

Strategic SWOT and TOWS Analysis of India's Cooperative Sector: Pathways to Building an *Atmanirbhar Bharat*

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Abstract

The cooperative movement is an integral component of India's socio-economic foundation, providing collective self-help, inclusive growth, and rural empowerment. In the post-pandemic era the Government of India's Atmanirbhar Bharat Abhiyan re-emphasized self-reliance, positioning cooperatives as institutional vehicles for participatory economic transformation. This conceptual-analytical paper conducts a comprehensive SWOT (Strengths, Weaknesses, Opportunities, Threats) and TOWS (strategic) analysis of the cooperative sector to identify actionable pathways to build Atmanirbhar Bharat. The study synthesizes secondary literature, policy reports and comparative examples to map internal capabilities and external environments, and derives SO, ST, WO, and WT strategies for transformative cooperative governance. Findings indicate that digitalization, green/blue economy integration, and capacity-building can leverage India's federated cooperative architecture while governance reforms and risk management mitigate threats from corporatization and climate shocks.

Keywords: *Atmanirbhar Bharat*, Cooperatives, Policy Reform, Self-Reliance, Sustainable Development, SWOT, TOWS.

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1 Introduction

The cooperative movement in India represents one of the world's largest networks of community-based organizations, encompassing more than 8 million societies and over 29 crore members (Ministry of Cooperation, 2024). Historically conceived as instruments of mutual aid and collective bargaining, cooperatives have evolved across sectors, agriculture, dairy, fisheries, credit, housing, and services, contributing nearly 5 percent to India's GDP (World Co-operative Monitor, 2022). Their institutional logic of *people before profit* has positioned them as mechanisms for inclusive development and social cohesion (Novkovic, 2016).

In 2020, the COVID-19 crisis disrupted supply chains, labour markets, and rural livelihoods, underscoring vulnerabilities in India's dependence on external production systems. The Government's *Atmanirbhar Bharat Abhiyan* responded with a multidimensional framework to foster local capacity, sustainable industry, and socio-economic resilience (Dubey & Dubey, 2020). Cooperatives, rooted in community participation and decentralized governance, emerged as natural vehicles to operationalize self-reliance through collective entrepreneurship and value-chain integration (Kadam, 2022).

Despite their extensive reach, many Indian cooperatives remain constrained by structural inefficiencies, low productivity, and limited access to technology. The transition from dependence on state subsidies to sustainable self-governance is uneven. Understanding the internal and external determinants of cooperative performance therefore becomes crucial for aligning the sector with the *Atmanirbhar Bharat* vision of endogenous growth.

2 Literature Review

Cooperation as an economic philosophy traces its modern lineage to the 1844 Rochdale Pioneers in England, whose principles of democratic control, member equity, and surplus distribution became the basis for the International Cooperative Alliance (ICA) Statement on Identity (Novkovic, 2016). In India, the Cooperative Credit Societies Act (1904) institutionalized collective finance for farmers under colonial rule (Sapovadia, 2012). Post-independence, successive Five-Year Plans integrated cooperatives into rural credit, procurement, and marketing frameworks, epitomized by the Operation Flood dairy revolution

(Parwez, 2017). The Gandhian idea of *Gram Swaraj* and Tagore's *Atma-Shakti* envisaged local self-sufficiency through cooperation (Mitra, 2014). Contemporary interpretations position cooperatives as democratic enterprises that humanize markets and redistribute power (Birchall & Simmons, 2007). Within the *Atmanirbhar Bharat* framework, cooperatives embody *collective self-reliance*, economic autonomy pursued through social solidarity rather than isolationism (Dubey & Dubey, 2020). Globally, cooperatives contribute around 10 percent of total employment (ILO–COPAC, 2019) and generate USD 2.17 trillion in turnover (WCM, 2022). International frameworks such as the UN Sustainable Development Goals (2018) highlight cooperation as an enabler of SDGs 1 (No Poverty), 5 (Gender Equality), 8 (Decent Work), and 17 (Partnerships for Goals). In India, recent policy reforms, including the creation of a separate Ministry of Cooperation (2021), digitalization of 63,000 PACS, and introduction of Model Bye-laws, signal renewed state commitment to participatory federalism (Press Information Bureau [PIB], 2024).

While descriptive analyses of cooperatives abound, few studies integrate a strategic management lens to evaluate the sector's internal capabilities and external environment. Applying SWOT and TOWS frameworks offers a structured approach to align cooperative strengths with national self-reliance objectives.

3 Objectives of the Study

1. To conduct a comprehensive SWOT analysis of India's cooperative sector based on secondary literature.
2. To derive strategic options using the TOWS matrix that link cooperative reform with *Atmanirbhar Bharat* objectives.
3. To propose a conceptual framework for sustainable and self-reliant cooperative development.

4 Methodological Approach

This study adopts a conceptual-analytical design based on qualitative synthesis of scholarly literature, policy documents (e.g., NCDC, NABARD, ICA, ILO, UN SDG frameworks), and case evidence from Indian cooperatives such as AMUL, IFFCO, and FISHCOPFED. Data are drawn from official publications (MoC, 2024; WCM, 2022), peer-reviewed journals, and global cooperative databases. The analytical sequence follows two steps: (1) SWOT identification, mapping internal strengths/weaknesses and external opportunities/

threats; and (2) TOWS derivation, matching these variables to formulate proactive strategies (Weihrich, 1982).

SWOT analysis identifies internal and external factors affecting organizational performance (Gürel & Tat, 2017). TOWS, a derivative model, translates those factors into strategic actions (Weihrich, 1982). In public-policy research, these frameworks enable structured diagnosis of institutional capacities and policy environments (Helms, 2010). Given the multi-sectoral nature of cooperatives, a qualitative SWOT–TOWS approach captures both tangible and intangible dimensions, governance culture, member participation, market dynamics, and digital readiness. The framework links cooperative resources and governance (micro-level) with policy and market contexts (macro-level), mediated through strategic alignment toward *Atmanirbhar Bharat* outcomes, employment, income diversification, gender inclusion, and digital resilience.

5 SWOT Analysis of the Indian Cooperative Sector

5.1 Strengths

- i) **Deep Socio-economic Penetration:** With nearly one-third of India's population enrolled as cooperative members, the sector demonstrates an unparalleled degree of community outreach and economic inclusion (MoC, 2024). This extensive network provides a foundation for mobilizing local resources and delivering essential goods and services in rural and semi-urban areas. It also ensures social legitimacy and resilience against economic shocks.
- ii) **Historical Legitimacy and Trust:** Cooperatives enjoy strong public confidence owing to their century-long presence in India's development narrative (Sapovadia, 2012). Rooted in collective traditions of mutual aid, they embody ethical governance and accountability to members. This trust capital strengthens social cohesion and facilitates participatory decision-making at the grassroots level.
- iii) **Federated Structure:** The three-tier organization, village, district, and state, creates vertical integration that enables both local responsiveness and economies of scale (Parwez, 2017). Such a federated model allows for efficient coordination between producers and markets while safeguarding community ownership. It also simplifies policy implementation across administrative levels.
- iv) **Contribution to Inclusive Growth:** Cooperatives are critical instruments of inclusive development, directly engaging marginalized communities, women, and smallholders (Pandey et al., 2024). By distributing profits equitably and offering micro-credit or input

services, they help reduce poverty and income inequality. Their democratic governance further reinforces social empowerment and participatory citizenship.

- v) **Successful Exemplars:** Landmark organizations such as AMUL, IFFCO, KRIBHCO, and SEWA illustrate that cooperative enterprises can achieve large-scale efficiency while preserving social values (WCM, 2022). These success stories demonstrate replicable models of collective entrepreneurship, value-chain integration, and brand credibility. Their sustainability validates the cooperative approach as both economically and socially viable.
- vi) **Alignment with Sustainable Development Goals:** Indian cooperatives directly contribute to several UN SDGs, including No Poverty, Zero Hunger, Gender Equality, Decent Work, Industry Innovation, and Partnerships for the Goals (ILO–COPAC, 2019). Their community-based orientation aligns national policy with global sustainability agendas. This positions the cooperative movement as a catalyst for achieving inclusive and environmentally responsible growth.

5.2 Weaknesses

- i) **Managerial and Technical Deficits:** Many cooperatives still rely on untrained managers lacking exposure to modern accounting, marketing, and ICT tools (Lele, 1981). The absence of professionalization leads to inefficient operations and weak competitive positioning. Without targeted skill development, institutional performance remains suboptimal.
- ii) **Political Interference:** Frequent political intervention in leadership elections and decision-making erodes cooperative autonomy (Singh & Bairathi, 2025). This politicization diverts attention from economic objectives to patronage networks, undermining member confidence. It also discourages young professionals from entering cooperative management.
- iii) **Uneven Regional Performance:** While states like Gujarat and Maharashtra host vibrant cooperatives, others, particularly in northern hill regions, struggle with limited outreach and resources (Mahanayak & Panigrahi, 2021). Regional disparities reveal governance and infrastructural imbalances that restrict national coherence. The uneven spread weakens the sector's aggregate contribution to GDP.
- iv) **Low Digital Adoption:** Despite nationwide digitalization efforts, most primary societies have yet to implement e-governance or data-management systems (WCM, 2022). This technological lag reduces transparency and market connectivity. Consequently,

cooperatives face difficulties in accessing younger digital consumers and emerging online marketplaces.

- v) **Financial Constraints:** Persistent under-capitalization and dependence on government subsidies limit operational independence (Swapna, 2025). Weak capital bases hinder expansion, innovation, and timely credit delivery to members. The absence of diversified revenue sources amplifies vulnerability to policy or funding changes.
- vi) **Weak Monitoring and Data Systems:** India lacks a unified database for cooperative performance indicators, complicating evaluation and evidence-based policymaking. Fragmented reporting leads to duplication of functions and inefficient resource allocation. Standardized data architecture is essential for transparency and strategic planning.

5.3 Opportunities

- i) **Digital Transformation:** The *Digital Sahakar Mission* (2022) introduces a nationwide agenda for e-governance and fintech adoption within cooperatives (PIB, 2024). Digitization can modernize accounting, credit delivery, and marketing while reducing leakages. It further attracts youth participation and aligns the sector with the digital economy.
- ii) **Policy Reforms and Federal Support:** Establishment of the Ministry of Cooperation and adoption of model bye-laws provide legal clarity and autonomy to societies. Enhanced policy coherence promotes inter-state learning and standardization. This governmental commitment signals a stable environment conducive to long-term cooperative growth.
- iii) **Green and Blue Economies:** Expanding into renewable energy, organic agriculture, and sustainable fisheries opens new income streams (Mahanayak & Panigrahi, 2021). Such diversification enhances resilience to climate risks and integrates cooperatives into national sustainability missions. Environment-friendly cooperatives can also access emerging carbon and biodiversity markets.
- iv) **Women-centric Enterprises:** Increasing female participation in dairy and self-help groups provides momentum for gender-inclusive entrepreneurship (Pandey et al., 2024). Women-led cooperatives improve household incomes and community welfare. Their leadership visibility further normalizes gender equity in rural economic institutions.
- v) **Global Collaboration:** Partnerships with ICA, ILO, and other international bodies create avenues for technology transfer, training, and fair-trade access (ILO–COPAC, 2019).

Such alliances help Indian cooperatives benchmark global best practices and enhance export competitiveness. Global engagement also strengthens advocacy for cooperative values in multilateral forums.

- vi) **Integration with MSME and Start-up India Schemes:** Linking cooperatives with MSME and start-up ecosystems allows hybrid business models combining social ownership with entrepreneurial agility. These synergies foster innovation, job creation, and regional industrialization. Cooperative participation in national innovation networks can bridge the rural-urban development gap.

5.4 Threats

- i) **Market Competition:** Rapid expansion of private corporations and producer companies has intensified competition in agriculture, dairy, and retail sectors (Bijman & Iliopoulos, 2021). Cooperatives often lack comparable marketing budgets and technology. Without strategic alliances or branding, they risk losing market share and bargaining power.
- ii) **Climate Change:** Increasing climate variability threatens agricultural productivity, fisheries, and rural livelihoods (UN SDG Report, 2018). Many cooperatives lack adaptive infrastructure such as irrigation or cold-chain systems. Environmental degradation thus endangers both financial stability and food security.
- iii) **Policy Volatility:** Frequent amendments to cooperative laws and financial regulations create uncertainty in long-term planning. Such inconsistency deters investment and professional recruitment. Stable policy frameworks are vital to sustain trust among members and external partners.
- iv) **Demographic Shifts:** Younger generations gravitate toward digital-gig and platform-based employment, leading to declining participation in traditional cooperatives (Scholz, 2016). Aging membership reduces innovation and slows digital adoption. Unless cooperatives rebrand themselves as modern, tech-savvy enterprises, inter-generational continuity will weaken.
- v) **Institutional Fatigue:** Many long-standing cooperatives face declining member engagement, outdated management practices, and bureaucratic rigidity (Cheney et al., 2014). Institutional inertia limits responsiveness to market and social change. Continuous renewal and leadership rotation are essential to prevent stagnation.

Table 1: SWOT Matrix of the Indian Cooperative Sector

Strengths (S)	Weaknesses (W)
1. Broad membership base and social trust.	1. Managerial skill shortages.
2. Federated multi-tier structure.	2. Political interference.
3. Proven success in dairy, fertilizer, credit.	3. Regional and sectoral disparities.
4. Women’s participation and inclusivity.	4. Low digitalization and data transparency.
5. Alignment with SDGs and national goals.	5. Limited financial autonomy.
Opportunities (O)	Threats (T)
1. Digital Sahakar Mission and policy reform.	1. Market competition and corporatization.
2. Green and blue economy initiatives.	2. Climate and environmental risks.
3. Global cooperative partnerships.	3. Policy volatility and governance risk.
4. Youth and women entrepreneurship.	4. Institutional complacency and member apathy.

Source: Compiled by author from MoC 2024; WCM 2022; ILO–COPAC 2019; Parwez 2017; Sapovadia 2012; Mahanayak & Panigrahi 2021.

The SWOT analysis reveals a paradox: while India’s cooperative sector embodies immense social capital and legitimacy, it remains institutionally fragile. Strengths such as federated reach and value-based governance provide a foundation for inclusive development, yet weaknesses, especially political patronage and managerial capacity gaps, undermine efficiency. Opportunities from digitalization and sustainability transitions can be leveraged only if cooperatives innovate and professionalize. Threats from corporate encroachment and environmental volatility call for adaptive strategies emphasizing resilience and diversification. The forthcoming TOWS matrix (Part 2) will transform these diagnostic insights into actionable strategies- linking *Strengths* with *Opportunities* (SO), *Strengths* with *Threats* (ST), *Weaknesses* with *Opportunities* (WO), and *Weaknesses* with *Threats* (WT)- to chart the sector’s strategic pathway toward an *Atmanirbhar Bharat*.

6 TOWS Matrix and Strategic Derivations

The TOWS matrix operationalizes SWOT findings by matching internal and external factors to design adaptive strategies (Weirich, 1982). It identifies proactive and defensive interventions through four quadrants: SO, ST, WO, and WT.

Table 2: TOWS Strategic Matrix for India’s Cooperative Sector

SO Strategies (Using Strengths to Seize Opportunities)	ST Strategies (Using Strengths to Counter Threats)
1. Leverage federated structures and member trust to expand digital governance through the Digital Sahakar Mission and PACS computerization (PIB, 2024).	1. Deploy cooperative networks for risk-pooling and insurance to mitigate market and climate volatility (WCM, 2022).
2. Integrate successful models like AMUL and IFFCO with green and blue economy initiatives to create sustainable value chains (Mahanayak & Panigrahi, 2021).	2. Use the sector’s social capital to build alliances against corporate monopolization (Bijman & Iliopoulos, 2021).
3. Promote women-led and youth cooperatives for entrepreneurship and innovation under MSME schemes (Pandey et al., 2024).	3. Institutionalize climate-resilient production and resource-management practices through training and technology transfer (UN, 2018).
4. Develop cross-sectoral cooperative platforms to connect farmers, artisans, and digital workers (Scholz, 2016).	4. Strengthen international cooperation through ICA and ILO networks for policy stability and global advocacy (ILO–COPAC, 2019).
WO Strategies (Overcoming Weaknesses via Opportunities)	WT Strategies (Minimizing Weaknesses and Avoiding Threats)
1. Introduce professional management and capacity-building through MoC and NCDC training institutes (PIB, 2024).	1. Institute transparent auditing and governance codes to reduce political capture (Singh & Bairathi, 2025).
2. Digitalize record-keeping and marketing to overcome data deficits and inefficiency (WCM, 2022).	2. Establish early-warning systems for financial and climate risks (UN, 2018).
3. Promote cluster-based industrial and export cooperatives linking with Start-up India (Dubey & Dubey, 2020).	3. Merge weak societies into viable federations to avoid institutional fatigue (Lele, 1981).
4. Adopt ICT-enabled extension services to engage youth and women in cooperative governance (Pandey et al., 2024).	4. Create independent regulatory bodies for dispute resolution and accountability (Rajadhyaksha & Misra, 2023).

Source: Author’s synthesis from secondary literature and policy reports.

- i) **SO Strategies – Leveraging Core Strengths:** SO strategies align intrinsic strengths with emerging opportunities. For example, the **Digital Sahakar Mission** enables cooperatives to use their federated outreach for e-governance and marketing platforms. AMUL’s success in contract farming can be replicated in fisheries and horticulture via ICT integration (Parwez, 2017). Gender-inclusive entrepreneurship programs strengthen social cohesion, echoing *Atmanirbhar Bharat*’s demographic dividend goals (Pandey et al., 2024).

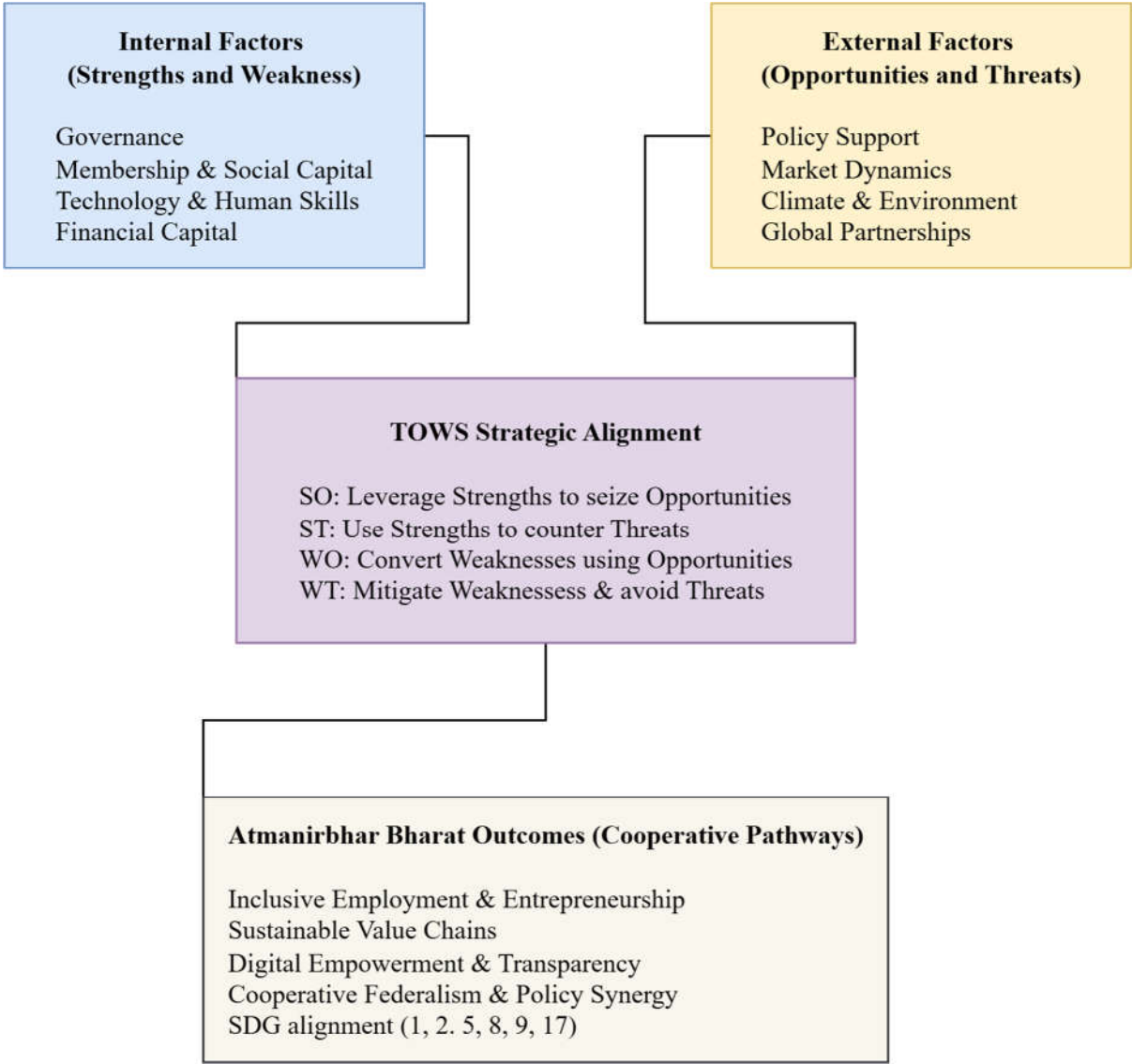
- ii) **ST Strategies – Defensive and Resilient Approaches:** ST strategies harness existing strengths to counter external threats. Climate-resilient cooperatives, such as solar-powered milk chilling or rain-water-harvesting societies, can mitigate environmental shocks (UN, 2018). Federations like IFFCO can hedge against market risks by diversifying into renewable fertilizers and bio-inputs, aligning cooperative growth with green-economy priorities (Mahanayak & Panigrahi, 2021).
- iii) **WO Strategies – Transformational Reforms:** WO strategies aim to convert weaknesses into capabilities. Professionalizing management through *Sahkar Pragya* training modules enhances operational efficiency (PIB, 2024). Digital record systems ensure transparency, curbing elite capture. Cluster-based cooperatives linked to *Start-up India* and *Make-in-India* schemes can overcome scale limitations (Dubey & Dubey, 2020).
- iv) **WT Strategies – Mitigating Institutional Risks:** WT strategies emphasize prudence and governance reform. Strengthened auditing mechanisms and independent regulatory oversight protect autonomy (Singh & Bairathi, 2025). Consolidation of weak units into viable federations avoids duplication and wastage (Lele, 1981). Risk-management frameworks integrating micro-insurance and early-warning systems enhance resilience.

7 Conceptual Framework for Cooperative Self-Reliance

The conceptual framework demonstrates how internal cooperative resources (governance, membership, technology, capital) and external factors (policy, market, climate, partnerships) interact through strategic TOWS alignment to produce Atmanirbhar Bharat outcomes, inclusive employment, sustainable value chains, digital empowerment and policy-cooperative integration. Figure 1 illustrates these pathways.

The model illustrates how strategic alignment through TOWS transforms cooperative inputs into developmental outcomes. Governance quality and digital integration act as mediators between internal capabilities and external policy environments, ultimately producing self-reliant, sustainable growth.

Figure 1. Conceptual Framework Linking Cooperative Resources to *Atmanirbhar Bharat* Outcomes



Source: Author’s conceptual synthesis.

8 Discussion

- i) The SWOT–TOWS synthesis underscores a transition from state-dependent cooperatives to state-enabled, market-responsive cooperatives. Historically, political patronage produced inefficiency and debt dependency (Lele, 1981). The *Atmanirbhar Bharat* paradigm redefines this relationship by emphasizing autonomy within a facilitative policy ecosystem (Singh & Bairathi, 2025).

ii) Policy and Institutional Linkages

- Ministry of Cooperation (2021) provides centralized coordination while preserving state-level flexibility, embodying cooperative federalism (Rajadhyaksha & Misra, 2023).
- Digitalization Drive: The computerization of PACS enhances transparency and financial inclusion (PIB, 2024).
- Skill Ecosystem: The *Sahkar Pragya* program institutionalizes training, addressing managerial weaknesses.
- Gender Mainstreaming: Women's cooperatives in dairy and fisheries reinforce inclusive self-reliance (Pandey et al., 2024).

iii) **Alignment with Global Development Agendas:** Cooperative strategies correspond with the UN 2030 Agenda. By promoting equitable resource distribution, cooperatives contribute directly to SDGs 1, 2, 5, 8, 9, and 17 (UN, 2018; ILO–COPAC, 2019). The *Atmanirbhar Bharat* vision thus operationalizes local actions toward global sustainability goals, *think globally, cooperate locally*.

iv) **Comparative Global Insights:** International benchmarks such as Mondragon (Spain) and Desjardins (Canada) show that technology, education, and cooperative branding sustain competitiveness (Cheney et al., 2014; WCM, 2022). India can emulate these models by creating Cooperative Innovation Hubs at district level to foster R&D, product design, and marketing.

v) **Social Capital and Digital Democracy:** The digital revolution presents both opportunity and risk. Platform cooperatives exemplify *digital Atmanirbharta* by returning data ownership to workers (Scholz, 2016). Embedding such models in India's cooperative framework would align economic democracy with digital sovereignty.

9 Policy Implications

1. Legislative Reforms: Update cooperative laws to ensure functional autonomy, transparent elections, and uniform accounting.
2. Digital Infrastructure: Universalize broadband and fintech tools for rural cooperatives; link with *India Stack* for secure transactions.
3. Capacity Building: Establish cooperative management programs in universities and through *Sahkar Pragya*.

4. Financial Innovation: Create a *Cooperative Development Fund* for modernization, accessible through performance-based criteria.
5. Sustainability Integration: Incentivize eco-friendly production, circular economy practices, and renewable-energy cooperatives.
6. Gender and Youth Inclusion: Mandate representation in boards; provide incubation support for women and youth-led enterprises.
7. Global Partnerships: Collaborate with ICA, ILO, and FAO for technology transfer and fair-trade access.
8. Monitoring and Evaluation: Develop national cooperative performance indicators under NITI Aayog for evidence-based policymaking.

10 Conclusion and Future Directions

India's cooperative movement stands at a strategic inflection point. The SWOT–TOWS analysis demonstrates that leveraging internal social capital with external digital and policy opportunities can transform cooperatives into engines of *Atmanirbhar Bharat*. Strength lies in community ownership and federated governance; weakness persists in managerial capacity and politicization. Opportunities from digitalization, sustainability, and gender inclusion outweigh threats from corporatization and climate change, if strategically managed.

Future research should employ mixed-methods empirical testing of the conceptual framework, including structural-equation modeling of governance, technology adoption, and socio-economic outcomes. Comparative cross-state analyses could further illuminate regional disparities and success determinants. By embedding SWOT–TOWS-derived strategies within policy execution, India can realize a cooperative economy that is self-reliant, equitable, and globally competitive.

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