

65th
ALL INDIA COOPERATIVE WEEK

14th – 20th NOVEMBER, 2018

GUIDELINES



NATIONAL COOPERATIVE UNION OF INDIA

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65th ALL INDIA COOPERATIVE WEEK
(14th - 20th NOVEMBER, 2018)

**Main Theme for 65th All India Cooperative Week
Celebrations**

**“Inclusive Growth and Good Governance Through
Cooperatives for Rural Prosperity”**

NOMENCLATURE OF DAYS

Following is the nomenclature of days for the celebration of
65th All India Cooperative Week :

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|-------------------|----------|--|
| 14.11.2018 | : | Cooperative Marketing, Processing and Storage |
| 15.11.2018 | : | Cooperatives Key for Organic Farming and Zero Budget Farming |
| 16.11.2018 | : | Value Addition and Brand Building through Cooperatives |
| 17.11.2018 | : | Building Public - Private Cooperative Partnership |
| 18.11.2018 | : | Awareness of Govt. Schemes and Income Generation Through Cooperatives |
| 19.11.2018 | : | Cooperatives for Youth, Women and Weaker Sections |
| 20.11.2018 | : | Skill and Technology Upgradation through Cooperatives |

Guidelines for 65th All India Cooperative Week Celebrations

"Inclusive Growth and Good Governance through Cooperatives for Rural Prosperity"

The 65th All India Cooperative Week is being celebrated by National Cooperative Union of India from 14th – 20th November, 2018. The week-long celebrations provide an opportunity for cooperatives to highlight their success stories, project their achievements and chalk out a future action plan which can provide a direction to the growth of the cooperative movement. An image-building exercise of the cooperative movement every year, the cooperative week is also an occasion to hold workshops/seminars/contests and other events which are organized by all the cooperative organizations on various aspects of cooperative development in the country. All this generates cooperative awareness amongst the general public and connects them to the cooperative movement. At a time when cooperatives are facing the challenges of competitive economy, the cooperative week celebrations have an added significance in rejuvenating the cooperative sector to improve their functioning at all levels. The workshops/seminars/symposiums organized at the state level also come up with important recommendations for improving the governance of cooperatives.

Viewed against the above backdrop, the theme of this year's cooperative week celebrations is **"Inclusive Growth and Good Governance through Cooperatives for Rural Prosperity"**. The theme is very timely at a time when there is agrarian distress with many cases of farmers suicides. It is strongly realized that there is a need for strengthening cooperative institutions which can play not only an important role in strengthening the rural economy, but also usher in rural prosperity. It is well-known that the cooperatives are not enterprises run just for short-term profits, but are a business model for long term sustainability and inclusive growth. Cooperatives proved their inclusive character during economic recession when commercial-driven private enterprises could not sustain their growth and many of them were closed. The cooperatives continued to grow in this adverse scenario and the benefits of their growth reached the most poor and vulnerable sections of the society.

The promotion of an inclusive financial system is considered a policy priority in many countries. Financial inclusion is important for improving the living conditions of poor farmers, rural non-farm enterprises and other vulnerable groups. The liberal market driven economy of India has failed to facilitate inclusive growth. So cooperatives provide a strong alternative in facilitating inclusive growth. The cooperatives are farmer-centric organizations and the poor farmers have high level of trust in these institutions. The cooperatives have played an important role in poverty-eradication as they have successfully bridged the gap between the rich and the poor.

As cooperatives are indispensable for inclusive growth and rural prosperity, they need to be well-governed according to professional norms. Professionalism in the management of the cooperative enterprises will upgrade the quality of the staff with latest developments and also develop a proper and cordial relationship between the managers and the board of

directions. There is a need for restoring the confidence of the people in the cooperative sector in which good governance assumes importance as there is a need to change the cooperative governance structure through both internal and external reforms. The cooperatives should become more relevant for the members and other share-holders.

Reforms in cooperative sector, and its governance are imperative for rural prosperity. The primary agriculture cooperative societies in the rural areas are the change agents for rural prosperity. They need to be modernized and their functioning improved through good training, and holding elections regularly.

It is hoped that the Cooperative Week celebrations based on the main theme and sub-themes from 14th – 20th November, 2018 will lay a good foundation for the growth of the cooperative movement. The celebrations on each day of the cooperative week must cover the thematic area through organization of events/seminars/workshops/talks quiz, debate and essay competitions with involvement of youth in large numbers. The Guidelines for celebration of the Cooperative Week discuss in detail about the significance of each day based on the thematic area of the Cooperative Week Celebrations. The programmes/activities to be organized on each day are also mentioned. While the messages for strengthening the cooperative movement must reach the policy-makers, the common people must be made aware about the strong presence of cooperative sector in the Indian economy.

Cooperative Marketing, Processing and Storage*

Agriculture plays a vital role in India's economy as the 54.6% of the population in our country is engaged in agriculture & allied activities. Due to a good monsoon in previous years and various policy initiatives taken by the government, our country has witnessed the record food grain production of estimated 279.5 million tonnes in 2017-18, which is nearly 1.6% more than the previous year, as per the third advance estimate on food & commercial crops released by the Ministry of Agriculture and Farmers Welfare during May 2018. While the total output of both rice & wheat climbed new heights of estimated 111.52 million tonnes, the biggest surprise was the increase in production of pulses which is estimated 24.5 million tonnes. Besides the production of coarse cereals too recorded an increase, which is estimated to be 44.87 million tonnes. Though there is a decrease in oil seed production despite an impressive 20% increase in groundnut production, the production in cash crops like sugarcane & cotton has shown significant increase.

Our country is one of the largest producers of agricultural commodities including cash crops like sugarcane, cotton, tea and coffee etc. But, largely due to inadequacy of storage, logistic and financial infrastructure, harvest and post-harvest losses of major agricultural produce are of great concern. According to sources, the estimated such losses is more than 90,000 crores i.e. about 13 billion US dollar and if this is prevented, over 5 crore people could be fed for a year. The post harvest losses vary - depending on crops, agricultural practices, climate etc. and the storage is usually the primary reason of losses in most cases. Most harvested grains, fruits and vegetables are stored in traditional structure and can not protect against pests and decay and, therefore, a bulk of store commodities is lost to insect infestation, rotting and other diseases. It is estimated that the post harvest losses is around 35 – 40% in fruits and vegetable production. It is reported that only 10 – 11% fruits & vegetables cultivated in our country is kept in cold storage, due to expense involved and lack of suitable facilities. Due to inadequate finance and also to avert storage woes, farmers are compelled to sell their produce within a few days of harvest at any prevailing rate and therefore, farmers do not get the best price. Further, due to inadequate transportation infrastructure, commodity get damaged through bruising and bad roads, spillage due to repeated loading, unloading and contamination, etc. Therefore, there is a need for technological intervention through improved storage structure and logistics to reduce post harvest losses and pave the way to increase farmers' revenue.

On the other side, the farmers have been the victims of village traders, moneylenders, middleman, etc. and are often exploited by the merchants and agents of processing enterprises. To mitigate the sufferings of farmers, the first reform was made through introduction of Agricultural Market Regulated Act by the states. The regulated markets failed to enhance the bargaining power of the farmers and therefore, further reforms/alternatives were needed and cooperative marketing was visualized as the most suitable structure to reform marketing of agricultural produce.

* **Ritesh Dey, Dy. Director (IR), NCU, New Delhi.**

A supportive government policy towards marketing of agricultural produce from time to time enables the marketing cooperatives to strengthen themselves at the grassroots, states and national levels. Outright purchase of surplus agricultural produce by small farmers is a vital tool of cooperative marketing society at the primary level. This enables the small producers within the fold of cooperative marketing to interlink the cooperative trading institutions with the marketing cooperative societies for providing timely credit to such farmers.

The National Agricultural Cooperatives Marketing Federation (NAFED) which was established at the national level in 1958, was envisaged as spokesman of farmers' community to advise the government on matters/issues relating to policies and programmes about cooperative marketing.

A number of cooperatives had entered into to export trade by exporting agricultural and horticultural produce and commodities like all varieties of pulses, spices, fruits etc. In order to encourage participation of cooperatives in export trade, the government extended certain concessions to NAFED and other marketing federations. A liberal financial assistance through National Cooperative Development Corporation (NCDC) is also provided to cooperative marketing societies for different purposes.

Emphasis has been given to warehousing at the village level in forms of construction of godowns for storage of food grains and other agricultural produce, agricultural inputs like fertilizer and consumer goods. For storage of perishable agricultural produce, horticulture and floriculture produce, cold storages were constructed at all levels to enable the producers to preserve the produce so as to get a better price in domestic market in future or undertake export business. The NCDC provides financial assistance for construction of godowns and cold storage. To streamline the supply of agricultural inputs, the primary marketing societies were entrusted with supply of fertilizer to the member farmers. Though, there is no uniform policy on supply of fertilizer by marketing cooperatives, the fertilizer manufacturing cooperatives like IFFCO and KRIBHCO sell their produce only through cooperative marketing societies as a matter of principle to strengthen the primary marketing societies. In most of the states marketing cooperatives as well as industrial cooperatives are engaged in manufacture and distribution of agricultural implements, while some of the marketing societies provide agricultural machinery on hire basis as a service to the farmer members. In some areas, the marketing cooperatives are engaged in distribution of seeds of various crops, and supply of varieties of insecticides and pesticides to the members. In selected areas the marketing societies have been entrusted with the retail distribution of essential consumer articles like kerosene, sugar, salt, etc.

To enable the farmers to get a fair price for their produce, cooperative processing of agricultural produce has been considered imperative as this adds value to the produce which in turn enables the farmers to get a more remunerative price of their produce. The most significant achievement in the field of agricultural processing has been the establishment of cooperative sugar factories for sugarcane processing.

The National Federation of Cooperative Sugar Factories (NFCSF) was established in 1957 as a national level agency to guide and coordinate the development of cooperative sugar factories and also act as a spokesman of the entire sector. The National Cooperative Development Corporation (NCDC) has been playing an important role in the growth of the cooperative sugar factories by providing share capital contribution for establishment of cooperative sugar factories through the state governments, promoting value addition through

technical guidance for manufacturing of bi-products, diversification of business activities, etc.

The other areas where the cooperative processing societies have made reasonable contribution include paddy processing, installation of new rice mills, modernization of existing rice hullers, ginning and processing of cotton, Jut baling, fruit and vegetables processing, tea processing, etc.

The Government of India has set a target to double farmers' income by 2022 and to achieve this target, the following seven point strategies has been adopted :

- Special focus on irrigation with the aim of 'per drop more crop'
- Provision of quality seeds and nutrients based on soil health of each field
- Investment in warehousing and cold chains to prevent post harvest losses
- Promotion of value addition through agro processing
- Establishment of a National Farm Market through 585 e-NAMs - a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities.
- Introduction of a new crop insurance scheme to mitigate risks at affordable cost.
- To promote allied agricultural activities like poultry, bee-keeping and fisheries.

During the celebrations of All India Cooperative Week from 14 – 20 November 2018, the importance of cooperative marketing and processing societies needs to be highlighted and the role of these societies for promoting storage of agricultural produce has to brought into a sharp focus. The following plans and programmes may be considered during the All India Cooperative Week Celebration:

- ✓ The State Cooperative Unions in collaboration with the concerned state level marketing & processing federations in each state may organize a consultative meet to prepare an action plan for revival of weak societies. The consultative meet should also ensure participation of stakeholders' viz. NAFED, NCDC, NABARD, RCS and concerned department of the state.
- ✓ The state level cooperative marketing federations may organize workshops among their constituent members to suggest ways and means of strengthening their linkages.
- ✓ Exhibitions and fairs may be also organized by the state cooperative unions / state level marketing federations to showcase and exhibits various cooperative products of the marketing societies / federation of the state. This will enable to promote the brand of marketing cooperatives in a particular state.

- ✓ Exposure visits to most successful cooperatives that have contributed to value addition of the members' produce can be organized from time to time.
- ✓ The state cooperative unions / state level marketing federations may also organize various awareness programmes at the district and taluka levels with special emphasis on scientific method of storage and processing to reduce post harvest losses.
- ✓ Documentary films may be also prepared on successful marketing & processing societies with special emphasis to highlight the main reasons of their success and role of the societies in increasing farmers' income. These documentaries are to be utilized during the various educational and training programmes organized for the members of cooperative marketing and processing societies.
- ✓ Special Lectures may be organized for the youth to appraise them about the contribution of dairy cooperatives in empowering dairy farmers to increase their income, which will build confidence among the unemployed youths and motivate them to be a part of cooperative model of enterprise.
- ✓ Research studies on the successful performance of marketing/processing cooperatives can be initiated for sharing of experiences and motivate other cooperatives to build their cooperative brand.

A concerted effort by all stakeholders of cooperative marketing and processing societies at different level will provide a foundation in rejuvenating such societies so as to protect the interests of farmers as well as increase their income in a sustainable manner.

Cooperatives Key for Organic Farming and Zero Budget Farming[†]

Food is an essential biological need for human beings. Farming and its subsidiary activities are the main source of food in India. Considering this prime need, the WTO at its World Food Summit held in 1996 reaffirmed, ***“The right of every one to have access to safe and nutritious food”***. The later declarations of various national/international organisations gave due emphasis on sufficient safe and nutritious food for building up a sustainable environment.

For food sufficiency, India must take a big step forward through green revolution for increasing the production of crops. The farm production has been increased through green revolution, no doubt, but excess use of chemical fertilisers and dumping of pesticides and insecticides in the field have affected the fertility of the soil leading to depletion of micro organisms. Application of urea on the fields leads to ammonia emanation, acid rain, ground water contamination and ozone depletion. It has also been linked to various diseases. The scientists have advised to change the farming method and go for organic production of cereals, fruits, vegetables, flowers, fish, milk etc. This system is eco friendly and sustainable, but the weakness of this system is that the crop production tends to reduce after few years. It is interesting to note that the India has a huge potential to produce organic produce in the world and meet international demands of organic food. Based on various economic studies, farming is considered not a beneficial profession in India, therefore, adequate efforts should be made to produce safe and nutritious food by reducing the cost of production. Organic farming is now recognised as a best alternative for safe and nutritious food. Similarly, zero budget farming is also a good alternative as it is based on less use of agriculture inputs which will reduce the cost of production.

The adoption of organic farming can not only improve food quality and mitigate climate change but also provide better price to farmers if the marketing system in India can be developed systematically. The cooperatives can play a vital role in providing innovative techniques so as to bring organic farming at the doorstep of the farmers and purchasing the crop products at a remunerative price so as to supply this to the consumers at a fair price in the metro cities. Considering this, NAFED has initiated organic projects of the Government of India through grant under the National Horticulture Mission (NHM), Rashtriya Krishi Vikas Yojana (RKVJ). These projects in Uttar Pradesh and Bihar are under the implementation stage. Similarly, efforts have been made by emerging organic cooperatives in many states of India due to supportive policy of the state governments for organic production. There are more than 10 lakhs farmers in Kerala practising organic farming and at least 10 cooperatives are involved here in this state. Manarcadu Social Service Cooperative Society in Kerala supports small and medium scale farmers, certified by international organic and fair-trade standards for producing 12 types of foods including coffee, vanilla, black pepper, coconut, etc. Mandya Organic Farmers' Cooperative in

[†] Dr. V.K. Dubey, Director, NCU.

Karnataka has more than 5000 registered farmers who own a large portion of land and are producing various varieties for sale – rice, dal and pulses, edible oils, spices, healthcare products, etc.

The latest developments regarding entry of cooperatives in the field of organic farming are indeed welcome. IFFCO last year had announced setting up of joint venture with the Sikkim Government to enter organic farming sector. With Sikkim declared as first organic state, there are numerous potentialities of cooperatives emerging in a strong way in Sikkim in the field of organic farming. Sikkim has a supportive state cooperative policy for the growth of organic farming. IFFCO's entry will definitely act as a big change in boosting cooperative organic farming in this direction. Similarly, Agriculture Ministry has decided to grant Rs. 2,600 crores for cooperatives and sugar factories in Utrakhand. Considering this, Utrakhand is very keen to capitalize on this opportunity so as to develop cooperatives in the field of organic farming. KRIBHCO has also established projects for organic farming. Likewise the National Cooperative Union of India is running 43 projects in different parts of the country with financial support of Govt. of India. Each project has one agriculture expert who is providing training for organic farming.

Another challenge is to reduce the cost of production for increasing the net profit of the farmers. In this context zero budget national farming has been introduced by farmers in many states of India. In this method the cost of inputs has been reduced by utilising conventional farming system. This means that the farmers do not invest in fertilisers and pesticides and save the money. As an alternative of fertilisers, nutrients are supplied to plants through use of compost, green manure crops and micro organisms which are already in the soil. Now-a-days, the scientists and farmers are taking interest to adopt this system of farming for safe and low cost production. Shri Subhash Palekar a well know agriculturist and farmer who was the Chief Guest during International Day of Cooperatives function organized by NCUI said that cooperatives must enter the field of ZBNF as cooperatives have a strong reach in the rural areas. NCUI being an apex organization of the cooperative movement must take appropriate steps to popularize ZBNF through the cooperative model. It is important to note that organic production needs to be developed to cultivate crops in a wide area, otherwise chemicals may percolate in neighbouring fields and the purpose of organic production may be defeated.

As 80% farmers in India are marginal and small, they are unable to use innovative machinery and organic technology in their farms, hence as a remedy, the cooperative joint farming system is the best model for organic crop production. This system will reduce the cost of production and utilize the resources alongwith scientific know-how so as to find a suitable market for organic produce. Niti Aayog is also supporting ZBNF as it wants the cost of production to be minimized. It is persuading the states to adopt ZBNF. The technique of ZBNF has been successfully tested in Andhra Pradesh where 163,000 farmers on 1,50,000 acres of land have successfully shown that farming without chemicals is profitable. Other states are also taking appropriate steps to popularize ZBNF. The results of ZBNF are quite profitable. This has resulted in an increase in the yields of crops like cotton by 11 per cent, paddy by 12 per cent, groundnut by 23 per cent, etc.

During the cooperative week celebrations, the following activities/programmes may be organized :

- Workshops/seminars on ZBNF, and organic farming, their benefits and applicability to the cooperative sector must be organized.
- Successful case studies of cooperatives in organic farming must be widely distributed through literature, video, etc.
- In order to attract youth, youth essay competitions may be organized on these topics.
- To encourage entrepreneurship, youth competitions may be organized to collect ideas of youth on how they can start an organic cooperative, or ZBNF cooperative, and what should be its business model? These competitions may be awarded.
- Social media competitions may be organized by inviting videos on these subjects and awarding them.

Value Addition and Brand Building through Cooperatives[‡]

Amongst various strategies geared towards bringing cooperatives back to centre-stage, enhancing cooperative visibility through value addition, brand building, publicity and education hold paramount importance.

In today's world of vigorous public relations, branding has a strong relationship with value addition. Brand building creates a unique profile of product/service/programme of an organization which helps in enhancing the visibility of an organization. All the promotional organizations like NCUI, IFFCO, KRIBCHCO, NAFCO, NCHF, NCDC, etc have some organization structure/ programmes/activities which have a brand value. This brand value creates a strong niche of an organization's area of functioning in a particular area. In the case of NCUI, it has been found that being an apex organization of the cooperative movement NCUI has to create brand value which is well recognized in the general public, and the non-cooperative sector. A brand's effect is all pervasive. It goes beyond the domain of a particular sector, to extend into other horizons.

While National Cooperative Housing Federation of India has several achievements to its credit in the field of cooperative housing, the service role of the federation in popularizing the concept of cooperative housing so as to create a brand value has tremendous potentialities. Successes of cooperative housing in localized regions can not create a brand value. Unless the concept catches the fancy of the common masses, who are compelled to shift their preferences from commercial form of housing, an everlasting brand can not be created which enhances the visibility. Here again the use of effective publicity or relevant communication medium can be quite handy.

Cooperative organisations as business enterprises need to be strengthened taking into view members' common economic goals. A healthy development of cooperatives will ultimately be governed by their strength and capabilities to operate in a dynamic market economy with a focus on customers. In case of cooperatives, membership is the focal point. Brand-building of cooperative business organisations focusses on uniqueness of their products which is based on their membership strength. IFFCO, KRIBHCO, Amul brands are well known to all.

The Government has a very important role in strengthening the support services for turning cooperatives into vibrant and competitive business enterprises. The main objective of the government should be to create an environment where cooperatives have the opportunity to flourish on their own strength through competition without losing their identity. This can create a brand of their own which can sustain in the market.

Cooperatives should make efforts to be competitive in the market innovating new strategies, new products and reaching out to new customers. Sometimes when there is too much concentration on the needs and aspirations of the members, this restricts the

[‡] Dr. A.R. Srinath, Director, NCUI, New Delhi

cooperatives to diversify their activities. Cooperatives should be more open and market-oriented to build up their brand.

The cooperatives should involve members' participation in the decision making process. The people, who manage cooperatives, i.e. board members and managers need to imbibe professionalism and adopt cooperative values so as to be more responsive to the needs of the members. There should be a clear policy for professional and value-based management. Besides cooperative should have a strong IT policy. All these factors are conducive to brand-building.

Cooperatives undertake value added operations in agro-processing industry to motivate the farmers for improving productivity and this further opens up possibilities for expanding their market. The basic requirements for this are sound marketing policy, modern technology and quality control. Adherence to the concepts of joint buying, and entering into contracts with private enterprises also help to boost value addition in cooperatives. Agricultural processing cooperatives provide support towards paddy milling, oilseed crushing, processing fruits and vegetables. The farmers gain through value addition of their produce. Marketing cooperatives also can enhance value addition by undertaking processing activities. The diverse products of Amul are a good example of value addition. While speaking during a function during inauguration of a chocolate processing plant of Amul recently, our Prime Minister clearly said that technology, innovation and brand building are the big challenges before the cooperative sector. On the occasion of Vaikunth Bhai Mehta Memorial Lecture organised by NCUI recently, our Hon'ble Vice President, Shri M. Venkaiah Naidu said that in order to double farmers' increase by 2022, agricultural cooperatives must play an important role in educating farmers to reduce cost of cultivation through balanced use of fertilisers, improve water use efficiency, emphasise value addition and encourage farmers to take up allied activities like poultry, beefing, fisheries, etc.

A strong brand value can be created if an organisation's advocacy/lobbying work can lead to favourable results for the growth of an organisation/sector. The development of value-addition and brand building in cooperatives will improve the productivity thus opening up possibilities for complete transformation. Cooperatives should adopt basic requirements like sound and value-based principles, better flow of information system, quality control, linkage between credit and marketing, etc. A strong brand value can be created only if strong publicity measures like information campaigns, street plays, artistic competitions, etc. are undertaken. A focused youth-centric approach based on good communication strategies can create a good brand.

During the cooperative week celebrations following activities/programmes may be organised :

- Workshops/seminars/talks must be organised on brand building and value addition in cooperatives. Successful cases of business and promotional organisations must be highlighted in this regard.
- During cooperative events products of good brands must be exhibited, along with products of value-addition.
- Youth skill-based training programmes must be formulated for youth focusing on brand building and value addition.
- Essay/debate competitions should be organised on these subjects during the cooperative week celebrations.

Building Public - Private - Cooperative Partnership[§]

In today's era of competitive economy, forging effective collaborations and partnerships is the need of the hour for the vibrant functioning of any sector. A sector/organisation can not function effectively without the collaboration of like-minded organisations who understand, the aims, objectives, and values of the organisation with which they are collaborating. The cooperatives today face many challenges in India which are following :

Need to enhance their efficiency, business and marketability.

Need to diversify in new areas to expand business operations, earn more profits and build up a profile which is multi-dimensional.

Need to explore funds in these areas of activities where other organisations can support their activities.

Strengthen their IT support with the support of like-minded organisations which can provide this expertise.

Expand their orbit of professionalism by collaborating with training/capacity – building organisations, so as to strengthen their training and education plank.

Strengthen their business plank with support and alliance with other organisations who believe in partnership for mutually enhanced business growth.

Expand their international dimensions to reap mutually beneficial advantages by aligning themselves with international organisations.

Viewed against the above perspective, the cooperative organisations in India, business as well as professional, are understanding the significance of forging partnerships with public and private sector organisations. IFFCO, KRIBHCO, AMUL and other organisations have entered into various partnerships with public and private sector organisations. The global ventures with public and private bodies have been forged which shows that these cooperatives are surging ahead. It is now being realised that though the nature, structure, principles/values of public/private sector may be different from cooperatives, however, the cooperative organisations feel that they need to benefit from the professional/ technical/business nature of these organisations so that they can be productive in their operations and are not inhibited by various problems which can affect their functioning. Similarly, the public/private sector organisations too understand the advantages of cooperative organisations, their strong community base, wide network and reach, their strong rural orientation, ability to cater to the interests of poor, weak and vulnerable sections of the society etc. So, it is a win-win situation for public, private and cooperative organisations so far as entering into viable partnerships with each other is concerned. The corporates understand that their business in the rural areas can not increase if they do not

[§] **Sanjay Kumar Verma, (Pub./PR), Dy. Director, NCUI.**

enter into collaboration with cooperative organisations which are strong in these areas. Recently, Saraswat Cooperative Bank has entered into collaboration with ICICI Bank so as to market their insurance products through their various branches. This clearly shows that a common business sense between the cooperatives and private bodies can be mutually beneficial for both.

At the recent Vaikunth Bhai Mehta Memorial Lecture organised by NCUI, Hon'ble Vice President of India Shri Venkaiah Naidu strongly said that forging public – private – cooperative partnership is the need of the hour. This statement clearly showed that cooperatives today need to adopt a forward looking approach. The spirit of collaboration is clearly present in the values and principles of cooperatives. Cooperatives need to take this spirit forward by bonding with not only public and private bodies, but also NGOs. A professional approach, sound HR policy, strong business approach, new ways to attract customers, effective communications strategies, etc. are some of the areas where cooperatives can learn a lot from public, private sector and other NGOs. For example, in NGOs which are more a kin to the functioning of cooperatives, we find that they have professional approach to advocacy/lobbying and communications. The cooperatives are weak in communications and advocacy, due to which they are not able to carve out their distinctive place in the market economy. The cooperatives here can learn a lot from both private sector and NGOs.

In the digital era today the importance of partnership between public-private - cooperative sector has increased due to the ability of social media to expand its horizons far and wide through wider connectivity. The visibility of every organisation/sector is increased which enables development of partnerships based on mutual advantages. Social media can act as a bridge for building public – private – cooperative partnership. It can bring out the best practices from public and private sector which can give cooperatives ideas to build up partnerships in various areas of mutual interest. For this the cooperatives have to strengthen their social media plank which is relatively weak. If cooperatives are able to attract youth through social media, then they can play an important role in connecting policy-makers/decision makers in cooperative sector with the top executives in public and private sector bodies.

During the cooperative week celebrations, following activities/programmes may be organised :

- ❖ Seminars/workshops/conferences may be held on various issues of public-private-cooperative partnership like functional efficiency, business expansion, digital literacy, etc.
- ❖ Case studies may be initiated in those areas where public-private-cooperative partnership in forge. Successful stories of partnerships must be brought into a sharp focus.
- ❖ During the cooperative week events/programmes, a larger number of dignitaries may be invited from public/private sector organizations.
- ❖ Relevant literature on this vital issue of importance may be developed. Social media can be strengthened in this field.

Awareness about Government Schemes and Income Generation through Cooperatives ^{}**

India is the second most populous country in the world and bestowed with the largest young working population. But the sad part is that a major chunk of this working force is confronted with problems of high school dropout rate, poverty, poor vocational skills and lack of opportunities in skills-based training. Though we have potential workers, but these are not the skilled ones, thus there is a big gap in demand and supply of skilled force leading to increase in unemployment and lesser income generation opportunities.

The problem of unemployment is pervasive in almost all the sectors. The number of unemployed rural workers is increasing due to increasing population and all can't be absorbed in agriculture and allied service sector. There is disguised unemployment in rural and urban unstructured work sectors where work force is mostly underpaid. Lack of adaptation of new skills required in view of the newer technological advancement leads to more unemployment. In this scenario the cooperatives need to evaluate their position so as to contribute to income generation which can lead to growth in employment. They have to identify the areas here and find out the appropriate skills. The cooperatives must also formulate a well chalked out agenda for income generation.

Cooperatives encompass all sectors of economy, though there is no reliable data available in documented form regarding contribution of cooperatives in employment generation, yet it is a known and un-denying fact that the cooperative sector has employed lakhs of workers, as cooperatives work on self employment model. They create employment, and enhance the economic/financial status of the members as well as employees.

But the growth of cooperative sector is uneven and one of the major reasons for this is that Cooperation is a state subject". The statement conveys that the cooperative sector works under the provisions and guidelines postulated by state governments in the form of State Cooperative Act and Rules.

The approach of the state government, its policies and programmes towards the cooperative sector play an important role in the growth of the cooperative movement.

Towards the achievement of 17 major social development goals (SDGs) under the 2030 mission of UN, the government has started the following major national level programmes/schemes. The cooperative sector has to identify the schemes beneficial for its stake holders and devise effective action-plans to act as implementing agencies in the operationalisation of these schemes. These are :

- Mahatma Gandhi National Rural Employment Guarantee Programme.

**** Monika Khanna, Dy. Director (CEF), NCUI, New Delhi.**

- National Rural & Urban Livelihood Mission
- Pradhan Mantri Jan Dhan Yojana
- Soil Health Cards
- National Food Security Mission
- National Health Mission
- National Education Mission
- Beti Bachao Beti Padhao
- Swachh Bharat Mission
- National Rural Drinking Water Programme
- Pradhan Mantri Awas Yojana- Rural and Urban
- Pradhan Mantri Gram Sadak Yojana

Besides these, there are other sector-wise schemes initiated by Government of India. There are also other schemes of the different state governments which can be useful to the cooperatives and their members. National Cooperative Development Corporation (NCDC) is one unique organization which is exclusively working to supplement the efforts of the state governments for strengthening the cooperatives, and for this it has various schemes which are working well. All its schemes are for the cooperative sector only.

The Ministry of Environment, Forest and Climate change has been implementing a central sector scheme titled Environmental Information System (ENVIS) since 1982-83. This provides scientific, technical and semi-technical information on various environmental issues and helps the government in policy formulation regarding environment protection and sustainable development. The Ministry with the help of ENVIS centres has started an initiative for skill development in the environment and forest sector to enable India's youth to get gainful employment or self/employment called the Green Skill Development Programme (GSDP).

The GSDP course comprises of three months basic, and another three months advance course designed to impart technical knowledge to the participants for preserving or restoring the quality of environment, and monitoring activities such as waste disposal, energy, utilisation, etc. The ENVIS collaborates with resource partners to train the trainers who can further train the youth. Those cooperative societies/self help groups which are located in forest areas can train their members in GSDP course as well diversify their activities. Similarly, the cooperatives can sponsor the training of youth in GSDP course and then can form green cooperatives of such trained persons. NCCE and Junior Cooperative Training Centres can collaborate as resource partners to impart green skills. The cooperatives can also actively participate in India Handloom Brand Scheme which is designed to create employment opportunities for the poor and vulnerable sections of the society.

The structure and reach of the cooperative sector to the grass root level makes it a very dependable vehicle to launch a large number of government welfare schemes for the benefit of the marginalized sections of the society. Cooperatives provide a good platform for interaction among the members that build up trust which can help in planning the local area development initiatives based on concern for the community as well as effective utilization of local resources. So, the local resources and people are not exploited by cooperative ventures. Although, many schemes are available, but the benefits have not percolated to the cooperatives mostly due to ignorance. Thus, it is a foremost duty of all the cooperative institutions engaged in education, training and skill development programmes to educate the remotest societies in the far-flung areas of the country so that they are able to make use of these schemes. The societies should be made aware of the schemes and various procedural formalities so that advantages of the schemes can be availed by these societies.

During the cooperative week following actions/ activities can be organized related to awareness of government schemes and income generation through cooperatives :

- A seminar can be organized on the topic of implementation of government schemes through cooperatives.
- A consolidated list of government schemes should be prepared and circulated which can list out the benefits of the cooperative societies.
- Officials of deferent agencies involved in government schemes may be invited for informative talks to be organized during the Cooperative Week.
- Write-ups regarding various schemes and their details can be uploaded on official websites.
- Website addresses of the government organizations implementing these schemes may be provided to the concerned cooperative societies.

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Cooperatives for Youth, Women and Weaker Sections^{††}

Cooperatives are distinct in their "identity" and mode of operations from private enterprises. Cooperation is a practical philosophy based in a society which promotes development by consensus of the people. Cooperatives combine business and moral values. Cooperatives are unique as they possess universal suitability and acceptance to operate under all kinds of economic systems whether it is capitalism, socialism, or a system based on mixed economies. Cooperatives combine the merits of all the systems. Cooperatives promote the values of self-help, self-initiative, and self-responsibility. They adhere to values of equality, equity, solidarity and non-exploitation which are vital ingredients of socialism. Cooperatives also believe in democratic governance which is key to good working of these organisations.

The central focus of the cooperative movement is serving the needs of the members, both men and women in a best possible way. Cooperatives exist primarily to serve them, and any measure of effectiveness must be based on how well these needs are served. Cooperatives also become more effective when they give people more control over their lives. Cooperatives give members the opportunity to consume more wisely, and give producers the opportunity to control the production and distribution of their goods; cooperatives give all kinds of people the chance to save, invest, and borrow money in honest, secure, and competitive financial institutions.

"Acting locally, working globally" became a cliché in the later decades of the 20th century. Within cooperatives, it has become a reality if cooperatives have to be fully effective - where women and men work together at all levels within the cooperative structures. So women participation and their leadership become very important for the growth of cooperatives.

The picture of women's participation in the leadership and decision-making in cooperatives is the same at the global as well as Asia-Pacific level. There is low, even marginal representation of women in cooperative boards - lowest at the national level and slightly greater at the primary and federation levels.

Several factors have been identified to cause women's limited representation in cooperative boards and in cooperative management in all regions of the world :

- **One**, reproductive roles traditionally borne by women reduces women's time for community and voluntary work such as being an elected official in a cooperative;
- **Two**, old stereotypes of women and men where men are traditionally seen as more fit to have a public role (i.e., as leaders) and women to have a private role (i.e., as homemakers);

^{††} Sandhya Kapur, Dy. Director, NCUI, New Delhi

- **Three**, requirements and processes for entry in leadership and decision-making in cooperatives restrict women's access and opportunities for leadership and decision-making.
- **Four**, the practice of leadership and decision-making in cooperatives discriminates against women, e.g., the practice of holding long meetings at night in less than safe places, hierarchical and bureaucratic styles, etc.;
- **Five**, cooperative laws and bye-laws which restrict women's membership in cooperatives, e.g.;
- **Six**, in some cooperatives, women are not given the same opportunities as men for basic training and higher education in such areas as finance, technology and management.

However, despite this, the cooperative movement has many examples of cooperatives being ably and effectively led and / or managed by women. From women's leadership and management, many cooperatives have progressed and have improved the lives of peoples all over the world. The examples of SEWA, Working Women' Forum, etc. are quite notable as we see that women participation and leadership are vital for the success of these organisations.

The benefits that cooperatives get from women's leadership and management can increase manifold with more women involved in leadership and decision-making in cooperatives. The need to enhance women's participation in leadership and decision-making in cooperatives is not only for ethical reasons, but for economic reasons as well.

Cooperatives primarily serve the interests of weaker sections in a very effective manner. They do not discriminate against a particular section of the society as equality is one of their prime values. Cooperatives bring the weaker sections into the mainstream of society by providing then equal opportunities of participation so as to improve their socio-economic condition. No doubt, the labour, fisheries and tribal cooperatives are effectively serving the needs of the weaker sections. Many cases of successful cooperatives have emerged in this area. The insurance scheme of FISHCOPFED for the weaker sections of fishery population is a big boon for this community.

India has a primarily youth population. The cooperatives can empower the youth by providing them due opportunities for participation and leadership development. To attract the youth toward cooperatives it is also necessary that branding must be done for cooperative products and services so that the youth take pride in associating with them as both owners and consumers. Besides, there is an urgent need to introduce cooperatives as a subject right at the primary school level. The college and university cooperatives must take steps to register cooperatives for students which can run consumer stores, canteens, etc. Mock cooperatives should be formed in the schools so that young children learn how to run a cooperative. At national level, NCUI is spearheading the cooperative school movement by popularising cooperative model in the schools all the country.

During the Cooperative Week celebrations, the cooperatives must adopt following activities plan :

- Conference/seminars and workshops related to empowerment of women and youth may be organized at national and state level.

- Employment generating skills must be developed for the weaker sections so that they consider cooperatives as a viable business model.
- Organise exhibition, melas, youth clubs for creating awareness about cooperatives.
- Organise study visits to successful cooperatives.
- Organise essay competitions, quiz competitions, poem recitation contests, cultural programmes, drama, awareness camps for women and youth.

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Skill and Technology Upgradation through Cooperatives^{‡‡}

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs through a jointly owned and democratically controlled enterprise. The cooperative movement in India is one of the largest movements in the world with about 8 lakh cooperative societies and strength of over 25 crores members. After public sector, the cooperative sector is the 2nd largest sector which can play an important role in employment generation. Skill development is an important factor to address poverty reduction by improving employability, increasing productivity and helping sustainable enterprise development for inclusive growth. The employment sector in India poses great challenge in terms of its structure which is dominated by informal workers, high levels of under-employment, skill shortages and labour markets with rigid labour laws.

Vocational education and training are crucial for enhancing the employability of an individual. Keeping in view that 93% of the total labour force is in the unorganised sector, the major challenge of skill development initiatives is to address the needs of a vast population by providing them skills which would make them employable and also enable them to secure decent work leading to improvement in the quality of their life.

The lack of access to good education and training keeps the vulnerable and the marginalised sections of the society into the vicious cycle of low skills, low productive employment and poverty. The marginalised group which includes rural poor, youth, persons with disabilities, migrant workers and women constitute a large section of the population.

Govt. of India announced the Skill India campaign with an aim to train over 40 crore (400 million) people in India in different skills by 2022 for which Government of India has launched several skill development initiatives aimed at skilling unemployed youth to make India the skill capital of the world. Some of the initiatives in this regard are:

- Ministry for Skill Development and Entrepreneurship (MSDE) has been formed for the first time to focus on enhancing employability of the youth through skill development.
- The National Skill Development Corporation India (NSDC) was set up as a public – private - partnership company with the primary mandate of catalysing the skills landscape in India.
- Pradhan Mantri Kaushal Vikas Yojana (PMKVY) aims to enable a large number of Indian youth to take up industry – relevant skill training that will help them in securing a better livelihood. The National Skill Development Mission has been developed to create convergence across sectors and states in terms of skill training activities.

^{‡‡} **Ved Prakash Setia, Director, NCU, New Delhi.**

- Pradhan Mantri Kaushal Vikas Kendras: Skill India Mission envisages setting up of 432 Pradhan Mantri Kaushal Kendras (PMKKs) in 415 districts across the country targeting to train a minimum of one lakh candidates annually.

Cooperatives are principle-based enterprises that put people, rather than the pursuit of profit at the centre of their business. The cooperative model contributes to youth employment not only by providing salaried employment, but also facilitating job creation through self-employment. So skill development of youth becomes very important for the cooperatives in India. A good example here is of labour cooperatives which provide a good option for employment of the workforce. But, labour cooperatives are facing a big challenge of unskilled/untrained workforce. Skill development here can play an important role in refining the skills of the workforce thereby creating good opportunities of employment. Skills needed by various cooperatives for improving quality of services and products should be identified. Members/employees in cooperatives should also acquire required skills in their field to contribute towards making cooperatives successful. Recently, Madhya Pradesh State Cooperative Union has taken a significant initiative of skill upgradation of the cooperative sector in the state under PMKVY under which around 2000 cooperative workers are trained.

The technology and innovation processes in small and medium enterprises (MSEs) including cooperatives are different from those that take place in the context of larger firms. They innovate more informally than large firms without developing an explicit strategic framework for innovation, and are generally outside the framework of formal R&D projects. They are more locally bounded and depend strongly on their direct institutional environment. Technology and innovation processes thus call for the integration of different technological and organisational knowledge inputs that are often derived from other firms and other regions.

Technology upgradation in all sectors of economy is a big challenge before the government. The Government's Digital India programme is very ambitious as through this programme, the government wants to promote digital literacy for all so that technology does not remain a barrier for anyone. NCUI organised last year cooperative week celebrations with the theme "Empowering Public through Digitalisation of Cooperatives" in which the need for cooperatives to play an important in digital awareness was highlighted. The cooperatives with their wide network and reach can play an important role in the success of Digital India Programme.

Cooperatives must partner with private enterprises as well as public sector institutions for conducting the skill development programmes and upgradating technologies as cooperatives not only have the potential but also a vast network spreading from grass root level institutions to national level organisations. In the present economic era the cooperatives are the best institutions for executing the policies of Govt. of India for upgradation of skill and technology in the country. The Prime Minister of India no doubt has highlighted the importance and the contribution of cooperatives in economic and social development of our country.

During the cooperative week celebrations the following activities/programmes may be organised on this particular day :

- Workshops/seminars on the subject of skill upgradation in cooperatives should be organised. The role of cooperatives in various skill development programmes of the government must be highlighted in this regard.

- Workshops/seminars on the subject of technology upgradation through cooperatives may also be organised in which the subjects covered may be IT, digital awareness, social media, etc.
- State governments must prepare strategy paper on skill and technology upgradation for cooperatives in the states.
- Students from colleges and universities may be asked to come up with their ideas on skill and technology upgradation.
- Cooperatives who are technologically well developed must be awarded.

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