



TOGETHER WE BUILD PROSPERITY



সমবায় অধিদপ্তর
DEPARTMENT OF COOPERATIVES



The Department of Cooperatives (DoC) welcomes all to explore Bangladesh's rich cooperative heritage and its modern transformation.

The cooperative movement began in this subcontinent in 1904 under the Co-operative Credit Societies Act to shield small farmers from exploitative lending. In independent Bangladesh Article 13 (b) of the Constitution recognizes Co-operative ownership where enterprises are collectively owned and operated by members for their mutual benefit.

Today, cooperatives are catalysts of rural employment, social inclusion, and equitable growth. The Department functions as both regulator and promoter of this dynamic sector ensuring transparency, innovation, and citizen-centered service delivery through digital governance.

Together, we continue to build a future where every member shares the benefits of progress.

Md. Salim Fakir, ndc

Registrar & Director General

Department of Cooperatives, Bangladesh



Vision

Sustainable Cooperatives, Sustainable Development.



Mission

To establish sustainable cooperatives in agricultural, non-agricultural, financial and service sectors through capacity building and entrepreneurship.



Core Mandates and Functions

A. Statutory Functions

- Registration of Cooperatives, election supervision & investment approval
- Annual audit, inspection, and investigation under law
- Dissolution of inactive societies and over sight of AGMs

B. Quasi-Judicial Functions

- Settlement of internal disputes through legal proceedings

C. Developmental Functions

- Capacity building of cooperative leaders and members
- Training for women and marginalized groups to promote self-employment
- Implementation of development projects for income generation

D. Promotional Functions

- Formulation of national cooperative policies and strategies
- Coordination with national & international agencies
- Public awareness events, seminars and fairs



Head Office
Samabaya Bhaban
Agargaon, Dhaka

Divisional Offices

08

District Offices

64

Upazila/Metro Offices

502

Training Institutions
BANGLADESH
COOPERATIVE ACADEMY
(BCA), CUMILLA

Regional Training Institutes

10

Manpower Composition (Approved Posts -5,090)

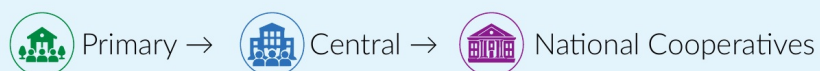
Category	No. of Posts
1st Class	202 (196 cadre + 6 non-cadre)
2nd Class	581
3rd Class	3,033
4th Class	1,274
Total	5,090



THE COOPERATIVE LANDSCAPE (JUNE 2025)

Indicator	Figure
 Registered Cooperative Societies (Number)	1,75,729
 Individual Members (Person)	1,23,91,996
 Total Capital (Crore Tk)	40,574.79
 Total Assets (Crore Tk)	39,402.13
 Financial Investment (Crore Tk)	9,321.23
 Loans Disbursed (Crore Tk)	13,161.04
 Employment Generated (Person)	15,10,866
 Net Profit (Crore Tk)	117.50

Three-Tier Structure



TRAINING AND HUMAN RESOURCE DEVELOPMENT

Institutional Training:

The Bangladesh Cooperative Academy and ten regional institutes offer Leadership & Management Training, Skill Development Training alongwith trade-based training that includes NSDA-accredited courses for enhancing entrepreneurship and management skills.

- **Trade-based Courses include:** Electrical Maintenance, Graphic Design, Mobile Servicing, Computer Operation, Driving, Sewing, Web Design, Block & Batik Printing, Bakery & Fast Food, Beautification, and Tour Guiding.
- **Mobile Training Units:** Operate in every district, delivering hands-on training on cooperative management and income-generation activities.



FY 2024-25 Training Performance:

Institution	Courses	Participants
BCA	112	2,869
Regional Institutes	256	7,599
Mobile Units	1,435	35,748
In-House	17	775
Total	1,820	46,991

SEMINARS
WORKSHOPS

23

TOTAL
PARTICIPANTS

958



Cooperative Model Village (Pilot Project)

- **Duration** : Jul 2021 - Jun 2026
- **Cost** : Tk 5,656.40 lakh
- **Coverage** : 13 Upazilas in 10 Districts
- **Beneficiaries** : 6,500 people

Objectives : Establish model villages through cooperatives to enhance agro-productivity, social cohesion, and access to 17 government services.

Progress Impact : 85% financial and 90% physical completion. 2,268 jobs created; higher farm output and greater community engagement.

Sustainable Employment Creation for Disadvantaged Communities in Khulna Division through Cooperatives

- **Estimated Cost** : Tk 3,773.37 lakh
- **Duration** : July 2025 - June 2028
- **Project Area** : 22 upazilas of 10 districts in Khulna Division
- **Beneficiaries** : 2,500 individuals

Objectives: 1. To create sustainable employment for 2,500 cooperative members of disadvantaged communities through skill development and income-generating training.

2. To promote financial inclusion and self-reliance by establishing 44 cooperative societies with their own capital through regular savings.

Progress: Implementation ongoing.

Impact : The project is expected to enhance employability and improve live lihoods across Khulna Division by linking skills training with cooperative enterprise and small-savings mobilization.



Expansion of Dairy Cooperatives in Milk-Deficit Upazilas

- **Duration** : Jul 2022 – Jun 2027
- **Cost** : Tk 13,381.73 lakh
- **Coverage** : 56 Upazilas in 37 Districts
- **Beneficiaries** : 5,150 (51% women)
- **Goal** : Increase milk production through high-yield cross-breeds and improve nutrition and income.
- **Progress** : 83% financial and 85% physical completion.
- **Impact** : Rising milk output, new employment, and enhanced women's empowerment.

Field Insights & Responses

Field visits revealed major constraints for small dairy farmers such as high feed costs, unsuitable breeds, disease, poor market access and limited cooperative support.

The revised project now provides targeted solutions: better training, free fodder/seed support, efficient manure management, climate-appropriate breed selection, new chilling points, value-added dairy processing, improved veterinary services and extended loan grace periods.

These measures aim to reduce costs, ensure fair prices, and build stronger, more sustainable dairy cooperatives in milk-deficit areas.

Self-Employment Generation in Poverty-Prone Upazilas of Barishal Division through Cooperatives

- **Estimated Cost** : Tk 4379.84 lakh
- **Duration** : July 2025 - June 2028
- **Project Area** : 16 upazilas of 6 districts in Barishal Division
- **Beneficiaries** : 3,200 individuals

Objectives:

1. To create self-employment opportunities through skill-enhancement and income-generating training for cooperative members.
2. To build institutional capital within participating cooperatives through small-savings schemes.
3. To ensure sustainable economic inclusion of poor and vulnerable families under cooperative structures.

Progress : Implementation ongoing.

Impact : The project will strengthen the cooperative model as a driver of inclusive local development, enabling poor families to transition from dependency to sustainable livelihoods.





Feasibility Study: Marketing and Value Chain Development of Agricultural Products through Cooperatives

- **Estimated Cost** : Tk 190.60 lakh.
- **Duration** : January 2025-June 2027.

Objectives: To identify the scope of high-quality agricultural products marketing through Cooperative network.

To evaluate the effectiveness of Cooperative base value chain of agricultural products processing, storage and marketing.

To assess the scope of developing 'Cooperative' brand for Cooperative base quality products promotion.

Construction of District Cooperative office building, Naogaon

- **Estimated cost** : Tk. 1,376.87 lakh.
- **Duration** : July 2025-June 2027.

Project Area: The project will be implemented in Naogaon District under Rajshahi Division.

Objectives: To construct a 1,006.13 square meter office building on 2.1174 acres of land owned by the District Cooperative Office, Naogaon.

To establish modern office facilities covering 1,006.13 square meters, including a display room, computer training laboratory, conference room, and library, To facilitate the expansion and strengthening of cooperative activities in Naogaon District.

Progress: Implementation ongoing.

Impact: Improved working environment at the Naogaon District Cooperative Office and enhanced delivery of modern, efficient, and citizen-centric services to cooperators through smart service management systems.



REVOLVING FUND OPERATIONS

The Department of Cooperatives runs a major revolving fund built from eight completed projects, creating a self-renewing system that continues to support cooperative members nationwide long after the projects ended.

Origin and Growth of the Fund

Cooperative-based microfinance has grown its revolving capital from an initial Tk 243.53 crore to Tk 249.10 crore through consistent loan recovery and reinvestment, demonstrating strong sustainability.

- 35,869 individuals received training, loans, or enterprise support.
- Beneficiaries include dairy farmers, small entrepreneurs, women, youth, and disadvantaged groups.
- Loans are provided via registered cooperative societies under approved guidelines.

The fund follows a simple but powerful financial cycle:

1. Loan Disbursement: Cooperative members receive small loans to start or expand income-generating activities.
2. Regular Repayment : Members repay loans in installments, strengthening their credit discipline.
3. Reinvestment: Recovered funds are immediately redistributed to new beneficiaries.
4. Sustainability Loop: The fund continues to grow through savings, service charges, and systematic recovery.
5. Service charges cover staff and office operations
6. Dual-signature bank accounts maintain financial integrity

The revolving fund allows the same money to support multiple beneficiary cycles, creating long-term impact without extra budget. By offering low-cost financing to grassroots communities, it has strengthened cooperatives and contributed to jobs, poverty reduction, and community resilience across Bangladesh.



List of Development Projects Proposed for Inclusion in the Annual Development Programme (ADP) 2026-27

- Skills Development and Entrepreneurship Promotion for Women through Cooperatives.
- Agricultural Marketing and Value Chain Development through Cooperatives.
- Livelihood Improvement of Underprivileged Women through Improved Breed Dairy Cattle Rearing (Phase II).
- Cooperative-based Employment Generation for Small Ethnic Communities and Disadvantaged Population in Rajshahi Division.
- Establishment of an Independent Campus and Modernization of Training Facilities of the Bangladesh Cooperative Academy.
- Integrated Rural Development through Cooperatives.
- Enhancing Food Production and Employment through Expansion of Agricultural Cooperatives in Rangpur Division.
- Cooperative-based Entrepreneurship and Self-employment Development for Educated Unemployed Youth in Greater Cumilla.
- Sustainable Livelihood Development of Marginalized Communities in Mymensingh Division through Cooperatives.
- Technical and Language Skills Development for Building a Skilled Workforce through Cooperatives.
- Capacity Building of the Department of Cooperatives and Cooperative Societies.



The Department is implementing a comprehensive digital transformation to modernize cooperative service delivery nationwide.

Integrated Digital Service Delivery Platform (IDSDP)

A unified system connecting cooperative registration, audit, asset management, dissolution, training, revolving fund loans, and administrative processes under one umbrella.

Design Philosophy

Service Process Simplification (SPS) ensures that every workflow—from registration to certificate issuance and financial monitoring—is automated, trackable and user-friendly.

Current Milestones

- 85,196 individual web pages created for registered societies - publicly accessible through DoC's portal (portal.coop.gov.bd).
- 2,446 societies registered online since July 2024.
- All training courses and revolving fund activities are now digitally managed.
- Analytics modules under development for high-risk society identification and real-time monitoring.

Future Integration

Linkage with National ID Database, online payment gateway, and mobile financial services to enable cash-less transactions and instant verification.

Impact

- Greater transparency and accountability
- Reduced time and operational costs
- Evidence-based decision making
- Empowered officials through digital training and workflow familiarization

This initiative is not merely about technology—it is a movement to build a culture of trust, efficiency and citizen-centric service. By merging innovation with cooperative values, the Department is shaping a Data-Driven and Inclusive Bangladesh.



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