enterprise-oriented agriculture. SANASA Campus also runs social enterprise programs training over 3,000 young people annually in cooperative management, renewable energy, and organic agriculture.



The government of Sri Lanka recognizes cooperatives as a national mechanism for inclusive economic recovery. At the 2025 People's Economic Forum, SANASA International and DCD jointly presented pathways for food system stabilization through cooperative financing. These discussions are shaping agricultural policy to align with participatory and community-led models rather than purely subsidy-driven schemes.

For farmers like R.K.S Priyangika's members in Thirawala, SANASA represents not just a financial institution, but a life partner in resilience. Through collective savings, affordable loans, technical training, and shared markets, families who once lived at the subsistence margin have created sustainable prosperity.



The SANASA model demonstrates how cooperative development—anchored in thrift, solidarity, and self-reliance—can transform an agrarian society into an inclusive and sustainable economy.

By embedding finance, education, insurance, and environmental stewardship within a single grassroots network, SANASA has built not only financial capital but also human and social capital across Sri Lanka's villages. Its impact on farmers is tangible—in higher incomes, lower risks, and greater dignity.

In 2025, as the cooperative movement celebrates over a century of service, SANASA stands as living proof that empowerment begins when communities own their future together.

From Kitchen to Amazon, the journey says a lot.....

In the heart of Karnataka's Kalaburagi district, a remarkable transformation is taking place. What started as a humble kitchen venture has blossomed into a thriving business, led by women entrepreneurs who are changing the narrative of rural entrepreneurship. The business? Jowar rottis — a traditional dish of the region, which has now been reimagined to meet the demands of modern consumers.



At the forefront of this change are the women of Kalaburagi, working together through the Kalaburagi Women's Cooperative Society (KWCS). These women, once confined to their homes, are now taking charge of their financial independence and redefining what it means to be an entrepreneur in rural Karnataka.

The Idea:

The idea of turning jowar rottis into a commercial product emerged from a simple but powerful observation: the local community was already familiar with and loved this nutritious and affordable staple. The challenge, however, was finding a way to scale it while maintaining its traditional flavor and nutritional value.

*This is where the **Kalaburagi Women's Cooperative Society** came in. With a history of empowering rural women through self-help groups (SHGs) and cooperative ventures, the KWCS provided the platform for these women to come together and turn their passion for cooking into a full-fledged business. The cooperative society played a pivotal role in providing the necessary resources, training, and access to loans, allowing these women to start small and gradually expand their operations.*

From Local Kitchens to Commercial Success:

The journey was not without its hurdles. Initially, these women faced resistance from their community, where packaged, ready-to-eat products were considered a novelty. However, they leveraged the support of the KWCS to help market their product, making use of their existing networks and reaching out to local markets and nearby towns.

Through their hard work, the women began producing high-quality jowar rottis that met the hygiene and consistency standards expected by modern consumers. By packaging these rottis in eco-friendly containers, they created a product that appealed to both health-conscious buyers and those seeking the convenience of a traditional meal without the effort of preparation.

Challenges to leading cooperative

Scaling up the business required overcoming several challenges. One of the major obstacles was convincing people to buy packaged jowar rottis, a food traditionally made at home. But with the backing of the KWCS and the women's deep connection to their community, they offered free samples at local fairs, organized tastings in nearby villages, and focused on building trust with their customers.

Another key challenge was sourcing high-quality, sustainable jowar. Through partnerships with local farmers, many of whom were also part of the cooperative, the women ensured that the grains they used were not only top-quality but also grown in an environmentally sustainable manner.

The Power of the Cooperative:

The Kalaburagi Women's Cooperative Society has been the backbone of this success story. The cooperative not only provided financial backing but also offered valuable guidance on product development, branding, and marketing. It acted as a bridge between these women entrepreneurs and larger markets, allowing them to expand their business beyond Kalaburagi to neighboring districts.

The cooperative structure also encouraged collaboration. Each woman in the group took on a role in different aspects of production — from sourcing raw materials to cooking, packaging, and marketing. This division of labor allowed them to operate efficiently and scale the business over time. The KWCS also facilitated training programs in entrepreneurial skills, helping these women navigate the business world with confidence.

Impact on the Community:

The success of these women's ventures has had a ripple effect on the local community. Not only have they created jobs within the cooperative, but they have also empowered many other women in the region to explore entrepreneurship. Many women, who were once dependent on traditional farming or household chores, have now found new opportunities for self-sufficiency and independence.

In addition to improving their own lives, these women are helping boost the local economy by creating demand for local jowar and other crops, benefiting local farmers who supply the cooperative. This circular economy model ensures that the success of one group benefits the larger community.



A Vision for the Future:

As the business grows, the women of the Kalaburagi Women's Cooperative Society are aiming to further expand their product line. Their future goals include introducing more traditional Indian snacks, offering gluten-free options, and even exploring opportunities for exporting their products to international markets.

With continued support from the cooperative, and their unwavering commitment to quality and tradition, these women are well on their way to making Kalaburagi a household name for nutritious, traditional foods.



The rise of the Kalaburagi women entrepreneurs is a powerful testament to the impact of cooperative societies and the transformative power of entrepreneurship. From the confines of their kitchens to becoming pioneers in the food industry, these women have shown that with the right resources, guidance, and community support, anyone can rise above their circumstances and succeed.

By using tradition as a foundation and innovation as a tool, these women have not only preserved a part of Karnataka's culinary heritage but have also become role models for other women across rural India. With the continued backing of the *Kalaburagi Women's Cooperative Society*, *their story is one of hope, determination, and the limitless possibilities that emerge when women come together to support one another.*

Bee Cooperatives of Bumthang, Bhutan: Leading Sustainable Honey Production and Empowerment



Nestled in the highlands of Bhutan, the Bee Cooperatives of Bumthang stand as a remarkable example of how community-driven enterprise can blend tradition with innovation to achieve sustainable rural development.

Founded in 1990 and officially registered in 2012, this cooperative began its journey with 104 passionate members united by a shared goal — to promote beekeeping as a viable source of livelihood in the cool valleys of Bumthang.

Today, even with a membership of 50 dedicated individuals, the cooperative continues to thrive, producing some of Bhutan's finest honey while empowering rural families and protecting the natural environment.

In its early years, the cooperative relied on native bee species for honey production. However, the introduction of the European honeybee species *Apis mellifera* brought a new era of productivity and quality.

The region's unique ecology and abundance of buckwheat flowers created an ideal habitat for these bees, resulting in premium-grade honey rich in flavor and nutrients. Members from villages such as Jalikhar, Dungbethang, and Dhur work diligently through the year — collecting, processing, and packaging honey that reflects the purity and biodiversity of Bumthang's landscape.

The cooperative's business model ensures fair value for its members. Honey is purchased from individual beekeepers at \$6.77 per kilogram and sold in the market for \$10.43 per kilogram, providing a consistent income stream for rural households. On average, the cooperative produces between 15 and 20 metric tonnes of honey annually, a testament to the collective effort and expertise of its members.



Like many small enterprises, the Bee Cooperatives of Bumthang faced challenges during the COVID-19 pandemic. Disrupted markets and reduced tourism limited sales opportunities. Yet, resilience remained their defining strength. Through local marketing and partnerships with tourism-based businesses, the cooperative continued to sell its products within Bhutan, maintaining the livelihoods of its members during uncertain times.

Beyond honey production, the cooperative has played a significant role in uplifting its members economically and socially. It provides low-interest loans at 7%, enabling farmers to invest in beekeeping equipment, cattle, and improved production techniques. Training programs and skill-building workshops ensure that even new members can adopt modern practices in sustainable apiculture. This support system has transformed beekeeping from a side activity into a dependable income source for many families.

More than just a producer of honey, the Bee Cooperatives of Bumthang symbolize empowerment, resilience, and environmental stewardship. Through collective action, innovation, and an enduring respect for nature, the cooperative continues to sweeten not just the lives of its members — but also the story of sustainable community enterprise in Bhutan.

Quality and credibility have also been central to the cooperative's growth. The Bee Cooperatives of Bumthang proudly hold ISO certification, reflecting their adherence to international standards in production and processing. Looking ahead, the cooperative envisions expanding its reach beyond Bhutan's borders, bringing the unique taste of Bumthang honey to global markets.



Our Members



राष्ट्रीय सहकारी विकास निगम
NCDC
Assisting Cooperatives. Always!
सहकारिताओं की सहायता में सदैव तत्पर!



Loknete Sunderraoji Solanke Sahakari Sakhar Karkhana Ltd
Sundernagar





Let's Come Together — Join Us on the Journey to Sustainable Growth!



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