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Resilient to Crises: How Cooperatives are Adapting Sustainably to Overcome COVID-19 Induced Challenges



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Resilient to Crises: How Cooperatives Are Adapting Sustainably to Overcome COVID-19-induced Challenges

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Mohit Dave¹ 

Abstract

This article argues that cooperative and mutual enterprises (CMEs) have a key role to play in transforming to sustainable and resilient societies in the aftermath of the COVID-19 pandemic. It looks at the contributions that CMEs have made in responding to the previous and ongoing crisis in Asia and the Pacific region. This article discusses the role of umbrella organisations and how their initiatives can facilitate a ‘trickle-down’ effect throughout the cooperative movement, highlighting examples of stimulus packages and their policy linkages. This article incorporates a brief overview of large national cooperative enterprises and apexes and their substantial contribution to resilience and sustainability. The author demonstrates the major role that cooperatives and mutuals are playing to foster inclusive and sustainable development at the grassroots level. This article concludes by arguing that CMEs are particularly resilient in adapting to a crisis, due to the specific features of the cooperative model, including the values of democracy and solidarity, as well as the principles of cooperation among cooperatives and concern for the community. Strong partnerships between and within cooperatives and mutuals can be instrumental in enhancing the emerging role of the movement as a pivotal actor in transforming towards sustainable and resilient societies.

Keywords

Resilience, sustainability, sustainable development goals (SDGs), cooperatives and mutual enterprises (CMEs), crisis

¹ International Cooperative Alliance Asia and Pacific, New Delhi, Delhi, India.

Corresponding author:

Mohit Dave, International Cooperative Alliance Asia and Pacific, New Delhi, Delhi | 10066, India.
E-mail: mohit.dave@icaap.coop

Introduction

With the spread of the COVID-19 and its economic and social impacts, the world has faced a time of unprecedented uncertainty. It is a time when things that were previously unimaginable are now a reality. The mandatory shutdowns of non-essential businesses and the confinement of billions of people to their homes are revamping societies and economies. The impact is unevenly distributed for households, workers and businesses, further exacerbating inequalities that already exist. Cooperatives and mutual enterprises (CMEs), their employees, members and communities have also been impacted, albeit asymmetrically depending on the sectors and the stage of the spread of the virus in their region or country.

While the virus is said to be egalitarian, hitting everyone indiscriminately, regardless of their social or economic status, the social and economic inequalities, which already exist in our societies, mean that the crisis is having a particularly devastating impact on the most vulnerable members of society. By losing their job, as a result of the lockdown, people who are already at risk of poverty are losing their main source of income and being denied access to essential goods and services. People who are already vulnerable and marginalised are now suffering further from limited or even non-existent access to health and social care and are being deprived of their network of support. Women workers are faced with a dual burden; not only do they represent 70% of the workforce in the healthcare system globally, but also they are now being forced to work longer shifts and to carry out additional work at home.¹

The Asia-Pacific region is home to two-thirds of the world's population (around 4.58 billion) living in 53 countries and territories. The COVID-19 pandemic has for the time being dented the region's economic growth, potentially increased the number of people living under poverty and stalled the aspirations of its young population. It has shown the need to look beyond current models, which value long-term gain over long-term viability, increase inequality, lower social capital and create environmental imbalances. Historically, during periods of crises, the value of cooperation, solidarity and mutualism experience an increase in popularity.² In the face of adversity, be it natural or manmade, CMEs in the region have shown their relevance, proven their resilience and demonstrated their endurance. The challenges and urgency have magnified post the pandemic, and the relevance of cooperatives in the region has never been greater.

The International Cooperative Alliance's (ICA) *Blueprint for a Cooperative Decade* makes the case for cooperatives as builders of economic, social and environmental sustainability. As member-owned economic enterprises, cooperatives are less likely to compromise on quality in pursuit of short-term profit, focusing more on longevity. As social actors, they are inclusive and build the stock of social capital on which successful societies and economies thrive. As participatory organisations, concerns about future environmental outcomes are voiced democratically by members, without needing to be calculated in terms of return on investment (ICA 2013).

This article argues that CMEs, as value and principle-based, people-centred businesses, adapt to the needs of communities during challenging times. It is a

blend and analysis of theoretical perspectives and the COVID-19 response of the cooperative and mutuals sector in Asia and the Pacific region. The data collected are based on feedback, as well as self-reporting, from ICA members and partners from their websites, social media communications, email exchanges and direct messages. This article consists of five parts; the first part is an introduction. The second part explains the interlinkages between cooperatives and sustainable development. The third part gives an overview of the adaptation tools used by CMEs to help achieve sustainable and resilient societies. The fourth part discusses their specific responses to the COVID-19 pandemic. The fifth part discusses the findings and makes some key recommendations. The last and sixth part concludes this article. The objective of this article is to record some of the short-to-mid-term crisis response measures of CMEs in Asia and the Pacific region and generate discussions and suggestions to promote long-term resilience and sustainability of the sector and society.

Cooperatives and Sustainable Development

International Recognition

More than five years after the introduction of the sustainable development goals (SDGs) and leading global climate commitments, like the 2015 Paris Agreement, the topic of sustainable development and how we go beyond ‘business as usual’ has become central to the global policy agenda (Harvey 2018). In parallel, key figures within the cooperative movement have highlighted the model’s relevance for sustainable development against a backdrop of shifting political landscapes, war, rising inequalities, demographic changes and environmental degradation (Voinea 2016).

As key stakeholders such as the United Nations, the International Labour Organisation (ILO) and the ICA have argued, the cooperative model is well placed to address the challenges posed by transitions to sustainability, including those such as poverty, gender inequality or economic and social exclusion (ILO and ICA 2014). First, the original cooperative values and principles stand in close and harmonious relation to the aims and objectives set out in the 17 SDGs and 169 indicators. Second, in a similar way, cooperatives can act along what Simel Esim, Manager of the Cooperatives Unit at the ILO in Geneva, has termed a ‘triple bottom line’: as social organisations, environmental actors and economic actors, cooperatives often meet these goals simultaneously. Third and in addition to the triple bottom line, cooperatives also address challenges of governance, by fostering member economic participation and facilitating education and training, ways in which they can solve common problems and enable people to take charge of their own development.

What makes the cooperative model well suited to sustainable development? The first clear relation is at the very root of the definition provided by the ICA, which defines a cooperative as ‘an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through

a jointly-owned and democratically controlled enterprise' (ICA 2015, 2). A key, implicit component is that in their very DNA, cooperatives meet 'a diversified' set of needs, which go beyond profit generation or shareholder return. The wide range of needs identified, whilst not specifically clarifying an environmental aim in this case, continue to acknowledge that people, in order to voluntarily achieve well-being, require more than simple economic well-being. The emphasis on the commonalities suggests that one's need does not necessarily lead to the detriment of another and links strongly to the cooperative value of solidarity.

In the consensus (European Union 2017), the European Union (EU) recognised that 'cooperatives have become instrumental partners in reaching the most vulnerable and marginalised people', alongside other actors, and the EU pledges to promote and defend the 'space where these development actors can operate safely ... for achieving sustainable development. The EU is further committed to 'promoting the creation of farmers' organisations and cooperatives, to address, among others, better productivity of family farms, land use rights and traditional farmer-based seed systems' (European Union 2017, 29), underlining the role cooperatives are playing in poverty eradication and food security. The EU also expresses its commitment 'to promote private sector initiatives and social enterprises, cooperatives and women and youth entrepreneurs, to boost the provision of local services as well as inclusive and green business models', acknowledging the unique democratic and inclusive nature of the cooperative model (European Union 2017, 26).

In addition to this, the resolution of the European Parliament on the Consensus on Development calls for 'specific EU development strategies to better target, protect and support vulnerable and marginalised groups' such as, among others, small producers and cooperatives... 'in order to offer them the same opportunities and rights as everyone else, in line with the principle of leaving no one behind' (European Parliament 2017, Article 5). At the global level, the United Nations General Assembly declared 2012 as the International Year of Cooperatives, highlighting the contribution of cooperatives to socio-economic development, particularly their impact on poverty reduction, employment generation and diverse forms of social integration (United Nations General Assembly 2010). Such recognitions are evidence of the role cooperatives are already playing.

Solidarity and Sustainability

The cooperative movement has considered the role of environmental protection as having an implicit recognition within its values and principles. The most recent addition to the cooperative principles, 'concern for community', was adopted at the Manchester Congress in September 1995 and included strong debate over the links between the cooperative movement and environmental protection (Hoyt 1996). The principle reads, 'While focusing on member needs, cooperatives work for the sustainable development of their communities....' Cooperatives, therefore, have a tangible relation to the communities within which they are based. Not only do cooperatives arise from a more genuine need, when compared with the frequent manufacturing of consumer needs by conventional capitalist companies, but

profits stay within and are reinvested by the community. There are incentives, therefore, both economic and social, to ensure this investment, in order for a community to come together to meet their needs through the formation of democratically accountable, member-based organisations.

In addition, two more features that solidify the case for sustainability include cooperative longevity (permanence and resistance to short-termism) and cooperation among cooperatives. With respect to longevity, permanence is a concept that links to the discussion of concern for community—as cooperatives are not driven to pack up and move to an alternative location in times of economic hardship (Archerd 1996). Although recent critiques of larger cooperatives have focused on the case of expansionism and non-member subsidiaries, it is indeed clear that cooperatives have a strong resilience in the face of economic crisis. They have proven to act according to member's needs in the long term, rather than push like investor-owned companies to respond to logics of expansionism, economic externalities or shareholder value (Flecha and Ngai 2014). Moreover, 'cooperation among cooperatives' is a further principle that makes the cooperative movement uniquely suited to solving problems linked with sustainability, such as climate change, which supersede national governance structures.

Exchanges between organisations that share the same cooperative values and principles are more likely to take into account concern for the community and thus sustainability concerns, and it is frequent that they cooperate together to that end through sharing of experience or joint training.³ When cooperation takes the shape of coop-to-coop business, cooperatives' value-based and people-centred approaches raise the chances that the value chain will benefit both sides, including smaller suppliers in Southern countries (contrary to many conventional firms' transactions).

By supporting the growth of the cooperative movement through these principles, cooperative federations help the values of equality, honesty, openness, social responsibility and caring for others to become instrumental in the debate on SDG implementation. Of course, a number of SDGs and their indicators may be more particularly well suited to the cooperative identity, for example, SDG 1 on reducing poverty (in line with their endeavour to meet members' social and economic needs), SDG 8 on decent work (supported by cooperatives' democratic and member-based approach, coupled with their concern for the community), SDG 12 on responsible production and consumption (promoted by the principle of concern for community and the value of equity) and SDG 17 on partnerships (upheld among others by the principle of cooperation between cooperatives). Furthermore, work has also been carried out on the links between cooperatives and SDG 16 on peace, justice and strong institutions, a topic on which the late Ian MacPherson and Yehuda Paz produced an important book, among earlier works (Macpherson, Emmanuel, and Paz 2015).

Awareness and Campaign

Co-ops for 2030 is a campaign for cooperatives to learn more about the SDGs, commit to pledges to contribute to achieving the SDGs (often through initiatives that are already in place) and report their progress. Towards these aims, a dedicated

website was launched by the ICA in 2016, where cooperative organisations can directly provide data on their commitments to specific SDGs and targets, information then made publicly available to all site visitors. This helps both to raise awareness on cooperatives' SDG contributions towards external audiences and to assess internally the progress of the movement in that field.⁴

For example, Maldives Fishermen's Association is professionalising the Maldivian fishery industry, setting the end of 2020 as the target for educating and certifying 30% of Maldivian fishing skippers. Their initiative is in line with target 12.3 to halve per capita global food waste at the retail and consumer level and reduce food losses along production and supply chains, including post-harvest losses, by 2030. In addition to actions on the ground which impact the value chain, reporting and monitoring also play a key role in measuring progress on SDG 12. Further afield, a key example of sustainability reporting is the CBH Group in Australia, which commits to including sustainability aspects into their annual performance reports to all members. This is in line with the global goals' target 12.6, to encourage companies, especially large and trans-national companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle.

In the Middle Eastern region, an ICA member dedicated to improving food security is the Economic and Social Development Centre (ESDC) of Palestine, which is committed to strengthening the resilience and adaptive capacity of small-scale farmers through improving the service delivery capacity of cooperatives and building cooperatives' production, business and institutional capacity and the technical aspects of their livelihood and business (FAO 2018). It contributes to target 2.1 to end hunger and ensure access by all people, in particular, the poor and people in vulnerable situations including infants, to safe, nutritious and sufficient food all year round by 2030.

Cooperatives, through the principles of voluntary and open membership and democratic member control, have been instrumental in shaping working conditions, which are aligned to the value of a decent work agenda, supported by international organisations such as the ILO, which outline, through Recommendation 193, the central role that the cooperative model occupies in this regard (ILO 2002). Through the provision of a collective voice and negotiation power for their members with the public authorities, or by providing decent work opportunities through training and education programmes, cooperatives make a strong contribution to economic and social rights.

Indian Farmers Fertiliser Cooperative (IFFCO) has pledged on the Co-ops for 2030 platform to implement afforestation projects on 29,419 hectares of wastelands, which will also generate employment for rural populations. This will contribute towards target 8.5, to achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities and equal pay for work of equal value by 2030. In a similar way, the National Cooperative Bank Limited (NCBL; NCBL 2017) in Nepal intends to raise awareness about SDGs by incorporating them into their training activities. They also facilitate skill development training to linkup with micro-finance, self-employment loans to create and increase employment, expansion of financial

access and inclusion. The initiatives taken under this action area strongly impact target 8.3, namely to promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation and encourage the formalisation and growth of micro-, small- and medium-sized enterprises through access to financial services.

Adapting to Transform: Towards Sustainable and Resilient Societies

It is held that with the ongoing global economic crises and the whole world witnessing the collapse of the capitalist free market, and on the other hand, the failure of the socialist-based command economy, the viable third alternative is democratically owned and managed cooperatives (Restakis 2010). The CECOP-CICOPA report, *The Resilience of the Cooperative Model*, details, with concrete examples, the resilience of worker cooperatives, social cooperatives and other worker-owned enterprises. At the 'micro' (enterprise) level, a number of short-term measures aimed at facing the immediate effects of the crisis (in particular, aimed at temporarily reducing costs) were taken rapidly and with a high level of legitimacy by cooperative members, thanks to the regime of democratic control that characterises these enterprises. In particular, cooperative groups have proven to maintain and even, in a number of cases, to increase the number of jobs and the turnover and, thus, to show a particularly strong resilience (Roelants et al. 2012).

The Cooperative Advantage

Given good governance in a cooperative or mutual, research suggests that one can expect higher quality and quantity of effort inputs, less turnover, smarter management, less free-riding and greater incentives for applied technical change (Altman 2002, 2006, 2009, 2015; Ben-Ner & Jones 1995; Bonin, Jones, and Putterman 1993; Davis 2004; Doucouliagos 1995; Gordon 1998; Lampel, Bhalla, and Jha 2010; Sexton and Iskow 1993). When members are in control of their organisation and have a meaningful and effective voice, this creates the incentive to make decisions and behave in a manner that would positively affect productivity and negatively impact costs. This is assumed away from the conventional economic model. The latter assumes that productivity is typically unaffected by the overall incentive environment. In particular, the quantity and quality of effort put into the production process are assumed to be fixed. In a behavioural economics framework, rooted in X-efficiency theory, the effort is a function of the incentive environment. Therefore, to the extent that CMEs provide an improved incentive environment to member owners and other stakeholders, one would expect that the quality and quantity of effort put into the production process will increase.

Many consumers prefer to purchase from a cooperative, especially if the quality and price point of the cooperative product is at least the same as what is sold by an investor-owned firm (Altman 2016). Research also suggests that many individuals are willing to pay a premium for cooperative products. Hence, the demand for cooperative products is less price sensitive (elastic) than for the products of investor-owned firms, at least on average. This cooperative advantage is based on the perception that cooperatives or member-owned organisations are somehow better organisations worthy of consumer patronage and preferential treatment by consumers. An example of this would be paying a higher price for cooperative products because cooperatives are deemed to provide cooperative members and even non-members with higher levels of socio-economic well-being. Also, for cooperative members such as in consumer cooperatives and mutuals, the cooperative product is regarded to be a better match for the needs of its members since the cooperative, if adhering to cooperative principles and values, is driven by meeting member preferences and doing so in a cost-effective manner.

Social Capital

Decoupling economic growth from resource use is one of the most complex challenges facing humanity at present, with many academics such as Jason Hickel arguing that a post-growth society and economic redistribution programmes are crucial to address the twin challenges of climate change and environmental degradation (Hickel 2017). Cooperatives can make concrete contributions to a reformed approach to production and consumption by ensuring the equitable management and efficient use of natural resources through their democratised structures. At the local level, cooperatives support economic localisation and the reinvestment of surplus within communities and at the level of the larger cooperative enterprises or cooperative apexes, cooperatives implement and replicate cooperative values and principles across global value chains.

Cooperatives have a high level of social capital, meaning that there is a high level of trust between the cooperative leaders and their members. This relationship has enabled cooperatives to become a trusted and reliable source of information dissemination, especially in more rural communities that are difficult to permeate. Through the discussions for this article, it is learnt that most of the cooperatives in the Asia-Pacific region relayed vital COVID-19-related information to their members. Cooperatives have also used their high level of social capital to assist members that are struggling financially during the pandemic, with several CMEs providing small loans to members to cover the costs of inputs and other necessities. Overall, it was found that cooperative services during COVID-19, such as information dissemination and financial assistance, have minimised the impact of pandemic-related stressors for cooperative members over the course of the study.

Experiences in Confronting Crisis

The resilience and the strength of the cooperative movement are reflected in how it comes together and addresses the crises it is confronting. In Singapore, the Singapore Professionals' and Executives' Co-operative (SPEC) was set up by the Singapore Human Resources Institute in 2000 after the financial crisis of 1998, which sparked a wave of business restructures that left many professionals, managers, executives and technicians (PMETs) without jobs. SPEC helps PMETs to adapt to these changes and stay resilient, whatever the future brings. It helps to change mindset—for instance, by changing their lifelong expectation of working for only one employer to working for a range of organisations that require their services and expertise.

The 2015 Ernst and Young Submission to the Senate Standing Committees on Economics in Australia, 'Stepping Out of the Shadows: The Role and Importance of Cooperative, Mutual and Member-owned Firms in Facilitating Sustainable Economic Growth,' had this to say, 'as member-owned organisations, CMEs re-invest profits back into the business. These profits fund operational improvements, including education and training, product and service innovations, dividends to members, or are saved to the balance sheet to fund consolidation and future growth. This creates internal and local multiplier effects helping to improve the resilience and vibrancy of the business and local community'.

A devastating magnitude of 7.8 earthquake struck Nepal on the morning of 25 April 2015 killing more than 8,800 people and injuring more than 23,000. Cooperatives were badly affected—around 1,000 had lost their lives and over 1,500 among the injured. Within an hour of the quake hitting, the National Cooperative Federation, Nepal (NCF/N) put out an appeal to all its members for help. The National Agricultural Cooperative Central Federation (NACCFL) through the support of its members provided relief packets and medicines and rescued people out of debris/rubble from 85 villages. Cooperatives from all over the world rallied and contributed over \$1 million. Through soft-loans and grants, both NCF/N and NACCFL were able to support cooperatives to repair their infrastructure and individual members in rebuilding their livelihood. Priority was given to single women, disadvantaged groups and those highly dependent on agriculture.

It can be inferred that CMEs have rallied around to support in the aftermath of natural as well as man-made disasters. The recent examples are a response to the tsunami in Indonesia and Sri Lanka (2004) and Japan (2011), a typhoon in the Philippines (2013), a cyclone in Vanuatu (2015) and an earthquake in Nepal (2015), apart from the ongoing instances in overcoming the challenges of the pandemic. Members from all countries in the region have provided financial and in-kind support to meet immediate and long-term needs. As outlined by these examples, cooperative apexes play an important role as an interlocutor for their members, providing invaluable services through knowledge sharing, capacity building, networking and training and technical and cooperative governance support. By acting as a central hub, apexes fulfil an important cooperative principle of cooperation among cooperatives, bringing the cooperative movement together to tackle challenges such as poverty, gender discrimination, social exclusion and environmental degradation.

Response to the COVID-19 Pandemic

Cooperatives may arguably be at their most effective at the local level, where they form and bring together local communities through daily interactions with members and non-members. The cooperative model also lends itself very well to localised economic models, due to the reinvestment of surplus and member-based economic participation. The cooperative principle, concern for community, also lends itself to the local level, as cooperatives can invigorate the spaces in which they are based when they focus on activities within the community. Cooperatives at this level often take the form of primary cooperatives and depending on the sector and the type of cooperative (user, producer, worker or multi-stakeholder), these activities can take the form of community investment, community education or the provision of services and employment.

Table 1 details various areas focusing on primary, secondary as well as tertiary CME's responses to the challenges induced by the COVID-19 pandemic, from providing personal protective equipment (PPE) kits and healthcare services, to addressing financial needs and priority issues such as gender violence. Youth have played a role as well, in both the response and recovery from the pandemic. Examples of response strategies undertaken by cooperatives in production, finance, health, social services and retail have been identified in several countries with the presence of ICA members and partners in Asia and the Pacific region.

The information in Table 1 shows how cooperatives are partnering with local governments, public and private sector initiatives in building the resilience of their communities and, therefore, need to be included as partners in government measures for recovery from the pandemic. At the Asia–Pacific level, knowledge building, advocacy and technical support activities of CMEs and apexes act both as a transmitter of ideas that are favourable to sustainability, especially by providing valuable input and expertise to policymakers and as a centralised support network that can create 'trickle down' effects of cooperative governance.

Discussion and Suggestions

The socio-economic, political, psychological and gender impacts can be devastating when crisis and disaster strikes, and unfortunately, such events seem to be becoming more widespread in the Asia–Pacific region. However, in most situations, the local population, particularly those at the lower end of the socio-economic scale, are left to cope with tremendous problems once that the situation moves on beyond its early stages. It is often only when self-help and mutual aid approaches are adopted such that sustainable solutions are found to many, seemingly intractable, problems. In these circumstances, it is important to properly identify where, when and how CMEs could be most usefully encouraged and supported to contribute to the crisis resolution and recovery process.

Crises have occurred throughout the world since time immemorial, and CMEs have, over the past several decades, played an important part in responding to

Table 1. Response Measures by Cooperatives and Mutual Organisations in the ICA Network in Asia–Pacific Region.

Country	Response Measures
Australia	<p>Business Council of Cooperatives and Mutuals¹ is recording and archiving the activities of Australian CMEs in response to the coronavirus pandemic.</p> <p>Australasia's largest automotive cooperative, Capricorn², has actioned a detailed COVID-19 communications plan to assist over 20,000 members, along with preferred suppliers and staff located across Australia and New Zealand. In addition to direct communications, Capricorn also continues to update 'The Workshop', the cooperative's member community platform that provides business support and resources to help members stay strong through COVID-19.</p>
China	<p>The All China Federation of Supply and Marketing Cooperatives (ACFSMC) has provided necessary equipment to assist the staff of the Sri Lanka Consumer Cooperative Societies Federation Limited.</p> <p>National Agricultural Cooperative Marketing Federation (NAFED)³ to distribute 0.6 million metric tonnes of pulses to nearly 200 million households for three months under the Pradhan Mantri Garib Kalyan Anna Yojana. It is also expected to lift un-milled pulses from godowns and warehousing corporations to get them milled for transportation to different states under the National Food Security Act.</p>
India	<p>National Cooperative Union of India (NCUI)⁴ offered its hostel as a coronavirus isolation ward. All employees have also donated one-day salaries to the Prime Minister (PM) CARES Fund. The cooperative sector in India is estimated to have contributed around \$6 million to the PM CARES Fund, along with contributions and assistance to the state-level relief funds. The National Federation of Urban Cooperative Bank and Credit Societies have asked all urban cooperative banks to contribute 2% of their net profits to relief funds. Many of NCUI's Cooperative Education Field Projects across the country have distributed masks, educated people on precautionary measures and arranged for food distribution through community kitchens. Cooperative banks and sugar factories have installed disinfectant tunnels to protect their employees and customers. Cooperative banks have also enabled door-to-door cash facilities through mobile ATMs.</p> <p>IFFCO contributed US\$ 3.6 million to the PM CARES Fund; provision of masks, soaps and other protective gear to farmers and labourers; more than 1000 relief/awareness programmes have been organised during the lockdown, ensuring that production units and agricultural supply chain remain functional so that farmers do not face plant-nutrient deficiency and last-mile delivery constraints of products. IFFCO has also been supplying fertiliser to farmers at their doorstep through mobile vans.</p>

(Table 1 Continued)

(Table 1 Continued)

Country	Response Measures
	<p>National Cooperative Agriculture and Rural Development Banks' member organisations are in the financial services sector, and as an essential service category in India, their work continued. They have extended a moratorium on all loan instalments to their clients for a period of three months.</p> <p>National Federation of State Cooperative Banks advised all its state, district and rural cooperative banks to play an active role in creating awareness among the farmers and customers of the bank—to prevent, arrest and contain the spread of COVID-19. They provided sanitisers, hand wash and masks in all bank premises for use by staff and customers. All state and district banks have donated to the PM CARES Fund and the Chief Ministers' Emergency Relief Funds. Cooperative Banks have granted a moratorium of three months on payment of instalments on loans.</p> <p>The Uralungal Labour Contract Cooperative Society (ULCCS)⁵ chartered three private buses to take 156 migrant workers back home to West Bengal before the lockdown began. Workers staying back in Kerala have food and accommodation through ULCCS, even though work remains suspended.</p> <p>The SEWA Cooperative Federation distributed food and health kits among members and informal women workers. It also offers direct cash transfer for sustenance. The health cooperative SEWA Lok Swasthya manufactured low-cost hand sanitisers and masks. It also provided food to children and elderly people and disseminated communication material to spread awareness on social distancing and other preventive measures⁶</p>
Indonesia	<p>DEKOPIN has formed three task forces in key areas: (a) to provide medical equipment for hospitals that are at the frontline in fighting the outbreak; (b) to identify and collect data for cooperatives that are affected by COVID-19, in terms of business, decreased livelihood, employment, and (c) to mobilise social solidarity funding, particularly of the Islamic Social Fund during the holy Ramadan month to help vulnerable people.</p>
Iran	<p>Iran's cooperative entities, Tehran's Handicraft Cooperative Union, Iranian Chamber of Cooperatives, the Iranian Co-operators' Association and Rah-e-Roshd cooperative school have been closely cooperating with the Women Co-operators' Think Tank in fighting the disaster. In Golestan province, Gonbad-e-Kavus Welfare Cooperative in collaboration with the local medical university started a project of producing one million masks and isolation gowns for medical personnel. This project is similarly being followed in six other provinces. In Tehran, the Handicraft Cooperative Union has taken bold steps in cleansing and disinfecting pavements and ATMs across the district.</p>

(Table 1 continued)

(Table 1 Continued)

Country	Response Measures
Japan	<p>Rah-e-Roshd has been collecting, organising and distributing the essentials that are needed by hospitals and healthcare centres. However, as far as Rah-e-Roshd's own challenges are concerned, they are facing the big challenge of sustaining their human resources. Rah-e-Roshd cooperative school has joint the nationwide Dastyar campaign, announcing readiness to provide their comprehensive online education service to all schools across the country to help them make up for the hiatus faced by schools due to the lockdown.</p> <p>The Japanese Consumers' Cooperative Union (JCCU) has been striving to make essentials such as food and hygiene products available to all members. Consumers' coops that operate or support food banks and children's cafeterias (places to offer free or low-priced foods to economically disadvantaged children) provide foods for children and people in need and livelihood support centres. They have also conducted a questionnaire survey of co-op members to clarify the impacts of COVID-19 on their lives and purchasing behaviours (valid responses of over 6,349 members of 10 consumer cooperatives nationwide).⁷</p> <p>HeW Coop set up a task force on 19 February. Basic information on prevention, such as hand washing, was also shared. They collect information on member cooperatives by phone or e-mail, respond to requests from member cooperatives and submit requests to the national government and political parties through JCCU regarding difficulties and challenges in the healthcare and welfare businesses: compensation based on the period of suspension and the expected number of service users; compensation for medical institutions, which provide outpatient services for those who returned to Japan or who had close contact with the infected; and establishment of conditions to secure resources such as face masks, protective suits, goggles and gloves for medical institutions and nursing-care facilities.</p> <p>JA Zenchu conducted an emergency survey for JAs and federations nationwide. They summarised the impact on agriculture, rural areas and JA and made necessary requests to the government.</p> <p>The le-no-Hikari Association, a publishing association established by JAs, has created videos of handicrafts for children staying home (about 10 videos, each about 3 min long), a video of how to make masks and ones of recipes for drinks using milk, whose consumption has declined due to school shutdown. The videos are posted on YouTube.</p>

(Table 1 Continued)

(Table 1 Continued)

Country	Response Measures
	<p>The National Federation of Agricultural Cooperatives (JAs) for Health and Welfare has set up an emergency task force and have been collecting information from their member prefectural federations, communicating with other national federations of JAs and the government and securing necessary supplies. 33 out of the 105 hospitals run by prefectural federations are 'Medical Institutions Designated for Infectious Diseases' and have been taking necessary measures based on requests from the national and local governments. On 10 March, they submitted an urgent request to the Minister of Health, Labour and Welfare for a stable supply of medical masks, disinfectants and protective equipment for infection, etc., and the protection of healthcare workers and their families from prejudice and slander. In March, the National Federation of Fisheries Co-operative Associations (JF-Zengyoren) compiled a request for economic measures and support for production activities in response to the drastic decrease in demand and fall in fish prices caused by COVID-19, which has dealt a major blow to the financial situation of fishermen and fisheries cooperatives.</p> <p>On 6 March, the Japan Workers Cooperative Union issued an emergency statement in response to the spread of COVID-19, stating, 'We make our views clear, express our requests to the government and administration and express our thoughts on building local communities and a society based on 'cooperation and symbiosis', being empowered by the expected enactment of the Workers' Cooperative Law'.</p> <p>The Norinchukin Bank, JA Bank (the credit business sector of the JA Group), JF Marine Bank (that of the Fisheries Cooperative Group) and Rokin Banks are providing low-interest loans and consultations on loans and repayments in order to support the lives of their members and the local economy.</p> <p>The Norinchukin Bank, JA Bank and JF Marine Bank have established an emergency fund to combat COVID-19 for low-interest loans, reduced guarantee fees, etc. Rokin Banks on 20 April started 'special unsecured loans to support the livelihood of workers affected by COVID-19'. On 30 April, they started accepting applications for 'special emergency small loans based on the situation caused by COVID-19 under the livelihood welfare fund system', made by the Councils of Social Welfare.</p> <p>JA Kyosai, Kokumin Kyosai co-op, Co-op Kyosai and others continue to perform their important tasks such as payment of coinsurance, contract administration and deal with members, in order to protect members and policyholders. In addition, they are expanding the scope of mutual aid payments, providing special measures for payment of premiums and providing special loans. Kokumin Kyosai co-op has set up a special page on the Web called 'What you can do now for cooperation' on 11 May to 'promote the creation of a society of cooperation by sending out messages of help and co-creation to members and society' and has been sending out information and communication mainly on the Web and social media.</p>
Japan	

(Table 1 Continued)

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Country	Response Measures
	National Federation of University Cooperatives (NFUCA) in Japan is actively providing updates using social media, enabling connections among new students and between new students and senior students. They have escaped the worst-case scenario in sales related to new semester, nevertheless, when the university opens in the future, they will have to operate cafeterias, stores and other areas by taking measures to avoid crowding. Thus, the number of users will be greatly reduced. This poses a challenge to NFUCA.
Kiribati	The Ministry of Commerce, Industry and Cooperatives remains vigilant and has enforced protective measures and social distancing protocols.
South Korea	iCOOP responded to COVID-19 ⁸ by increasing capacities in 'special disaster zones', which had 70% case concentrations and COVID-19 Social Healing Project—a fund of KRW 4.9 million to support the underprivileged and travel and service organisations.
Malaysia	ANGKASA has contributed US\$ 230,000 to the government and allocated US\$ 116,000 to cooperatives affected by the outbreak. The Cooperative Commission of Malaysia has taken the initiative to consider applications for deferment of loan repayments by cooperatives adversely affected by the COVID-19 pandemic. ⁹
Myanmar	Central Cooperative Society has contributed 5 million Kyats, PPE outfits and masks to the COVID-19 National Committee. The 16 Union Cooperative Societies have contributed 13.08 million Kyats, bringing the total contribution of cooperatives in Myanmar to 13.08 million Kyats. They have also distributed staples such as rice, edible oil, beans, etc., to staff and members. The National Cooperative Federation of Nepal (NCF) has created a Corona Prevention Fund to support the Corona Control Cooperative Centre and hand over the accumulated fund to Coronavirus Infection, Prevention, Control and Treatment Fund established by the Federal Government NCF contributed NPR 2.5 million towards the Centre, with technical and administrative assistance of the Manmohan Memorial Hospital. ¹⁰
Nepal	The cooperative movement of Nepal has contributed NPR 1.46 million towards the Federal Government Fund, NPR 1.38 million to the Provincial Level Government Fund and 10.49 million towards other funds—coming to a total of NPR 21.17 million. The National Cooperative Bank limited has pledged NPR 1.1 million. Apart from this, consumer, financial and producer cooperatives are continuing services to their members and facilitating the movement of produce and consumption during the lockdown.

(Table 1 Continued)

(Table 1 continued)

Country	Response Measures
	<p>Nepal Agriculture Cooperative Central Federation (NACCFL) is consistently using awareness campaigns to disseminate protective measures on health and sanitation to its farmers. NACCFL is also helping its farmers transport their produce to its central market during the lockdown. They have started door-to-door delivery of their farmers' produce and are lobbying with the federal government to deploy Dairy Development Corporation transporting trucks to reach the different dairy collection centres of agricultural cooperatives across Nepal. NACCFL has also contributed Rs. 500,000 towards two ventilators in a hospital.</p> <p>Several Jhapa-based cooperatives have joined hands to assist Rs. 15 million to provide relief materials to the poor families amid the nationwide lockdown to control the spread of coronavirus. Cooperatives supporting during this crisis are Kamali Cooperatives, Birtamod (Rs. 800,000), Nepal Multi-Purpose Cooperatives Mechinagar (Rs. 1.7 million), Simrik Cooperatives, Birtamod (Rs. 800,000), Hamro Nepali Savings and Credit Ltd (Rs. 400,000) and Mechi Cooperatives (Rs. 200,000). The cooperatives donated the amount to the relief fund set up by the State government.</p>
New Zealand	<p>Cooperative Business New Zealand has been working to join the conversation with the government on the COVID-19 response and see cooperatives as a key part of the economic recovery in New Zealand.</p>
Pakistan	<p>The Karachi Cooperative Housing Societies Union's representatives assist with the community social work.</p> <p>The ESDC is handling the sterilisation materials for 26 cooperatives, to be used in production and other places with daily operations and customer interactions. ESDC is also part of a National Campaign to support the creation of home gardens by delivering 100,000 seedlings to 1,000 coop members to enhance food security.</p> <p>They are conducting a survey of families/farmers/workers affected by the lockdown, resulting in losing jobs and incomes, implementing a voucher project to provide relief to the most vulnerable families. The consumer coops provided food baskets to the poor and offered basic food supplies at lowest prices.</p>
Palestine	<p>The Agricultural Cooperatives Union of Palestine (PACU) provided food baskets for families in need; bought produce from farmers' and women's coops affected by COVID-19 restrictions. PACU is also lobbying for the diversion of funds from halted export and import activities to conducting trial shipments of PACU products to potential buyers in the UAE and Saudi Arabia.</p> <p>The Cooperative Work Agency has compiled a report outlining initiatives undertaken by Palestinian coops (71 primary coops) in response to COVID-19. These initiatives amount to \$250,000 and include cash assistance, distribution of food, distribution of agricultural produce (vegetables, honey, seedlings, etc.) and the deferment of loan repayments, cashing of cheques. These initiatives have been directed to the poor, the Waqfat Izz Fund (an ad hoc emergency fund set up by the government), emergency Task Forces (set up by the government and local volunteers), quarantined people and COVID-19 patients, coop members and their families and local communities.</p>

(Table 1 continued)

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Country	Response Measures
Philippines	<p>CLIMBS Life and General Insurance Cooperative (CLIMBS) mobilised their own team to check on members' welfare in areas badly hit by COVID-19, increased access to online platforms for members to communicate their concerns, created the CLIMBS COVID-19 Task Force on 11 March 2020 to create a Crisis Management Plan and Crisis Communications Plan and launched an initiative for an 'Adopt a Hospital Program' by providing PPE and hot meals each Friday to frontliners in identified COVID-19 medical centres nationwide. CLIMBS provided PPEs worth P500,000 to frontliners as part of their P2million committed funds to help the government in collective action against COVID-19.</p> <p>National Association of Training Centers for Cooperatives partners at the epicentre of the virus in the Philippines distributed rice and canned food (two weeks' worth of supply) to its members across the province, knapsack sprayers to disinfect contaminated areas, protective equipment to hospitals and clinics and financial assistance to overseas Filipinos through calamity loans with minimal interest. MASS-SPECC contributed 15 gallons of concentrated bleach as disinfectants to Barangay 11 in Cagayan de Oro city and financial assistance in collaboration with CLIMBS, MSCB and SDCC to bring the produce of farmer cooperatives in the north to assist needy communities in the NCR.</p> <p>VICTO: Many of their coops have donated PPEs (such as masks, shields, gloves, etc.) and food packs to various hospitals and checkpoints. They are currently running a campaign for coops to share their responses and estimates of costs by posting on Facebook or Instagram with the hashtags #COOPtulong and #BangonCOOP. The first translates to 'coop help' and the second translates to 'rise, coops'.</p> <p>VICTO's new generation stores are at the forefront in their respective communities, distributing alcohol and sanitisers for almost all customers. VICTO were the first to provide free delivery of groceries for older persons who were at the most risk to contract the virus. They have taken the lead in the issuance of advisories (six so far) for coops after consultation with all 10 other ICA members in the country.</p> <p>AIMCoop is collaborating with the government and cooperatives to address the COVID-19 situation in the Philippines.</p> <p>Philippine Cooperative Centre (PCC) is serving its members and the community through the Cooperative Development Fund. They are also supporting the government in defeating COVID-19, and their members by supplying hygienic necessities such as alcohol, alcohol, preventive medical items, soap, detergents, cooking oil and food (milk, sugar, bottled sardines). These are produced and distributed by the cooperatives themselves.</p>
Philippines	<p>ICooperative Insurance System of the Philippines (ICISP) and the PCC have contributed P2.5 million. ICISP has also donated PPE to the Cooperative Health Management Federation.</p>

(Table 1 continued)

(Table 1 Continued)

Country	Response Measures
	<p>The Singapore National Cooperative Federation (SNCF) has collaborated with the Singapore Statutory Boards Employees' Cooperative and GP+ Cooperative to purchase and distribute masks to migrant workers, to fund sponsorship towards initiatives to support migrant workers and to distribute snack hampers to frontliners. The SNCF sponsored and led 250 students from nine Coop Clubs to pack snack hampers and pen their own appreciation in self-made thank you cards to frontline workers as a form of appreciation and encouragement in February–March 2020.</p> <p>NTUC FairPrice Cooperative (FairPrice) is supplying food and daily necessities. They, along with strategic partners, have pledged \$240,000 to the ComChest Heartstrings Buy community engagement initiative to benefit the less privileged. FairPrice has also pledged a donation of S\$500,000 to the Lee Ah Mooi Old Age Home, Metta Welfare Association, Assisi Hospice, Touch Community Services and Food from the Heart, through online grocery orders.</p> <p>Under FairPrice Group, NTUC Foodfare Cooperative and Kopitiam have provided S\$120,000 worth of MILO beverages to hospital healthcare workers.</p> <p>NTUC LearningHub is offering training support and free online courses to help individuals transition to new job roles. NTUC First Campus Co-op, apart from creating interactive home-based learning resources and parent guides on a one-stop portal, gave a 50% fee offset off the net fees payable for Singaporean children enrolled in My First Skool, The Little Skool-House and The Caterpillar's Cove, who are not attending pre-school during the circuit-breaker period.</p> <p>NTUC Income Insurance Co-op is providing additional COVID-19 cover at no additional premium to close to 27,000 individuals insured by Income's Personal Accident plans and over 500,000 employees of organisations insured by its Group Employee Benefits policies. It is also supporting lower-income households by extending COVID-19 benefits to the Income Family Micro-Insurance Scheme and has been offering full refunds for customers wishing to cancel their travel insurance due to the COVID-19 situation.¹¹</p>

(Table 1 Continued)

(Table 1 Continued)

Country	Response Measures
Singapore	<p>SNCF, POLWEL Coop, Singapore Government Staff (SGS) Credit Coop, NTUC FairPrice and NTUC First Campus have incorporated essential protocol, including the provision of protective and sanitising gear to all its staff.</p> <p>Premier Security Coop and SecureGuard Coop are paying for the accommodation of their Malaysian workers who have been stranded due to the Movement Control Order. Straits Times Coop has issued a one-time special payment of \$50 to staff and members who've been with them for at least one year. They have allowed members to defer loan repayments by up to six months. They have also donated \$1000 to Mind the Gap Fund, to support households affected by COVID-19.</p> <p>SGS Credit Coop is planning to add a COVID Circuit Breaker support sum in the form of additional dividends to their members. They have also introduced a Micro Loans scheme where members can receive up to \$400 online, instantly, with approval and credit within the day.</p> <p>TCC Credit Coop has postponed loan repayments and is waiving late penalties for aviation industry members till 30 June 2020. Running Hour Coop is helping members stay active at home via online training sessions.</p> <p>Industrial and Services Co-op Society (ISCOS)¹² launched #ISCOS Steady Note to help and encourage the community during this COVID-19 pandemic, while GP+ Co-op helped the public to post words of encouragement to healthcare workers via social media and support the mental health of healthcare workers.</p> <p>Seacare Coop has offered discounts for Malaysians stranded in Singapore due to the Movement Control Order at the Seacare Hotel. The Singapore Statutory Boards Employees Coop, in partnership with GP+ Coop, have donated 10,000 surgical masks and 200 reusable masks to migrant workers. SNCF, in collaboration with Migrant x me, has also distributed masks to migrant workers staying in the Westlite Mandai dormitory.</p> <p>UnderMercatus Co-op¹³ has offered rental support and an assistance package to help its retail tenants defray costs and safeguard jobs.</p>

(Table 1 Continued)

(Table 1 Continued)

Country	Response Measures
Sri Lanka	<p>SANASA established a special disaster relief operation committee on 25 March 2020 to address concerns regarding their daily wage employments, the daily cash-based business and shortages in daily essential requirements. The Committee was established through the donation of one day's salary of all employees of affiliated companies. This has gone towards providing food rations to needy members, providing assistance to low-income communities, distributing relief ration packs to economically challenged families and providing healthcare equipment to hospital staff.</p> <p>Cooperative Societies¹⁴ have collaborated with supermarket chains for the supply, operation and coordination of essential services.</p> <p>The Sri Lanka Consumer Cooperative Societies Federation Limited have collaborated with the Government of Sri Lanka to distribute food items to affected people. They have also provided essentials for multipurpose cooperative societies in association with the government.</p>
Timor Leste	<p>The Timor-Leste Credit Union has been hit by floods, along with COVID-19. Due to the vast damages faced on account of the above, major losses have been incurred.</p>
Vietnam	<p>The Vietnam Cooperative Alliance has offered to connect global cooperatives and federations with the Government of Vietnam to facilitate the export of essential medical equipment that Vietnam has the capabilities to produce. This includes medical masks, medical clothes and ventilators.</p>

Source: Information collected by ICA-AP office.

such situations, such as by reintroducing fair systems of distribution through consumers' cooperatives, creating supply, credit and marketing systems through agricultural cooperatives and creating employment and resettling ex-combatants through workers' cooperatives and land settlement cooperatives. This experience gained, together with that available from successful CMEs and through ICA Asia and Pacific regional office, can provide the source of sound practice.

Recent evidence continues to signal that the number of hungry people in Asia and the Pacific region is growing at a diminishing rate, reaching 381 million in 2019, according to *The State of Food Security and Nutrition in the World* (FAO et al. 2020). Preliminary assessments based on the latest available global economic outlooks suggest that the COVID-19 pandemic may add between 83 and 132 million people to the total number of undernourished in the world in 2020, depending on the economic growth scenario (losses ranging from 4.9 to 10 percentage points in global GDP growth). The expected recovery in 2021 would bring the number of undernourished down but still above what was projected in a scenario without the pandemic. It is important to recognise that any assessment at this stage is subject to a high degree of uncertainty and should be interpreted with caution.

Cooperatives can be a solution to these drivers of food insecurity. With regard to extreme weather events and the development of resilience within the agricultural sector, the CME model provides a unique form of collective insurance and the collective management of risk, including benefits for food security for smallholder farmers in the form of access to markets, the ability to reinvest in smallholdings and higher shares of the consumer price (ICA 2018). The cooperative model is strongly represented within the agricultural sector, meaning that it is uniquely suited to meet these aims.

Finally, CMEs can play a crucial role in poverty reduction, and cooperative scholars have often claimed, with differing levels of agreement, that CMEs have the advantages of identifying economic opportunities for the poor, empowering the disadvantaged to defend their interests and providing security to the poor by allowing them to convert individual risks into collective risks (ILO and ICA 2014). Concerning collective risk and financial security, the credit union model has been instrumental in bringing people out of poverty, particularly in regard to tackling debt and usury.

In general, CMEs in many crisis situations have the capacity to considerably enhance the ability of the affected population and the indirect beneficiaries to cope with crisis and to prevent or reduce the impact of a crisis. In times of crisis, people will often be overcome by a sense of hopelessness and despair, when they feel totally dependent upon outside assistance and come to rely on outside interventions. The sooner that self-help initiatives can be started, the sooner that this sense of helplessness can be combated. The very act of cooperation and the feeling of solidarity that it engenders, together with the replacement of dependency with at least the beginnings of self-reliance, becomes an important part of the recovery process. However, self-help without solidarity among those who share similar hardships rarely bears fruit. Throughout history, both distant and recent, it has always been self-help coupled with mutual aid that has allowed the poor to bring about really significant advances in living conditions. Cooperative action, in all its forms, has been, and still is, one of the most important weapons that can be used in the war against poverty, including poverty that has been exacerbated by a crisis.

Based on the above findings and discussions, the following key recommendations are made.

Not only is it important for CMEs to partner with one another, but they are also well placed to engage with other civil society actors and their own networks so as to achieve sustainability targets. This is particularly important in areas in which progress on the SDGs is lacking (such as food and agriculture) or in channelling and democratising local communities' views towards policymakers, among other valuable advocacy and networking functions. Partnerships with actors such as local authorities, fair trade organisations, or trade union movements, can be instrumental in working together to facilitate the conditions for people to take charge of their own development. These collaborations can be facilitated through adequate structures that foster exchanges and dialogue both within and outside the cooperative movement.

When the emergency phase of the ongoing public health crisis is over, societies and economies will need to be re-energised. In the medium to long term, the measures will need to look at preserving business and supporting the reactivation and adaptation of enterprises to the new conditions after the virus is contained. It will be important to take into account, specific role that CMEs can play in working towards a fairer and more inclusive economy that integrate values of mutuality, economic justice and organisational democracy.

For instance, in the case of bankruptcies, supporting worker buyouts of businesses through worker cooperatives will need to be a part of government measures for preserving jobs. In follow-up to the strikes and worker walkouts in a number of platform economy businesses, cooperative alternatives could also be explored and supported by governments, including through enabling policies and institutions. Platform cooperatives constitute a proven model to organise independent work in such a way that physical contact can be avoided to save jobs.

In other cases, policymakers can support the development of workers' cooperatives as a way of helping former employees into new employment or support the establishment of business (common services) cooperatives for former employees who are to become self-employed.

Business support services, for example, taxi operators' cooperatives, joint purchasing for small shopkeepers, etc., employers' associations and trade unions can become involved in supporting CMEs to help minimise the impact of layoffs when crisis lead to the widespread shedding of labour.

Disasters can push people back into poverty quickly and trap them in the intergenerational transmission of poverty. Given the vulnerability of the Asia-Pacific region to natural disasters, CMEs in the region need to have a much more focused and targeted response to disaster by creating a Disaster Response Fund, create a pool of advisors who could be of ready assistance and help develop cost-effective ways to develop resilience mechanisms.

Conclusion

It is clear that cooperatives at every level of governance are already working towards the recovery from the long-lasting effects of the COVID-19 pandemic.

However, it is also evident that given the prevailing backdrop of shifting political landscapes, war, rising inequalities, demographic changes and environmental degradation, an increase in pace of these efforts is required. Whilst there is further work to be done in communicating the relevance of the cooperative model for sustainability, this article demonstrates the different ways in which the cooperative movement works and can continue to work towards these aims.

Key initiatives facilitate a 'trickle-down' effect throughout the cooperative movement, highlighting key examples such as stimulus packages and their policy linkages. Not only is it important for cooperatives to join forces, but external stakeholders such as civil society and Fairtrade organisations, or local authorities, will prove to be valuable partners for many activities, democratically channelling the views and needs of individuals towards policymakers and advocating for an enabling environment for people-centred businesses. This article incorporated a brief analysis of large national cooperative enterprises and apexes (such as examples from the Coops for 2030 campaign) and their growing contribution to sustainability, which, in turn, has positive fallout for their membership, as well as a potential for replication at a local level. Furthermore, through an analysis of cooperatives at the grassroots level, this article demonstrated the emerging role that these are playing as actors for sustainability, particularly to foster development benefitting local communities.

Starting from this promising perspective, there is much to be enhanced. Local cooperatives can reach out at the higher levels of governance for greater support and knowledge sharing. National and larger cooperative enterprises can reassess strategies for sustainability to ensure that the SDGs are streamlined within operating procedures. Both types of organisation can commit to pledges that will ensure a significant contribution to reaching sustainable development targets. At the apex level, significant work remains to be done in supporting the start-up and growth of cooperatives as an established way to enable people to take charge of their own development. Working towards a conducive legal and economic environment for cooperatives is also a vital area, in which more efforts are needed. At the practitioner level, better communication of the links between the SDGs and cooperative values and principles, particularly in emerging fields of thinking such as post-growth or going beyond GDP, is also an area of interest. In all of these areas, the cooperative movement will continue to work to ensure that human needs and capabilities can be met and will continue to champion its quintessential values and principles in a democratic and participatory way.

CMEs can have an important role in terms of capacity building among the affected population, which is essential if lasting solutions to crisis-related problems are to be found. They can also facilitate local ownership and sustainability. Together, with trade unions and employers' organisations and other civil society organisations, they can contribute by means of helping to create employment, alleviate poverty, promote social dialogue, implant democracy and address social protection and other socio-economic needs.

The extremely valuable contribution that CMEs can make to the mitigation of social and economic crises should mean that they ought to be promoted and supported, as independent free-market enterprises, as part of any programme to

combat the worst effects of any potential downturn. Their values and principles can guide the transition towards not only a new normal but a better normal.

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Notes

- 1 COVID-19: How cooperatives in industry and services are responding to the crisis: <https://www.cicopa.coop/news/covid19-how-cooperatives-in-industry-and-services-are-responding-to-the-crisis>
- 2 Cooperatives and wider SSE enterprises respond to COVID-19 disruptions, and government measures are being put in place: https://www.ilo.org/global/topics/cooperatives/news/WCMS_740254/lang-en/index.htm
- 3 For example, training conducted by the Korean Federation of Community Credit Cooperatives in Uganda on financial inclusion. For further information see the article: <https://www.thenews.coop/147799/sector/credit-unions/korean-federation-helps-to-grow-the-credit-union-movement-in-uganda/>
- 4 More information is available at: <http://www.coopsfor2030.coop/en>
- 5 See full list at: <https://bccm.coop/bccm-members-take-action-on-covid-19>
- 6 <https://www.nationalcollisionrepairer.com.au/capricorn-takes-the-lead-on-coronavirus-support>

- 7 Full article available at: <http://newsonair.com/marathi/Text-Bulletin-Details.aspx?id=33473>
- 8 <http://www.indiancooperative.com/ncui/ncui-offers-its-hostel-for-conversion-into-isolation-ward/>
- 9 <https://timesofindia.indiatimes.com/city/kochi/co-op-society-books-buses-to-take-bengal-workers-home/articleshow/74866903.cms>
- 10 More information at: http://ilo.org/global/topics/cooperatives/news/WCMS_740095/lang-en/index.htm
- 11 Read more on efforts by Japanese consumers' coops here: <https://jccu.coop/eng/news/>
- 12 Full article is available at: <http://icoop.coop/?faq=icoops-responds-covid-19&ckattempt=2>
- 13 https://www.bernama.com/en/general/news_covid-19.php?id=1822304
- 14 Ms Om Devi Malla, ICA Global Board Member from Nepal's Message for the Centre; this can be retrieved from YouTube at: https://www.youtube.com/watch?v=HEECHoxmD_E&t=116s
- 15 More information available on the website at: https://www.income.com.sg/?utm_source=theaffiliategateway&utm_medium=affiliate&utm_campaign=all&utm_content=1163
- 16 More information available on the website at: <https://www.iscos.org.sg>
- 17 Mercatus Co-operative Limited is the real estate subsidiary of NTUC Enterprise Co-operative Limited. Its vision is to own and manage a portfolio of commercial properties to provide NTUC social enterprises with access to commercial space and generate sustainable, long-term returns for the Labour Movement.
- 18 <https://timesofindia.indiatimes.com/world/south-asia/covid-19-sri-lanka-starts-programme-to-deliver-essential-goods-to-homes/articleshow/74827660.cms>

ORCID iD

Mohit Dave  <https://orcid.org/0000-0002-0707-1878>

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9, Aradhana Enclave, Sector 13, R. K. Puram,
New Delhi - 110066, India
www.icaap.coop