

GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO.481
ANSWERED ON 04.02.2026

Women's Cooperative Institutions And Economic Empowerment

481. Shri Pradip Kumar Varma:

Will the Minister of Cooperation be pleased to state:

- (a) the progress made in promoting women-led cooperative institutions, converting SHGs into cooperatives and economic empowerment through women's leadership development;
- (b) the improvements that women's cooperatives have brought in employment, skills, entrepreneurship and income in dairy, handloom, handicrafts and food processing;
- (c) the progress made in upgrading women's SHG's into cooperative federations, collective bargaining and market access through NRLM coordination; and
- (d) the achievements in leadership, financial literacy and business management through training and mentorship?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a to c): 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

(d) 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 through long-term and short-term programmes focused on leadership development, financial literacy, governance and managerial competencies, thereby enhancing women's participation in cooperative management.
