

68th

ALL INDIA COOPERATIVE WEEK

14th – 20th NOVEMBER, 2021

GUIDELINES



NATIONAL COOPERATIVE UNION OF INDIA

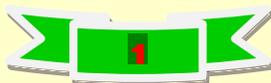
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68वाँ अखिल भारतीय सहकारी सप्ताह

68th ALL INDIA COOPERATIVE WEEK

(14 नवम्बर से 20 नवम्बर, 2021) / (14th - 20th NOVEMBER, 2021)

68वें अखिल भारतीय सहकारी सप्ताह की मुख्य विषय

Main Theme for 68th All India Cooperative Week Celebrations

"Prosperity Through Cooperation 'सहकार से समृद्धि'"

विभिन्न दिनों के विषय

NOMENCLATURE OF DAYS

68वें अखिल भारतीय सहकारी सप्ताह समारोह के विभिन्न दिनों के विषय निम्नलिखित हैं:

Following is the nomenclature of days for the celebration of

68th All India Cooperative Week :

- 14.11.2021 : कोविड महामारी से निपटने और स्वास्थ्य सहकारी समितियों को मजबूत करने में सहकारिता की भूमिका।
Role of Cooperatives in Tackling Covid Pandemic and Strengthening Health Cooperatives.
- 15-11-2021 : सहकारी विपणन, उपभोक्ता, प्रसंस्करण और मूल्यवर्धन।
Cooperative Marketing, Consumers, Processing and Value Addition.
- 16-11-2021 : सहकारिता के लिए व्यापार करने में आसानी।
Ease of doing Business for Cooperatives.
- 17-11-2021 : नवाचार को बढ़ावा देने, रोजगार सृजन और व्यावसायिकता लाने में सहकारिता की भूमिका।
Role of Cooperatives in Fostering Innovation, Employment Generation and Bringing in Professionalism.
- 18-11-2021 : उद्यमिता विकास और सार्वजनिक – निजी – सहकारी भागीदारी को सुदृढ़ बनाना।
Entrepreneurship Development and Strengthening Public – Private - Cooperative Partnership.
- 19-11-2021 : युवा, महिला और कमजोर वर्गों के लिए सहकारिता।
Cooperatives for Youth, Women and Weaker Sections.
- 20-11-2021 : वित्तीय समावेशन, सहकारिता के माध्यम से डिजिटलीकरण और सोशल मीडिया।
Financial Inclusion, Digitalization and Social Media Through Cooperatives.



Guidelines for 68th All India Cooperative Week Celebrations

"Prosperity Through Cooperation (सहकार से समृद्धि) "

The 68th All India Cooperative Week is being celebrated by National Cooperative Union of India from 14th – 20th November, 2021. 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 **"Prosperity Through Cooperation"**. With more than 8 lakh cooperatives in India, and many success stories like AMUL, IFFCO, KRIBHCO, etc, the cooperative sector has emerged as a formidable sector of Indian economy. The cooperatives all over the world have triumphed in the times of covid crisis. Based on their principles and values, they have left no stone unturned in helping the people in crisis, and also ensuring that their services are not affected. The success story of AMUL in making sure that milk reaches the doorsteps of all despite breakdown in the supply chain is well-known to all. Besides AMUL, there are many other cooperatives in India like IFFCO, KRIBHCO, NAFED, NCUI, NCDC, and other state level and primary societies who showed their resilience, and ability to grow despite the challenges of covid.

Since a long time, the cooperatives have been making due representations to the government for providing them due priority in national policy. As a matter of fact, due to neglect of cooperatives in policy-making, the cooperatives have not been able to get their due recognition despite their commendable achievements in various areas of socio-economic crisis. There was a demand for a separate Ministry for Cooperatives by the cooperators for quite a long time.



The formation of a separate Ministry for Cooperatives recently has indeed been a landmark development in the history of cooperative movement in India.

In the wake of the formation of new Cooperative Ministry, the recent Cooperative Week celebrations with the theme 'Prosperity Through Cooperation' have an added significance. At the recent National Cooperative Conference, Shri Amit Shah, Hon'ble Union Minister for Cooperation assured the cooperators from all parts of the country that the cooperative sector will get its due recognition in national policies, as the government will make all efforts to strengthen the cooperative movement in the country. Against this above background, advocacy for socio-economic prosperity through cooperation during the Cooperative Week celebrations is indeed timely as it will rejuvenate the cooperative sector to a great extent. If the youth get a strong message of economic prosperity through cooperation on the occasion of cooperative week celebrations, then this will definitely increase awareness of cooperatives amongst the masses. So, ensuring active youth participation in this year's Cooperative Week celebrations is very important.

At a time when the economic disparities between the rich and poor have increased in the country, the inclusive cooperative model catering to the interests of poor and down-trodden sections of the society is indeed a big boon for growth and prosperity of the nation. The socio-economic contributions of cooperatives in various areas of activities have made our country prosperous. It is high time that there are detailed deliberations and discussions on this subject of vital importance during the Cooperative Week celebrations this year.

It is hoped that the Cooperative Week celebrations based on the main theme and sub-themes from 14th – 20th November, 2021 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 areas 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.



14th NOVEMBER, 2021

Role of Cooperatives in Tackling Covid Pandemic and Strengthening Health Cooperatives*

The COVID-19 pandemic continues to have a devastating impact on health, jobs, businesses and economies. In such difficult times, cooperatives based on their principles and values have successfully tackled the challenges posed by covid pandemic by providing services to their members and the community in a best possible way. The cooperative model as a matter of fact has emerged stronger in the times of crisis posed by covid pandemic.

With more than 8 lakh cooperatives in India covering 95% of rural villages, the cooperatives have a significant role in all areas of socio-economic activities. During the COVID-19 crisis, cooperatives have risen to the occasion and responded to the crisis in a best possible manner. It was indeed a moment of triumph for the cooperative sector when the government asked urea companies to follow the example of a highly successful fertilizer cooperative IFFCO in setting up four oxygen plants in UP, Gujarat and Odisha.

The cooperatives are more used to listen to people asking them to follow the ways of corporates despite the fact that cooperatives have a distinct identity of their own. IFFCO's example galvanized other cooperatives to undertake similar initiatives. KRIBHCO another well-known fertilizer cooperative sprung into action and decided to manufacture oxygen at its two plants. Gujarat's Registrar of Cooperative Societies directed all district cooperative milk unions throughout the state to arrange oxygen cylinder in their respective areas. In a swift action, Banas dairy in Gujarat set up an oxygen plant in 72 hours to help a district medical college tide over the shortage of gas. AMUL crossed the production limit of 53 thousand crore litres in production and was way ahead of all FMCGs and other multinational and private companies. AMUL disbursed an amount of 80-90 crore to farmers on a daily basis during the COVID-19 pandemic. During the pandemic, it was able to transport milk from producers to

* Dr. K N Sinha, Executive Director (GCP/Rajbhasha/NCDB), NCUI.



consumers through its own fleet of transportation vehicles despite disruption in supply chain network.

When the number of covid patients in the Kozhikode district was rising, the Uralungul Labour Contract Cooperative Society immediately started the installation of oxygen plants.

The cooperatives in these tough times also showed the inherent strengths of their business model. While online milk sales of a coop dairy union in Ernakulum saw a boom, wheat procurement at a coop society in MP went at a rapid pace without disruption,

Amidst excessive commercialisation with the exploitation of people as a stark reality, it was felt that if India had a successful cooperative health model, like Amul milk model, then a big crisis in the health sector could have been averted to a large extent.

Despite the government pumping in huge money and resources to promote private healthcare, the profit motive of the hospitals remains supreme. A healthcare system committed to provide ethical, reliable, high quality and cost-effective services based on cooperative principles and values has failed to evolve in India.

The cooperative health model in Kerala with a strong service objective has emerged as a key alternative to the woes of privatisation in healthcare. During the second wave of covid pandemic, the cooperative health workers in Kerala were active in providing best services to the needy people. The cooperative hospitals were well-prepared to have an adequate supply of oxygen. If there were well-equipped cooperative hospitals in all parts of the country, then they would have definitely provided affordable healthcare and taken off the burden from the public and private sector hospitals which were grossly ill-equipped and badly managed to respond to the covid crisis. Rather than solely basing on profit, the cooperatives are sustainable organisations which are owned and run by their members. They come as a response to inefficiencies in serving serving the interests of people, such as where services and products are unavailable, or not accessible.

The government recently sought the help of the National Cooperative Development Corporation (NCDC) to provide crucial medical supplies to the



health sector. NCDC showed its commitment to lend Rs 10,000 crore to cooperatives to set up new healthcare facilities, or to upgrade the existing ones under Ayushman Sahkar scheme announced last year. The Centre also asked states to cooperate with NCDC for creation of Covid facilities

According to a cooperative health study, health cooperatives all over the world have grown in importance over the years as a reaction to the increase in demand for health services and growing difficulties faced by public authorities to manage rising public health expenditure. But, it is very strange that India has only 52 cooperative hospitals, and most of them are located in Maharashtra, Karnataka, Kerala and Andhra Pradesh.

As cooperatives have proved their sustainability time and again as compared to other enterprises, they can provide long-term, fairer health facilities to people as compared to commercial hospitals. The National Policy on Cooperatives, formulated in 2002, has outlived its utility. It must now be re-formulated to promote setting up cooperative hospitals and the policy must focus on creating youth entrepreneurs in cooperative healthcare. If Kerala's recent Cooperative Policy talks of encouraging cooperative hospitals, then why not have such a similar approach in the National Cooperative Policy?

The National Health Policy talks only about promoting public-private partnerships, but it is silent on promoting cooperatives, even based on partnership model. The current crisis is a wake-up call for the government to give due priority to cooperatives in their health policies to evolve a sustainable healthcare system. If a cooperative healthcare structure in smaller countries like Italy, Spain, Japan etc was at the forefront in tackling Covid, then why can't this happen in India, which boasts of the largest cooperative movement in the world?

Therefore, the cooperative model in the healthcare sector can be a model to aspire to as cooperatives have proved their sustainability. They have the potential to provide long-term, fairer health facilities at more economical rates as compared to private healthcare organizations. It would be wise to help strengthen health cooperatives, particularly in the wake of the effects of COVID-19 and the positive response of the cooperative model to the challenges of the pandemic.



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

- Seminars and workshops may be organized at national, state and district levels on the role of cooperatives in tackling covid. This will help in highlighting the role of cooperatives in tackling covid. The information related to success stories of cooperatives in tackling covid may be disseminated to all.
- Seminars and workshops on potentialities of health cooperatives may be organized, as this is a vital subject, which has not been touched much.
- Essay, debate and poster competitions may be organized on the role of cooperatives in tackling covid, and health cooperatives for youth in schools, colleges and universities so as to create awareness on these issues.



15th NOVEMBER, 2021

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

Cooperatives

The cooperatives are an important form of community-based economic enterprise. There are a large numbers of cooperative organizations such as IFFCO, KRIBHCO, AMUL, urban banks etc improving the socio-economic conditions of the masses. The cooperatives have also played an important role in inclusive development by ensuring that the lowest sections of the society are benefited through wide-ranging cooperative programs.. The inherent strength of cooperatives lies in their unique principles and values.

Indian cooperative movement is the largest movement in the world representing over 30 crores members and about 8.5 lakh cooperative societies at different levels. Almost all villages are covered by cooperatives. The movement is functioning through almost all sectors of the economy viz. credit & banking, fertilizer, sugar, dairy, marketing, consumers, housing and others. The achievements of cooperatives speak highly of the relevance of cooperatives in the Indian economy. The cooperatives are also playing a leading and catalytic role in implementing the schemes of the central/state governments at the grass-roots. Cooperatives have always risen to the occasion and never felt shy of discharging their duties whenever asked to perform whether to meet the needs of consumers in times of shortage or natural calamities. Even the Hon'ble Prime Minister has said that "The cooperative movement is such a model which can provide a successful alternative to socialism and capitalism".

Cooperative Marketing

The objective for establishment of cooperative marketing societies was to overcome the problems arising out of the present system of marketing agricultural produce. The aims of economic development and social justice can best be achieved by channelizing agricultural production through cooperatives only. Private agencies dominate the Indian food grains trade. Farmers complain

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



of the marketing system because they get lower prices due to high marketing charges and prevalence of malpractices by private traders. The cooperative institutions are expected to function as competitors of private traders in the market. These organizations pool the produce of the small farmers having a small surplus to market and improve their bargaining power.

Cooperative marketing organizations are associations of producers 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. In a cooperative marketing society, the control of the organization is in the hands of the members/farmers and each member has one vote irrespective of the number of shares held by him/her, thus governed by the Principle of Cooperative, “One member one vote”. The members are the owners, operators and contributors of the commodities and are the direct beneficiaries of the saving/profit that accrue to the society. No intermediary stands to profit or loss at the expense of the other members.

Since the time marketing has existed, many players have worked together to create a value which benefits both parties. Cooperative marketing ensures that joint efforts produce a synergy thereby adding more value to the customers. The customers always get more value through cooperative marketing. Through collaborative efforts from the involved parties, better returns can be achieved. The societies can advertise together and can attain more market penetration and reach with the help of each other’s marketing network.

The main functions of cooperative marketing societies are :

- To market the produce of the members of the society at fair prices;
- To safeguard the interests of the members by saving them from exploitation of middlemen;
- To make credit facilities available to the members against the security of the produce ;
- To provide the facilities of grading, market information related to price of the produce, storage, transport etc.
- To arrange the supply of the inputs such as seeds, fertilizers, pesticides etc.

- Education and training to members/farmers

Unfortunately, many of the above mentioned functions are not being provided by the cooperatives due to various challenges. Due to lack of professional management, cooperatives are devoid of leadership, managerial and financial skills. The recruitments are politically motivated or influenced by members. This hampers the effective management and prudent decision making process, which in turn affects the economic viability of the cooperatives. There is also lack of interest on part of the members in functioning of the cooperative.

In India, cooperatives play a crucial role in marketing of farmers' produce, and these cooperatives have carved a unique position in the country's agricultural landscape. Almost all secondary markets in the country have the presence of primary marketing cooperatives, which are members of the state marketing federations which in turn are the members of NAFED at the national level. NAFED is thus the Apex Level Cooperative Marketing Federation in India having its reach all across the country including the remotest parts through its three tier structure consisting of Primary Cooperatives at the bottom, State Level Cooperatives in the middle and NAFED at the top. Activities of Nafed add to the betterment of agriculture by protecting the interests of the farmers. Nafed is also a member of International Cooperative Alliance (ICA) and National Cooperative Union of India (NCUI).

NAFED has been rendering great service to the farmers and consumers of the country for the last six decades. The infrastructure of NAFED is spread all across the country comprising of warehouses, cold storages, pre cooling units/vans, onion storages, tea blending and packing unit, consumer marketing division etc.

The following are the challenges and problems of cooperative marketing societies:

- Farmers are indebted to local traders and enter into advance contracts with them for the sale of their produce;
- Farmers are in immediate need of cash after the harvest to meet their personal requirements, hence, they sell their produce to local traders at lower rates;
- Lack of confidence in cooperatives;



- Poor education and training which hamper them to compete with local traders and middlemen;
- Non- availability of quick and cheap transport facilities;
- Lack of adequate storage facility resulting in disposal of the produce early at lower prices.

To overcome the challenges and make the cooperatives economically viable entities, following suggestions are hereby made:

Creation of Post Harvest Infrastructure

It is a fact that the farmers incur huge losses due to inadequate infrastructure at the farm gate. The cooperative societies may be mobilized for creation of infrastructure at the farm gate for the member farmers and also for commercial use.

The societies may set up following infrastructure at farm gate with assistance from the Government :

- ❖ Sorting/grading , packing and drying units for grains
- ❖ Pre- cooling and cold storage / ventilated units for horticulture produce
- ❖ Logistical support through purchase of trucks ,tempos etc for transport of farmers' produce from farm to mandi and elsewhere
- ❖ E Mandies
- ❖ Godowns and warehouses

The cooperative marketing societies are requiring financial assistance and hand- holding support from Central and state governments and institutions like Central and State Warehousing Corporation, NAFED, NCDC etc for overcoming the above challenges to become commercially viable business entities.

Consumer Cooperatives

A consumer cooperative is an enterprise owned by consumers and managed democratically aiming at fulfilling the needs and aspirations of their members. These cooperatives operate within the market system as a form of mutual aid, oriented toward service rather than to earn profit. The advantages of consumer cooperatives are- ease of information, limited liability and democratic management. The prices of products in such stores are also lower,

and these stores are situated at convenient locations. Consumers cooperative are owned and operated by the members only. In some countries, consumer cooperatives are known as cooperative retail societies or retail coops. There are many types of consumers cooperatives operating in different areas such as health, insurance, housing, utilities and personal finance etc.

. Consumer cooperatives are very significant in stabilizing the price of goods in today's markets. Various studies indicate that these cooperatives provide fair price to their members as well as general consumers. The consumer co-operative movement in India was initiated by a few self-help groups more than a hundred years back, with the intention of integrating the requirements of day-today household goods – particularly the food items by making procurement and supply arrangements for self and mutual benefits. The concept was intended to provide linkage between the demand/requirement of household goods of daily use and the producers, with joint financing arrangement by the members themselves. The consumer co-operatives have a four-tier structure in India. The national level apex body of consumer co-operatives is the National Cooperative Consumers Federation of India Ltd. (NCCF). 30 State Level Federations coordinate the functions and activities in the respective states. They are supported by wholesale/central societies at the district level. The primary cooperative societies with membership of individuals undertake the retail trade. These are affiliated to the district wholesale societies and some with even the State and National Federation.

National Cooperative Consumers' Federation of India Ltd. (NCCF), New Delhi is the national level consumer cooperative society having the entire country as its area of operation. It was registered in October, 1965 and is functioning under the Multi-State Cooperative Societies Act, 2002. The total membership of the NCCF stands at 148 comprising of state level consumer cooperative federations, large size wholesale/primary societies besides the Government of India, three national level cooperative organization, namely the National Cooperative Union of India (NCUI), National Cooperative Development Corporation (NCDC), and the National Agriculture Cooperative Marketing Federation of India (NAFED).

The total paid – up share capital of NCCF as on 31.03.2017 was Rs. 14.49 crore, out of which Government of India has contributed Rs. 9.48 crore (i.e. 65.42%). Head Office of NCCF is at New Delhi with 29 branches located

in various parts of the country. It has industrial unit located at Bhiwani (Haryana) and an industrial plot at Mohali.

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.

Processing and Value Addition

Despite agriculture being the mainstay of Indian economy, the country has not been able to harness completely the power of food processing and value addition. The different kinds of losses incurred during the processing activities lead to loss of essential nutrients from the food products. When the world is demanding more advancements to produce nutrient rich and highly economical food products, India has taken a back seat in this sphere. We do not lack in terms of production but in terms of food processing.

- * Food processing and marketing are important for the following reasons:
- * It enables effective substitution of imported food products;
- * It adds value and increases farmers' income on their produce
- * It improves shelf life to overcome seasonality and perishability.
- * Post harvest processing, handling and marketing increases food availability.

In our country, the food processing sector is constrained by inadequate processing methods, lack of access to equipment and packing, unavailability of sufficient storage facilities, weak linkages with producers and poor marketing skills. The sector remains largely unexploited, thus allowing imported foods to dominate internal market. To overcome these issues, value addition is the need of the hour.

Value addition in agriculture is needed for the profitability of the farmers, to empower the farmers and weaker sections of the society, to provide safe, quality and branded food to the consumers, to reduce the post harvest losses, reduction in import while increasing exports, and encouraging the growth of subsidiary industries.

Value added food processing helps in earning more money from farm products. The benefits of value added foods include providing better nutrition to children and mothers, greater income to producers, access to new markets and new processes to improve packaging and storage to reduce waste and ensure greater food safety. Value addition is simply the difference between the cost of inputs involved in production, and the price of output at any particular stage in the overall production process. Value addition in horticulture is the process in which a high price is realized for the same volume of a primary product by means of processing, packaging, upgrading the quality or other such methods. Value addition in agriculture is regarded a significant component of rural development strategy. Small scale processing unit, organic food processing, non-traditional crop production, agri-tourism and bio-development are examples of various value added projects that have created new jobs in rural and semi-urban areas.

The domestic and export demands of horticultural produce has increased over past two decades. The supply side response in production is fairly extraordinary as more and more extension work is increasing as farmers have taken up adoption of modern and improved methods of cultivation. Fast-paced development in areas of transport, roads, tele-communication, education etc. has facilitated higher agricultural production. Fruit and vegetable production has increased substantially over the years. Horticulture production has become accessible to small farmers through government support. The prices of fresh produce are less in comparison to processed foods suggesting that there exists a higher domestic demand for processed food. Un-processed horticulture produce is sold at higher price in large markets, where farmers do not get substantial returns, therefore, a need for establishing smaller markets is considered a priority. The difference in farm gate price and retail price must be bridged to avoid threats to farming enterprises. Over all, there is an expansion in demand of processed food, thus the benefits of higher demand must percolate to the farmers. Horticultural crops are ideal for value addition, they are more profitable with a high degree of processing capabilities. They are rich in health with a higher potential for export.

Thus, value addition is a technique which can be readily used by today's generation. With the advent of ready to cook foods, it is highly essential that a set of guidelines are prepared for the nutrient requirements of any food product. Also, this does not only help in nutrient enhancement but also reduces the post-

production losses. Thereby, the idea of value addition should be popularized in the current food processing industry, and new innovations should emerge so as to produce better quality and more economically rich nutrient products

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

- Conferences, seminars and workshops may be organized on the subjects of cooperative marketing, consumer, processing and value-addition which have a topical significance. For example, a conference may be organized on ‘Strengthening Cooperative Marketing for Doubling Farmers’ Income’.
- Best practices in the fields of cooperative marketing, consumers, processing and value-addition may be identified, and information regarding these may be widely disseminated to all the cooperative organizations.
- Young researchers may be encouraged to undertake research projects in the areas of cooperative marketing, processing, consumers and value addition

16th NOVEMBER, 2021

Ease of Doing Business for Cooperatives[‡]

Introduction

The Ease of Doing Business (EoDB) index is a ranking system established by the World Bank Group. In the EODB index, 'higher rankings' (a lower numerical value) indicate better, usually simpler, regulations for businesses and stronger protections of property rights.

The research presents data for 190 economies and aggregates information from the following 12 areas of business regulation:

- Starting a Business
- Dealing with Construction Permits
- Getting Electricity
- Registering Property
- Getting Credit
- Protecting Minority Investors
- Paying Taxes
- Trading across Borders
- Enforcing Contracts
- Resolving Insolvency
- Employing workers
- Contracting with the government

Rankings and weights on each of the mentioned parameters are used to develop an overall EoDB ranking. A high EoDB ranking means the regulatory environment is more conducive for starting and operating businesses.

Among the chosen 190 countries, India ranked 63rd in Doing Business 2020: World Bank Report.

[‡] Mrs. Sandhya Kapoor, Director (Finance/Estate), NCUI.

Government Initiatives for Cooperatives

• *Starting a Business*

- Permanent Account Number (PAN), Tax Deduction & Collection Account Number (TAN) have now been merged into a single form (SPICe).
- Registration under Employee State Insurance Corporation (ESIC) and Employee Provident Fund Organisation (EPFO) is available at Shram Suvidha portal as a common online service with no physical touchpoint.
- No requirement of inspection before registration under the Shops & Establishment Act in Mumbai and Delhi.

• *Dealing with Construction Permits*

- Municipal Corporations of Delhi, as well as Municipal Corporation of Greater Mumbai, have introduced fast track approval system for issuing building permits with features such as Common Application Form (CAF), provision of using digital signature and online scrutiny of building plans.
- Delhi has uniform building by-laws which allow for risk-based classification regimes for different building types. It has a provision of deemed approval of sanctioning building plans within 30 days.

• *Trading Across Borders*

- ➡ The Central Board of Excise and Customs (CBEC) has implemented the 'Indian Customs Single Window Project' to facilitate trade. Importers and exporters can electronically lodge their customs clearance documents at a single point.
- ➡ The number of mandatory documents required for customs purposes, for both import and export of goods, has been reduced to three.
- ➡ E-Sanchit, an online application system, allows traders to file all documents electronically.
- ➡ The electronic self-sealing of the container at the factory has reduced time and cost for exporting firms.

- ➔ A computerized risk management system has brought transparency and reduced the frequency of custom inspections significantly.
- ➔ Central Board of Indirect Taxes and Customs has provided a facility for Advance Bill of Entry (Advance Import Declaration).
- ***Enforcing Contracts***
 - ✿ The Commercial Courts and Appellate Division of High Courts have been established in Mumbai and Delhi.
 - ✿ National Judicial Data Grid (NJDG) provides case data including case registration, cause list, case status and orders/ judgements of courts district-wise across the country. NJDG is open to the public since 2015.
 - ✿ New cases in district courts are assigned to Judges randomly through an automated system in Delhi and Mumbai.
 - ✿ E-filing of cases has been introduced in district courts of Delhi and Mumbai.
 - ✿ A case management tool has been developed with the functionality of sending a notification to lawyers, viewing court orders/ judgements, tracking the status of cases, semi-automatically generate court orders etc.
- ***Getting Credit***
 - ❖ Central Registry of Securitization Asset Reconstruction and Security Interest (CERSAI) is a geographically unified electronic registry that provides for registration by asset type. Since 2017, CERSAI also provides search through debtor's name.
 - ❖ Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) (Central Registry) Rules, 2011 was amended to include additional types of charges, including a security interest in - immovable property by the mortgage, hypothecation of plant and machinery, stocks, debt including book debt or receivables, intangible assets, patent, copyright, trademark, under-construction building.
 - ❖ The definition of property, which now includes immovable as well as intangible, allows CERSAI to register these additional charges.

- ***Getting Electricity***

- Electricity connection is provided within 7 days if no Right of Way (RoW) is required and within 15 days where RoW is required.
- Service line cum Development charges are now capped at USD 339.84 in Delhi.²⁷
- The number of documents required for getting an electricity connection has been reduced to two and no physical documents are accepted.
- The total number of procedures reduced to 3 in Delhi and 4 in Mumbai.

- ***Registering Property***

- ⇒ All sub-registrar offices have been digitized and its records have been integrated with the Land Records Department, in both Delhi and Mumbai.
- ⇒ In Mumbai, all property tax records have been digitized. Property is mutated automatically after registration. The digitization of property records ensures transparency and allows citizens to ascertain the history of transactions in digital mode.
- ⇒ Statistics regarding the number of land disputes at Revenue Courts are available online in both Delhi and Mumbai.

- ***Resolving Insolvency***

- ⇒ The Insolvency and Bankruptcy Code of 2016 has introduced new dimensions in resolving insolvency in India. It is India's first comprehensive legislation on corporate insolvency.
- ⇒ Under Fast-track Corporate Insolvency Resolution Process (CIRP) for mid-sized companies, the process for insolvency shall be completed within 90 days with a maximum grace period of another 45 days.

- ***Paying Taxes***

- * Domestic cooperatives can opt for concessional tax regime @ 22% (effective tax rate: 25.17% inclusive of surcharge and cess). Such a cooperative cannot claim any income tax incentive or exemption.

- * A cooperative that does not opt for the above concessional tax regime and avails any tax exemption/ incentive, shall continue to pay tax at pre-amended rates. However, the option of availing of the lower tax regime of 22% can be opted for after the expiry of tax during the holiday/ exemption period. Once the same has opted for it, this cannot be subsequently withdrawn by the taxpayer.
- * Robust IT infrastructure of online return filing for Indian taxpayers.
- * The Goods and Service Tax came into effect on 01 July 2017. It subsumes eight taxes at the Central and nine taxes at the State level.
- * The Employee State Insurance Corporation (ESIC) has developed a fully online module for electronic return filing with online payment. This has substantially reduced the time to prepare and file returns.
- * With the introduction of the e-verification system, there remains no physical touchpoint for document submission to income tax authorities.
- * Instead of filing 3 monthly GST returns, the taxpayer has to now file only 2 returns.

Activities/Programmes to be Organised by Cooperatives

- ***IT education & training:*** Since the services available under Ease of Doing Business are IT based, it is imperative for the cooperative federations and state cooperative unions to provide education & training in the field of IT to their network cooperatives to get the maximum benefit of these services.
- ***Cooperative Business Process Outsourcing:*** Cooperatives of a particular area/industry can collectively form a BPO cooperative organisation to outsource some of their non-core business activities like filing of tax returns, PF & ESI returns, maintenance of accounting & other records, drafting of agreements, etc. In this way, the BPO cooperative can act as a single point of contact (SPOC) for the services available under the Ease of Doing Business initiatives of the Government.

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

- Conferences/seminars/workshops may be organized on the subject of ease of doing business for cooperatives by the sectoral cooperatives at national, state and district levels.
- Cooperative organizations may launch training programmes for their officials/non-officials on the various aspects of ease of doing business for cooperatives.
- The youth – specific programmes may be organized so as to attract youth for ease of doing business for cooperatives.

17th NOVEMBER, 2021

Role of Cooperatives in Fostering Professionalism, Innovation and Employment Generation [§]

A cooperative society is a voluntary association formed to serve common social and economic needs of its members. Cooperatives work on the principle of all for one and one for all. The cooperatives are autonomous and independent organizations within the framework of Cooperative Acts and bye-laws applicable to them. The Acts and bye-laws help create a governance model for cooperative societies which is more or less same in all kind of cooperative societies. This governance structure includes a general body which comprises of all the members who hold equal shares in a cooperative society. The general body is the supreme body vested with all the decision making powers in a cooperative society. This general body elects a board of directors among themselves for running the affairs of the society. The general body meets once in a year while the BOD meets regularly to take financial and administrative decisions of the society. The BOD appoints a chief executive officer and other staff to run the day today work as well execution of decisions of the board.

For any organization to become a successful, good governance is the most important aspect. Good governance includes objective legislation, sustainable practical polices, and professional work environment that create honest ,loyal and satisfied dedicated staff.

In the cooperative sector, most of the organizations face lack of professionalism in their workforce. Professionalism can be defined as an approach towards work where there is continuous upgradation of skill of the workforce and adaptation according to changing work environment and needs of the market economy while maintaining consistency in quality of performance. In a professionally oriented organization, the work structures are clearly defined with result-oriented parameters. But due to their unique socio-economic structures, the cooperatives generally find it difficult to develop a professional approach due to various reasons. For example, the general body is comprised of members coming from all walks of life who may not have

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

knowledge of best practices of the business. Similarly, the elected boards comprise of mostly politically motivated people rather than the expert professionals. As both these bodies are responsible for the financial, administrative and policy decisions of a society, their approach and mindset affects the work culture of an organization immensely.

To overcome these constraints, a cooperative society can bring professionalism in its functioning by hiring the top and middle management through transparent selection processes on merit basis. Honest, loyal, satisfied and dedicated professionals help in simplifying procedures, develop strategies to respond to needs and demands of the members and consumers. The societies should have a clear long-term vision and mission with achievable objectives. While good governance introduces professionalism, professionalism sustains good governance for a long time.

It will be helpful if the nepotism and groupings are kept separate and there is clear division of responsibilities between the leadership and professional managers. Continuous training , appreciations and awards for good performance, exposure to best practices through tours and visits, developing competitive and progressive work conditions are other measures that help in better career planning and job security among employees. This ensures their loyalty towards their organization, while employees associate their life goals with the objectives of the organization.

As much as professionalism is required in a cooperative society, innovation is another vertical that an evergrowing and expanding organization wants to access. It can be stated without doubt that professionalism in an organization supports innovation automatically. Innovation in a cooperative model is very much needed to face the globally competitive markets. Unfortunately there is lack of research on innovation in cooperatives. However, cooperatives are always key players in innovation within their communities. In fact, cooperative model itself is also a kind of innovation borne out of desire to find an alternative to capitalist and communist economies.

A cooperative organization can work towards innovation aimed at either transforming the business model or their organizational structure as per new market demands. There may be various technological changes that induce innovation. Most of the cooperatives today are using technologies but the real challenge is to create the technology as per their own needs. Cooperatives are

not only business organizations, but are socio- economic organizations governed by politically motivated elected boards and people from diverse backgrounds .To keep all the stakeholders in loop and still competing with the profit-driven private businesses, this requires personalized innovations which may be specific to each cooperative society.

Secondly, the societies can launch innovations in development of their products and services connected to existing business model. The other option is to invest in some new initiatives to help existing business structures and then work towards integration with them. In nutshell innovation in cooperatives is approached differently due to uniqueness of the cooperative model.

Cooperatives are a major sector of any economy in the world, which generate a large number of employment opportunities. The thrift and credit societies and urban banks provide easy financial support to their members and create many jobs as well. In rural areas where there is poor infrastructure, lack of sufficient public goods and limited income generating activities leading to hidden unemployment, the cooperative societies are a major support system through their low cost services and financial credit system with minimum formalities. The members themselves run the society for their own benefit and become self- sufficient. They are saved from clutches of high interest charging moneylenders while their produce is sold at better prices. They get benefits of cheap funds for input procurement, transportation and market linkage facilities. The formation of a cooperative society unites the members and helps them in advocacy/ lobbying for the cause of cooperatives. It gives them a cause to be together for serving common interests. Participation in the functioning of a cooperative society may lead to joint asset acquisition, capital build-up, improved livelihood, increase in income and improvement in livelihood leading to poverty reduction.

In conclusion, it can be said that cooperatives exist in all sectors of economy and are a major role player in employment generation, both in rural as well as urban sector. The cooperative societies are adapting well according to changing work cultures thus initiating innovations also. Their reach is up to the level of the last person, which ensures involvement of the weakest sections of the society in decision- making. Due to their socio-economic character, the cooperatives are able to survive the worst economic depressions while the giant capitalist companies collapse.

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

- Seminars/workshops may be organized on the important subjects of professionalism, innovation and employment generation related to cooperative development in the states.
- The cooperatives who have done good work in professionalism, innovation and employment generation may be awarded.
- Essay, debate and other competitions may be organized on these subjects for school, college and university students so as to create cooperative awareness amongst youth.

18th NOVEMBER, 2021

Entrepreneurship Development and Strengthening Public – Private – Cooperative Partnership**

As we are involved in the process to repair the Covid disrupted economy, we have a chance to create a better world where the benefits are shared by all. We must create a world where the air is cleaner, and communities are healthier so that people can march on the road to prosperity. For this, we need enterprises rooted in communities such as ‘Cooperatives’. In today’s context, cooperative principles and values are key factors in building up small scale business enterprises that focus on trust and goodwill.

The cooperative enterprises are formed to build up economy based on the principles of fairness and transparency. They establish a market vision where certain values like respectable job, integrity, safety are very important, not just profits or rewards. Cooperative enterprises have an edge over other forms of economic enterprises on account of being more transparent and fairer in distribution of benefits to their members.

The youth population plays an important role in entrepreneurship development as they have many personal qualities such as innovation and creativity, ability to take initiative, self-confidence and willingness to take calculated risk and most importantly ability to collaborate and build up partnerships through networking. These competencies enable them to select and shape their career path either as employees or as entrepreneurs. The key objectives of entrepreneurship development are to increase the knowledge and skill of the existing entrepreneurs as well as to encourage others to become entrepreneurs. Many secondary schools, technical and professional institutions have introduced entrepreneurship as a subject in course curriculum with an objective to develop entrepreneurial capacity of young people in both rural and urban areas that lays the ground for private sector development. Such an action-oriented curriculum focuses on identifying business opportunities, assessing

** Ritesh Dey, Director (Pers./Programme & Liaison), NCUI

resources for setting up enterprises, and managing business based on the learnings from successful entrepreneurs.

Recently, India has been described as world's genuinely emerging market economy with a growing SME sector. The SME sector accounts for over 40% of the total GDP and continues to be the vital source of jobs for the increasing population of India. Recognizing the significance of the local SMEs, the Government has launched several schemes to boost the SME sector which has resulted in a boom in industries like IT, service delivery, health & wellness and many others. This has made the process simple to enable young entrepreneurs to launch start-up companies that ultimately generate job opportunities. The majority of these schemes offer financial aid in the form of subsidies and loans to prospective individuals and organizations so as to strengthen entrepreneurship development. The beneficial government policies and programmes for budding entrepreneurs are :

- Atal Incubation Centre (AIC)
- MSME Business loan in 59 minutes
- National Small Industries Corporation Subsidy
- MSME Market Development Programmes
- Mudra Loans
- Swarojgar Credit Card
- Coir Yudyami Yojana
- Refinancing by NABARD
- Women Entrepreneurship Platform
- Shtree Shakti Package
- Venture Capital Schemes
- End to End Energy Efficiency Scheme
- Credit Link Capital Subsidy Scheme
- Stand Up India

To implement the high priority government planned projects, the public-private partnership is often established in order to combine the skills, expertise

and experience of both the public as well as private sectors to deliver high quality services and divide the risk between the two sectors. It seeks to create timebound world-class infrastructure and attract private sector and institutional capital in infrastructure development in sectors like roads, transports, logistics hubs, health care, education etc.

The International Cooperative Alliance (ICA) has formed an International Cooperative Entrepreneurship Think Tank (ICETT) during 2018 with an objective to strengthen cooperatives' entrepreneurial performance by seeking and using innovative ideas, research, education and enable cooperatives to address the challenges that cooperative enterprises are facing. It has been focusing on topics and issues related to cooperative entrepreneurship and innovation within the ICA strategic plan framework to enhance the comparative advantage of the cooperative business model over other models.

Cooperative entrepreneurship cannot be equated with profit-making business enterprises. It has a focus on social entrepreneurship that emphasizes business with a social cause. That's why it has attracted attention of the government policies. By creating a new Ministry of Cooperation, Government of India recognized the cooperative model of development and provided a space for cooperatives to play a key role in this regard. One of the key mandates laid-down in the newly created Ministry of Cooperation is *“promotion of cooperative based economic developmental model”* that includes the spirit of responsibility among its members for development of the country.

Except few successful cooperatives, most of the cooperative enterprises function in isolation, and hence there is lack of innovation and product variety according to the market demand. Though the pandemic played havoc with the Indian economy, most of the cooperatives have not only survived, but have managed to earn profit despite adverse situation, due to their connection with the people at all levels. Many cooperatives have converted the pandemic threat into an opportunity and also came out from isolation by establishing partnership and networks with public and private sector to extend their outreach and establish new ventures.

The time is ripe for all the sectors of cooperatives to confront challenges based on the needs and aspirations of their members and remodel their working pattern to serve the members in a better way that economically empowers people at all levels of the society. In order to promote cooperative

entrepreneurship, the emphasis has to be given on quality product development, standardization, research and development, technology intervention and professionalization. The cooperatives must follow a two-way approach to achieve the targets. The existing functionaries at all levels from leaders to managers to staff need to be trained and motivated. At the same time, it is important to rope in the younger/new generation so as to motivate them to develop cooperative entrepreneurship in order to tap the new market opportunities. This will create a synergy between the existing functionaries and new energetic young entrepreneurs.

Each sector of the cooperatives may like to collaborate with institutions like Indian Institute of Management (IIMs), Institute of Rural Management (IRMA), Tata Institute of Social science (TISS), Vaikunth Mehta National Institute of Cooperative management (VAMNICOM), Entrepreneurship Development Institute of India (EDII), National Skill Development Corporation (NSDC), National Institute of Entrepreneurship and Small Business Development (NIESBUD) etc. and explore the possibility of creation of the ‘Chair’ for the particular sector of cooperatives and also tie-up with corporative, public and private sector enterprises. The challenges being faced by different sectors of cooperatives need to be addressed by these management and technical Institutions through research and development. The market link has to be established through the corporates based on public- private- cooperative partnership (PPCP) model with an ultimate objective to function in accordance with sustainable economic development goals. An Advisory Committee may be set at the apex level to co-ordinate such partnerships.

In line with the above, NCUI has been developing a ‘Skill Development Centre’ in Noida for focused intervention to build up the capacity of members of all sectors of cooperatives for which NCUI has initiated collaboration with specialized government bodies viz. National Skill Development Corporation (NSDC), National Institute of Entrepreneurship & Small Business Development (NIESBUD) of the Ministry of Skill Development & Entrepreneurship (MSDE), Agricultural & Processing Food Products Export Development Authority (APEDA), Warehousing Development Regulatory Authority (WDRA) etc. All these initiatives will strengthen cooperative movement in the country and help in realizing the vision of the newly formed Ministry of Cooperation i.e. ‘Prosperity Through Cooperation’ – “Sahakar se Samridhi”.

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

- Conferences/seminars/workshops may be organized on the subjects related to entrepreneurship development, and public-private-cooperative partnership. As public-private-cooperative partnership is a very important subject, organization of seminars/workshops to deliberate upon this subject is very important.
- Workshops on developing cooperative entrepreneurship may be organized for college and university students.
- Schemes with financial assistance may be started for cooperative entrepreneurs.

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

The Global Gender Gap Index benchmarks the evolution of gender-based gaps among four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment) and tracks progress towards closing these gaps over a period of time.

The 15th edition, the *Global Gender Gap Report 2021*, comes out a little over one year after COVID-19 was officially declared a pandemic. Preliminary evidence suggests that the health emergency and the related economic downturn have impacted women more severely than men, partially re-opening gaps that had already been closed. This year, the Global Gender Gap index benchmarks 156 countries. **Ref: <https://www.weforum.org/reports/ab6795a1-960c-42b2-b3d5-587eccda6023/digest>**

According to the report, out of 156 countries, India is ranked at 140, much below Bangladesh (65), Nepal (106), Sri Lanka (116) and Bhutan (130).

In India, only 22.3% of women participate in the labour market than that of men (79.6%), while only 29.2% of technical roles are held by women. The presence of women in senior roles is even more rare: women make up just 14.6%, the income of an average woman is below 20.7% that of an average man, literacy rates for women are 65.8% and for men it is 82.4% and women in Parliament are 14.4% than men at 85.6%.

Impact of COVID-19 Pandemic

Early projections from International Labour Organisation (ILO) suggest, that 5% of all employed women lost their jobs, compared with 3.9% of employed men. LinkedIn data further shows a marked decline of women's hiring into leadership roles, creating a reversal of 1 to 2 years of progress across multiple industries. While industries such as software and IT services, financial services, health and healthcare, and manufacturing are countering this trend, there is a more severe destruction of overall roles in industries with higher

^{††}Mrs. Savitri Singh, Director (NCCE/CEF/IR/IT), NCUI.

participation of women, such as the consumer sector, non-profits, and media and communication. Additionally, Ipsos data from January 2021 shows that a longer “double-shift” of paid and unpaid work in the context of school closures and limited availability of care services have contributed to an overall increase of stress and anxiety around job insecurity and difficulty in maintaining work-life balance among women with children.

The COVID-19 crisis has changed the way humans lived and worked. A sharp rise in use of technology at work and educational institutions has accelerated disruption in the world of work affecting women and weaker sections of the society. Technology takes away jobs but at the same time creates different jobs for which a new set of skills are required. Lack of opportunity to skill development puts women at disadvantage.

Through the combined effect of accelerated automation, the growing “double shift”, and other labour market dynamics such as occupational segregation, the pandemic is likely to have a scary impact on future economic opportunities for women, risking inferior reemployment prospects and a persistent drop in income. Gender-positive recovery policies and practices can tackle various potential challenges.

Role of Cooperatives

ILO Recommendation no.193 (7(3))

“Special consideration should be given to increasing women’s participation in the co-operative movement at all levels, particularly at management and leadership levels.”

Despite all the efforts made by law makers, the situation of women has not noticeably improved. Women in India provide up to 65% of labour for rice cultivation, dairy and other farm related work but less than 10% women farmers own land. Owing to that, their participation in agricultural and other cooperatives as members or leaders is low.

Following are some of the gender issues in cooperatives that pose obstacles in their active participation at various levels of governance.

- Low level of participation of women in cooperative development. The quality of participation in cooperatives e.g. in what capacities do women participate - as members, staff, office bearers? Are efforts made to increase women’s participation?

- Constraints to participation in cooperatives e.g. social, cultural, economic and political restrictions on women, heavy workload, education, selection criteria for members etc.
- Participation of women in decision-making processes. Are men and women equal partners?
- Lack of access to and control over resources such as credit, education, training, production inputs, marketing outlets, etc.
- Do the education and training programmes address women's needs, are they conveniently timed? Are child care facilities available?

Ten sectors with relatively high women labour include:

- Plantation sector - tea, coffee and rubber,
- Food processing - cashew processing, horticulture, dairying, and chilli processing,
- Textiles and clothing (including handlooms),
- Handicrafts
- Fisheries and other marine products.

Cooperatives have significant presence in all these sectors but women do not find adequate representation in these sectors. The studies reveal that women are important stake-holders in the process of trade led growth and development.

Gender Mainstreaming in Cooperatives

Cooperatives are the most suitable institutions for empowerment of the less privileged and under-privileged. The universal principles of co-operation give sufficient space and opportunity for socio, economic and political empowerment of women. Co-operative credit schemes that benefit women are yielding dividends around the world. Dairy co-operatives have changed the face of women in India.

Following are constraints to women's empowerment that should be addressed on a priority basis by the cooperatives:

- ➔ Legal constraints
- ➔ Co-operative laws and by-laws
- ➔ Commercial law/ economic law
- ➔ Marital laws, customary laws and social norms

How to Achieve Empowerment Through Cooperatives :

Encourage women to join cooperatives by creating an enabling environment

- It is imperative to ensure that no gender discriminatory legal provisions remain in any piece of legislation.
- Training programmes
- Gender sensitization programmes
- Reservation for women in the board of directors
- Allocation of special fund with ministry of co-operation/ government and cooperative unions for gender integration and women development programmes

Following action can be taken by the government, line ministry as well as cooperatives of all levels starting from primary to national federations and stake-holders such as NCDC :

- Instituting gender responsive co-operative laws, bye-laws and policies that promote increased women membership in co-operatives and participation in leadership and decision-making therein.
- Building capacity of co-operatives through successor generation programs, gender sensitization, documentation and sharing of best practices and resources for gender mainstreaming and women leadership
- Building capacity of women for leadership and decision-making in co-operatives and enterprise development as a strategy for poverty alleviation
- Developing monitoring and evaluation tools to map progress of gender mainstreaming in co-operatives through institutionalizing a sex-disaggregated data collection and utilization system.
- Reserving minimum 30% seats for women as recommended by ICA/AWCF Tagaytay Regional Conference 2006 to facilitate women's participation at all levels of co-operatives, especially at the leadership and decision making level.
- Establishing a fund for the empowerment of women in co-operatives generated from within the co-operative movement as

well as from other institutions to be used in carrying out the actions contained in this document.

There is a need to establish a separate fund for women to be utilized for capacity building. For example, training on leadership and enterprise development, developing and implementing projects to support capacity building of women, ensuring implementation of monitoring and evaluation tools to map gender mainstreaming in cooperatives, promotion and advocacy for sex-disaggregated data collection to map the progress of cooperatives, advocacy for implementation of minimum 30% reservation of seats for women in cooperatives, adapting and implementing minimum 30% reservation of seats for women at leadership and decision making bodies, monitoring and sharing best practices etc. are some of the areas where this fund can be used.

The rationale for gender equality are moral and ethical issues – i.e. basic human rights of women and men and promotion of economic growth based on the full utilization of potential of human resources i.e. men and women. Both have some special abilities, which are equally useful for the business of the cooperatives as well as economic and social activities of the community.

There are about 30% women in the Indian cooperative fold including the “women only” cooperatives which is an unique feature of the Indian cooperative movement along with the women cooperative banks. The cooperative sector is committed to women empowerment and gender equality for which National Cooperative Union of India (NCUI) through the National Centre for Cooperative Education (NCCE), Cooperative Education Field Projects and NCUI Women Committee have been running various programs for advocacy and capacity building. In order to achieve the goal of gender integration and empowerment of women in cooperatives, NCUI have constituted a National Women’s Committee consisting of representatives from member organizations of various states.

The national cooperative federations in various sectors of businesses such as fertiliser, dairy, agriculture, fisheries etc. have devised strategies to promote women in cooperative businesses. The cooperatives in the agriculture sector pay special attention to women farmers and landless farm workers.

NCCE in collaboration with the State Cooperative Unions and Junior Cooperative Training Centres (JCTCs) at district level organises around 200 programs for the benefit of the cooperative members and employees. A substantial number of women attend these programs. Besides, a number of short

Leadership Development Programs of women co-operators are also being organised.

Keeping in view the long lasting impact of the Covid-19 pandemic, there is a need for cooperatives to invest in research and data collection to ascertain qualitative and quantitative participation of women, youth and other weaker sections of the population in cooperatives and their active participation in availing various services.

Cooperatives need to encourage more women participation at the leadership and decision making level by enacting favourable policies so as to encourage their participation. Preference should be given to women in recruitment and they must be encouraged for participation in skill development programs.

Cooperative businesses should adopt innovation and diversify into new business areas such as e-commerce, digitalisation, use of technology and elder care businesses keeping in view the aging population. The new areas of business will certainly benefit women in gaining sustainable income thereby enhancing their standard of living.

Youth Participation

For any movement to be impactful, active involvement of both women and youth of a country is of vital importance. This applies to the cooperative sector, where active participation of youth and women is key for success of the cooperative movement.

Of late, the government has repeatedly pointed out that the cooperative movement should find ways and means to increase youth participation in the cooperative movement considering the fact that India has primarily a youth population. The fact remains that majority of the youth today are not aware of the cooperative sector as a career option, nor they are aware of the fact that the cooperative sector can be a good platform for developing their entrepreneurial capabilities.

NCUI being an apex organization of the cooperative movement has an active training policy for youth in the country. While NCCE conducts many programmes for youth, NCUI is regularly conducting sensitization programmes/workshops for school children as well as school teachers. These programmes are conducted for Kendriya Vidyalaya Schools, and for other private schools. NCCE's Certificate and Diploma Programmes in Cooperation

for various universities are good examples for popularizing cooperative model in the universities so as to attract youth to the subject to Cooperation. As a major initiative to encourage youth participation in the cooperative movement, it has been decided to constitute a National Committee for Youth which will definitely take various steps to popularize cooperative model amongst youth.

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, 2021

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

With the formation of new Ministry of Cooperatives, financial inclusion, digitalization and social media may be the prime areas demanding attention of the government. Though cooperatives are strong in these fields, but we may see more policies favouring cooperatives in these areas. During the cooperative week celebrations, these areas must get due attention.

Financial Inclusion : Working Definition

Considering all aspects Ranga Rajan Committee (Committee on Financial Inclusion) determined the following working definition on Financial Inclusion :

“Financial Inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups, such as weaker sections and low income groups at an affordable cost.”

Strategy for Building an Inclusive Financial Sector

As per Ranga Rajan Committee, overall strategy for building an inclusive financial sector may be based on:

- Effecting improvements within the existing formal credit delivery mechanism;
- Suggesting measures for improving credit absorption capacity especially amongst marginal and sub-marginal farmers and poor non-cultivator households;
- Evolving new models for effective outreach; and
- Leveraging on technology- based solutions.

Cooperative Sector and Financial Inclusive

In India the cooperative sector with its vast network can play a very important role in inclusive growth and financial inclusion because it has wider

^{‡‡} Sanjay Verma, Dy. Director (Pub./PR), NCUI.

and deeper reach in the country than other financial institutions. The Report (2005) of the ‘Task Force on Revival of Cooperative Credit Institutions’ (Popularly known as Vaidyanathan Committee) clearly expressed, “the Cooperatives of the mutual thrift and credit type, are the only form of organization by which economically dis-advantaged individual and groups could, through voluntary collective action, overcome their disadvantageous position in an unequal market and promote their well being.

Cooperatives are now playing a very significant role in the socio-economic development of our country especially the rural India and rural economy. For the success of financial inclusion, the cooperative credit societies need to innovate products and services on the basis of observing clients, households, markets and work-places to suit the needs of the consumers. Thus, to perform this challenging task of offering integrated financial services to the rural farmers, the primary agricultural cooperative credit societies are definitely more suited. The sense of co-operation is highly essential to harness the vast economic energy that is waiting to be unleashed by the rural farmers. Though they were initially organized only as the credit institutions, primary agricultural cooperative credit societies are now tirelessly serving with endless areas of services. They serve in both credit and non credit areas. They deliver credit for agriculture as well as non-agriculture purposes.

Urban cooperative banks have played a very important role in extending financial inclusion in India since their inception in the early 20th century and more so, after they were brought under the purview of the Banking Regulation Act (as applicable to cooperative societies) in 1966. Urban cooperative banks occupy an important position in Indian banking system. The cooperative credit societies were the first formal institution to be conceived and developed to purvey credit to rural India. The cooperatives credit societies therefore have been recognized a key instrument of financial inclusion in reaching out to the last mile in rural areas.

Digitalisation

Cooperatives need digitalisation so that their benefits reach the poor and needy sections of the society. 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 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. It is good to know that many of the cooperative banks have opted for core banking services, which is integrated with fintech services.

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.

The recently launched Prime Minister Digital India initiative aims at integrating the government and related departments and the public with the objective of making public services available to citizens electronically by reducing paperwork. The Digital India initiative aims at creation of nationwide digital infrastructure (broadband / high speed internet), delivery of government services digitally and also increasing digital literacy. Digitizing life and work—the mobile Internet, the cloud, the automation of knowledge work, digital payments, and verifiable digital identity are the focal points of Digital India.

Digitalisation can play an important role in enabling the growth India needs; also it has a direct impact on the country's socio-economic development. The spread of digital technologies can raise the productivity of business and agriculture, redefine how services can be delivered, and contribute to higher

living standards for millions of Indians. Cooperative societies can have a bigger role in socio-economy growth, and hence digitalisation in cooperative sector will increase this prospect manifold.

During the covid pandemic when the country has been subjected to lockdowns, digital technologies have been used by the cooperative organisations effectively. The online training programmes on cooperatives based on digital technologies have become popular. The transactions in cooperative banks have increased. The organisations like AMUL, IFFCO, KRIBHCO have enhanced their business through digital technologies.

Cooperatives and Social Media

The cooperative movement in the digital era today faces a big challenge to build up connectivity 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.

Cooperatives and social media work on the same principle of empowering people in their own ways. The tools of Social Media (Face book, 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, and few other organisations, it has been found that many of the cooperative organizations are not utilizing the potentialities of face book, twitter and other social media platforms for effective communications. Some have face book 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 for 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. Few of cooperative banks like Saraswat Cooperative Bank, Shamrao Vithal Cooperative Bank, etc use social media effectively to widen their customer base. 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. Use for twitter, online petitions on www.chage.org can be a very effective social media strategy. 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 strengthen their relationships with the customers.

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. Many of the cooperators are using livestreaming of their events through their YouTube channels. Recently, NCUI has taken a lead in sensitizing cooperative organizations throughout the country to strengthen their social media by organising webinars regularly. During these webinars, cooperative organisations like AMUL, IFFCO, Saraswat Cooperative Bank, Uralangul Labour Contract Society, etc. have highlighted their best practices in social media. Due to NCUI's initiative, many of the cooperative organisations have been strengthening their social media platforms. NCUI too has taken active steps to make its social media platforms active. NCUI Haat's instagram page has become very popular, as many cooperatives show interest to sell their products in NCUI Haat. An important suggestion mooted during these webinars is that NCUI should create a social media platform for the cooperative organisations.

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, 2021 issue of ‘The Cooperator’ as a special issue to mark the occasion of All India Cooperative Week with the main theme **“PROSPERITY THROUGH COOPERATION (सहकार से समृद्धि)”**. 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, 2021** to ensure timely printing of the special issue. We will highly appreciate if you send the articles through email at **ncui.pub@gmail.com**