



Cooperative Stack: Integrating Rural Schemes Through PACS

Source: [ET](#)

The Government of India is developing a **comprehensive 'Cooperative Stack'**, centered around [Primary Agricultural Credit Societies \(PACS\)](#), to streamline the delivery of welfare schemes in rural India.

- **About Cooperative Stack:** It is a **technological framework** designed to leverage digital platforms to provide services such as **financial inclusion, credit access, and government subsidies directly** to rural communities.
 - It will adopt **AI-driven technologies**—e.g., **automated weather advisories**—to aid farmers and improve scheme implementation.
 - **Role of PACS:** PACS are the backbone of **rural credit systems in India**, acting as financial intermediaries. By using PACS to distribute and implement schemes, the government ensures that benefits reach rural farmers and communities more efficiently.
- **About PACS:** They are basically **credit societies** that are **registered** under the **Cooperative Societies Act** of the **State concerned**.
 - **PACS** are **grassroots-level cooperative credit institutions** that provide **farmers** with **affordable loans, banking services, and agricultural support**.
 - They form the **base** of India's **three-tier cooperative credit structure**, along with **District Central Cooperative Banks (DCCBs)** and **State Cooperative Banks (SCBs)**.
 - Out of **1.08 lakh PACS**, around **63,000** are in the **advanced stages of computerisation**, with the government aiming to **fully digitise 80,000** of them.

Read More: [Primary Agricultural Credit Societies](#)

PDF Reference URL: <https://www.drishtiias.com/printpdf/cooperative-stack-integrating-rural-schemes-through-pacs>