

67th
ALL INDIA COOPERATIVE WEEK

14th – 20th NOVEMBER, 2020

GUIDELINES



NATIONAL COOPERATIVE UNION OF INDIA

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67th ALL INDIA COOPERATIVE WEEK
(14th - 20th NOVEMBER, 2020)

Main Theme for 67th All India Cooperative Week Celebrations

“कोविड महामारी – आत्मनिर्भर भारत – सहकारिताएं”

“COVID PANDEMIC – ATMANIRBHAR BHARAT – COOPERATIVES”

NOMENCLATURE OF DAYS

Following is the nomenclature of days for the celebration of 67th All India Cooperative Week :

- 14.11.2020 : पोस्ट कोविड-19, सहकारिता की भूमिका और जिम्मेदारी।
Post Covid-19, Role and Responsibility of Cooperatives.
- 15-11-2020 : सहकारी विपणन, उपभोक्ता, प्रसंस्करण और मूल्यवर्धन।
Cooperative Marketing, Consumers, Processing and Value Addition.
- 16-11-2020 : ऑनलाइन संचार के माध्यम से प्रशिक्षण और शिक्षा को फिर से उन्मुख करना।
Re-orienting Training and Education through Online Communication.
- 17-11-2020 : सहकारिता के बीच सहयोग को मजबूत करना।
Strengthening Cooperation among Cooperatives.
- 18-11-2020 : नौकरी/व्यापार हानि/पीड़ितों को पुनः नियोजित करने के लिए कौशल विकास।
Skill Development to Re-employ the Job/Business Looser/Victims.
- 19-11-2020 : युवा, महिला और कमजोर वर्गों के लिए सहकारिता।
Cooperatives for Youth, Women and Weaker Sections.
- 20-11-2020 : वित्तीय समावेशन, सहकारिता के माध्यम से डिजिटलीकरण और सोशल मीडिया।
Financial Inclusion, Digitalization and Social Media Through Cooperatives.

Guidelines for 67th All India Cooperative Week Celebrations

"COVID Pandemic – Atmanirbhar Bharat – Cooperatives"

The 67th All India Cooperative Week is being celebrated by National Cooperative Union of India from 14th – 20th November, 2020. 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.

The theme of this year's Cooperative Week celebrations is **"COVID Pandemic – Atmanirbhar Bharat – Cooperatives"**. When the world was confronted by grave Corona Pandemic, and India was also facing the multiple challenges alongwith Covid-19, including floods, locust attack, earthquakes, our Prime Minister Hon'ble Shri Narendra Modi gave the slogan of Atmanirbhar Bharat with a belief that crisis has to be turned into an opportunity for building a self-reliant India. Atmanirbhar Bharat campaign, which means building self-reliant India, "Self-Sufficient India" is the vision of Our Prime Minister to make India a bigger and more important part of the global economy. This means pursuing policies that are efficient, competitive and resilient and also being self-sustaining and self-generating. The government also came with 20 lakh crore Atmanirbhar Bharat Package with various reformist measures to improve the ailing economy and put it on a sound footing. The five pillars of Atmanirbhar Bharat are— economy, infrastructure, system, demography and demand.

Against the above backdrop, the cooperatives in India are very important organizations for fulfilling the mission for building up Atmanirbhar Bharat. During the Covid Pandemic, the cooperative organizations all over the country were at the forefront in tackling the Covid crisis through not only monetary assistance, but also through social work in distributing food, sanitisers and other essential commodities. There were many cooperatives like AMUL, MARKFED, etc. which were unaffected by disruption in supply chain, and they continued to provide the essential commodities to the people in times of crisis.

It is hoped that the Cooperative Week celebrations based on the main theme and sub-themes from 14th – 20th November, 2020 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.

Post Covid-19, Role and Responsibility of Cooperatives*

Role played by the Indian Cooperatives

Cooperatives have been pro- active on all fronts in tackling the crisis during COVID pandemic. Several small and large urban cooperative banks have initiated safety measures to keep their employees as well as the customers away from the Covid-19 by encouraging the use of digital payment options to avoid social contact. Some of the cooperative banks were able to provide the door to door cash facility to the people through mobile ATM vans with the objective that their customers and others get the benefit without physically going to the banks.

Many cooperatives across the country extended their help to the needy people by offering food, money and other means of support including essentials groceries like food grains, rice, lentil, etc. in order to support the government to fight against the corona virus. It is not only big co-operatives, but also smaller ones which are fighting Corona virus, several consumer cooperatives played an important role in providing the essential items to the public at their doorsteps in rural and urban areas at a reasonable price.

The fertiliser cooperative IFFCO organized “Break the Corona Chain Social Awareness Campaign” in different states across the country Under this campaign, aspects like social distancing, sanitization, maintaining a healthy diet and prevention through covering of face by masks etc. were being emphasized. Besides, Vitamin-C tablets, medicated soaps, masks, sanitizers and numerous medical kits were distributed at different locations all across India. Many of the NCUI Cooperative Education Field Projects in different parts of the country distributed masks prepared by the SHG members, educating the people about various precautionary measures through social awareness programmes and also arranging food to the needy people in rural areas through community kitchens.

In the very beginning of lockdown when the nation was anxious for continued supply of milk, GCMF (AMUL) assured that there would be no shortage of milk in the country and till date there is no shortage of milk in the country.

The National Agricultural Cooperative Marketing Federation of India (NAFED) was entrusted by the Government of India to execute the massive operation to provide 1 kg. of pulses to 20 crore households for three months throughout the country, under the Government scheme PM Garib Kalyan Anna Yojna (PMGKAY). NAFED handled the crisis well by lifting un-milled pulses from godowns and warehousing corporations to benefit the poor and needy.

* Ritesh Dey, Director, International Relations, NCUI.

As the fertilizer sector was identified as a critical sector by the Government of India, all the plants of IFFCO & KRIBHCO remained fully operational through the pandemic period. Thousands of labourers and employees have been working tirelessly to ensure farmers of the country face no shortage of plant nutrients. Both IFFCO & KRIBHCO supplied fertilizer to farmers at their doorstep by maintaining social distancing through mobile vans and also distributed PPE kits, masks, sanitizers and other protective gear equipments across many centres in the country.

The national level cooperatives including NCUI, IFFCO, KRIBHCO and NAFED and several cooperative organisations including cooperative banks contributed generously in the Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund). Besides, the cooperative institutions and banks donated generously towards the 'Chief Minister Relief Fund' at the state level in order to help the state governments to fight against the corona virus in the states. The President of the National Federation of Urban Cooperative Bank and Credit Societies in a communication to all the urban cooperative banks across India called upon them to contribute 2% of their net profits towards relief funds. The cooperatives at the state level have not only contributed generously to the State Relief Fund, but also actively participated and extended support to state governments' initiatives in combating the menace of corona virus.

Most of the cooperative institutions have been using video conferencing applications to hold discussions with the officials, holding board meetings, webinars, online training programmes etc. during the pandemic. These online modes of communication were cost-effective and proved an effective way to reach the members and other stake-holders.

Preparedness for Post-Covid and way forward

Against this background highlighting the contribution of cooperatives during Covid 19, let us assess the post-covid situation. Covid-19 crisis is seen to be a pandemic that will not only fundamentally alter the economies and societies but also the lifestyles of the people. Alternative development models are very much required to facilitate creating a sustainable economy and society. The future seems to belong to social businesses and cooperatives easily fit in to this model very well. For the first time after the great depression of the 1930s and the strongest global economic downturn of 2008, the governments are pumping in huge amounts of money into the economy. Just as the state treasuries are infusing more and more funds into the economy, the international financial institutions and the central banks of the countries too are easing the monetary policies and facilitating availability of adequate financial resources in the market. In other words, there is an unprecedented liquidity available in the global and national markets. This actually creates a huge opportunity for the cooperatives to explore, innovate and make use of this liquidity to strengthen their own business interests, their members' interest as well as the interests of the ailing economy.

The fact is that the Government of India has formally called for working towards a '*self-reliant but not globally isolated economy*'. It has also made provisions to facilitate infusion of nearly twenty lakh crores of liquidity into the national market. This sets the direction for the cooperatives in the country to think of their future policies and strategies.

These are the steps that need to be taken by the government, the cooperative apex organizations as well as the primary cooperatives.

The Central and state governments, banks and financial institutions, private sector industries, cooperatives of all types and other institutions have to periodically assess and monitor the situation and take concerted prudent decisions to strengthen the economy in the post-covid scenario. With its vast network, the cooperative sector is well placed to play a constructive role to rebuild the nation and its economy as well as improve socio-economic and health conditions of individual households in the largely affected areas.

The apex cooperatives, in particular the cooperative promotional bodies need to work and lobby with the government to initiate policies that provide space for cooperatives to play a key role. Many businesses are under stress and a large number of them are even on verge of closure. This provides an opportunity for workers to takeover such firms and form 'worker cooperatives'. Similarly, the time seems to be perfect for the governments to think of shifting to 'cooperativization policy' as an alternative to 'privatization policy' pursued at present. Cooperatives also need to be supported through provision for financial and tax related support. It is also an idea worth exploring to create a 'Solidarity Fund' both at the national and state level through contributions by cooperatives to help the cooperative community. Also imperative is the need to facilitate 'cooperation among cooperatives', both at the micro and macro level, to make it possible to jointly evolve strategies and business models through which the liquidity made available by the government and financial institutions could be used and member needs be served. All these initiatives need to be conceptualised and implemented by the apex cooperatives.

Primary level cooperatives are the ones that have close proximity to people who are affected by the pandemic. It is not only about health-related issues. There are problems of loss of job, loss of source of income, inability to market the produce, non-availability of inputs, and challenges posed by the migrant workers returning home due to massive reverse migration. This situation is both a threat and an opportunity. The cooperatives need to minimize the threats and make use of various opportunities. It is high time that cooperatives take serious steps both for reducing the negative impact of the pandemic as well as for making their businesses sustainable in the long run.

The primary cooperatives need to build safety nets for protecting the interests of their members through relief and remedial measures. Educating the members regarding health and hygiene, ensuring that the members do not feel isolated, making provisions for availability of essential commodities/services to the families of the members are some of the tasks the cooperatives need to undertake for a fairly long time to come. In respect of the later, that of building sustainable businesses, the cooperatives need to earnestly pursue strategies like diversification of business, building a cooperative brand, supporting and promoting small local businesses, providing subsidized loans to the needy and young entrepreneurs, facilitating innovations both in agriculture and non-agricultural front in the rural area, upskilling and reskilling the migrant workers who have returned to their native places and such other activities depending on the local resources and needs.

Finally, Covid-19 has also opened an opportunity for cooperatives to evaluate, rethink, innovate and restructure their existing working pattern and plan to go green with a focus on digitalization using online platform and full proof cloud-enabled IT infrastructure to avoid physical contact among employees and other stakeholders. These initiatives would not only make cooperatives cost-effective and sustainable but will also enable them to contribute to the larger global agenda of addressing emerging challenges.

During the Cooperative Week celebrations, based on the above theme, the cooperatives need to undertake following activities/programmes :

- ✿ Organise workshops and discussion meetings on the role and responsibility of cooperatives during post-Covid.
- ✿ Organise training programmes on the above subject for the top leadership and other officials of cooperative organisations.
- ✿ Prepare a strategy/vision paper on the role of cooperative organisations during post covid and submit this to Central/State Governments through their respective Federations/Unions.

15th NOVEMBER, 2020

Cooperative Marketing, Consumers, Processing and Value Addition[†]

Cooperatives are socio-economic organizations which have community service as their essential ethos. They are most importantly not merely driven by profit motive. Cooperatives are primarily meant to help the poorer sections of the society. Due to their strong member connection, they are more transparent in functioning than any private organization and are governed by cooperative principles and values. The cooperative model is the best model for giving small farmers a fair price of their produce while marketing cooperatives act as agents between the member (farmers) and traders. The producers bring the produce to the society and the societies sell the produce to the highest bidder. The price of the products is paid to the farmers after deducting a small commission. The societies have to prepare produce for markets by pooling, grading and packaging the essential commodities. Marketing cooperatives undertaking the agency activity between their members and the traders are eligible for 100% deduction on profit derived from such activity u/s 80P(2)(iii). The agriculture cooperatives can play an important role in accordance with the Government's seven point Agenda for doubling farmers' income by 2022. At the grass root level, the cooperative sector has a big role in bridging the rural- urban divide and creating opportunities for income generation.

Importance of Cooperative Marketing

Cooperative marketing organizations are associations of producers formed for the collective marketing of their produce and for securing for the members the advantages that result from large-scale business which an individual cultivator cannot secure because of his small marketable surplus. A marketing cooperative is set up in order to market and sell the surplus produce of its members, as the members cannot consume themselves. Marketing cooperatives generally sell agricultural produce, but there are also those, which sell fish produce or handicrafts besides other commodities. Marketing cooperatives act as agents between the members (farmers) and traders. The farmers bring the produce to the societies and the societies sell the produce to the highest bidder. The price of the product is paid to the farmers after deducting a small commission. The society has to prepare produce for markets by pooling, grading and packaging the commodities. Marketing cooperatives undertaking the agency activity between their members and the traders are eligible for 100% deduction on profit derived from such activity u/s 80P(2)(iii). Marketing cooperatives strengthen the farmers position by selling their surplus produce to their best advantage. NAFED is the umbrella organization of state level cooperative marketing societies in India. It was built up on second October 1958. The objectives of NAFED are to organize, promote and develop

[†] Ved Prakash, Director (Board/Law and Management), NCUI.

marketing, processing and storage of agricultural, horticultural and forest produce, distribution of agricultural marketing, etc. The value addition capabilities of cooperative marketing assume significance in the wake of perishability of the products, seasonal production, products, variation in quality of products, etc.

Consumer Cooperatives

The basic aim of the cooperative movement is to achieve the advancement of the members concerned and to protect them from exploitation. Consumer cooperatives are organised to serve as the best custodians of the un-organised consumers by supplying quality products and services at reasonable prices and in correct weights. The first consumer cooperative society was established by Rochdale Pioneers in the year 1844 in Manchester in England.

In India the erstwhile Madras State was a pioneer in the field of consumer cooperative movement. The first consumer cooperative society was set up in Madras, namely 'The Triplicane Urban Cooperative Society Limited' in 1904 with the prime aim of supplying necessities of life to its members and it has grown up as one of the largest consumer cooperative societies in India. Consumers cooperatives are primarily meant for consumers who wish to buy household goods at lower prices. The societies buy goods or products in bulk amounts directly from the producers on wholesale rates and sell them to the members, thus eliminating the need for middleman. The purchased goods are sold to members and non-members in cash. Capital is raised by issuing low denominational shares to the members who also get dividends on the shares. Consumer co-operatives set up stores or outlets to sell goods and avail huge trade discounts from producers. Some of the best examples of consumer cooperative societies are— Kendriya Bhandar and Apna Bazar.

National Cooperative Consumer Federation of India was established on 16 October 1965. It is the functional body of the consumer cooperatives in the country. NCCF has a network of 29 branch offices located all over the country. The main objectives of the NCCF are to provide supply support to the consumer cooperatives and other distributing agencies for distribution of consumer goods at reasonable and affordable rates besides rendering technical guidance and assistance to the consumer cooperatives. NCCF is the spokesman of the consumer cooperative movement in the country. It renders technical guidance and assistance to its member institutions in particular, and consumer cooperative societies in general in grading, packaging, standardization, bulk-buying, storing, pricing, account keeping, etc.

Cooperative Processing

Co-operative processing is also making good progress in addition to co-operative marketing. The structure of processing units established in the co-operative sector is of two distinct patterns, i.e., those which are set up by independent processing societies, such as co-operative sugar factories and spinning mills and those which are established as adjuncts of co-operative marketing societies, e.g., small and medium co-operative processing units, such as rice mills, jute baling mills and cotton spinning and processing units.

Value addition: Adding value is the process of changing or transforming a product from its original state to a more valuable state. Many raw commodities have intrinsic value in

their original state. For example, field corn grown, harvested, and stored on a farm and then fed to livestock on that farm has value. In fact, value usually is added by feeding it to an animal, which transforms the corn into animal protein or meat.

Value-added refers generally to manufacturing processes that increase the value of primary agricultural commodities. It can be described as the process that transforms the raw agricultural product into something new through packaging, processing, cooling, drying, extracting, and other processes that change a product from its original raw form. As a result of this transformation, the customer base of a product and revenue sources for the producers are expanded.

In this strategy, farming is no longer confined to the cultivation of vast tract of land or the care for a large number of animals in order to be profitable. Here, even those who own less than an acre can achieve viable farming simply by extending an agricultural product's potential so that its saleability is enhanced. For example, if a producer cultivates strawberries, he should not only sell the crop as fresh berries since he can also profit from its other portions by producing other products such as strawberry jelly and syrup.

Value-added agriculture is regarded by some as a significant rural development strategy. Small-scale, organic food processing, non-traditional crop production, agri-tourism, and bio-fuels development are examples of various value-added projects that have also created new jobs in some rural places.

In a world dominated by big businesses, where economic control is in the hands of a few; where money is used to make more money, with utter disregard to the dignity of the people and the integrity of the environment, a paradigm shift has begun through cooperatives with their power to act for a sustainable future. In post-Covid situation in India, cooperative marketing, processing and value addition have become very important in the wake of Atmanirbhar package announced by GOI which has provided many opportunities for the cooperative sector in India. As the farm bills passed by the Parliament have provided many opportunities to the farmers to market their produce by removing many restrictions, the cooperatives must utilise this opportunity well by strengthening the bond with the farmers.

During the Cooperative Week celebrations, the cooperatives must undertake following activities and programmes :

- Conferences, seminars and workshops may be organised on various aspects of cooperative marketing, processing, consumers and value addition in the wake of challenges posed by corona pandemic.
- Success stories in the fields of cooperative marketing, processing, consumers and value addition may be compiled and information regarding these may be disseminated far and wide.
- Training programmes may be organised for professionals involved in marketing, processing and value addition.

Re-orienting Training and Education through Online Communication[‡]

The person who tries to work hard for achieving the targets set up by his organization, improves his knowledge, skill and aptitude as a result of which his competency level is enhanced. Training and education is a process of improving knowledge, skill and bringing desirable changes in the behaviour of human beings. These are vital for capacity building and bringing change in attitude and behaviour of persons which ultimately improve their performance. In any case the training and education programmes must achieve the following objectives:

- ➔ The basic objective of capacity building programme is to establish a correlation between workers and work (job)
- ➔ To improve the performance of the staff members/workers.
- ➔ To prepare workforce to assume new responsibilities and adopt the latest technologies
- ➔ To improve the productivity of personnel and reduce the possibility of accidents/mistakes so that the overall performance of organisations can improve.

The purpose of training and education is basically to bridge the gap between the required competencies and the current level of competencies of an employee. It is a continuous and never-ending process. Here, it must be mentioned that improvement in work culture has no limits. Organisations come up with huge investment for their survival in the competitive economy. As the nature of work changes, employees need to develop a wide range of skills so that their organisations can successfully meet the challenges of market economy. Effective training can enhance productivity of the employees, increase their level of motivation, and build up teamwork which can provide a strong competitive edge to an organisation.

In the recent times, Covid-19 has disrupted the entire world economy. A large number of countries including India took up preventive measures like lockdown, followed up by social distancing and various other precautions. The functioning of training and educational organisations was affected drastically as the traditional model of training where trainees physically attend the classes was not possible. Besides, the institutions further faced

[‡] **Dr. V.K. Dubey, Executive Director, NCCE.**

many hurdles in smooth conduction of examinations/evaluation which had an adverse impact on the completion of the course schedule in time. Due to sudden disruption, the staff involved in administration of training programmes also faced many hurdles. It was a big challenge for the cooperative training organisations to visualise new ways and means to remove the hindrances due to Covid-19 and convert threats into opportunities.

To cope with the difficult situation, the majority of cooperative education and training institutes have formulated strategies to shift to digital technology for conducting online training educational programmes. However, these techniques present several difficulties for the trainees as there is interruption in communication system which disrupts the training sessions. Many of the trainees are themselves facing problems of dormancy, monotony, eye problems sagging point in their brain etc. Hence, conducting effective training programmes is highly challenging. Organising online capacity building programmes can be distressing, but this can be converted into opportunities through use of some behavioural and scientific techniques.

Online Training Programmes as Opportunity

- Reduce the expenditure on boarding, lodging, administration cost etc. The institutes may reduce the course fee. This will be helpful for the trainees.
- No need for physical presence in training sessions– trainees can attend from anywhere, anytime. Hence, trainees can save travelling cost and time.
- Programmes can be rescheduled at the last minute, if there is any problem.
- Best trainers/experts can be associated who can take sessions from anywhere, consequently quality of training can be improved.
- A large number of participants can attend the training sessions, whereas limited number of trainees can be present during physical training sessions due to limited intake capacity.
- The sessions duration can be about 2 or 3 hours in a day, so trainees can attend other work at their home/ office. The institutes can reduce the programme fee which will be helpful for the trainees.
- Trainees can join with mobile/ laptop/ desktop easily, in present era these tools are the part of our life style.
- Online documents can be shared which can save money and substitute human efforts.

How to Conduct Effective Online Training Programmes

Creating a conducive training climate is the result of meaningful interaction between trainees and trainers to adapt to the situation conveniently. A favourable climate enables the trainees to give their best during the training sessions. Therefore it is the duty of a good

trainer to ensure a healthy training climate by using scientific and behavioural techniques for effective training/ education.

Teaching or training skill alone is not sufficient. Trainers must understand that trainees are learners. They must be aware of some thumb rules which depend on varying situation involved in the learning process. The trainers must recognise those characteristics that are of significance in helping each trainee learn more effectively.

The following are the highlights for conducting effective online training programmes:

Diffusion of Training detail/announcement of programme

- Use social networking
- Create sector-wise whatsapp groups
- Email, Website, SMS and other forms of mass media
- Use telephone as conventional method of communication.

Tools for Conducting Training Programmes and taking Views of Trainees.

- Conduct a trial-by conducting 2-3 training sessions for staff of an organisation so as to identify the problems and find out their solutions.
- Send invites to those interested in attending the training programmes so that they submit online admission forms and provide feedback in case of any difficulty.
- A beginning can be made by organising trainers training programmes in which participants may be encouraged to come up with good suggestions.
- Create simple Meeting ID with password or without password for easily attending the programmes.
- Use scientific and behavioural tools to reduce monotony faced by the trainees and seek their views on practical difficulties in attending the classes.

Treatment of Subject Matters

- Subject matter revised from descriptive to short form
- Treatment of subject matter with point-wise discussions.
- More use of images and graphs
- Subject matter to be divided in three parts e.g. must know, should know, could know and could not part take in the last if time is not available

Key Points for prevention of brain dormancy

- To manage sagging point of brain of trainees, the session should be not more than 45 minutes for subject delivery and 15 minutes for queries and summarizing (1 hr. Session).

- To advice the trainees to note down important points to activate the brain through tips of finger.
- To close eyes for 2 or 3 seconds after 15 minutes during changing of the slides of presentation.
- Advice the trainees for twinkling of eyelid for maintaining the temperature and moisture of eyes
- Fix a point about 10 feet distance from eyes and see one second each after 5 minutes.
- After the session, 10 objective type questions will be given to the participants in each class so as to taste their basic knowledge.

During the Cooperative Week, the following programmes/activities may be organized :

- Online Webinar may be organised on “Role of Education and Training” post-covid so as to devise effective strategies and action-points for successful conduction of education and training programmes.
- Organize education and training programmes which can create awareness among masses about precautions to be taken for tackling COVID-19.
- Organize seminars/debates on threats and opportunities before training institutions due to COVID-19.
- Organize training programmes for cooperative education instructors/ officers/ extension workers on different methodologies for effectively conducting online training programmes.
- Organize programmes on various techniques to enhance outcome from online training and education programmes in cooperative institutes/organizations.

Strengthening Cooperation among Cooperatives[§]

Cooperation among cooperatives is the most fundamental principle of all the seven principles enunciated by the International Cooperative Alliance (ICA). Though numbered at six in the list of principles, yet its importance cannot be undermined. A cooperative society, anywhere in the world, is organized to adhere to all the seven cooperative principles. This is definitely true in theory but seldom followed in practice. Cooperative societies which have their roots in philosophy of cooperation must learn to cooperate with each other, if they want to be a good model of cooperation for emulation by all. Following this principle in letter and spirit is an acid test for all the cooperatives. Whether they actually believe in cooperative system or it is just a nomenclature which they are used to run their business/activities is not an issue to ponder over. A cooperative which cannot cooperate with its sister cooperatives has no right to be called a cooperative.

The principle under discussion is not just a figment of imagination or a utopian principles, it has a purpose. The world has shrunk into a market. Specialization is the demand of the present era. No single business/ economic entity in the entire world is capable of single-handedly meeting the requirements of the market. There is heavy dependence on one another. Even the big business houses or large sized industries like manufacturers of say four wheelers, aeroplanes or smaller units like a sugar factory, wheat flour mill or even a petty shopkeeper are unable to manufacture all the goods required. The automobile manufacturers heavily depend on ancillary industries for supply of different parts used to assemble the final product. The sugar factories depend on farmers for supply of sugarcane, gunny bag manufacturers for packing etc. Even the smallest of shopkeepers/traders have to depend on other suppliers to market their goods. Thus to meet the demands of the market/consumers, there are contributions from all quarters. Inter-dependence is no doubt inevitable.

Cooperatives are considered to be a tool in the hands of the weak. We can't boast about the capital base of most of the cooperatives. For them, unless they cooperate with each other, their survival may be endangered. Let us see what is prevalent in reality.

Cooperation among cooperatives has to be both vertical as well as horizontal. Let us first examine the vertical linkages. In India we have pyramid structure, with the primary or village level societies at the bottom of hierarchy; the upper echelons have district level cooperatives having membership mainly from primaries and still above are the state level federations with membership of district level cooperatives. For example, typically state level cooperative banks are at the apex level, below it are district cooperative banks and at the bottom are primary agriculture credit cooperatives (PACS). The nomenclature for PACS may

[§] Mrs. Monica Khanna, Dy. Director (CEF, Hindi), NCUI.

be different in different states. A similar structure is followed for marketing, consumer, dairy cooperatives etc. In some of the sectors the apex organizations are at national level such as National Agricultural Cooperative Marketing Federation of India Ltd (NAFED) for marketing, National Cooperative Consumer Federation of India Ltd.(NCCF) for consumer cooperatives etc.

It is presumed that there will be perfect cooperation/ coordination among different tiers. The main objective is always to strengthen the base level cooperatives i.e. the PACS since their beneficiaries are mainly individual members. In fact the entire cooperative structure is geared up for the socio-economic upliftment of the individual members. How much this is followed in practice, leaves a big question mark. It is not only a matter of debate but an issue of much concern. It is understood that instead of promoting the interest of primaries, they often are found to be in competition with them. The examples for such a situation are many. Just for instance, in the 2nd or 3rd farm credit structure, the apex organizations like state cooperative banks or district cooperative banks do not provide helping hand to the PACs.

The onus of bad loans and NPAs is primarily borne by PACs which are continuously in losses. Whatsoever package of revival is announced by the government, it never reaches them because the apex institutions just try to improve their own financial health. Similarly, there is less coordination between PACs & marketing societies or crop procurement state level cooperative agencies and marketing cooperative societies.

The primary marketing cooperative societies are seen as a business rivals by the state level marketing federations. The higher organizations do not nurture these societies as business partners. So, rather than expanding through primary societies and making agriculture field a monopoly area of cooperatives, this push & pull factor between cooperative apex and primary organizations is paving the way for emergence of private players. The credit or procurement – cooperatives are losing their grip and monopoly in this area. The sad part is, that these organizations are not professionally competent enough to compete with the private sector business corporates.

If the cooperatives have to really prove themselves as institutions for improving the socio-economic lot of their members and the general population at large, then there is an urgent need to bring out reforms so that the higher tiers act as real guardians for the lower tiers. The situation is not much encouraging in ensuring horizontal cooperation among cooperatives at the same level in the pyramid. Most of the societies operate within their own area of operation and seldom meet or discuss issues of common concern except during the meetings called in by their immediate next tier. This phenomenon of cooperation within the business organizations at same level is very much evident in the trading community. If you go for shopping at a particular shop and find that a particular item is not available, then the trader never asks you to return unless he/she has checked it's availability at nearby shops dealing with similar goods/services. This set of practice is seen particularly in the transport/tourism sector. The result is that private traders flourish while the cooperative sector keeps on stagnating or moving at a sluggish pace.

The success of AMUL is a noticeable example in this regard. The different milk unions in Gujarat have developed a mechanism through which the shortfalls/surplus is taken care of among them. This results in perennial supply of milk and milk products to the common masses. The examples need to be emulated by all the sectors of cooperative economy in the country if they really want to meet their objective of serving the masses.

Cooperation among cooperatives is very vital for development of our economy which can affect the welfare of people from all sections of the society. The onslaught of Corona pandemic has made this principle more relevant. If the strong cooperatives will not support weaker ones, they will lose their own business share. The ultimate sufferers will be the poor farmers, labourers, artisans or small businessmen whose only hope lies in a cooperative society. It is a clarion call for the entire cooperative sector to rise to the occasion and work for socio-economic development of the country, otherwise the co-operative movement will lose its relevance.

During the cooperative week celebrations, the cooperatives will have to undertake following activities/programmes:

- Workshops/seminars/conferences have to organised on this theme linking the subject to corona pandemic.
- Essay/debating competitions may be organised on this subject for the officials working in the cooperative sector.
- Digital campaigns may be started by the cooperative organisations on this subject of vital importance.

18th NOVEMBER, 2020

Skill Development to Re-employ the Job/Business Looser/Victims ^{}**

The Covid pandemic has provided challenges and posed many uncertainties in our environment. All this requires strengthening socio - economic sustainability of the cooperative enterprises. A creative approach is required for ensuring that members of cooperatives, farmers, women and youth are able to enhance their employability skills and undertake income generating activities in cooperatives. The cooperatives can devise effective programmes and launch benefit schemes to improve professionalization, foster innovation and work for employment generation and social security.

In India, employment generation and social security during the COVID pandemic have become burning issues of debate. The cooperatives must develop the capabilities of their members and farmers during the covid pandemic. There is a need to organize the rural poor, marginal groups including women and youth for self employment, self responsibility and self-help help so that they can sustain themselves in the post covid scenario.

Supporting the cooperative movement throughout rural India by training the members and farmers in proven agricultural production technologies so as to increase yields and farm incomes by setting up Cooperative Value Addition Resource Centres and Regional Training centres is very important for skill upgradation in the post-covid scenario. This can lead to 100 percent increase in farm income and generate 100,000 crore per annum of additional GDP in the country. Even the agriculture based projects can generate a huge income and create a large number of jobs through massive investments in energy plantation, oilseeds plantation, horticulture, medicinal plants and ethanol plantations through cooperatives.

With more than 8 lakh cooperatives covering 90% of the villages, the cooperatives have substantially contributed in raising the income of their members and achieving rural prosperity to minimize the risks in agriculture and allied sector. The dairy, credit, PACS, fisheries coops., insurance cooperatives, multi-state cooperatives and consumer cooperatives are the most appropriate innovative solution providers. They act as effective shield against pandemic crisis, labour disintegration, food and nutrition shortages. The members who are self-employed producers/ entrepreneurs and who join these cooperatives can easily counter the hazards of pandemic through equal participation, autonomy and inter- collaborations so as

**** Ms. Rajni Sharma, Consultant, NCCE.**

to achieve the desired economies of scale and create a favourable environment for their growth and development.

With millions of migrant workers having returned losing their jobs in the midst of lockdown, the government has planned various initiatives to upgrade their skills to suit the needs of post covid world. The employment generation and skills upgradation programme, which includes district-wise mapping of the workers and identifying their skill sets, has been designed with the help of rural development agriculture, animal husbandry, skill development and road transport ministries. Under the skill India programme, the skill development ministry has launched a programme under which unskilled workers can take crash courses and be paid a stipend. Many MGNREGA workers have taken benefit of this scheme to be trained in the construction work in past few months. The cooperative organizations must collaborate with this programme.

With our PM's call to "Skill, re-skill and unskill, the importance of this slogan has increased in the current crisis when people have lost jobs in the wake of covid pandemic. The vocational training institutions in the country need to re-invent themselves. However at present, the skill training institutes do not have industry linkage, and skill training is incomplete without a practical component. Looking for solutions, apprentices who are graduates in industries to be skilled on the job, need to be hired for 1-3 years, when Centre pays 25% of their stipends. The training institutes should move towards dual system of training, whereby students split their time between training in industry and studying in classroom. It is also important to build infrastructure for skill-job matching. MSDE has started mapping migrant workers to available jobs in their locations based on their skills. NSDC has recently launched ASEEM, an integrated skill management information system. This year a report by ILO claimed that India will be facing 29 million skill deficit by 2030. If the skilling eco- system does not respond to this in the wake of current job losses in the wake of pandemic, then the number will increase more. This provides a big challenge to cooperative organisations to partner with GOI's skill development programmes so that skill-gap in the country is bridged to a great extent. The cooperative training organizations in India with their good infrastructure and wide network and reach have already been undertaking collaboration with various skill development programmes of GOI. The current crisis of job losses poses a big challenge them to contribute a best possible manner.

NABARD will soon start a short term skill development programme for reverse migrants that will help them to get re-employed at earliest. The programme would be implemented on large scale, majority of funding would be done by NABARD. They will roll out this programme through lead bank scheme that will bring into its fold rural self-employment training institutes to carry out short term skill development programmes. An individual bank that functions as lead bank for district with wide network of branches having adequate financial and manpower resources will spearhead the programme. This provides a good opportunity to the cooperative banks to emerge as lead banks for effective implementation of this programme.

The government has ensured continuous fund flow to agriculture, food processing and agri-infrastructure sector, which would re-employ the reverse migrants. 1 lakh crore Agriculture Infrastructure Fund Scheme, 15000 crore Annual Husbandry Infrastructure Fund Scheme, 60000 crore PM Kisan Samman Yojana and other rural sector schemes under Atmanirbhar package would go a long way in re-employing migrant labourers and create new employment opportunities as well. NABARD has been providing special liquidity facilities to regional rural banks, cooperative banks and NBFCs during pandemic to ensure unhindered credit flow to farmers, FPOs and PACs. So in all these schemes, the cooperatives can be benefitted, and they can contribute a lot in re-employing those who have lost their jobs.

During the cooperative week celebrations, the cooperatives should undertake following activities/programmes :

- Organise seminars/workshops/conferences on role of cooperatives in re-employment in the wake of Covid Pandemic.
- Undertake strong advocacy/ lobbying campaigns so that cooperatives are provided a key role in re-employment schemes and programmes of the government
- Publicise success stories of those cooperatives who have re-employed those who have lost jobs during covid pandemic.

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

For any movement to be impactful, active involvement of both the youth and women of a country is of paramount importance. This applies to the cooperative movement which plays an important role in socio-economic development of our country. Especially, in the current post-COVID 19 scenario when the world is being forced to reboot, redesign and rediscover itself, the youth and women can be the torch-bearers of the cooperative movement.

The question now arises is that how do we attract the youth to the movement? The answer is to reinvent ourselves as per the demands/requirement of today's youth which can/should be done by creating a buzz and “**brand value**” around cooperative products/services. In fact, in the wake of the government's emphasis on “local is vocal”, it will be much easier for us to narrate the stories since cooperatives are basically localized organizations involving local people – be it farmers, artisans, weavers etc. Even the raw materials used for manufacturing are procured locally – and it should be treated as USP (unique selling point) of our products which are further marketed / propagated. However, the product designs and service-delivery should be improved periodically for which we can appoint a few experts of the relevant field. Appointing spokespersons or brand ambassadors who are well-known amongst the youth/women here will go a long way in ensuring active involvement of youth and women.

Secondly, Cooperation as a subject needs to be popularized in the colleges/universities as start-ups which can be used as a stepping stone to building an “enterprise” thereby providing opportunities for self-employment and further generating employment for other fresh college graduates. This approach will gather a lot of momentum amongst the youth/women especially now, when unemployment has become a global issue of concern. According to estimates, cooperatives already provide 100 million jobs world-wide. No doubt, cooperatives are clearly a significant source of employment generation.

To enable young people to take full advantage of the cooperative enterprise option, a number of challenges need to be addressed. In many countries, cooperatives are not included in school curricula, and so young people do not have the opportunity to learn about this form of enterprise during their studies. Existing mainstream university courses and business support services also neglect the cooperative model. Even when the cooperative form of business is introduced to potential members, promoters often underestimate the need for capacity building, business management skills, and specific training in cooperative

^{††} Mrs. Sandhya Kapoor, Director, NCCE.

governance. The existing policy and legislation also does not provide an encouraging ecosystem for cooperatives to flourish as enterprises – they are seen as “social organizations” which at times discourages the youth to join this movement. Moreover, the cooperative legislation is also restrictive in the case of youth cooperatives, the formation of school cooperatives can pose particular challenges when minimum age requirements to the formation of cooperatives is fixed.

The International Labour Organization (ILO) Recommendation 193 on the Promotion of Cooperatives can provide guidance to the major cooperative stakeholders on what measures should be taken. This is in tune with the Sustainable Development Goals 2030 (SDGs) for which all countries are working towards achieving them. With the right support and progress made in addressing the challenges, efforts can be made to ensure that the right conditions are in place so that the cooperative model of enterprise can improve livelihoods and help break the barriers which young people face in contributing their best for the advancement of the cooperative movement. Cooperatives no doubt here offer a better future to young people.

As far as women are concerned, their subordinate roles continue to prevail. Unless cooperatives take an active part in mainstreaming gender, women will continue to have less access and control over resources as compared to men, and they will continue to be marginalized in the cooperative leadership and decision-making processes.

The picture of women's participation in the leadership and decision-making process in cooperatives is the same at the global level and in the context of Asia and the Pacific region, the picture is that of low, even marginal representation of women in cooperative boards - lowest at the national level and slightly greater at the primary and federation levels. The picture is better only in the Nordic countries. Even when women are represented in the boards, they usually hold the position of Secretary or Treasurer, both of which are implementing positions, rather than positions of decision-making. Several factors have been identified that cause women's limited representation in co-op boards and in coop management in all regions of the world viz. reproductive roles traditionally borne by women reduces women's time for community and voluntary work such as being elected officials in cooperatives; existing 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);cooperative laws and by-laws restrict women's membership in coops, e.g., laws that stipulate only landowners or heads of households can be members of coops; furthermore, traditional laws and cultural practices that regard women as subordinate to men; Nevertheless, the movement is filled with many examples of co-ops being ably and effectively led and / or managed by women. From women's leadership and management perspective, many cooperatives have progressed and have improved the lives of people all over the world. The benefits that cooperatives get from women's leadership and management position can be multiplied with more women in leadership and decision-making in cooperatives. There are not only ethical, but also economic reasons for enhancing women’s participation in leadership and decision making process in cooperatives. With approximately 48% of women and about 35% of youth population in India, it becomes imperative for the

Indian cooperative movement to attract, train and retain both these demographics in the fold of the cooperatives so that the cooperative movement can succeed and prosper in the 21st century.

The weaker sections of the society are equally important for the cooperative societies. In the recent years, the cooperative movement for the fisheries as well as tribal communities has become strong. The participation of scheduled caste and scheduled tribes in the working of the cooperative movement has also increased. National Federation of Fishermen's Cooperatives is doing commendable work in taking appropriate measures in the field of insurance for protecting the life of poor fishermen. Similarly, TRIFED has made significant achievements in strengthening poor tribal cooperatives in the villages, it is also actively involved in marketing of their products so that they get a fair price of their produce. Many labour cooperatives comprising of poor and weaker sections of the society have done good work in providing employment to them and improving their socio-economic condition. The most successful example of this is that of Uralungul Labour Contract Cooperative Society.

During the Cooperative Week celebrations, the following activities/programmes may be organized :

- Conferences/seminars/workshops may be organized on the subjects related to participation of youth, women and weaker sections of the society in the cooperative sector.
- Quiz, debate and essay competitions may be organized for officials in the cooperative organizations, and for students in the schools, colleges and universities.
- Social media and video contests on the themes of Cooperative Week celebration may be organized so that there is good participation of youth in cooperatives.

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20th NOVEMBER, 2020

Financial Inclusion, Digitalization and Social Media Through Cooperatives^{‡‡}

With more than 8 lakh cooperatives having significant presence in all areas of socio-economic activities, digitalization based on latest technologies is considered very important for cooperatives to contribute their best in India becoming a 5 trillion economy by 2024. Cooperatives face a big challenge to use latest technology based communication system to not only communicate with their members and external stake-holders to improve their governance system to make it autonomous and self-sustaining, but also use it to enhance their business as well as advocacy, autonomous and promotional role so as to compete in the market economy.

Digitalisation of Cooperative Banks

In the changing market economy, cooperative banks are fast adapting themselves to the demands of digital economy. In the wake of rising consumer expectations, high levels of NPA, and the need to serve their prime clientele- the poor and weaker sections of the society, the cooperative banks are adopting core banking systems (CBSs), ATMs, Net banking, and other modes of digital transactions fast. There is a strong realisation that in the wake of fast emerging digital trends, cost effective digital solutions are very imperative for smooth functioning of these institutions. The cooperative banks are also realising that digital transaction management systems are important to make traditional systems paperless, reduce costs, enhance customer experience and strengthen security and compliance. At recent Vaikunth Bhai Mehta Memorial Lecture organized by NCUI recently, Govinda Rajulu Chintala, Chairman, NABARD called for developing hi-tech cooperative banking with focus on artificial intelligence, block chain technology, etc.

The Government has made a provision of Rs. 1900 crore towards computerisation of primary agriculture credit cooperatives, the bottom tier of the short-term cooperative credit structure. This shows the desire of the government to provide a level-playing field to cooperatives like commercial banks in the pursuit of digitalisation. The cooperative banking credit sector was recently hit by a massive fraud in PMC cooperative bank, which clearly showed glaring deficiencies in the regulatory mechanism of cooperative banks, which has led to RBI strengthening its monitoring mechanism and coming up with a regulatory framework for the urban cooperative banks. In the wake of this, there is a strong realisation that cooperative banks must undertake effective measures to streamline their banking measures, more particularly digital measures adopted in these banks.

^{‡‡} Sanjay Verma, Dy. Director (Pub./PR), National Cooperative Union of India.

Cooperative as Inclusive Organisations

Inclusive growth ensures that the benefits of a growing economy extend to all segments of the society. Financial services are important for inclusive growth. Cooperative banks are playing a major role in inclusive growth by providing financial services to the underprivileged section of the society– farmers, rural artisans, landless labourers and women. Access to financial services and creating identical opportunities enable such people to participate better in the economy, helping them to contribute to poverty eradication.

Cooperative banks have a larger client base, but share of cooperatives in institutional credit is lower than that of commercial banks. The average loan size of cooperatives is smaller as compared to commercial banks. No doubt, the cooperatives' clients are small, marginal farmers and poorer segments of the society which are key targets of financial inclusion.

Cooperative banks have been following principles of good cooperative governance by adopting cooperative principles. Based on democratic principles, they help people in the rural areas to come out of the clutches of exploitation unleashed by the moneylenders. Their democratic structure is tailor-made for fostering financial inclusion. They have a clear advantage over other banking institutions by creating opportunities for employment and income generation. So there is a need to support and strengthen cooperative banks so that they can play an important role in inclusive growth in our country. As inclusive growth is integration of virtual networks, physical networks and social networks, which very much includes digital platforms, digitalization is a key component of inclusive growth through cooperatives.

Digital Identity and Financial Inclusion

Digital financial services enabled by the digital identities have the potential to bring financial inclusion for people who are out of the financial system, which means the poor and deprived sections of the society. According to Mckinsey, the widespread use of digital finance can boost annual GDP of all economies by \$3.7 trillion by 2025. By enabling people to prove their identity conveniently, digital identity builds up trust, ensures ease of use and lower costs which is vital for adoption of financial services. It protects personal data from theft, unauthorised sharing and usage and only discloses the credentials that are needed for each specific service.

For the cooperative banks, reaching out to their customers in the remote and inaccessible areas is a big challenge. The cooperative banks in this regard face a bigger challenge more than the commercial banks who are well equipped to open the branches in the remote areas as they have more resources and are backed up by full government support.

Digital identification for the cooperative banks is also important at a time when the public distrust in these institutions has increased due to various irregularities reported in functioning of these banks. Viable digital identification options have to be explored taking into account ground realities like the local context, the strong community orientation of

cooperative institutions and the need to develop a strong monitoring mechanism which can look after the hazards of governance in cooperatives.

Jharkhand State Cooperative Bank serving the tribal customers in the remote areas has come up with a financial inclusion solution consisting of a software gateway and fingerprint sensors embedded into micro-ATMs. This ensures biometric capture and identity verification and allows customers to access services such as cash withdrawal, cash deposit, balance enquiry, mini-statement, account opening, etc. A large number of banks agents have been equipped with bio-metric enabled ATMs serving the banks' customers in more than 40,000 villages.

The cooperative banks in other parts of the country should adopt a similar software.. Adequate training for this must be provided so that all are well-equipped to handle this technology. The poor customers of the cooperative banks have to travel long hours to reach the premises of the banks. If the cooperative banks employ agents who can serve the banks' customers with the digital identification and other services at their doorsteps, this can be cost-saving for both the banks and customers.

Cooperatives and Social Media

The cooperative movement in the digital era today faces a big challenge to build up connectivities and forge wide-ranging collaborations at all levels (membership, internal and external stakeholders, wider community, public, etc.) so as to usher in innovations which can enhance the well-being of the people in the society. This is not only the demand of the competitive economy, but also highly imperative for image-building of the cooperative sector.

Cooperatives and social media work on the same principle of empowering people in their own ways. The tools of Social Media (Facebook, Twitter, etc.) give the citizens a free platform to engage as well as strengthen their connections which pave the ground for social innovation. Though there are exceptions like AMUL, IFFCO, NAFED, Saraswat Cooperative Bank, NCUI and few other organisations, it has been found that many of the cooperative organizations are not utilizing the potentialities of facebook, twitter and other social media platforms for effective communications. Some have facebook pages, but they are inactive due to lack of professionals who can leverage the platform for forging wide-ranging collaborations. Similarly, many do not have Twitter accounts at a time when Twitter has emerged as the most effective medium to highlight the causes/campaigns of other types of NGOs and keep them aligned with the global issues of sustainable development, climate change, etc. The cooperatives in India lack effective communications with the members and other external stake-holders due to which the issues are not discussed with shared concern, as a result of which problems remain unresolved, and ways are not found to find solutions. If cooperatives in India use Facebook and other social media platforms effectively, then effective collaborations can lead to impactful solutions to the problems. Organisations can share innovative solutions to understand each other's problems, and build up necessary strategic alliances. All types of cooperatives/sectors can use social media, however, good potentialities of use of social media exist in business cooperatives, more particularly credit

and banking institutions which are technologically more sound than other types of cooperatives. A good use of social media by cooperative banking institutions can bring them more close to their customers. The promotional organizations can also effectively use social media for their advocacy, educational and training needs.

It is seen that the cooperatives in India remain aloof from effective campaigning of the causes they stand for, like environmental protection, poverty reduction, gender-equality etc. They are also inhibited by budgetary constraints in this regard. Facebook Causes provides them a strategic opportunity to connect with the members and wider community to attract new supporters, and even raise money, as most of the cooperative organizations do not undertake serious fund-raising due to which they lack the necessary resources. Use of crowd funding websites to generate funds, start a project which has social concern, and find supporters is an area in which cooperatives have yet to take significant steps, but which is very vital for opening the rich doors of social innovation.

Due to lack of two-way effective communication, the cooperative business organizations are not able to handle effectively their product innovation which is very important considering the need to strengthen their brand based on customers' feedback. If the cooperatives use social media effectively, they can change the relationships between them and customers to partnership.

For cooperative organizations, live video streaming is an effective way to enhance their reach and impact to new audience both nationally and globally so that new forms of networking emerge which lead to innovation. Cooperatives today are not able to come out of their closed domain i.e., extend their reach beyond cooperative world to non-cooperative organizations. Live video streaming of the cooperative events/launch of new products or brands can be a very good experience which can benefit the cooperatives in social innovation. While geographical boundaries do not remain a constraint in these live video streaming events, audience feedback also play an important role in building up ideas for innovation.

During the Cooperative Week, following activities and programmes may be organised :

- Conferences, seminars and workshops may be organised on the subjects of financial inclusion, social media and digitalization during the Cooperative Week.
- Social media training sessions may be organised for people working in the cooperative sector with a strong practical orientation
- The cooperatives who are doing good work in the fields of social media, digitalization and financial inclusion may be awarded.
- Social media contests may be organised for youth in the schools, colleges and universities based on themes related to cooperatives.

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SPECIAL ISSUE OF 'THE COOPERATOR'

—REQUEST FOR ARTICLE

NCUI will bring out November, 2020 issue of 'The Cooperator' as a special issue to mark the occasion of All India Cooperative Week with the main theme **"COVID PANDEMIC – ATMANIRBHAR BHARAT – COOPERATIVES"**. It will contain articles related to the thematic areas of this year's Cooperative Week Celebrations and also other areas of cooperative development. The special issue will be an attempt to enrich cooperative literature through compilation of wide-ranging articles concerning growth of the cooperative movement in India. **There is a provision of honorarium of Rs. 2,000 to be paid to the contributor.**

We request you to kindly spare your valuable time for contributing an article (English or Hindi MSW format) for this issue. A soft copy of your article may be sent to us preferably by **02nd November, 2020** to ensure timely printing of the special issue. We will highly appreciate if you send the articles through email at **ncui.pub@gmail.com**