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MAGAZINE NOTES

Yojana July 2026 - Cooperatives for a Viksit Bharat

1 July 2026

ECONOMY

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Yojana July 2026 - Cooperatives for a Viksit Bharat

■ Yojana July 2026 **GS2** **GS3**


Yojana

Govt. of India · Monthly

EDITION

July 2026

MAINS:

GS Paper 2
GS Paper 3

The cooperative movement sits at the centre of India's development conversation in mid 2026. With the Ministry of Cooperation marking its fifth foundation day on 6 July 2026, the roll out of the National Cooperation Policy 2025 (the first refresh of national cooperative policy in 23 years), and 2025 having been observed as the United Nations International Year of Cooperatives, the theme of "Sahkar se Samriddhi" (Prosperity through Cooperation) offers a rich, exam relevant lens on rural transformation, inclusive growth and cooperative federalism.

This edition analysis reads the cooperative story the way an aspirant should, moving from institutional architecture to grassroots delivery. India hosts more than 8.6 lakh registered cooperative societies with roughly 30 crore members, present in about 98 per cent of villages. That reach makes cooperatives one of the largest people centred economic networks anywhere in the world, and a natural instrument for the Viksit Bharat 2047 vision. The analysis below is grounded in verified PIB and Ministry of Cooperation data rather than any specific chapter text of the issue.

INSIDE THIS ISSUE

- **Thread 1: The new institutional architecture.** The creation of the Ministry of Cooperation (2021), the National Cooperation Policy 2025 with its 2025 to 2045 horizon, and the balancing of cooperation as a State List subject with a national mission.
- **Thread 2: Reinventing the Primary Agricultural Credit Society (PACS).** Computerisation of nearly 80,000 PACS, model bye laws that let a single society run dozens of rural services, and the target of 2 lakh new multipurpose PACS, dairy and fishery cooperatives.
- **Thread 3: Sahkar se Samriddhi at the grassroots.** Dairy and the Amul model, women led cooperatives, the new national multi state cooperatives for exports, organics and seeds, and Tribhuvan Sahkari University as the sector's knowledge backbone.

KEY CONCEPTS

CONCEPT	WHAT IT MEANS	WHY IT MATTERS FOR UPSC
Cooperative federalism in practice	Cooperation is in the State List (Entry 32), yet a Union Ministry now drives a national mission	Tests Centre State balance and the 97th Constitutional Amendment
PACS	Primary Agricultural Credit Society, the village level base of the three tier short term credit structure	Core Prelims and Mains fact on rural credit delivery
Model bye laws	Template rules letting a PACS run 25 plus activities, from credit to LPG and water	Shows how one institution can become a rural service hub
Multi State Cooperative Society	Society operating across State borders, governed by the MSCS Act 2002 (amended 2023)	Links to national cooperatives for exports, organics and seeds
Sahkar se Samriddhi	Guiding slogan of the Ministry of Cooperation, meaning prosperity through cooperation	Frames Mains answers on inclusive rural growth
Viksit Bharat 2047	Vision of a developed India by the centenary of independence	The macro goal cooperatives are asked to serve

PRELIMS POINTERS

- India has over **8.6 lakh registered cooperative societies** with about **30 crore members**, covering roughly **98 per cent of villages**.
- The **Ministry of Cooperation** was carved out in **July 2021**; its stated motto is **Sahkar se Samriddhi**.
- The **National Cooperation Policy 2025** is the first national cooperative policy since **2002**, drafted by a committee chaired by former Union Minister **Suresh Prabhu**, with a **2025 to 2045** vision.
- PACS computerisation was first approved for **63,000 societies** at **Rs 2,516 crore** and later expanded to about **79,630 PACS**.
- 2025** was observed by the United Nations as the **International Year of Cooperatives**, under the theme “Cooperatives Build a Better World”.
- Tribhuvan Sahkari University** at Anand, Gujarat, named after Amul pioneer **Tribhuvandas Kishibhai Patel**, is India’s first national cooperative university.

UPSC GS RELEVANCE

- **GS Paper 2 (Polity and Governance):** cooperative federalism, the 97th Constitutional Amendment Act (2011), Part IX B on cooperative societies, and the working relationship between a Union Ministry and a State List subject.
- **GS Paper 3 (Economy):** rural credit, agricultural marketing, the cooperative sector's share in fertiliser, sugar and dairy, and inclusive growth toward Viksit Bharat.
- **Essay and ethics angle:** cooperatives as a model of self help, mutual aid and decentralised economic democracy, useful for essays on inclusive development and for GS4 discussions on trusteeship and collective welfare.

3 Chapters in this Edition

1**The New Institutional Architecture of India's Cooperative Movement****2****Reinventing PACS and the Cooperative Economy****3****Sahkar se Samriddhi: Cooperatives and Inclusive Rural Growth**



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