Women's Cooperative Institutions And Economic Empowerment

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The National Cooperation Policy 2025 emphasizes inclusive participation of women in cooperatives, aiming to empower them through according legal status, enabling policies, digitalization, financial access, and sectoral expansion. It positions cooperatives as vehicles for social equity and economic growth, with women as priority stakeholders. The policy also outlines certain sector specific Cooperatives such as dairy, handicrafts, food processing, textiles, community services, etc. for women. In furtherance of policy, the Ministry of Cooperation, in coordination with various Central agencies such as National Bank for Agriculture and Rural Development, National Cooperative Development Corporation (NCDC) a statutory Corporation under the administrative control of Ministry of Cooperation, National Council for Cooperative Training (NCCT) and in collaboration with Ministry of Rural Development has undertaken several initiatives for strengthening cooperatives and empowering women through the cooperative movement.

The SHGs as part of Deendayal Antyodaya Yojna National Rural Livelihood Mission (DAY-NRLM) are informal groups owned and managed by the women members. They are not registered under any norms. However, the Cluster Level Federations (CLFs) of these SHGs are registered under the cooperative Act. So far, 10,381 CLF have been registered under the State Cooperative Act, the Multi-Cooperative Act or the Mutually Aided Cooperative Act across the country.

Additionally, NCDC plans and promotes programmes for women for production, processing, marketing, storage, supply chain, export and import of agricultural produce, foodstuffs, industrial goods, livestock, commodities and services like tourism, rural housing, renewable energy, banking, hospital & healthcare and education etc. on cooperative principles by providing them financial assistance. The financial assistance provided by NCDC to women cooperatives during the last three years is as under:

FY	Assistance Released (in Rs. crore)	Beneficiary Members
2022-23	1000.00	2,30,833
2023-24	756.11	1,27,646
2024-25	1754.60	3,15,211

In order to enhance awareness on financial products and services in rural areas, the National Livelihood Mission has been undertaking extensive Financial Literacy initiatives through trained Financial Literacy Community Resource Persons (FL-CRPs). As on date, 56,727 women SHG members have been trained and deployed as FL-CRPs across the country. These FL-CRPS conduct regular trainings and awareness programmes at the community level on various aspects of financial Inclusion, including the use of banking services, savings, credit, digital financial transactions, insurance, pensions, etc. Their engagement is designed to improve financial behavior, strengthen access to formal financial services, and enable informed decision-making at the household level. During FY 2025-26, up to December, 2.94 crore SHG members have been trained on different facets of financial Inclusion through this mechanism.

Additionally, NCCT after incorporation of Ministry of Cooperation has trained 3,12,006 women participants since 2021 trough long-term and short-term programmes focused on leadership development, financial literacy, governance and managerial competencies, thereby enhancing women's participation in cooperative management.

This information was given by Union Minister for Home and Cooperation Shri Amit Shah in a written reply in Rajya Sabha.

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