



Ayushman Sahakar Scheme

Why in News

The **Ministry of Agriculture and Farmers Welfare** has launched **Ayushman Sahakar**, a scheme to **assist cooperatives in creation of healthcare infrastructure** in the country.

Key Points

- **Formulated By: National Cooperative Development Corporation (NCDC).**
 - NCDC was **set up under an Act of Parliament in 1963** for promotion and development of cooperatives.
 - It functions under the **Ministry of Agriculture and Farmers Welfare**.
 - Recent initiatives include [Sahakar Cooptube NCDC Channel](#) (Youth-focussed), [Sahakar Mitra](#) (Internship Programme), etc.
- **Features:**
 - **NCDC would extend term loans to prospective cooperatives to the tune of Rs.10,000 crore** in the coming years.
 - Any Cooperative Society with suitable provision in its byelaws to undertake healthcare related activities would be able to access the NCDC fund.
 - The **scheme covers** establishment, modernization, expansion, repairs, renovation of **hospital and healthcare and education infrastructure**.
 - NCDC **assistance will flow either through the State Governments/ UT Administrations or directly** to the eligible cooperatives.
 - The scheme also provides **working capital and margin money** to meet operational requirements.
 - Further, the scheme provides **interest subvention of 1% to women majority cooperatives**.
- **Significance:**
 - It has a **comprehensive approach**-hospitals, healthcare, medical education, nursing education, paramedical education, health insurance and holistic health systems such as [AYUSH](#).
 - The [Covid-19 pandemic](#) has brought into focus the **requirement of creation of more facilities**.
 - There are about 52 hospitals across the country run by cooperatives. They have cumulative bed strength of more than 5,000. The scheme would give **a boost to provision of healthcare services by cooperatives**.
 - The scheme **aligns itself with the focus of the National Health Policy, 2017**, covering the health systems in all their dimensions- investments in health, organization of healthcare services, access to technologies, development of human resources, encouragement of medical pluralism, affordable health care to farmers etc.
 - It is **in line with the [National Digital Health Mission](#)** and would bring transformation in rural areas.

- Cooperatives have a strong presence in rural areas, thus, cooperatives utilizing the scheme would revolutionize the way healthcare delivery takes place in rural areas.

Cooperatives

▪ Definition:

- According to the [International Labour Organisation \(ILO\)](#), a cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

▪ Related Provisions of Indian Constitution:

- The **Constitution (97th Amendment) Act, 2011** added a new **Part IXB** right after Part IXA (Municipals) regarding the cooperatives working in India.
- The word “cooperatives” was added after “unions and associations” in **Article 19(1)(c) under Part III of the Constitution**. This enables all the citizens to form cooperatives by giving it the status of fundamental right of citizens.
- A new **Article 43B** was added in the **Directive Principles of State Policy (Part IV)** regarding the “promotion of cooperative societies”.

Source: PIB

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