



International Year
of Cooperatives

Cooperatives Build a Better World



INTERNATIONAL CONFERENCE

13-15 FEBRUARY 2025

CONFERENCE REPORT

Unleashing Prosperity through Cooperatives

Digital Innovation and Value Chains

Venue: Vaikunth Mehata National Institute of Cooperative
Management, Pune

Centre for International Cooperation and
Training in Agricultural Banking (CICTAB), Pune , India

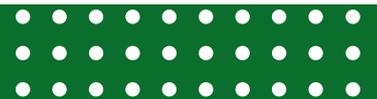


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INTRODUCTION



The International Conference on "Unleashing Prosperity through Cooperatives: Digital Innovation and Value Chains" served as a dynamic platform for cooperative leaders, policymakers, financial institutions, academicians, and industry experts to engage in insightful discussions on the evolving cooperative landscape. Organized by the Centre for International Cooperation and Training in Agricultural Banking (CICTAB) in collaboration with the Ministry of Cooperation, Government of India, and VAMNICOM, Pune, the three-day event attracted over 100 participants from 15 countries across Africa and Asia. The conference aimed to harness digital technologies, enhance value chain strategies, and promote policy innovations to strengthen the global cooperative movement.

As the world moves towards an increasingly digital economy, cooperatives are uniquely positioned to bridge the gap between grassroots entrepreneurship and cutting-edge financial and technological solutions. The conference served as a crucial platform for discussing how cooperatives contribute to inclusive economic growth, technological adaptation, financial inclusion, and sustainable development. Sessions were meticulously structured to address challenges in cooperative governance, explore case studies of successful cooperative models, and assess how digital transformation can revolutionize traditional cooperative structures.

Organised at the beginning of the International Year of Cooperatives 2025, the conference reinforced the importance of collaboration between Governments, financial institutions, and technology-driven solutions to enhance cooperative resilience. Discussions underscored the necessity for cooperatives to integrate modern value chain models, build digital



capacities, and align with global standards to ensure long-term sustainability. This event not only highlighted key innovations but also set the stage for actionable policy recommendations and long-term partnerships among cooperative stakeholders worldwide.

ABOUT INTERNATIONAL YEAR OF COOPERATIVES

The International Year of Cooperatives 2025 (IYC 2025), declared by the United Nations, serves as a global platform to recognize and strengthen the contributions of cooperatives to sustainable development, social inclusion, and economic growth. The theme for IYC 2025 underscores the role of cooperatives in fostering resilience, innovation, and inclusive economies.



IYC 2025 provides an opportunity to:

- a) **Highlight the Impact of Cooperatives:** Showcase how cooperatives contribute to key global priorities such as food security, job creation, financial inclusion, and environmental sustainability.
- b) **Influence Policy and Regulation:** Advocate for cooperative-friendly policies, improved legal frameworks, and enhanced government support to strengthen the sector.
- c) **Promote Digital and Financial Inclusion:** Encourage digital transformation in cooperative enterprises, ensuring greater financial access and operational efficiency.
- d) **Encourage Youth and Women Participation:** Foster leadership development and inclusivity by promoting active engagement of women and young entrepreneurs in cooperative governance.
- e) **Strengthen Global Cooperative Networks:** Enhance cross-border partnerships, knowledge exchange, and market access for cooperatives worldwide.

The CICTAB International Conference was strategically positioned at the beginning of IYC 2025 to initiate high-impact discussions and lay the groundwork for future cooperative reforms. The sessions were designed to:

1. Address technological advancements in cooperatives and their role in economic modernization.
2. Explore value chain development as a means to increase cooperative competitiveness.



3. Align cooperative growth with global sustainability goals (SDGs).
4. Foster multi-stakeholder engagement by bringing together policymakers, cooperative leaders, financial institutions, and international agencies.

By integrating the objectives of IYC 2025 into its agenda, the conference set the stage for long-term policy recommendations, actionable insights, and strategic collaborations that will shape the cooperative movement beyond 2025.

ABOUT THE ORGANISERS

The International Conference on Unleashing Prosperity through Cooperatives: Digital Innovation and Value Chains was organized by the Centre for International Cooperation and Training in Agricultural Banking (CICTAB) in collaboration with the Ministry of Cooperation, Government of India, and VAMNICOM, Pune. This esteemed gathering brought together global cooperative leaders, policymakers, financial institutions, and academicians to foster innovation and collaboration in the cooperative sector.

Centre for International Cooperation and Training in Agricultural Banking (CICTAB)



CICTAB, established in 1984 under the auspices of the Government of India, is a premier institution dedicated to capacity building, policy research, and international cooperation in agricultural banking and cooperative development. It plays a pivotal role in training stakeholders, promoting best practices, and fostering partnerships to strengthen financial inclusivity and sustainable cooperative enterprises across Asia and Africa. CICTAB has conducted numerous training programs, international conferences, and collaborative research projects, benefiting thousands of cooperative leaders and financial

professionals worldwide.

Ministry of Cooperation, Government of India

The Ministry of Cooperation was established in July 2021 to strengthen India's cooperative movement and enhance the contribution of cooperatives to the national economy. The ministry is committed to implementing policy reforms, improving governance structures, and ensuring financial sustainability for cooperatives across sectors. With a vision to empower cooperatives as economic growth engines, the Ministry has introduced various digital initiatives, financial support mechanisms, and regulatory reforms to foster innovation and inclusivity.



Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune



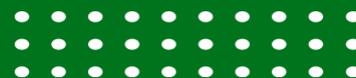
VAMNICOM is a premier cooperative management institute in India, renowned for its leadership development, policy advocacy, and cooperative governance training. Established in 1967, the institute serves as a center of excellence for cooperative education, providing cutting-edge training programs, research initiatives, and consultancy services to national and international stakeholders. VAMNICOM has been instrumental in driving capacity-building efforts, particularly in

the domains of digital transformation, value chain optimization, and financial sustainability for cooperatives.

By collaborating with these esteemed institutions, the conference provided a unique platform to address emerging challenges, exchange global best practices, and formulate actionable strategies to drive cooperative growth in the digital era.

CONFERENCE THEME & LOGO

The theme “Unleashing Prosperity through Cooperatives: Digital Innovation and Value Chains” reflects the growing need for cooperatives to embrace digital transformation while strengthening their integration into national and global value chains. In an era of rapid technological advancements and shifting economic landscapes, cooperatives must evolve to remain competitive and sustainable.



“Cooperative are not just a system with a network of laws and rules, but cooperative is a spirit, culture and a mindset of collective growth”

- Hon’ble Prime Minister Shri Narendra Modi

Digital innovations such as artificial intelligence (AI), blockchain, mobile banking, and cloud-based cooperative management systems are revolutionizing the way cooperatives operate. By adopting these technologies, cooperatives can enhance transparency, efficiency, and financial inclusion, ensuring that smallholder farmers, rural entrepreneurs, and cooperative members benefit from improved access to credit, markets, and supply chains. The conference explored how technology can be a game-changer in cooperative governance, risk management, and member engagement.

Another critical focus was value chain development, which plays a key role in ensuring cooperatives move beyond primary production to value addition and market integration. Strengthening cooperative-driven value chains can improve income security for farmers and producers while boosting the overall competitiveness of cooperative enterprises. Discussions at the conference emphasized the importance of market linkages, branding strategies, and infrastructure support to help cooperatives thrive in both local and global markets.

Sustainability was a core pillar of the conference, with an emphasis on climate-smart agriculture, green cooperatives, and circular economy models. Given the increasing vulnerability of rural communities to climate change, cooperatives must adopt resilient business models that balance economic growth with environmental sustainability. The conference highlighted best practices in waste management, renewable energy integration, and resource-efficient production techniques.

Finally, the conference emphasized cooperative governance, policy frameworks, and financial models that can drive long-term resilience. Experts discussed the role of government support, regulatory reforms, and cross-sector partnerships in strengthening cooperatives. Special attention was given to gender inclusion, youth engagement, and capacity-building initiatives to ensure that cooperatives remain inclusive, adaptive, and future-ready.



The logo for the International Cooperative Conference 2025, themed "Unleashing Prosperity through Cooperatives: Digital Innovation and Value Chain," embodies collaboration, technological advancement, and sustainable growth. The four dynamic human figures, each with a distinct identity, represent diverse sectors coming together in unity—from commerce and technology to industry and agriculture. Their upward movement symbolizes collective empowerment and shared prosperity.



The gear interwoven with digital circuits highlights the role of automation, AI, and blockchain in strengthening cooperative enterprises. At the center, a globe represents global connectivity, innovation, and digital inclusion, emphasizing how technology is bridging gaps and transforming cooperative models worldwide.

A flourishing wheat stalk stands as a tribute to agriculture, rural economies, and the cooperative-led value chain, reinforcing the importance of sustainability and food security. The year “2025” nestled within nature’s green hues reflects a future-focused vision, emphasizing growth, resilience, and eco-conscious progress.

By seamlessly blending elements of human collaboration, digital transformation, and agricultural value chains, the logo effectively represents the conference’s mission—to drive inclusive prosperity through innovation and cooperation.

By focusing on digital innovation, value chain optimization, sustainability, and cooperative governance, the conference set the stage for actionable strategies and collaborations that will empower cooperatives to lead economic growth in the coming decades.

KEY OBJECTIVES

The conference aimed to achieve the following key objectives:

1. **Fostering Digital Transformation in Cooperatives:** Explore the role of AI, blockchain, fintech, and digital governance in enhancing cooperative efficiency, transparency, and member engagement.
2. **Strengthening Value Chain Integration:** Enhance cooperative participation in global and domestic markets through improved branding, logistics, and value-added processing.
3. **Encouraging Policy and Regulatory Innovations:** Facilitate discussions on cooperative-friendly policies, financial mechanisms, and governance structures to ensure long-term sustainability and growth.
4. **Promoting Knowledge Exchange and Global Cooperation:** Provide a platform for international stakeholders to share best practices, case studies, and collaborative strategies for cooperative development.
5. **Advancing Sustainable and Inclusive Growth:** Focus on green initiatives, climate resilience, and gender inclusivity to ensure cooperatives contribute to environmental sustainability and social equity.



6. Leveraging the International Year of Cooperatives 2025: Align discussions with the global agenda to amplify the impact of cooperatives on economic empowerment and sustainable development goals (SDGs).

CONFERENCE PARTNERS

The success of the conference was made possible by the support of key institutional partners, including:

National and International Cooperative Bodies:

1. Asia-Pacific Rural and Agricultural Credit Association (APRACA) – Supporting financial inclusion, rural credit mechanisms, and best practices in cooperative banking.
2. International Cooperative Alliance (ICA) – Strengthening global cooperative networks and policy advocacy.
3. Centre on Integrated Rural Development for Asia and the Pacific (CIRDAP) – Strengthening rural development through cooperative-led economic growth in the Asia-Pacific region.
4. National Cooperative Union of India (NCUI) – Leading cooperative education, advocacy, and governance reforms.
5. Regional Cooperative Federations from Sri Lanka, Nepal, Kenya, Bangladesh, and other countries – Sharing insights and cross-border cooperative strategies.



Government and Financial Institutions:

6. Ministry of Cooperation, Government of India – Driving cooperative sector reforms and digital transformation.
7. African Asian Rural Development Organization (AARDO) – Promoting sustainable rural development and cooperative strengthening across Asia and Africa through policy advocacy, research, and capacity-building initiatives.
8. National Bank for Agriculture and Rural Development (NABARD) – Supporting cooperative financing, rural credit, and financial inclusion.
9. Food and Agriculture Organization (FAO) – Promoting digital and climate-smart solutions for agricultural cooperatives.



Academic and Research Institutions:

10. Indian Institute of Management (IIMs) – Contributing expertise on business strategy and cooperative entrepreneurship.
11. Institute of Rural Management Anand (IRMA) – Leading academic research on cooperative business models.
12. National Institute of Rural Development & Panchayati Raj (NIRD&PR) – Providing research, training, and policy guidance for rural financial institutions and cooperatives.

Technology and Innovation Partners:

13. AgriTech Startups and Digital Service Providers – Showcasing AI-driven solutions for cooperative governance and value chains.
14. Financial Technology Firms – Introducing digital payment platforms, credit assessment tools, and blockchain-enabled supply chains for cooperatives.
15. Sustainability and Climate Action Organizations – Promoting green technologies, circular economy practices, and climate-resilient cooperative strategies.

The diverse set of partners ensured that the conference provided holistic perspectives, strategic partnerships, and actionable insights to strengthen the global cooperative movement.

DESIGN OF THE CONFERENCE

The conference was designed to facilitate meaningful engagement, knowledge sharing, and collaboration through a diverse range of formats, including:

- a) Plenary Sessions: Thought-provoking discussions led by global experts on digital innovations, cooperative governance, value chains, and sustainability.
- b) Case Study Presentations: Showcasing successful cooperative models and best practices from different regions and sectors, highlighting strategies for overcoming challenges and scaling operations.
- c) Exhibition Pavilion: A dedicated space featuring cutting-edge technological solutions, cooperative success stories, and emerging trends in cooperative business models.
- d) Networking and B2B Engagements: Facilitating direct interactions between cooperative leaders, policymakers, industry experts, and financial institutions.
- e) Study Visits: Field visits to leading cooperative institutions and financial organizations in Pune to provide hands-on insights into operational best practices and innovations.



The conference structure ensured a holistic and action-oriented approach, encouraging collaborations, policy recommendations, and strategic roadmaps for cooperative growth and sustainability.

INAUGURAL FUNCTION

The conference was inaugurated by Dr. Prasun Kumar Das, Secretary General, APRACA, Bangkok, in the presence of distinguished guests including Dr. G. Narendra Kumar (Director General, NIRD & PR), Dr. Bhimaraya Metri (Director, IIM Nagpur), Smt. Samadani Kiriwandeniya (MD, SANASA-Sri Lanka), and Smt. Savitri Singh (Deputy CEO, NCUI). Dr. Hema Yadav, Director of VAMNICOM, welcomed participants and emphasized the importance of technology and strategic market linkages in cooperative development.



In her welcome address, **Dr. Hema Yadav** highlighted how the theme of "Unleashing Prosperity through Cooperatives: Digital Innovation and Value Chains" reflects the collective commitment to harnessing technology to drive the cooperative movement forward. She noted that in today's rapidly evolving digital landscape, embracing technological solutions like AI, blockchain, mobile banking, and data analytics is no longer a choice but a necessity for cooperatives worldwide.

Dr. Prasun Kumar Das in his keynote address emphasized the critical role of capacity building in cooperatives and differentiated between digitization, digitalization, and digital transformation. He highlighted the need for ethical digital transformation, which he identified as a missing component in India's cooperative sector. Drawing from international



experiences, he compared India's post-harvest food loss (over 25%) to Thailand's agricultural cooperatives, which have successfully reduced post-harvest food loss to less than 3%. He stressed the need for a customized approach to cooperative capacity building rather than a one-size-fits-all strategy. His insights reinforced the importance of balancing producer and consumer needs while ensuring that cooperative enterprises remain financially and operationally sustainable.

Dr. Narendra Kumar highlighted the critical role of cooperatives in India's rural economy, emphasizing their contribution to financial inclusion, livestock management, and food security. He pointed out that India's cooperative ecosystem, with approximately 8.5 lakh cooperatives, has evolved significantly, helping the country transition from a food-deficit nation to the third-largest food exporter. Addressing key challenges, he discussed the ongoing computerization of Primary Agricultural Credit Societies (PACS) and the need for digital infrastructure improvements in warehousing and transportation. He stressed the importance of integrating Panchayat institutions, cooperatives, and Self-Help Groups (SHGs) to enhance collective bargaining power and strengthen cooperative-driven value chains.



Dr. Bhimaraya Metri emphasized the significance of digital innovation in cooperative development and rural economic growth. He identified Pune as the epicenter of the cooperative movement in India and underscored the success of initiatives like the Maharashtra Agri Business Network (MAGNET) program, which is strengthening cooperative enterprises in the region. He also highlighted the role of infrastructure development in rural progress, particularly the impact of the PM Gram Sadak Yojana in improving road connectivity, which has enhanced farmers' access to markets, schools, and healthcare facilities. According to him, the cooperative movement in states like Maharashtra, Gujarat, and Karnataka serves as a model for other regions, demonstrating how rural economic empowerment is essential for national prosperity.



Smt. S. Kiriwadeniya presented insights from Sri Lanka’s cooperative sector, particularly the success of the SANASA Cooperative, which has grown into a full-fledged listed bank and played a vital role in establishing cooperative universities and insurance companies. She highlighted the fluctuating nature of cooperative policies due to changing governments and the need for a stable regulatory environment. She advocated for a collective vision for cooperatives, emphasizing the principle of “One for all, all for one,” which she believes is essential for long-term cooperative sustainability. Her discussion underscored the need for policy consistency, institutional capacity building, and an adaptive approach to ensure cooperative resilience in dynamic economic conditions.

Smt. Savitri Singh provided an institutional perspective on the role of the National Cooperative Union of India (NCUI) in advancing cooperative education and governance. She detailed how NCUI, established in 1929, represents over 324 organizations and 17 federations, reaching grassroots cooperatives with a membership base of 28 crore. She highlighted the impact of globalization on Indian cooperatives since 1991, stressing the urgent need for digital solutions and transparency to sustain competitiveness. She pointed out India’s vast agricultural land holdings and significant food production capacity, noting that inadequate storage infrastructure remains a major bottleneck. She also emphasized the need for policy enhancements, especially in light of 2025 being the International Year of Cooperatives, and advocated for increasing women’s leadership in cooperatives, as women currently comprise only 10-15% of leadership roles despite being 30% of the total membership.



PLENARY SESSIONS

Plenary Session 1: Digital Innovation in Cooperatives



Mr. Sanjay Gupta (NABARD) chaired the first plenary and elaborated on India's 8.5 lakh cooperatives and the necessity for digital integration, highlighting that rural cooperative banks must adopt fintech solutions to improve accessibility and governance. He specifically discussed the dense distribution of 1,500 Urban Cooperative Banks (UCBs) concentrated in western and southern India, alongside 2,000 Multi-Purpose Agricultural Credit Societies (MPACS) that play a crucial role in increasing members' income. Gupta emphasized that value addition should be a priority, particularly with 10,000 Farmer Producer Organizations (FPOs) now operating across the country. He shared NABARD's initiatives, including digitizing PACS and promoting blockchain for credit disbursement, noting that these efforts would help address rural economic contribution challenges.

Mr. Krishnan Pallassana (FAO) provided a global perspective on digital agriculture, explaining how Agri Stack is enabling farm productivity and creating a digital entrepreneurship ecosystem. He detailed the four crucial components of digital transformation: mission, infrastructure, applications, and convergence, emphasizing the role of India's JAM trinity (Jan Dhan, Aadhar, Mobile) in providing foundational infrastructure. Pallassana highlighted how the Agri Stack, comprising farmer, land and crop databases, is creating a new wave of entrepreneurship and ecosystem development. He discussed the Vistaar platform connecting ICAR, KVK, and CGIAR ecosystems, pointing out that variables in agricultural data have multiplied many times over, making primary awareness of data



importance essential for farmers. He stressed the importance of linking cooperatives with climate-smart farming solutions to ensure sustainability.

Mr. Badri Kumar Guragain (Nepal) discussed Nepal's transition to digital cooperatives and how financial technology is being used to improve transparency and accountability. He presented a comprehensive slide deck explaining various applications being deployed across Nepalese cooperatives, focusing particularly on successful case studies that demonstrate practical implementation. Guragain shared case studies on mobile banking adoption in Nepalese cooperative banks, highlighting the rapid digital transformation occurring throughout the country's rural financial sector. He emphasized how these digital tools were helping cooperatives overcome traditional barriers to financial inclusion in remote regions.

Mr. M. S. Powar (IFFCO) introduced IFFCO's Cooperative Application Portal, explaining how nano urea has increased efficiency by reducing chemical waste by 70%. He emphasized that running an input business requires real-time data to make effective decisions and respond to market changes quickly. Powar detailed IFFCO's digital infrastructure that enables farmers to order inputs and receive technical support through integrated platforms. He explained how their digital solutions have streamlined distribution channels, resulting in significant cost reductions and improved service delivery to member cooperatives across remote areas.

Mr. Ajit Bhale (Mettrav Systems) presented on AI-driven risk assessment tools for cooperative credit organizations, discussing ethical aspects of digital transformation and emphasizing the need for "extraordinary common sense" in technology application. He reported having spoken with over 50 cooperative banks that were struggling with compliance, transparency, and accountability issues, highlighting the need for a cooperative-specific Digital Public Infrastructure (DPI) model. Bhale outlined plans for a lending platform designed specifically for cooperative banks, mentioning collaborations with RBI innovation hub and NAFCUB. He introduced Digisahakar, a cloud platform for cooperatives that would focus on three critical services hosted in a vendor-neutral manner, noting that NABARD would soon launch a shared services entity to support these innovations.

Thus, this session explored the transformative role of digital technology in strengthening cooperatives. The discussion emphasized the pressing need for India's vast network of cooperatives to integrate fintech solutions to enhance governance and operational efficiency. Experts presented how Agri Stack is enabling farm productivity while fostering a digital entrepreneurship ecosystem. IFFCO's initiatives, including the innovative use of nano urea and AI-driven supply chain models, were highlighted as key advancements in agricultural cooperatives. Digisahakar, a cloud platform designed to enhance credit management for cooperatives, was introduced as an initiative poised to strengthen financial resilience. Nepal's experience in digitizing its cooperatives was also discussed,



demonstrating how financial transparency and accessibility could be significantly improved through digital transformation.

Plenary Session 2: Challenges and Opportunities in Value Chains

Dr. Alok Kumar Singh (IIM Nagpur) chaired the second plenary and highlighted key gaps in cooperative value chains, emphasizing procurement inefficiencies and branding issues. He proposed a five-tier model for cooperative-led supply chain management to increase profitability, focusing particularly on the needs of horticultural products. Singh emphasized the significant export market potential available to cooperatives and identified key issues that needed immediate resolution. He suggested a strategic approach that would focus not only on struggling cooperatives but also on improving the potential of top-performing ones through enhanced marketing and positioning strategies.

Dr. Hema Yadav (CICTAB & VAMNICOM) made a significant intervention in the discussions on value chains by presenting her research paper on cooperative-driven agricultural value chains in Uttarakhand, with a special focus on the BAKRAW Cooperative Engagement. Her study provided an in-depth analysis of the challenges and opportunities in integrating smallholder farmers into organized value chains, emphasizing the role of cooperatives in enhancing market access and financial stability for rural producers. She highlighted how the BAKRAW initiative in Uttarakhand has successfully structured the goat farming sector by ensuring direct market linkage, eliminating intermediaries, and providing quality assurance for goat meat.



Mr. Srinivas Sajja (National Cooperative Dairy Federation of India) also contributed valuable insights during the session. He focused on the dairy sector's value chain development, highlighting the critical role of cooperatives in ensuring fair pricing and efficient market access for dairy farmers. Sajja emphasized the importance of leveraging technology to improve milk procurement, processing, and distribution, ensuring that small and marginal farmers receive better remuneration. His discussion also touched upon strategies for enhancing the competitiveness of India's dairy cooperatives in global markets and the need for strong policy interventions to address challenges related to infrastructure, quality control, and financial sustainability.

Ms. Sayali Mahadik (Fairtrade NAPP) underscored the role of fair trade practices in cooperative production. She explained the certification process for cooperatives and how adherence to global sustainability standards can enhance market access. Mahadik presented case studies demonstrating how fair trade certification had increased premium prices for cooperative products in international markets. She emphasized the importance of ethical production practices and cooperative governance in building consumer trust and sustainable market relationships.

Mr. Harris Wennie (Liberia) emphasized the need for better policy interventions in Africa to bridge cooperative access to international markets. He shared insights on agricultural cooperatives' role in boosting food security in Liberia, highlighting specific programs that had succeeded in remote regions. Wennie discussed the challenges facing African cooperatives, particularly in infrastructure and cold chain management. He proposed regional collaboration frameworks that could strengthen cross-border cooperative enterprises to compete effectively with multinational corporations.

Mr. Himanshu Rattan (KPMG) presented the Maharashtra Agribusiness Network (MAGNET) project, demonstrating how structured value chains can enhance productivity and pricing mechanisms for cooperatives. He provided detailed analysis of the horticulture sector and the overall export market available to Indian cooperatives. Rattan identified key issues and potential solutions, questioning whether efforts should be directed at improving high-potential performers alongside supporting struggling cooperatives. He emphasized the importance of marketing and positioning strategies in establishing strong cooperative brands that could compete in domestic and international markets.

Thus, this session focused on the critical role of value chains in cooperatives and strategies for strengthening market access. Discussions highlighted how Fairtrade certification provides cooperatives with greater pricing power and entry into global markets. Maharashtra's horticulture sector, while a leader in production, was noted for requiring significant improvements in post-harvest infrastructure to boost competitiveness. Liberia's cooperative framework was examined as a case study in leveraging value chain financing to enhance food security. The session concluded with an in-depth analysis of the Maharashtra Agribusiness Network (MAGNET) project, an exemplary model of structured value chain development that provides vital lessons for cooperative enterprises.



Plenary Session 3: Sustainability in Cooperatives

Dr. P. Chandra Shekhara (CIRDAP) chaired this session, which emphasized the balance between economic profitability and environmental sustainability in cooperative models. He examined Amul's cooperative model as a benchmark for long-term resilience and growth, highlighting its ability to provide stable incomes for farmers while maintaining high product quality and supply chain efficiency. He stressed that cooperatives must integrate sustainability principles into their business operations, ensuring that economic gains do not come at the expense of environmental and social well-being. Dr. Shekhara emphasized that for cooperatives to thrive in the modern economy, they must adopt eco-friendly practices such as resource-efficient production techniques, waste reduction strategies, and renewable energy integration. He illustrated how Amul, through its farmer-centric governance model, has successfully built a globally competitive dairy cooperative while ensuring sustainable livelihoods for millions of small-scale producers. Amul exemplifies how sustainability and economic success can go hand in hand through innovations like water recycling, organic feed, and methane capture for energy production.



Dr. Amar KJR Nayak (XIM Bhubaneshwar) emphasized interconnected cooperative structures and their impact on long-term sustainability, presenting three axioms that underpin sustainable cooperative development: all entities are interconnected, interdependent (as demonstrated by COVID experiences), and constantly interacting. He criticized the One District One Product (ODOP) approach as "disastrous," noting that monocropping destroys land within 3-4 years and is ecologically unsustainable. Nayak presented empirical data showing even Amul, India's best cooperative, provides only ₹3,500 per month per member on average, arguing this could increase 300 times with better recognition of ecological realities. He advocated for small cooperatives within a 5 km radius and promoted a product basket strategy instead of single-crop focus, drawing on concepts like "Ukamu and Ubuntu" ("I am because of you") and Vedantic ideas of



"Vasudeva kutumbakam" to support his holistic ecosystem framework encompassing ecological, social, political, and economic dimensions.

Mr. Amit Kumar Dwivedi (EDII Gandhinagar) introduced entrepreneurship-driven cooperative sustainability frameworks and discussed skill-building initiatives for cooperative members. He highlighted EDII's extensive reach with six centers developed outside India and twelve state-level institutions for entrepreneurship development. Dwivedi detailed the Start-up Village Entrepreneurship Programme (SVEP) launched in 2014, which had created 100,000 enterprises across 85 aspirational blocks, and the Hastakala Setu Yojana that had increased artisan marketing revenue from ₹8 crores to ₹88 crores in just three years. He emphasized the importance of integrated aspects in cooperative development and strategic centralization, noting Amul's success in outperforming even Hindustan Unilever Limited (HUL). Dwivedi also shared information about EDII's Centre for Empowerment of Differently Abled, which had sensitized 15,000 people and trained 4,000 individuals.

Mr. Amol Bhongale (SWaCH Pune Seva Sanstha) showcased the success of Pune's waste picker cooperatives and their contribution to urban sustainability, tracing SWaCH's evolution from a 1993 initiative through its formalization in 2007 as a waste picker collective. He explained how SWaCH formed in response to Pune Municipal Corporation's plan to make Pune a "container-free city," which threatened waste pickers' livelihoods. Bhongale highlighted SWaCH's current scale, with members serving 10 lakh properties and benefiting nearly 40 lakh citizens, including processing 19 tonnes of wet waste managed at source. He described their operational model, where sorting spaces are provided by local government and citizens in parking areas, and noted specific challenges like managing thermocol, which is problematic due to its high volume and low weight.





Dr. Prasun Kumar Das (APRACA) provided insights into financial institutions' role in supporting sustainable cooperative enterprises, emphasizing the need for cooperatives to spread risks and diversify their offerings, citing Amul's 500 SKUs as a successful example. He presented APRACA's studies on financial cooperatives, highlighting a sustainability framework based on "5E" - economic progress, ethical practices, equity, exploitation prevention, and environmental protection. Das challenged the traditional 5 km radius cooperative model, citing examples from Indonesia, Vietnam, and Nepal's commodity-based cooperatives, including women farmers' goat cooperative in Surkhet. He identified a critical gap where South Asian cooperatives focused primarily on upstream activities while being largely absent from downstream value chain operations, and advocated shifting from a "push system" to a "pull system" where recipients actively seek benefits. Das shared a success story of Indonesian fish farmers who transformed their operations with 50% subsidies and 50% loans from Bank Rakyat, noting this led to increased confidence rather than just income growth.

Mr. Christudas Karayil Victor (ESAF Swasraya Multi State Agro Cooperative Society) discussed the transformative role of digital innovations in agricultural cooperatives. He emphasized that farmer producer organizations (FPOs) have a unique opportunity to drive rural economic growth by embracing technology. His presentation focused on the integration of networking platforms and data analytics to streamline value chains, increase farmer profitability, and ensure transparency in cooperative operations. He highlighted the importance of scalability and sustainability, pointing out that cooperatives must adopt digital



tools to remain competitive in a rapidly changing agricultural landscape. He also introduced the Triple Bottom Line approach—People, Planet, Profit—as a key framework for fostering sustainable agricultural cooperatives. He discussed how technology-driven models can enhance climate resilience, improve market access, and facilitate resource-efficient agricultural practices. His insights underscored the need for strong leadership development programs within cooperatives to build a future-ready, digitally empowered cooperative sector.



Mr. Ashwin Save (Biofuel Circle) provided a compelling perspective on how bioenergy can be a game-changer for rural communities. With millions of metric tons of agricultural waste produced annually, he highlighted the potential of transforming this waste into a sustainable energy source. He explained how cooperatives can play a pivotal role in biofuel production, thereby generating additional income streams for farmers while reducing carbon emissions and dependence on fossil fuels. He introduced innovative business models for rural bioenergy production, such as Mini Biomass Banks—localized collection and storage units for agricultural waste—and Independent Bioenergy Producers, where farmers invest in small-scale processing equipment to convert waste into biofuel. He emphasized that financial institutions, including Primary Agricultural Credit Societies (PACS), could support these initiatives through targeted financing options. Furthermore, he discussed the role of government incentives in scaling bioenergy projects within cooperatives. By aligning rural energy needs with environmental sustainability, biofuel production offers a win-win solution for farmers and society. His insights reinforced the potential for cooperatives to be at the forefront of renewable energy adoption, ensuring both economic viability and environmental conservation.

Thus, this session emphasized the balance between profitability and environmental sustainability. Discussions focused on how Amul's cooperative model serves as a benchmark for long-term resilience and economic viability. The role of bioenergy initiatives in rural communities was examined, with case studies demonstrating how cooperatives can play a vital role in transitioning to sustainable energy sources. The impact of waste picker



cooperatives, such as SWaCH in Pune, was also discussed, providing a model for urban sustainability through social inclusion and responsible waste management practices.

Plenary Session 4: Unleashing Prosperity through Cooperatives

Mr. Rajendra Jog (Syngenta Foundation) opened the session by discussing the vital role cooperatives play in fostering economic growth and financial inclusion, particularly in rural economies. He emphasized that cooperatives can act as catalysts for equitable wealth distribution by providing small producers with access to credit, resources, and structured markets. He highlighted the potential of cooperative models to integrate smallholder farmers and rural entrepreneurs into global supply chains, thereby improving productivity and income stability. Jog also underscored the importance of strengthening cooperative governance and ensuring regulatory frameworks that enable their long-term sustainability.

Dr. Manjusha Kadam (Samaj Pragati Sahyog) highlighted the crucial role of women in leading climate-resilient agricultural practices within cooperatives. She discussed successful case studies of women-led farming cooperatives that have adapted to climate change through sustainable agricultural techniques, water conservation practices, and the promotion of indigenous seed varieties. Dr. Kadam emphasized the importance of providing women with leadership opportunities, financial access, and training programs to enhance their participation in cooperative governance and decision-making processes.



Mr. Binod Anand (WECF) provided a unique perspective by exploring the historical and mythological foundations of cooperatives. He traced the cooperative movement's roots to ancient economic systems, highlighting how collective ownership and shared responsibility have long been integral to community survival. Drawing upon historical texts and mythological narratives, Mr. Anand underscored the values of trust, reciprocity, and mutual support that have shaped modern cooperative models. His presentation reinforced the idea that cooperative principles are deeply embedded in cultural traditions and remain relevant in today's economic landscape.

Ms. Medha Puro Samant (Annapurna Pariwar) shared the inspiring journey of Annapurna Pariwar, a cooperative-led initiative focused on financial empowerment and social security for low-income women. She highlighted how the organization has successfully provided microfinance, health insurance, and livelihood support to thousands of women entrepreneurs, enabling them to achieve economic independence. She emphasized the role of cooperatives in fostering inclusive growth, particularly in urban and peri-urban areas, where access to formal financial services remains limited. Her discussion reinforced the importance of integrating financial literacy and cooperative governance training to ensure the long-term sustainability of grassroots cooperative enterprises.

Mr. Rishikesh Kashyap (Bihar Fisheries Cooperatives Federation) addressed the impact of digital transformation on fisheries cooperatives, showcasing how technology has improved supply chain efficiency, market access, and resource management for small-scale fishers. He presented case studies demonstrating how digital platforms have facilitated real-time data collection, streamlined fish distribution networks, and enhanced the bargaining power of fishery cooperatives. He also emphasized the importance of training cooperative members in digital literacy to ensure the effective adoption of new technologies and maximize the economic benefits of digitalization.



Mr. Vinod Raut (Global Synergisers) analyzed the success of cashew cooperatives in Maharashtra and their integration into global supply chains, sharing the specific example of the Kolhapur cashew cooperative "Shahu" that was on the verge of collapse before COVID but recovered through strategic interventions. He explained how Global Synergisers (GS), working as a startup partner for the past five years, began with Self-Help Groups as seedlings of cooperative ecosystems and built trust as a local ecosystem partner. Raut highlighted how cooperatives under stress situations found new opportunities through these partnerships, leveraging existing State Rural Livelihood Mission (SRLM) cooperative infrastructure. He emphasized the importance of integrating traditional cooperatives with new-age startups to prevent youth migration from rural to urban areas.

Thus, this session addressed cooperative-driven economic growth and financial inclusion. Mauritius's cooperative policies were presented as an example of how government support can foster financial inclusion and agricultural diversification. Women-led cooperatives in Namibia were highlighted for their innovative use of digital solutions to improve market access and financial independence. In India, fisheries cooperatives are increasingly leveraging AI and blockchain technology to ensure sustainability and efficiency. Cashew cooperatives in Maharashtra were discussed as a model for eliminating middlemen and increasing direct benefits to farmers, showcasing how structured cooperative business models can yield significant economic advantages.

Plenary Session 5: Global Cooperation – Key Takeaways and Actionable Insights

The final plenary session was chaired by **Prof. V.B. Khanapuri** (Indian Institute of Management Mumbai), along with **Mr. Ashraf Ahmed Shaikh** (Maharashtra United Nations Association). The session focused on the importance of global cooperation in enhancing cooperative sustainability and fostering economic resilience. Speakers and participants engaged in thought-provoking discussions on innovative policies and frameworks that have facilitated cross-border cooperative collaborations. The session explored the role of legal and financial mechanisms in enabling cooperatives to expand beyond domestic boundaries. Case studies from various countries demonstrated how policy support, technological integration, and financial inclusion strategies have strengthened cooperative movements on a global scale.





Mr. Mohit Dave, Cooperative Management Consultant helped moderate the discussions, ensuring a comprehensive exchange of insights on global best practices and the potential for strengthening cooperative networks worldwide. The session delved into the challenges faced by cooperatives in accessing international markets, the role of digital infrastructure in enhancing global trade, and the importance of aligning cooperative strategies with international regulatory standards.



A significant portion of the session was dedicated to exploring actionable strategies for knowledge exchange and fostering long-term partnerships between cooperatives, government bodies, and financial institutions. As the final plenary, the discussions underscored the need for cooperative organizations to build robust digital ecosystems, adopt technology for transparent supply chains, and enhance capacity-building initiatives through collaborative efforts. The session concluded with recommendations on policy



alignment, technology sharing, and cross-border cooperative trade to drive sustainable cooperative growth at an international level.

CASE STUDY SHOWCASE: SUCCESSFUL COOPERATIVE MODELS



Shri. Satish Marathe (RBI) Marathe stressed the need for cooperative legal and financial reforms, advocating for cooperative-friendly banking regulations that would create a level playing field with commercial banks. He analyzed regulatory bottlenecks that were limiting cooperative banks' ability to innovate and expand their service offerings. Marathe proposed specific policy interventions including differentiated regulatory frameworks based on cooperative size and operational scope. He emphasized the importance of balancing prudential norms with the unique social mission of cooperative financial institutions.

Dr. Shambu Prasad (IRMA) Prasad highlighted localized knowledge-sharing and case studies as essential components of cooperative education, noting the fundamental difference between Farmer Producer Organizations (FPOs) and dairy cooperatives in terms of structure and governance. He discussed the tension between theory and practice, particularly regarding board versus management dynamics in cooperatives. Prasad showcased his publication "Farming Futures 3," which presents contemporary case studies on cooperatives suitable for classroom training purposes. He emphasized the importance of drawing new knowledge from ground-level experiences rather than imposing theoretical frameworks disconnected from practical realities.

Mr. Ajit Kanitkar (Researcher) emphasized the concept of member centrality, urging cooperatives to prioritize the prosperity of their members. He discussed the evolving role of Farmer Producer Companies (FPCs) and called for a deeper analysis of their future direction. He acknowledged recent regulatory reforms allowing FPCs to operate as collective enterprises while maintaining cooperative principles. He stressed that



cooperatives should remain independent from political interference and be governed solely in the interests of their members to ensure long-term sustainability and effectiveness.

Mr. Binod Shrestha (Nepal) shared experiences from Nepalese cooperatives, particularly in financial self-sufficiency and digital transformation. He discussed the challenges faced by Nepal's cooperative banking sector, which historically lacked a dedicated regulatory body resulting in inadequate systems. Shrestha emphasized the importance of intelligent policy-making, noting that even eminent scholars often lacked the understanding of cooperative banking ecosystems. He advocated for dreaming big and co-creating solutions, arguing that cooperatives are only as strong as their weakest members, which requires development practitioners to provide robust support to strengthen every participant.

Mr. Praveen Reddy (Mulkanoor) showcased the Mulkanoor Primary Agricultural Cooperative Society's credit model, demonstrating its financial sustainability through innovative lending practices and community engagement. He highlighted the organization's success in maintaining near-perfect repayment rates despite serving primarily small and marginal farmers. Reddy detailed the cooperative's governance structure that ensured democratic decision-making while maintaining professional management standards. He explained how Mulkanoor had diversified beyond credit into input supply, marketing, and value addition, creating a holistic support system for member farmers.

Ms. Jigisha Mehta (SEWA) highlighted SEWA's role in promoting financial independence among women cooperative members through specialized training programs and market linkages. She shared the story of Annapurna Parivar, which developed its own software company staffed entirely by women engineers to address specific needs of women's cooperatives. Mehta detailed SEWA's microinsurance program (developed as a strategic need), mutual fund model (learned from France), and dream pension program. She emphasized SEWA's 100% recovery rate, attributing this success partly to the co-borrower family model that keeps members accountable, and stressed SEWA's philosophy against "dumping credit on the poor," having worked in finance for 45 years while "swimming against the stream of NBFCs."

Mr. Washington Mogire (Kenya) underscored the role of financial inclusion, government initiatives, and digital transformation in strengthening cooperatives. He stressed the need for cooperatives to have access to real-time market information and weather forecasting to improve agricultural planning. He highlighted Kenya's Cooperative University as a key institution for building cooperative leadership and skills. He called for deeper community engagement to ensure cooperative sustainability, emphasizing that digital technology can be a game-changer in improving cooperative efficiency.





Mr. Atul Suru (GCMMF) presented AMUL's cooperative model as a benchmark in dairy success, detailing its extensive digitalization efforts that had transformed operations from village collection centers to international marketing. He explained how AMUL's three-tier structure created effective linkages between village-level dairy cooperatives, district unions, and the state federation. Suru shared specific metrics on how AMUL's model had improved farmer incomes over time while maintaining competitive consumer prices. He highlighted AMUL's success in product diversification with over 500 SKUs, demonstrating how cooperatives could compete effectively with multinational corporations.



Ms. Anju Auckaloo (Mauritius) examined cooperative-led economic diversification in African economies, providing context on Mauritius's 1.3 million population and its competitive edge in the African continent as a service-oriented economy with strong ease of doing business credentials. She highlighted the presence of cooperatives across 25 different economic sectors in Mauritius, including credit unions, agriculture, and public



transport. Auckaloo discussed the National Cooperative College's MoU with VAMNICOM and CCM Malaysia for educational collaboration, emphasizing the "Greening of Coops" initiative despite lower returns and the prioritization of SDG community engagement. She shared insights on how Mauritius's cooperative financial models and policy reforms could serve as templates for other developing nations.

Mr. Alex N. K. Shinana (Namibia) presented the case of the Eudafano Women's Cooperative from Namibia, a country with just 3 million population, emphasizing women's role in rural cooperative enterprises. He shared data on how inclusive governance models can improve economic participation, particularly in regions where traditional financial institutions have failed to penetrate. Alex detailed specific programs that had empowered women in agricultural production and processing, creating sustainable income streams in remote communities. He emphasized the importance of building cooperative ecosystems that respect traditional knowledge while integrating modern business practices.

Dr. Aminul Haque (Bangladesh) provided an in-depth analysis of policy interventions aimed at strengthening cooperative governance and financial stability. He highlighted key strategies adopted in Bangladesh, including targeted subsidies, cooperative education programs, and capacity-building initiatives that empower cooperative members to become more self-sufficient. Dr. Haque emphasized that long-term success in the cooperative sector depends on a strong legal framework that ensures accountability, transparency, and resilience against market fluctuations.

Mr. Nasilele Muwana (Zambia) emphasized the crucial role of cooperatives in youth empowerment and economic development in Zambia. He highlighted how cooperative enterprises provide young people with access to financial resources, skill development, and entrepreneurial opportunities, reducing youth unemployment and fostering self-reliance. He discussed various government initiatives aimed at integrating youth into cooperative structures, particularly in agriculture, creative industries, and technology-driven enterprises. Mr. Muwana underscored the need for targeted capacity-building programs and digital tools to make cooperatives more attractive and sustainable for young entrepreneurs, ensuring long-term participation and success.

Mr. Josephine Mutua (Kenya Union of Savings and Credit Cooperatives) focused on the role of financial cooperatives in wealth creation and community development. He detailed how savings and credit cooperatives (SACCOs) in Kenya have contributed to economic growth by providing affordable financial services to underserved populations. He elaborated on the impact of microfinance initiatives and cooperative banking solutions that have enabled small businesses to scale operations and improve their financial resilience. His presentation underscored the importance of cooperative financial institutions in reducing wealth disparities and promoting inclusive economic growth.

Dr. Shivaji Argade (ICAR-CIFE) provided valuable insights into the role of fisheries cooperatives in enhancing livelihoods and ensuring sustainable marine resource



management. He emphasized the importance of scientific interventions in fisheries, including improved breeding techniques, value-added processing, and cold chain logistics to minimize post-harvest losses. He highlighted successful cooperative models that have empowered small-scale fishers by providing access to markets, financial support, and capacity-building programs. Dr. Argade also discussed the significance of digital innovations such as real-time weather forecasting, GPS tracking, and blockchain-based traceability systems in improving the efficiency and resilience of fisheries cooperatives in India.



Thus, the case studies featured exemplary cooperative models from around the world. The Mulkanoor Primary Agricultural Cooperative Society was showcased as a case study in efficient governance and sustainable credit lending. Nepal's financial cooperatives were examined for their policy-driven approach to cooperative banking reforms. SEWA's women-led cooperative model was highlighted as a powerful example of how digital tools can empower female entrepreneurs. AMUL's cooperative supply chain was presented as a gold standard for dairy industry success, demonstrating the potential for cooperatives to scale while maintaining equitable structures for their members.



EXHIBITION



An impressive exhibition showcasing the innovative initiatives of leading cooperative institutions formed a central attraction of the inaugural function. The exhibition featured comprehensive displays from AMUL, NABARD, NAFED, NCDC, TRIFED, and other prominent cooperative organizations, demonstrating cutting-edge technological solutions and successful business models. Visitors could engage with live demonstrations of digital applications for cooperative management, blockchain-based supply chain tracking systems, and mobile banking platforms specifically designed for rural cooperatives. The exhibition space was thoughtfully organized into thematic zones focusing on agricultural cooperatives, financial cooperatives, and women-led cooperative enterprises, providing delegates with tangible examples of successful digital transformation in the cooperative sector.

A highlight of the conference, the exhibition provided an extensive showcase of innovations and advancements in cooperative business models and digital technologies. Participants had the opportunity to explore stalls set up by leading cooperative organizations, research institutions, and technology firms, each presenting groundbreaking developments in agritech, financial inclusion, and digital platforms tailored for cooperatives. Key contributions included blockchain-enabled supply chain tracking, AI-driven financial solutions for cooperative banking, and advanced warehousing techniques designed to reduce post-harvest losses and enhance efficiency.





Beyond being a showcase, the exhibition also served as an interactive platform for networking and knowledge sharing. Cooperative leaders and entrepreneurs engaged in meaningful discussions with industry experts and policymakers, fostering new collaborations and partnerships. Live demonstrations of innovative products and services allowed attendees to gain firsthand insights into how digital transformation is reshaping cooperative enterprises, making them more resilient and competitive. Panel discussions and presentations held at the exhibition space underscored the importance of synergy between cooperatives, technology providers, and financial institutions in driving sustainable growth and inclusive economic development. The dynamic nature of the exhibition ensured that participants left with a deeper understanding of the latest trends and solutions available to cooperatives in the evolving digital landscape.

CULTURAL EVENT

The conference also celebrated the rich cultural heritage of the cooperative movement through a vibrant cultural evening. Delegates were treated to a showcase of traditional music, dance, and storytelling performances representing the diverse cultures of participating countries. The event served as a reminder of how cooperatives are deeply rooted in the social fabric of various communities and how cultural traditions can strengthen cooperative identity and solidarity.





Performances included folk dances and musical renditions from different regions of India, as well as cultural presentations from international delegates. The event provided an opportunity for participants to unwind and engage in informal discussions while enjoying the artistic expressions of cooperative traditions. It also reinforced the importance of integrating cultural values into cooperative business models, highlighting the role of social cohesion in sustaining cooperative enterprises.

STUDY VISIT

To complement the discussions and deliberations of the conference, a study visit was organized to the Pune District Cooperative Bank. Dr. D. Ravi, Consultant, CICTAB moderated the visit. Here, delegates learned about the bank's significant role in financial inclusion and rural credit expansion, serving as a backbone for cooperative finance in Maharashtra. Participants gained insights into the bank's operational structure, governance models, and how it has successfully extended credit to small-scale farmers, self-help groups, and rural entrepreneurs. The visit highlighted innovative financial products tailored to the needs of cooperative societies, including digital banking solutions that have streamlined credit access and repayment processes. Special emphasis was given to the integration of technology in cooperative banking, showcasing digital payment platforms, mobile banking solutions, and AI-driven risk assessment tools that have modernized financial services for grassroots-level cooperatives.





Additionally, delegates had the opportunity to visit the Aga Khan Palace, a historic landmark in Pune, renowned for its deep connection to India's independence movement. This visit provided a unique cultural and historical perspective on the role of cooperative movements in social and economic liberation. The palace, which once served as a place of internment for Mahatma Gandhi and other national leaders, symbolizes the spirit of self-reliance and community-driven progress—core principles of the cooperative movement. Through guided tours and discussions, participants reflected on how the values of collective effort, economic empowerment, and grassroots leadership have shaped both the cooperative sector and the broader socio-economic landscape.



These immersive experiences offered practical takeaways for cooperative leaders and policymakers, reinforcing the importance of continuous learning and adaptation in the ever-evolving cooperative landscape. By witnessing firsthand the operational excellence of the Pune District Cooperative Bank and drawing inspiration from the historical significance of the Aga Khan Palace, delegates were encouraged to implement innovative solutions and uphold cooperative principles in their respective regions.



VALEDICTORY FUNCTION

In the valedictory session, presided over by **Shri Murlidhar Mohol**, Minister of State for Cooperation & Civil Aviation, Government of India, participants reflected on the rich discussions and practical insights gained over the three days. The Minister emphasized that "cooperatives are not just business enterprises; they are engines of social transformation, ensuring financial inclusion, rural prosperity, and employment generation." He assured that the recommendations from the conference would translate into actionable policies for a stronger cooperative ecosystem.

Dr. Umakant Dash, Director of IRMA, and **Prof. Partha Ray**, Director of NIBM Pune, offered institutional perspectives on implementing the conference recommendations, particularly in the areas of cooperative education and financial innovations. They stressed the importance of fostering research-driven strategies, leveraging financial technology to enhance cooperative governance, and ensuring that training modules are aligned with emerging global best practices. Their insights reinforced the need for continuous capacity-building initiatives that empower cooperative leaders with the knowledge and tools necessary to navigate an evolving financial landscape.

International dignitaries **Mr. Aba Gibril Sankareh**, Registrar General from Gambia, and **Mr. Anosack Phengthimavong**, Director of Cooperatives Department from Lao PDR, committed to fostering cross-border cooperative partnerships based on the learnings from the conference. They highlighted the potential of regional collaborations in strengthening agricultural cooperatives, digital financial inclusion, and governance frameworks. The exchange of cooperative models between nations was seen as a critical step toward achieving global sustainability and inclusive economic development.



As the conference concluded, participants called for continued international cooperation and policy reforms to empower the cooperative movement globally. The consensus was that strong institutional support, continuous technological upgrades, and a commitment to inclusive policymaking are key drivers of a resilient cooperative ecosystem. **Dr. Hema**



Yadav, in her closing remarks, thanked all delegates and speakers for their valuable contributions and reaffirmed CICTAB and VAMNICOM's commitment to advancing the cooperative agenda through innovative training, research, and international collaboration. She reiterated that the learnings from the conference would be instrumental in shaping the future trajectory of the cooperative sector, ensuring its relevance and sustainability in an increasingly digital and interconnected world.

CONCLUSION & KEY RESOLUTIONS

The conference highlighted the urgent need for comprehensive reforms and strategic actions to strengthen the cooperative sector. Discussions reinforced the importance of strengthening cooperative value chains to improve market access and economic resilience. The integration of innovative business models, digital transformation, and policy support was recognized as vital in modernizing cooperatives and making them more competitive in the global economy.

Digital transformation was identified as a critical factor in enhancing operational efficiency, governance, and member engagement. The use of artificial intelligence, blockchain, and fintech solutions was emphasized as a means to increase transparency, optimize financial transactions, and reduce inefficiencies. Strengthening digital literacy and infrastructure within cooperatives was seen as a key enabler of sustainable growth, particularly in rural and underserved areas.

Sustainability emerged as a fundamental pillar of cooperative success, with a strong emphasis on responsible governance, environmental consciousness, and long-term economic viability. The need for cooperatives to adopt green technologies, promote circular economy practices, and align with international sustainability standards was extensively discussed. Environmental stewardship, particularly in sectors such as agriculture, waste management, and energy, was highlighted as an essential factor in ensuring the resilience of cooperatives in the face of climate change and resource constraints.



The empowerment of women-led cooperatives was recognized as essential for inclusive economic growth. Participants advocated for targeted policies and financial instruments to support women entrepreneurs, improve access to markets, and build leadership capacities. Gender-responsive cooperative strategies were seen as a pathway to fostering social equity, financial independence, and community-driven development.

Lastly, the alignment of cooperative development strategies with India's National Cooperative Policy 2025 was acknowledged as a necessary step toward building a future-ready and resilient cooperative ecosystem. The policy framework is expected to offer greater financial flexibility, encourage innovation, and streamline governance mechanisms to help cooperatives scale effectively.

As the conference concluded, participants called for continued international cooperation and policy reforms to empower the cooperative movement globally. Strengthening cross-border collaborations, knowledge exchange platforms, and multi-stakeholder engagement was deemed essential for driving sustainable cooperative development. The establishment of cooperative networks at a regional and global level was suggested to foster long-term partnerships and knowledge-sharing initiatives, ensuring that cooperatives remain adaptable and relevant in an evolving economic landscape.



ANNEXES

Annex I: List of Participants

SN	Name	Designation	Organisation	Phone no	Mail ID
SRI LANKA					
1	Mrs. Samadani Kiriwandeniya	Managing Director	SANASA International, Sri La	+94-772092192	skiriwandeniya@gmail.com
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African-Asian Rural Development Organization (AARDO) Members					
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7	Mr. Harris B. Wennie	Director of Program & Project	Cooperative Development Agency Liberia	+231-886535314	harrisbwennie@gmail.com
8.	Mrs Anju Auckaloo	Senior Cooperative	Mauritius	+230-57597554	ajugnarain@govmu.org



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NEPAL					
10.	Mr. Binod Shrestha	Executive Secretary	NEFSCUN: Community Saving and Credit Cooperative Ltd.	+977-9851144321	shrestha_binod@outlook.com
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13.	Mr. Gorkana Paudel	Manager	NCBL: Social Welfare Saving & Credit Cooperative Ltd.	9844807907/ 9858070358	gokarnapaudelo@gmail.com
14.	Mr. Sova Regmi Pokharel	Manager	NCBL: Shree Sirjana Sana Kisan Cooperative Ltd.	9858066266	Shovaregmi266@gmail.com
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BANGLADESH					
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19.	Mr. Yonten Kumar Kafley	Senior Economic Development & Marketing Officer	Department of Agriculture Marketing and Cooperation (DAMC) Thimphu Bhutan	+97-517675010	kafley@gmail.com
CIRDAP Member Institutions					
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INDIA					
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24.	Mr. Sagar Ishwar Mane	Board Secretary	Shree Ravalnath Cooperative Housing Finance Society Ltd. Ajara (Multi State)	7558792872	sagarimane1312@gmail.com
25.	Mrs. Anindita Baidya	Deputy Group Head (Cooperative Training)	National Dairy Development Board Anand, Gujarat.	+91-9662502899	ania2804@gmail.com
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35.	Dr. Bhupesh Chintamani	Assistant Professor	Symbiosis Law School, Pune	091-904750607	bhupeshchintamnai@gmail.com
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Annex II: Speaker Profiles

Inaugural Session	
	<p>Dr. Hema Yadav, Director of CICTAB & VAMNICOM, is a leading expert in cooperative education and agricultural banking. With extensive experience in capacity building and institutional development, she has strengthened cooperative training initiatives across South Asia. Her research focuses on cooperative management, agricultural value chains, and digital transformation in rural financial institutions. Under her leadership, VAMNICOM has emerged as a premier institution for cooperative education and research, developing innovative training programs for cooperative leaders.</p>
	<p>Dr. Prasun Kumar Das, Secretary General of APRACA, brings extensive experience in agricultural finance and rural development across Asia-Pacific. His work focuses on strengthening rural financial institutions and promoting innovative financing mechanisms for agricultural cooperatives. He has led numerous initiatives to improve access to finance for smallholder farmers and has been instrumental in developing policy frameworks for cooperative financial institutions. His expertise spans agricultural value chain financing and digital financial services.</p>
	<p>Dr. G. Narendra Kumar, IAS currently serves as Director General of the National Institute of Rural Development & Panchayati Raj (NIRD & PR), Hyderabad. With over three decades of experience in public administration, he has made significant contributions to rural development and cooperative sector reforms. His expertise spans agricultural marketing, rural infrastructure development, and institutional capacity building. He has led several innovative initiatives to strengthen grassroots-level cooperative institutions and has been instrumental in promoting digital technologies for rural development. His research work focuses on sustainable rural livelihoods and cooperative enterprise development.</p>





Dr. Bhimaraya Metri, Director of IIM Nagpur, is a distinguished academic leader with extensive experience in management education and research. His expertise spans strategic management, quality management, and digital transformation in business organizations. He has contributed significantly to developing management frameworks for cooperative enterprises and has been actively involved in capacity building programs for cooperative leaders. His research work focuses on sustainable business models and digital innovation in agricultural cooperatives, with numerous publications in international journals and several books to his credit.



Mrs. S. Kiriwandeniya serves as Managing Director of SANASA International, Sri Lanka, leading one of South Asia's most successful cooperative movements. Under her leadership, SANASA has pioneered innovative approaches to microfinance and cooperative development, particularly focusing on women's empowerment and rural development. Her work has been instrumental in developing sustainable cooperative models that combine social impact with financial viability. She has extensive experience in cooperative governance and has implemented successful digital transformation initiatives in cooperative financial services.



Mrs. Savitri Singh has over 30 years of experience in leadership roles within national and international cooperative organizations. She worked for 18 years with ICA-AP, collaborating with 109 cooperative and government bodies across 32 Asia-Pacific countries. She has played a pivotal role in policy advocacy, gender mainstreaming, and cooperative development initiatives. Her contributions include establishing NCUI Haat to support rural artisans, revamping NCUI's education curriculum, and launching studies on cooperatives' economic impact. She has led awareness campaigns on social issues, edited key publications, and developed training manuals for capacity building. Representing ICA at global platforms, including the United Nations Commission on the Status of Women, she has also contributed to FAO projects on agricultural cooperative enterprise development in Nepal.



Plenary Session 1: Digital Innovations in Cooperatives



Shri Sanjay Kumar Gupta is a Chief General Manager in NABARD, presently heading the Cooperative Sector Development Department (CSDD) at NABARD's Head Office at Mumbai, which is currently implementing the Centrally Sponsored Project on PACS Computerization. He has been associated with NABARD for last over 28 years and handled responsibilities in various capacities, including supervision of Rural Cooperative Banks and Regional Rural Banks in various states and implementation of revival package of Short Term Cooperative Credit Structure in the State of UP. Prior to the present portfolio, Shri Gupta was the Officer-in-Charge at NABARD's Regional Office at Gangtok, Sikkim, where he was instrumental in spread of KCC campaign amongst dairy farmers and provision of micro-ATMS and PoS machines at the level of grass root cooperative societies in hilly, unbanked areas. He is an MBA (HR) and a Post Graduate Diploma holder in Rural Development. He is also a certified Associate of Indian Institute of Bankers (CAIIB) and has accomplished certification courses in Risk and Treasury Management from NIBM, Pune.



Pallassana, Krishnan is the Senior Specialist, Strategy and Partnerships at the India Country Office of the Food and Agriculture Organization of the United Nations. He supports various strategic initiatives, especially around digital agriculture, data systems, private sector and institutional alliances. Krishnan comes with over 25 years of progressive engagements and over a decade of strategic leadership in the international sustainable development sector, specifically around climate resilience, rural livelihoods, disaster risk reduction and technology for development. He has led missions in India, Nepal, Afghanistan and Bangladesh. His prior experience includes as the Managing Director of Digital Green; India Director of The Climate Group, Country Director Afghanistan of Actionaid International and COO of Population Foundation.





Badri Kumar Guragain is the CEO of the National Cooperative Bank Limited (NCBL) with over 17 years of expertise in finance, strategic planning, and policy development. A Chartered Accountant (CA) in both India and Nepal, he is the first Nepalese CA to complete specialized managerial training from ICAI and IIMs. He has held leadership roles at IPPF South Asia, NEFSCUN, FPAN, ICAN, and serves as a Board Member of the Nepal Accounting Standards Board and an Advisor to Nepal's Social Security Fund. A recognized expert in IFRS, taxation, banking, and cooperatives, he has spoken at global conferences and was awarded the Prabal Janasewa Shree Chaturtha Shreni medal by the President of Nepal for his contributions to the cooperative sector. As NCBL's CEO, he champions financial literacy, digital finance, risk management, and regulatory reforms for Nepal's cooperative banking sector.



Shri M. S. Powar, Senior Manager (Marketing) at IFFCO State Office, Pune, brings extensive experience in agricultural input marketing through cooperative networks. His expertise spans fertilizer distribution systems, farmer outreach programs, and cooperative marketing strategies. Throughout his career at IFFCO (Indian Farmers Fertiliser Cooperative Limited), he has played a key role in strengthening the fertilizer supply chain and implementing digital solutions for better service delivery to farmer members. His work has been particularly significant in developing innovative approaches to agricultural input distribution through cooperative societies and ensuring timely availability of fertilizers to farmers.



Mr. Mukesh Kumar Sharma, as State Head-Maharashtra for Common Service Centers, leads digital service delivery initiatives across rural and urban areas. His work focuses on implementing technology solutions that make government and business services accessible through cooperative structures. Under his leadership, CSC has expanded its network significantly in Maharashtra, creating digital access points that serve as bridges between government services and citizens. His expertise in digital service delivery and last-mile connectivity has been crucial in promoting digital literacy and financial inclusion.





Shri Ajit Bhale, Founder of Mettrav Systems, is a pioneer in developing digital solutions for cooperative enterprises. His technological innovations have helped cooperatives modernize their operations and improve member services. His expertise spans cooperative management systems, digital payments, and data analytics for cooperative decision-making. Under his leadership, Mettrav has developed numerous successful digital platforms specifically designed for cooperative needs.

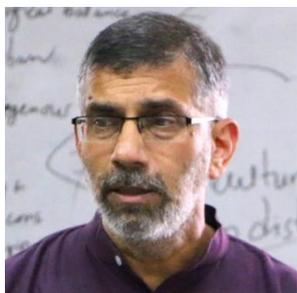
Case Study Showcase: Successful Cooperative Models



Shri Satish Marathe, Director at Reserve Bank of India, brings extensive experience in cooperative banking and financial sector regulation. His expertise has been crucial in developing regulatory frameworks for cooperative banks and promoting their modernization. His work focuses on strengthening cooperative financial institutions while ensuring their stability and growth. He has been instrumental in promoting reforms in the cooperative banking sector.



Dr. Shambu Prasad, Professor at IRMA, is a renowned expert in cooperative management and social innovation. His research focuses on knowledge dialogues in Indian agriculture and sustainable food systems. With extensive experience studying cooperative movements, he has published widely on institutional innovations in agriculture and rural development. He leads several research initiatives on digital transformation in agricultural cooperatives and has been instrumental in developing new frameworks for understanding cooperative enterprises in the contemporary economy.



Dr. Ajit Kanitkar is a researcher and policy analyst based in Pune. Over a career spanning 35 years, he has worked as a researcher at Vikasanvesh Foundation, as a programme officer at Ford Foundation as well as Swiss Agency for Development and Cooperation, and as a faculty member at IRMA Anand. He is associated with several civil society organisations, including his alma mater Jnana Prabodhini in Pune, as a volunteer. Ajit has published extensively, including four books on social enterprise, women entrepreneurship, and farmer producer companies.





Mr. Washington Mogire, serving as Deputy Secretary for Cooperatives and SMEs in Kenya, has played a pivotal role in transforming Kenya's cooperative sector. His work focuses on modernizing cooperative governance structures and implementing digital solutions for cooperative management. He has successfully led initiatives to integrate Kenyan cooperatives into global value chains and has been instrumental in developing policies that support cooperative growth. His expertise in cooperative law and governance has influenced cooperative policy development across East Africa.



Jigisha Mehata, Managing Director, Sewa Cooperative Federation is a seasoned leader and expert in women's empowerment, community development, and cooperative management. As the Managing Director of SEWA Cooperative Federation, she has spearheaded initiatives empowering women and marginalized communities. With over 11 years of experience in the development sector, Jigisha is a highly respected leader dedicated to empowering grassroots communities, particularly women. Her expertise spans building financial viability, leading disaster relief operations, and driving strategic growth of organizations. A seasoned operational leader, Jigisha has successfully led operations, executed large-scale programs, and driven impactful change.



Mr. Aligireddy Praveen Reddy, President of Mulkanoor Cooperative Rural Credit and Marketing Society Limited, has played a key role in strengthening the cooperative by introducing welfare schemes, agricultural bonuses, and insurance programs for farmer members. He has facilitated knowledge-sharing initiatives by inviting agricultural scientists and organizing farmer participation in seminars and expos. Additionally, he has enhanced animal healthcare services by conducting annual health camps across 14 villages. With the support of the Board of Directors and village committees, he continuously reviews and implements strategies for the development and sustainability of the cooperative.





Atul Suru, as Zonal In-Charge Pune at Gujarat Co-operative Milk Marketing Federation Limited (GCMMF), brings extensive experience in dairy cooperative operations and marketing. His work focuses on strengthening the dairy value chain and implementing innovative marketing strategies. Under his leadership, GCMMF has expanded its market presence in the Pune zone while maintaining strong connections with dairy farmer cooperatives. His expertise spans cooperative marketing, quality management, and supply chain optimization.



Mr. Binod Shrestha, as Secretary of Community Saving and Credit Cooperative Ltd., NEFSCUN, Nepal, plays a crucial role in strengthening Nepal's cooperative financial sector. His work focuses on developing sustainable models for savings and credit cooperatives while promoting financial inclusion. He has been instrumental in implementing digital solutions for cooperative financial services and has extensive experience in cooperative governance and member education. His leadership has helped strengthen the cooperative movement in Nepal.

Plenary Session 2: Challenges and Opportunities in Value Chains



Dr. Alok Kumar Singh, Faculty Member at IIM Nagpur, brings extensive expertise in agricultural economics and cooperative business models. His research focuses on value chain development and digital transformation in agricultural cooperatives. He has published extensively on cooperative governance and sustainable business practices, contributing significantly to understanding how cooperatives can compete effectively in modern markets. His work includes developing frameworks for measuring cooperative performance and impact.



Shri Srinivas Sajja, as Managing Director of the National Cooperative Dairy Federation of India Limited, leads one of India's most successful cooperative sectors. His expertise in dairy value chain development and cooperative management has strengthened India's dairy cooperative network. Under his leadership, NCDFI has implemented significant digital innovations in milk procurement and payment systems. His work has been crucial in maintaining India's position as the world's largest milk producer through cooperative structures.





Smt. Sayali Mahadik is a project expert at Fairtrade Network of Asia & Pacific Producers (NAPP). She contributes to sustainable agricultural value chains, specializing in Farmer Producer Organizations (FPOs), buyer networks, and enterprise development. With a passion for fostering sustainability, she excels in creating systems that benefit farmers, connecting them through FPOs, establishing buyer networks, and driving enterprise development. Her dedication to building resilient and equitable agricultural ecosystems, ensuring fair prices and empowerment for farmers while promoting sustainable practices throughout the entire agricultural value chain. Committed to creating eco-friendly solutions for a greener, more sustainable future.



Himanshu Rattan, Partner and Head – Food, Agri, and Allied Services, Government and Public Services (G&PS) at KPMG India, has over 20 years of experience in management and technology consulting for the government sector. He leads State-level PMUs for initiatives such as Doorstep Ration Delivery, Agriculture Infrastructure Fund, and Cooperative Development. His work includes policy advisory, investment promotion in agriculture and food processing, and Agri-tech startup support. A recognized speaker, he has participated in key forums such as World Food India, Bengaluru Tech Summit, and investment roadshows in India and abroad, including events chaired by government ministers.

Plenary Session 3: Value Chain Sustainability in Cooperatives



Dr. P. Chandra Shekara, Director General of CIRDAP in Bangladesh, is a distinguished expert in rural development and agricultural extension. With over three decades of experience, he has led transformative initiatives across Asia-Pacific, focusing on integrated rural development approaches. His expertise spans institutional development, agricultural innovation systems, and cooperative strengthening. He has published extensively on rural development strategies and has been instrumental in developing policy frameworks that promote sustainable agricultural practices through cooperative structures.





Dr. Amar KJR Nayak, Professor at XIM-B and Principal Investigator for Sustainable Ecological Systems, combines academic expertise with practical experience in sustainable development. His research focuses on ecological approaches to cooperative development and sustainable value chains. He has developed innovative frameworks for measuring sustainability in cooperative enterprises and has published extensively on strategic management in cooperative contexts. His work bridges theoretical understanding with practical implementation of sustainable business practices.



Dr. Amit Kumar Dwivedi, Professor at the Entrepreneurship Development Institute of India, specializes in cooperative entrepreneurship and social enterprise development. His research focuses on innovative business models for cooperative enterprises and digital transformation strategies. He has conducted extensive studies on cooperative success factors and has developed training programs for cooperative leaders. His work has significantly contributed to understanding how cooperatives can adapt to changing market conditions while maintaining their social mission.



Shri Amol Bhongale, Programme Manager at SWaCH Pune Seva Sahakari Sanstha Ltd., leads one of India's largest waste-picker cooperatives. With a background in Community Media from TISS, Mumbai, he has worked on environmental policy, sustainable tourism, and community development. Currently heading outreach and communication at SWaCH, he designs and implements strategic campaigns for waste picker organizations. He has represented SWaCH at national and international forums, including the Zero Waste Academy Global Cohort, sharing insights on Pune's waste picker-led sustainable waste management model.



Shri Christudas Karayil Victor, CEO of ESAF Swasraya Multi State Agro Cooperative Society, leads one of India's innovative agricultural cooperative initiatives. His work focuses on developing sustainable agricultural value chains and promoting farmer prosperity through cooperative structures. Under his leadership, ESAF has implemented significant digital innovations in agricultural marketing and member services. His expertise in cooperative management and sustainable agriculture has made ESAF a model for agricultural cooperative development.





Shri Ashwin Save, Co-Founder and COO of BIOFUEL CIRCLE, leads innovative initiatives in sustainable energy through cooperative structures. His expertise in renewable energy and circular economy has helped develop new models for cooperative enterprise in the energy sector. Under his leadership, BIOFUEL CIRCLE has pioneered community-based approaches to biofuel production and distribution. His work demonstrates how cooperatives can play a crucial role in sustainable energy transition while creating economic opportunities for rural communities.

Plenary Session 4: Unleashing Prosperity through Cooperatives



Shri Rajendra Jog, Country Director of Syngenta Foundation India, leads initiatives that strengthen agricultural value chains through cooperative approaches. His expertise in agricultural innovation and sustainable farming practices has helped transform smallholder agriculture. Under his leadership, the foundation has implemented significant digital innovations in agricultural extension and market linkages. His work focuses on creating sustainable agricultural systems through cooperative structures and innovative financing mechanisms.



Shri Rishikesh Kashyap, Managing Director of Bihar Rajya Matsyajivi Sahakari Sangh (COFFED), rose from a fisherman community to transform Bihar's fisheries cooperative sector. Born in 1975, he combined academic excellence with grassroots activism, earning degrees in Industrial Fish and Fisheries while leading community organizing efforts. His innovative approach to cooperative development has integrated best practices from across India, including fish by-product marketing from West Bengal, health insurance from Kerala, and fishermen's insurance from Madhya Pradesh. Under his leadership, COFFED has become a model for sustainable fisheries cooperation and community empowerment.





Shri Binod Anand, Executive President of World Cooperative Economic Framework, brings global perspective to cooperative development. His work focuses on international cooperative collaboration and economic integration. He has been instrumental in developing frameworks for cross-border cooperative partnerships and has extensive experience in cooperative policy development. His expertise in cooperative economics and global value chains has influenced cooperative development strategies worldwide.



Dr. Manjusha Kadam, Director of Fundraising and Partnerships at SSP India, leads strategic initiatives for women's empowerment through cooperative structures. Her expertise in developing sustainable funding models and building institutional partnerships has strengthened grassroots cooperative movements. She has pioneered innovative approaches to women's economic empowerment through cooperative enterprises and has successfully implemented digital solutions for rural women entrepreneurs. Her work has been particularly impactful in creating sustainable livelihoods through cooperative models.



Dr. Medha Puro Samant, Founder of Annapurna Pariwar, has established one of India's most successful urban cooperative networks focusing on women's economic empowerment. Under her leadership, Annapurna Pariwar has developed innovative financial services and social security programs for urban poor women. Her work combines cooperative principles with sustainable business practices, creating a model that balances social impact with financial sustainability. She has been instrumental in developing urban cooperative models that address both economic and social needs.



Shri Vinod Raut, Chief - Operations and Strategy at Global Synergizers, Pune, has 12 years of experience in agriculture, women empowerment, and skill development. He has worked with leading organizations such as GIZ, UNDP, AFC, and L&T, specializing in agriculture value chains, farmer integration, and rural development. Vinod has directly engaged with over 3,000 farmers, conducting research, data analysis, and project evaluations across multiple states in India. As a Partner at Global Synergizers, he is committed to strengthening smallholder farmers' market linkages and promoting sustainable agriculture for rural economic growth.



Plenary Session 5: Global Cooperation: key takeaways and actionable insights



Prof. V.B. Khanapuri, as Dean SRIC at IIM Mumbai, brings extensive academic expertise in management education and research. His work focuses on strategic management and institutional development, with particular emphasis on cooperative enterprises. He has contributed significantly to understanding cooperative business models and has developed frameworks for cooperative governance. His research work has influenced cooperative policy and management practices across various sectors.



Mr. Ashraf Ahmed Shaikh holds bachelor's degrees in Commerce and Law and further he has Masters in Law from University of Mumbai. He is a practicing Advocate in Mumbai at Bombay High Court and other Puisne Courts in the state of Maharashtra for more than 16 years, he has been handling several criminal litigations, appeals and constitutional matters including writs and Public Interest Litigation, he represents several Corporate bodies, Educational Institutions, Association of Indian Universities and other public organizations.

Valedictory Session



Shri Murlidhar Mohol, Minister of State for Cooperation and Civil Aviation, Government of India, brings extensive experience in cooperative policy and governance. His leadership has been crucial in developing new frameworks for cooperative development and promoting digital transformation in the cooperative sector. His work focuses on strengthening cooperative institutions while ensuring their relevance in modern economic contexts.



Dr. Umakant Dash, Director of IRMA, has nearly two decades of experience in academia and research. Previously, he was Professor & Head at IIT Madras and Adjunct Professor at IIM Tiruchirappalli. He holds a Ph.D. in Applied Economics (IIT Kanpur) and a DHS in Health System Management (Tulane University, USA). His expertise spans macroeconomics, financial economics, health economics, and energy economics. He has led research funded by DFID, Rockefeller Foundation, WHO, and others, focusing on equity, efficiency, and risk protection in health systems. His work includes collaborative research across South Africa, Thailand, Bangladesh, Ethiopia, Nigeria, Tanzania, Kenya, and the UK.





Prof. Partha Ray, Director of NIBM Pune, is a distinguished economist and financial sector expert. His research focuses on banking sector reforms and cooperative financial institutions. With extensive experience in policy making and academic leadership, he has contributed significantly to understanding the role of cooperative banks in financial inclusion. His work has been particularly influential in developing frameworks for cooperative bank governance and risk management.



Annex III: Conference Agenda

Day 1: 13 th February 2025 (Thursday)		
Time	Session	Details
09:00– 10:00	Registration & Networking (Jubilee Hall)	Delegates register and collect materials. Networking with light refreshments
10:00– 11:00	Inaugural Session (Jubilee Hall)	<p>Conference Director Dr. Hema Yadav Director, CICTAB & VAMNICOM</p> <p>Keynote Addressor Dr. Prasun Kumar Das Secretary General, APRACA, Bangkok, Thailand</p> <p>Guest of Honour Dr. G. Narendra Kumar, IAS, Director General, NIRD&PR, Hyderabad</p> <p>Dr. Bhimaraya Metri Director, IIM Nagpur</p> <p>Mrs. Savitri Singh Deputy Chief Executive Officer, NCUI, New Delhi</p> <p>Mrs. Samadani Kiriwandeniya Managing Director, SANASA International Sri Lanka</p>
11:00– 11:30	Refreshments and Networking Break	
11:30– 13:00	<p>Plenary Session 1: Digital Innovations in Cooperatives</p> <p><i>The session addresses the critical need to modernize traditional cooperative structures through technological advancement and digital transformation.</i></p> <p><i>In the context of South Asia's rapidly digitalizing economy, cooperatives must embrace innovative technologies to enhance operational efficiency, improve market access, and provide better services to their members. This transformation is</i></p>	<p>Chair Mr. Sanjay Kumar Gupta CGM, NABARD, Pune</p> <p>Speakers Mr. Krishnan Pallassana Sr. Specialist, Strategy and Partnerships, Food and Agriculture Organization of the United Nations (FAO), India</p> <p>Mr. Badri Kumar Guragain CEO, NCBL, Nepal</p> <p>Dr. M. S. Powar Chief Marketing Officer, IFFCO, Pune</p>



	<p><i>particularly relevant for India's extensive cooperative network, which plays a vital role in agriculture, dairy, credit, and rural development sectors, serving millions of small-scale producers and entrepreneurs.</i></p> <p><i>The international perspective on digital cooperative innovation is crucial as it provides frameworks for implementing successful digital strategies, from blockchain-based supply chains to mobile banking solutions, that can help cooperatives remain competitive and relevant in an increasingly interconnected global marketplace.</i></p>	<p>Mr. Mukeshkumar Sharma State Head-MH, Common Service Centre</p> <p>Mr. Ajit Bhale Founder, Mettrav Systems, Pune</p> <p>Moderator Dr. B. Kishor HoC-IT, VAMNICOM, Pune</p> <p>Facilitator Ms. Ruchika Biswas Research Officer, VAMNICOM, Pune</p>
<p>13:00– 14:00</p>	<p>Lunch</p>	
<p>14:00– 15:30</p>	<p>Case Study Showcase: Successful Cooperative Models</p> <p><i>The Case Study Showcase focuses on examining proven cooperative business models that have successfully navigated market challenges while maintaining their core cooperative principles and social mission.</i></p> <p><i>This session is particularly significant as it provides practical, evidence-based insights into how cooperatives can achieve financial sustainability while delivering value to their members through innovative organizational structures and governance models. Within the South Asian context, these case studies demonstrate how cooperatives can effectively compete with private enterprises while addressing unique regional challenges such as smallholder integration, rural development, and inclusive growth.</i></p>	<p>Chair Mr. Satish Marathe Director, Reserve Bank of India</p> <p>Speakers Dr. Shambu Prasad Professor, IRMA</p> <p>Mr. Ajit Kanitkar Policy Analyst and Researcher</p> <p>Mr. Washington Mogire Deputy Secretary, Cooperatives and SMEs, Kenya</p> <p>Mr. Atul Suru Zonal In-Charge Pune at Gujarat Co-operative Milk Marketing Federation Limited (GCMMF)</p> <p>Mr. Aligireddy Praveen Reddy President, Mulkanoor Cooperative Rural Credit and Marketing Society Limited</p> <p>Ms. Jigisha Mehata Managing Director, Sewa Cooperative Federation</p>



	<p><i>The international cooperative movement can benefit from these shared experiences, as they highlight scalable solutions for common challenges such as member engagement, capital formation, and sustainable business practices in diverse economic environments.</i></p>	<p>Dr. Shivaji Argade Sr. Scientist, ICAR-CIFE, Mumbai</p> <p>Mr. Shinana Alex Ndeshtya Kanghameni Senior Community Liaison Officer, Community Empowerment, Ministry of Urban and Rural Development Namibia</p> <p>Mr. Nasilele Muwana Provincial Youth Development Coordinator, Ministry of Youth, Sports and Arts, Zambia</p> <p>Mr. Harris B. Wennie Director of Program & Project, Cooperative Development Agency Liberia</p> <p>Mr. Binod Shrestha Secretary, Community Saving and Credit Cooperative Ltd., NEFSCUN, Nepal</p> <p>Moderator Dr. S. Dharmaraj Faculty Member, VAMNICOM</p> <p>Facilitator Ms. Smita Kadam Research Officer, CICTAB, Pune</p> <p>Ms. Priyanka Daphal Research Officer, VAMNICOM, Pune</p>
<p>15:30– 16:00</p>	<p>Refreshments and Networking Break</p>	
<p>16:00– 17:30</p>	<p>Plenary Session 2: Challenges and Opportunities in Value Chains</p> <p><i>The session examines critical aspects of integrating cooperatives into modern agricultural and commodity value chains.</i></p> <p><i>This session addresses the fundamental need for cooperatives to strengthen their position in both domestic and international markets by identifying and overcoming key barriers in procurement, processing, logistics, and market access. In the</i></p>	<p>Chair Dr. Alok Kumar Singh Faculty Member, IIM, Nagpur</p> <p>Speakers Mr. Srinivas Sajja Managing Director, National Cooperative Dairy Federation of India Limited, Anand</p> <p>Smt. Sayali Mahadik Fairtrade Network of Asia & Pacific Producers (FT-NAPP)</p> <p>Mr. Himanshu Rattan Partner and Head – Food, Agri and Allied</p>



	<p><i>South Asian context, where fragmented landholdings and complex distribution networks pose unique challenges, understanding value chain dynamics becomes crucial for cooperative success and farmer prosperity.</i></p> <p><i>The international perspective on cooperative value chains offers valuable insights into how organizations can leverage collective strength to capture greater value, implement quality standards, and establish sustainable partnerships across the supply chain while ensuring fair returns to primary producers.</i></p>	<p>Services, Government and Public Services (G&PS), KPMG India Services LLP</p> <p>Mr. Harris B. Wennie Director of Program & Project, Cooperative Development Agency, Liberia</p> <p>Dr. Hema Yadav Director, CICTAB & VAMNICOM</p> <p>Moderator Dr. Mahesh Kadam Faculty Member, VAMNICOM</p> <p>Facilitator Mr. Vaibhav Bodke Research Officer, CICTAB, Pune</p> <p>Ms. Priyanka Daphal Research Officer, VAMNICOM, Pune</p>
19:00–21:00	Cultural Evening	

Day 2: 14 th February 2025 (Friday)		
Time	Session	Details
09:00–13:00	<p>Plenary Session 3: Sustainability in Cooperatives</p> <p><i>The Session examines how cooperatives can build resilient and environmentally responsible supply chains while maintaining economic viability.</i></p> <p><i>This topic is particularly relevant as global markets increasingly demand sustainable practices, traceability, and ethical sourcing throughout the entire value chain process. In South Asia, where cooperatives often operate in environmentally sensitive sectors like agriculture, fisheries, and forestry, implementing sustainable practices while ensuring economic returns presents both challenges and opportunities for cooperative growth.</i></p>	<p>Chair Dr. P. Chandra Shekara Director General, Centre on Integrated Rural Development in Asia and the Pacific (CIRDAP), Dhaka, Bangladesh</p> <p>Speakers Dr. Amar KJR Nayak Professor of Strategic Management & Principal Investigator, Sustainable Ecological Systems, XIM-B</p> <p>Dr. Amit Kumar Dwivedi Professor and Director, Department of Government Projects, Entrepreneurship Development Institute of India (EDII), Gandhinagar</p> <p>Mr. Amol Bhongale Programme Manager, SWaCH Pune Seva Sahakari Sanstha Ltd.</p>



	<p><i>The international discourse on sustainable value chains provides essential frameworks for cooperatives to integrate environmental stewardship, social responsibility, and economic prosperity, helping them meet global sustainability standards while maintaining their competitive advantage in both domestic and international markets.</i></p>	<p>Dr. Prasun Kumar Das Secretary General, APRACA, Bangkok, Thailand</p> <p>Mr. Christudas Karayil Victor CEO, ESAF Swasraya Multi State Agro Cooperative Society</p> <p>Mr. Ashwin Save Co-Founder, BIOFUEL CIRCLE, Pune</p> <p>Moderator Dr. Amit Borkar Faculty Member, VAMNICOM</p> <p>Facilitator Mr. Devanna Rathod Academic Associate, VAMNICOM</p>
<p>13:00– 14:00</p>	<p>Lunch at VAMNICOM dining area</p>	
<p>14:00– 16:00</p>	<p>Plenary Session 4: Unleashing Prosperity through Cooperatives</p> <p><i>The Session explores how cooperative enterprises can serve as powerful vehicles for economic development and social transformation in contemporary economies.</i></p> <p><i>This session is particularly timely as it addresses how cooperatives can harness modern tools and strategies to create sustainable wealth for their members while maintaining their democratic and inclusive character. In the South Asian context, where cooperatives have historically been crucial for poverty alleviation and rural development, understanding new pathways to prosperity becomes essential for cooperative evolution and relevance in a rapidly changing economic landscape.</i></p> <p><i>The international perspective brings valuable insights into how cooperatives</i></p>	<p>Chair Mr. Rajendra Jog Country Director, Syngenta Foundation India</p> <p>Speakers Mr. Rishikesh Kashyap Managing Director, Bihar Rajya Matsyajivi Sahakari Sangh, COFFED</p> <p>Mr. Binod Anand Executive President, World Cooperative Economic Framework</p> <p>Mr. Nasilele Muwana Provincial Youth Development Coordinator, Ministry of Youth, Sports and Arts Zambia</p> <p>Dr. Manjusha Kadam Director - Fundraising and Partnerships SSP India (Swayam Shikshan Prayog), India</p> <p>Smt. Medha Puro Samant Founder, Annapurna Pariwar, Pune, India</p> <p>Mr. Vinod Raut Chief - Operations and Strategy Global Synergizers, Pune</p>



	<i>worldwide are innovating their business models, embracing digital transformation, and creating meaningful economic opportunities for their members while contributing to broader community development and social progress.</i>	<p>Moderator Smt. V.M. Bhagawati Faculty Member, VAMNICOM</p> <p>Facilitator Ms. Tanuja Phad Research Officer, VAMNICOM, Pune</p>
16:00– 17:30	Exhibition Visit and Networking	Participants explore exhibition stalls showcasing cooperative products, services, and digital solutions
19:00– 21:00	Networking Reception	Informal networking with dinner

Day 3: 15th February 2025 (Saturday)		
Time	Session	Details
10:00– 13:00	Study Visit	<p>Aga Khan Palace Pune District Central Cooperative Bank, Pune</p> <p>Moderator Dr. D. Ravi Consultant, CICTAB</p>
13:00– 14:00	Lunch	
14:00– 15:00	Plenary Session 5: Global Cooperation - Key takeaways and actionable insights	<p>Chair Prof. V.B. Khanapuri Dean SRIC, IIM, Mumbai</p> <p>Co- Chair Mr. Ashraf Ahmed Shaikh, Advocate High Court, Secretary General, Mumbai</p> <p>Speakers Participants</p> <p>Moderator Mr. Mohit Dave Management Consultant, Mumbai</p>
15:00– 16:00	Valedictory Ceremony	<p>Award of Certificates</p> <p>Chief Guest Mr. Murlidhar Mohol, Hon'ble Minister of State for Cooperation and Civil Aviation, Government of India</p>



		<p><i>Guests of Honour</i></p> <p>Mr. Anosack Phengthimmavong Dy. Director General, Deptt. of Rural Development, Ministry of Agricultural and Forestry, Lao PDR</p> <p>Mr. Aba Gibril Sankareh Registrar General of Cooperatives, Gambia</p> <p>Prof. Partha Ray Director, National Institute of Bank Management, Pune</p> <p>Dr. Umakant Dash Director, Institute of Rural Management, Anand</p> <p><i>Closing Remarks</i></p> <p>Dr. Hema Yadav Director, VAMNICOM & CICTAB</p>
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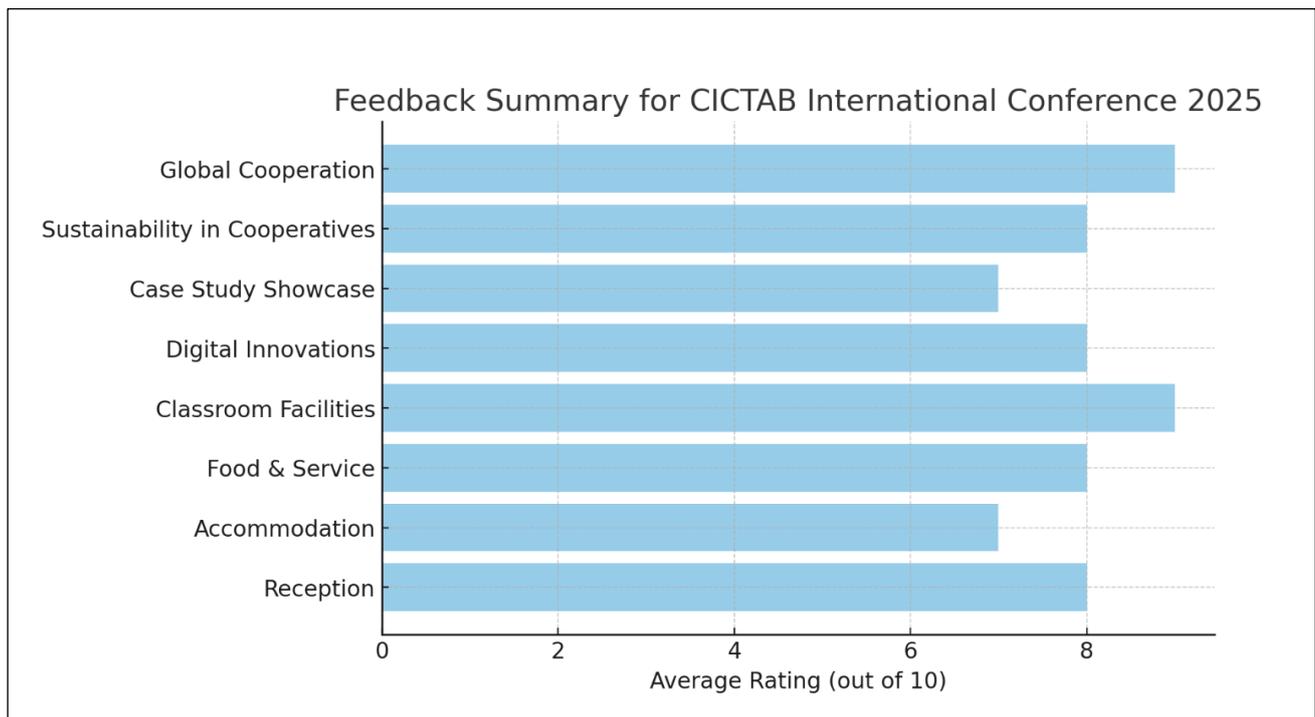
Annex IV: Participants' Feedback

Participants provided feedback on various aspects of the conference using a rating scale of 1 to 10 (10 being excellent).

Key Sessions Evaluated

1. Plenary Session 1: Digital Innovations in Cooperatives
2. Plenary Session 2: Challenges and Opportunities in Value Chains
3. Plenary Session 3: Sustainability in Cooperatives
4. Plenary Session 4: Unleashing Prosperity through Cooperatives
5. Plenary Session 5: Global Cooperation – Key Takeaways and Actionable Insights
6. Case Study Showcase: Successful Cooperative Models
7. Exhibition Visit
8. Networking Opportunities
9. Study Visit to Pune District Central Cooperative Bank

Overall Rating Summary



Learning Outcomes:

1. Enhanced Understanding of Digital Tools for cooperative growth.
2. Practical Insights from successful case studies.
3. Sustainable Practices for cooperative development.
4. Strengthened Global Network and partnerships.
5. Actionable Strategies for improving cooperative governance and value chains.

Suggestions for Improvement:

- Improved coordination for networking sessions.
- More interactive workshops.
- Follow-up mechanisms for continuous learning.





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