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Contents

Acknowledgement	2
Preface.....	3
Research Sessions and Abstracts	
Track 1 Parallel Session 1: Platform Models	6
Track 1 Parallel Session 2: Community, Development and Social Inclusion	11
Track 1 Parallel Session 3: Diary Cooperatives	15
Track 2 Parallel Session 1: Law and Regulation	19
Track 2 Parallel Session 2: Farmers and Agriculture	24
Track 2 Parallel Session 3: Innovation	28
Track 3 Parallel Session 1: Cooperative Movement.....	33
Track 3 Parallel Session 2: Digitization	41
Track 3 Parallel Session 3: Farmers and Agriculture	46
Track 4 Parallel Session 1: Human Resource Policy and Practices	51
Track 4 Parallel Session 2: Handloom	55
Track 4 Parallel Session 3: Digital Transformation.....	61
Track 5 Parallel Session 1: People and Leadership	66
Track 5 Parallel Session 2: Banking and Finance	70
Track 5 Parallel Session 3: Sectoral Initiatives and Innovations	75
Track 6 Parallel Session 1: Collectives	80
Track 6 Parallel Session 2: Digital Transformation.....	85
Track 6 Parallel Session 3: Governance	90
Track 7 Parallel Session 1: CSR Policy and Governance.....	94
Track 7 Parallel Session 2: Sustainable Development.....	97
Track 7 Parallel Session 3: Resilience and Sustainability	101
Industry Panels	
Industry Panel 1: Empowering Cooperatives through Digital Transformation: Challenges and Opportunities.....	107
Industry Panel 2: Roundtable on Sustainable Agriculture & Agri-tech: Learnings from Global Best Practices	109
Industry Panel 3: Roundtable on Sustainable Agriculture: Learnings for Kerala's sustainable food security and food safety	111

Acknowledgements

We are happy to bring out the Book of Abstracts of the 18th International Co-Operative Alliance Asia-Pacific on the theme ‘Co-Operatives in the Next Industrial Revolution’ hosted jointly by International Co-Operative Alliance Asia-Pacific, ULCCS and IIM Kozhikode. We thank all the authors who have contributed to this volume. We are confident that both practitioners and researchers will be able to derive benefits out of this. We thank the reviewers whose inputs have helped in enhancing the quality of the papers. The administrative support and encouragement given by various officials is also gratefully acknowledged.

Conference Team

Preface

It is a great privilege to present the Book of Abstracts of 18th International Co-Operative Alliance Asia-Pacific Conference 2024.

The International Conference on ‘Cooperatives in the Next Industrial Revolution’ aims to explore and foster discussions on the role of cooperatives in shaping the future of work amidst the ongoing technological advancements and industrial transformations. In an era marked by automation, digitalization, and globalization, cooperatives emerge as a resilient and sustainable alternative, fostering democratic workplaces, equitable distribution of wealth, and community empowerment. This conference provides a platform for scholars, practitioners, policymakers, entrepreneurs and activists to exchange insights, share best practices, and chart a collective path forward for cooperatives in the evolving landscape of the Next Industrial Revolution. The Conference focused in the following themes:

- Building Resilient Cooperatives
- Harnessing Technology for Empowerment
- Fostering Inclusive Growth and Social Justice
- Policy and Regulatory Frameworks

We extend our heartfelt thanks to the organizing committee, reviewers, and all participants whose efforts made this event a great success.

The Book of Abstracts include a diverse range of papers that delve into

- Coordination between cooperatives.
- Social Responsibility.
- Policy and legal frameworks.
- Governing commons through cooperatives
- New areas, Services and Advocacy: Health and medical care, elderly care, childcare, energy platforms, transportation, education-advocacy programs, etc.
- Digital platforms and adoption of technology
- Circular economy: Equity, sustainability, transparency, and resilience
- Addressing internal challenges and adapting to external conditions
- Showcasing innovative research and insights.

We hope this Book of Abstracts will inspire further research and collaboration in Cooperatives in the Next Industrial Revolution, as we continue to address emerging challenges together.

We invite you to explore these Book of Abstracts and look forward to your contributions in our next gathering.

About Indian Institute of Management Kozhikode

Boasting of one of the most picturesque and oxy-rich campuses in the country, Indian Institute of Management Kozhikode is one of the premier management schools established by the Government of India in 1996 as the 5th IIM of the country. It is dedicatedly devoted to nurturing future business leaders in teaching, learning, consulting, research, and innovation. The Institute is currently in its Silver Jubilee Year of existence (1996-2021).

The Institute is the recipient of AMBA and EQUIS accreditation. Currently it is one of the high ranked management institutes in India as per NIRF 2021 and QS World University Rankings released in 2022. The Campus is also home to the first Museum dedicated to Indian Business (established in 2013) in the country. It is also the first institution to conceive and create a technology enabled and interactive online executive education programme which is running continuously since 2001. IIMK is also one of the few Centres for Development of Digital Libraries in the world and is a country leader. A prominent achievement which comes to the limelight is the establishment of an Incubation Centre for Excellence, in collaboration with the Government of Kerala to help the Scheduled Castes/tribes students overcome their deficiencies in communication, personality etc.

IIMK offers the widest range of academic programmes in the field of management education. These include Post Graduate Programs in Business Leadership/Finance/Liberal Studies & Management, Doctoral Programme in Management for residential and practitioner, and Executive PG Programmes for working executives. In additions IIMK actively is involved in training practitioners and academicians through Management Development Programmes, Faculty Development Programmes etc.

Research Sessions and Abstracts

Track 1

Parallel Session 1: Platform Models

Author	Paper-Title
Stefano Tortorici	Redifining Platform Cooperatives: Identities, Evolution and Challenges
Ganesh Gopal	Cooperatives in Gig & Platform Economy: Fuelling equitable growth and Decent work in the light of the 5th Industrial Revolution
Jared Matabi	Ride-Hailing Drivers' Preferences For Fairwork Principles And Willingness To Form And Join Worker Platform Co-Operatives In Kenya
M. Alamelu, Sivaranjani C M	Platform Cooperatives: Bridging The Gap To Inclusive Growth
Duncan Wallace	The Open Food Network: An Australian Platform Co-operative Case Study

Redefining Platform Cooperatives: Identities, Dimensions and Challenges

By: Stefano Tortorici Scuola Normale Superiore

Keywords: Digital Capitalism, Platform Economy, Platform Cooperatives, Map, Survey.

Cooperatives in Gig & Platform Economy: Fuelling equitable growth and Decent work in the light of the 5th Industrial Revolution

By: Ganesh Gopal

Abstract

The gig economy, characterized by temporary and flexible jobs performed by independent contractors or freelancers, has gained significant momentum in India. This paper, titled "Cooperatives in Gig & Platform Economy: Fuelling equitable growth and Decent work in the light of the 5th Industrial Revolution," aims to investigate the integration of cooperative models into this dynamic sector to foster sustainable, equitable, and inclusive work environments for gig workers. The central Research Question of this paper is "How can cooperative models be effectively implemented in India's and in particular Kerala's gig and platform economy to improve social security, economic stability, and fair work conditions for gig workers?" The primary objective is to explore the feasibility and benefits of cooperative models in addressing the challenges faced by gig and platform workers in India. The paper will highlight how cooperatives can contribute to achieving the Sustainable Development Goals (SDGs) by promoting decent work, economic growth, and reduced inequalities. Methodology and Conceptual Approach: This study adopts a mixed-method approach. Data will be gathered through secondary data and semi-structured interviews with. Secondary data will be sourced from existing literature on cooperatives and gig economy reports, including successful case studies from around the world. The conceptual framework will draw on cooperative principles and SDGs to assess the potential impact of cooperatives on the gig economy. The gig economy in India encompasses a wide range of jobs, from blue-collar work like plumbing to high-end consultancy roles. According to a NITI Aayog report (2022), India's gig economy is projected to grow significantly, with an estimated size of 23.5 million gig workers by 2029-30. Currently, the gig economy includes 47% medium-skilled, 22% high-skilled, and 31% low-skilled jobs. The paper will review relevant studies on the gig economy and cooperative models, including insights from the Fairworks Gig Work Report (2021) and various global examples of platform

cooperatives. Notable case studies will include Fairmondo (Germany), Stocksy (Canada), and Up&Go (USA), illustrating diverse cooperative structures and their impact on workers and their potential for adoption in the India and Kerala contexts. This research will contribute to the discourse on sustainable economic development by presenting cooperatives as viable alternatives to traditional employment models in the gig economy. It will provide practical insights into operationalising cooperatives in digital and platform-based industries, potentially influencing policy reforms and cooperative growth strategies in India. The findings will demonstrate the potential of cooperatives to enhance job security, ensure fair wages, and promote social inclusion for gig workers, aligning with India's goals for achieving the SDGs by 2030. By examining the integration of cooperatives within India's and in particular, Kerala's gig and platform economy, this paper aims to offer actionable insights and strategies to enhance the socio-economic well-being of gig workers. It aligns with the conference's broader theme of leveraging cooperatives to achieve the tangible social impact, contribute to the SDGs and fuel inclusive economic development, particularly in the context of India's dynamic and growing digital economy. This research not only emphasizes theoretical aspects but also provides practical implementation strategies to foster a supportive environment for cooperative growth, ensuring ease of doing business and promoting fair and inclusive employment practices in the gig economy.

Ride-Hailing Platforms Management Push-Structure and Drivers Solidarity Pull-Desire: The Co-operative Spark in Kenya's Digital Labour Economy

Jared Mark O. Matabi / Esther Njoki Gicheru / Lucy Maina Kiganane

Abstract

Ride-hailing platforms are mushrooming in Kenya due to the increasing dependency on the 'uberisation' of the work. As digital labour platforms owned by investor-owned firms (IOFs) and employing tens of thousands of e-drivers, they have been conversely characterised by non-compliance with the fairwork principle of platform management, thereby perpetuating the precarity and vulnerability of the e-drivers. Previous studies have recommended that e-drivers in the country form and join worker-platform co-operatives to mitigate and address the capitalistic tendencies exhibited by these IOFs. Nonetheless, studies have yet to gain insight into the extent of the e-drivers' willingness to form and join worker-platform co-operatives. This was the study's objective. The study was grounded on the Utility Theory. We collected data from 497 e-drivers across the Nairobi Metropolitan Region. We found that as e-drivers' agreement level of IOFs' compliance with the platform management principle of fairwork

decreases, their likelihood to form and join worker-platform increases. Subsequently, we also found three possible worker-co-operative subtypes that e-drivers would prefer to form and join based on the interplay of the platform management principle's low, moderate and high disagreement levels. Overall, this paper draws affirmations in its results from most of the literature on ride-hailing platforms, worker-platform co-operatives, and social exchange and utility theories. Nevertheless, it has brought an insightful framework of a fair platform management structure in the country. This study is expected to bring practical and theoretical contributions to improve the e-drivers' benefits from the ride-hailing industry.

Keywords: Digital Labour, Ride-Hailing, Worker Co-operatives, Drivers

Platform Cooperatives – A Device to Inclusive Growth

By: M. Alamelu / C.M. Sivaranjani / K. Harini

Abstract

Objective/Background: With the growth of technology, the digital platform has secured a significant role in facilitating interactions, transactions and services between different user groups. This dominance of few corporate platforms has degraded the lifestyle of gig workers. The Gig economy has been criticized for its lack of worker protection and benefits, leading to precarity and economic dependence. In order to address these issues, platform cooperatives have emerged in the market. It is a digital platform which is cooperatively owned by the members to facilitate sale of goods and services. It provides a viable model which prioritizes workers. This paper aims to explore Platform Cooperatives as a device to inclusive growth and its sustainability in Gig economy.

Method: In order to get a better understanding about Platform Cooperatives and its impact on economy, social and labour lifestyle, various research papers were reviewed and interviews were taken with Gig workers. Various case studies were studied to understand the problems faced by Gig workers. In an effort to raise awareness about the challenges faced by Gig workers, a questionnaire will be circulated.

Conclusions: Platform Cooperatives has the potential to transform the gig economy by empowering the workers and providing better protection and fostering a sustainable model. It not only improves the working conditions of workers but it also improves their financial position which reduces the income inequality prevailing in the economy.

Keywords: Platform Cooperatives, Platform Capitalist, Gig Economy, Gig workers, Income Stability, Job Security

Australian Platform Co-operative Case Study: The Open Food Network

By: Duncan Wallace

Abstract

The Open Food Network (OFN) is an organisation whose purpose is to enable and encourage ethical, local and sustainable food production and consumption. Its primary activity is as a developer of an open-source software platform that, similar to a farmers' market, allows farmers and suppliers to list their produce online for sale directly to customers. Founded in Australia in 2012, OFN is today a global phenomenon, maintained in over fifteen jurisdictions around the world. This paper explores the history, governance and finances of two entities within the OFN enterprise. One is OFN's global body, the 'OFN Community', which is responsible for developing the platform's software. The second is OFN Australia, which maintains Australia's instance of the platform.

Track 1

Parallel Session 2: Community, Development and Social Inclusion

Author	Paper-Title
Semanti Chakladar, Palak Gadhiya	Role of Federation-Public-Private Partnerships in Enabling Ecosystems for Stronger Women's Cooperatives
A M Jose, Jos Chathukulam	Navigating the Next Industrial Revolution: The Political Economy of Cooperatives in Kerala, India
Sreevignesh M	Role of Cooperatives in the Financial Inclusiveness of Rural Kerala
Sanjay Kumar Verma	Strengthening Cooperative Education in India Through Popularizing Cooperative Model ; A Case Study of NCUI's Coop Connect Program(India)

Role of Federation-Public-Private Partnerships in Enabling Ecosystems for Stronger Women's Cooperatives

By: Semanti Chakladar / Palak Gadhiya

Abstract

Informal women workers make up 94% of India's female workforce, facing multiple challenges in ensuring work and income security, social security, food security and accessing credit. Their contribution to the local and national economy is often unrecognized and they remain under-represented in policy spaces despite their contributions.

The cooperative structure amongst other collective structures is crucial for the socioeconomic development of informal women workers in India. SEWA Cooperative Federation sees this model has proven resilient and sustainable over the years, even pulling through crises like the COVID-19 pandemic. Women's cooperatives, when housed in an integrated ecosystem such as a federation, are able to provide essential services that give members income, food and social security and build self-reliance, confidence and leadership skills through decentralized and self-governed decision-making processes.

This study explores the necessity and potential of public-private partnerships (PPP) between civil service organizations (CSOs) which help in incubating and strengthening women's cooperatives, such as the SEWA Cooperative Federation (SCF), private partners, and governments. The study explores the possible challenges in formation of such partnerships and provides preliminary best practices and recommendations for creating enabling ecosystems for such partnerships.

Keywords: Federation-Public-Private Partnerships (F-PPP), Women's Cooperatives, Informal Women Workers, Policy Frameworks, Enterprise Development.

Navigating the Next Industrial Revolution: The Political Economy of Cooperatives in Kerala, India

By: A M Jose / Jos Chathukulam

Abstract

This article examines the evolving role of cooperatives in Kerala, India, within the broader context of the Fourth Industrial Revolution (Industry 4.0). Historically, cooperatives have played a pivotal role in Kerala's socio-economic development, contributing significantly to

inclusive growth and poverty alleviation. However, as technological disruptions reshape the global economy, the sustainability and relevance of these cooperatives are being increasingly challenged. This paper analyzes both the challenges and opportunities faced by Kerala's cooperatives, offering insights into how they can adapt to the transformations brought about by Industry 4.0. Drawing on a blend of theoretical analysis and empirical data, the article argues that innovation and policy intervention are critical to ensuring that cooperatives continue to serve as vital agents of economic growth and social welfare in Kerala's evolving political economy.

Keywords: Cooperatives, Political Economy, Next Industrial Revolution, Technological Advancements, Politico-Bureaucratic Nexus.

Role of Cooperatives in the Financial Inclusiveness of Rural Kerala

By: Sreevignesh M

Abstract

For the last few years, financial inclusion has been the major policy agenda, particularly for developing economies like India. The global financial sector is shifting towards an inclusive model, providing sustainable access to financial services for all, including the poor and weaker sections, to benefit from development. With 98% coverage in rural India, cooperatives are the mainstay of rural economy ensuring sustainable and inclusive growth. Financial institutions under the cooperative sector hold a significant share of total banking activity in rural areas of Kerala. The research article uses descriptive method to provide an overview of financial inclusion in Kerala and reviews the role of cooperatives in contributing to inclusive growth and economic development through improved access to formal financial services. The study finds that despite the widening gap in the GSDP growth rate and per capita NSDP growth rate indicating the existence of income inequality, the state has achieved notable progress in its financial inclusion initiatives. The research also discusses some of the challenges to achieve greater financial inclusion and directions for future research.

Keywords: Economic development, inclusive growth, cooperative banks, financial inclusiveness, rural households, Kerala.

Strengthening Cooperative Education in India through Popularizing Cooperative Model; A Case Study of NCUI's Coop Connect Program (India)

By: Sanjay Kumar Verma

Abstract

In cooperative education, popularizing cooperative model among the schools, colleges and universities is a big challenge before the cooperative organizations in a global perspective. In Asia-Pacific region, the challenge is more as the subject of cooperatives is not a mainstream component of the education system. In India, National Cooperative Union of India, an apex organization of the cooperative movement with focus on cooperative education and training, through its Coop Connect program is actively popularizing the cooperative model amongst the schools, colleges and universities by organizing awareness programs which have become very popular. As more than ten years have passed since this program was initiated, this program needs a rethink in its orientation and delivery. Against this backdrop, the paper discusses ways in which this program can be revitalized with a new focus in the wake of wide-ranging initiatives taken by the government to strengthen the cooperative movement. The paper concludes that if this program is remodelled, then it can act as a model for cooperative organizations in other countries of the Asia-Pacific region.

Keywords: cooperative, school education, youth, advocacy, NEP

Track 1

Parallel Session 3: Dairy Cooperatives

Author	Paper-Title
Niraj Kishore Chimote, Vibhu Rastogi, Nikhil Kumar, Manav Bhatla, Tejas Sudhir Karajgaonkar	Marketing Effectiveness Of Lactose-Free Milk: Is It Influenced By The Factors Of Product And Price Of A Marketing Mix? An Investigative Study At A Milk Cooperative Company In East Delhi
V. Durga, C. Pitchai	Role of Dairy Cooperatives in Promoting Economic Democracy and Social Justice in Tamil Nadu
V Dhanalakshmi, C.Pitchai	Role of Dairy Cooperatives in Addressing Gender Inequality and Fostering Rural Development at Puducherry

Marketing Effectiveness of Lactose-Free Milk: Is It Influenced by The Factors of Product and Price of a Marketing Mix? An Investigative Study at a Milk Cooperative Company in East Delhi

**By: Niraj Kishore Chimote, Vibhu Rastogi, Nikhil Kumar,
Manav Bhatla, Tejas Sudhir Karajgaonkar**

Abstract

The concept of marketing mix is of great importance in the domain of Marketing Management through which the companies analyze the effectiveness of the Marketing program of their products and services. A conscious effort has been made in this study to explore the 2 Ps of marketing mix namely Product and Price and their respective impact on the Marketing program effectiveness.

The product chosen in this study is Lactose-free milk and the company is a milk cooperative company, in East Delhi. A list of product and price variables and the Marketing program variables have been found in the Literature Review. The Research gap indicated that the relationship between these two concepts needs to be explored in the field of Marketing of Lactose-free milk. In this regard, the objectives of this study have been developed in such a manner that they would identify the factors' associated with Product and Price. On the marketing of Lactose-Free Milk and to investigate the relationship between the explored Product and Price factors and the effectiveness of a marketing program. The independent variables were Latent Demand, Feature, Durability, Value Pricing, Product- Quality, and Price-Quality inferences and the dependent variables were Needs, Target, Brand image, and Satisfaction. A questionnaire has been made and administered to 150 respondents in East Delhi region. An exploratory factor analysis discovered the factors namely Quality Consciousness, Subsistence & Good value and Assessment. Thus the multiple regression indicated that significant variable on the marketing program of Lactose-free milk has been revealed to be Quality Consciousness with a strength of association of 30.3 % that can be increased by several points with the help of several additional parameters.

Keywords: Lactose-free milk, Value pricing strategy, Product- Quality, Price-Quality inferences, Needs, Target, Brand image, and Satisfaction, Quality Consciousness

A Role of Dairy Cooperatives in Promoting Economic Democracy and Social Justice in Tamil Nadu

By: V. Durga / C.Pitchai

Abstract

Empowering women in the economic and social aspects is essential for advancing equitable societies. This study tries to find out from the women-led dairy cooperatives in Tamil Nadu, specifically in Dindigul District, as it serves as catalysts for economic democracy and social justice. Employing a mixed-methods approach, the research involves interviews with 120 members across selected three women's dairy cooperatives. This study explores their impact on economic benefits, social empowerment, decision-making processes, and community dynamics.

This study had the research question viz., how do women-led dairy cooperatives contribute to women's empowerment, economic benefits, social empowerment, decision-making processes, and community impact? Findings reveal that participation in these cooperatives significantly enhances women's economic status through increased incomes, financial independence, and improved access to credit. Socially, these cooperatives foster self-esteem, decision-making autonomy, and community status among women in the selected DCS. This study contributes to development literature by highlighting the intersection of economic democracy and social justice within women-led cooperatives. It underscores the cooperative model's role in fostering inclusive growth and equitable development, addressing gender inequality and social exclusion through training and skill development. Overall, this research paper suggests that cooperatives play a pivotal role in achieving sustainable development and gender equality in the rural contexts.

Keywords: Dairy Cooperatives, Rural Transformation, Collective Strength, Community Empowerment, Livelihoods, Socio-economic Development

Role of Dairy Cooperatives in Addressing Gender Inequality and Fostering Rural Development at Puducherry

By: V. Dhanalakshmi / C. Pitchai / S.V. Akilandeewari

Abstract

This study explores the transformative potential of dairy cooperatives in Puducherry as a means to address systemic gender inequalities and promote rural development. By focusing on collaborative approaches, the research paper highlights how the dairy cooperatives empower marginalized groups' particularly small-scale farmers and women, enhance socio-economic conditions, and foster sustainable community growth? The study examines the operational dynamics of dairy cooperatives, their impact on members' livelihoods, particularly women, and the broader socio-economic benefits to the community. Through qualitative and quantitative analysis, the research paper aims to provide insights into effective cooperative models and strategies that removes the gender inequalities that ultimately leads to rural development. The result of the present study reveals that addressing gender inequalities and fostering rural development through dairy cooperatives in Puducherry. Furthermore, dairy cooperatives have played a pivotal role in fostering rural development by investing in local infrastructure, such as milk collection centers and chilling units. These improvements have not only benefited cooperative members but also the wider rural community.

Keywords: Dairy cooperatives, gender inequality, women empowerment, rural development, Puducherry, inclusive growth, economic empowerment

Track 2

Parallel Session 1: Law and Regulation

Author	Paper-Title
Sagar Kisan Wadkar	Is Harmonisation of Cooperative Legislation a must for Cooperative Development in India?
Nilojyoti Koner	Revitalizing Cooperation through Policy Coordination: Delineating the Role of Ministry of Cooperation in India
Sulok S K	Role of Cooperative Societies in the Indian Geographical Indications Ecosystem: A Critical Legal Analysis using case studies from Kerala
Deva Prasad M	Need for Legislative Reform in the Indian Co-operative Sector: An Exploratory Study

Is Harmonisation of Cooperative Legislation a must for Cooperative Development in India?

By: S K Wadkar / V K Dubey

Abstract

Cooperative Legislation is foundational to the growth, development and spread of cooperatives. It has significant influence on the formation, promotion, governance, leadership development and operations of cooperatives to transform community-owned business units into viable enterprises and self-regulatory organisations. Cooperative legislation in India is 120 years old. The principal Cooperative Societies Act of 1904 & 1912 have undergone amendments with the change in time and need. Being a State subject, the cooperative legislations witnessed comprehensive amendments to the Act of 1912 during 1960s. Lack of uniformity in Cooperative laws was witnessed due to dissimilar objects divergent focus attached to formation and promotion of cooperatives across States/ Union Territories (UTs).

The need of that time also prompted the Union government to enact the Multi-State Cooperative Societies (MSCS) Act in 1984 to look after the cooperatives having area of operation in more than one state. The MSCS Act 1984 was last amended in 2002 and recently in 2023. While the State laws are enforced by Registrar of Cooperative Societies (RCS) in respective States, the MSCS (Amended) Act 2023, comes under the purview of Central Registrar of Cooperative Societies (CRCS), Ministry of Cooperation, Govt. of India. With globalization, industrial transformation, and ongoing technological advancements, the requirements of cooperatives have evolved. In response to these changes, both State/UT and Central Governments have attempted to update cooperative legislations. For instance, in 1995, several States enacted the Mutually Aided Cooperative Societies (MACS) Act to provide more flexibility in cooperative registration, operation, and governance. Additionally, the 97th Constitutional Amendment in 2011 called for reforms to enhance transparency and accountability in cooperative development. However, despite these efforts, the legislative reforms have not significantly impacted cooperative laws.

Given this context, there is a pressing need to revisit and harmonize cooperative law provisions. It is essential to align these laws with other competitive legislations to foster renewed development and growth in the sector. The present paper aims to justify and explore this necessity by studying the similarities and dissimilarities in the Cooperative Acts followed in various States and UTs. By mapping existing legal provisions and identifying areas where cooperative laws can be synchronized with broader legislative frameworks, the paper suggests ways to remove bottlenecks and achieve uniformity in the States/UTs and Multi-State Cooperative Societies Act. This harmonization is crucial for boosting the cooperative sector, promoting a more conducive environment for cooperative development and innovation, and ensuring sustainable growth.

Revitalizing Cooperation through Policy Coordination: Delineating the Role of Ministry of Cooperation in India

**By: Nilojyoti Koner / Kanchan Koner
/ Arindam Laha**

Keywords: Cooperation, Cooperatives, Social and Solidarity Economy, Ministry of Cooperation, Multi-State Cooperative Societies, Policy Coordination

Role of Co-Operative Societies in the Indian Geographical Indications Ecosystem: A Critical Legal Analysis Using Case Studies from Kerala

By: Sulok S K

Abstract

The term Geographical Indications (GIs) refers to a sign used on a product that has a specific geographical origin and possesses qualities or reputation that are due to that origin. In the year 1999, India enacted the Geographical Indications of Goods (Registration and Protection) Act 1999 (the GI Act/the Act) to regulate the subject matter of GIs. As of date, more than 400 GIs are registered in India.

The framework of GIs under the Act is to entrust the management of the individual GIs with the Registered Proprietors. The Registered Proprietors can be any association of persons or organisations and are responsible for the management of the affairs of the GI. In India, the most popular model followed is the co-operative society model, wherein co-operative societies step into the shoes of the registered proprietors. They cater to the needs and requirements of the GI producers.

The research paper focuses on the lacunas of the law in adequately defining the roles and responsibilities of the registered proprietors which has resulted in a near-complete failure on the part of the co-operative societies to understand and appreciate their specialised roles in the GI ecosystem. It is evidenced through the case studies of four registered GIs of Kerala namely Aranmula Kannadi, Pokkali Rice, Nilambur Teak and Alleppey Coir.

The ineffective role played by the co-operative societies, who are the custodians of the GI, has in turn affected the entire GI ecosystem. The case studies have highlighted the lack of focus of the co-operative societies towards crucial areas such as quality control, maintenance of collective ownership, problems created by the rapid advent of technology, registration of authorised users etc which is having a detrimental impact on the registered GIs.

The study recommends legislative intervention to provide guidelines regarding the role of the registered proprietors which starts from their eligibility to act as a registered proprietor, the registration of GIs and all other activities they are expected to perform for the development of the GI. Further, the Government to take steps to sensitise the co-operative societies regarding the socio-cultural setting of the GI and their special role in it so that the GIs which are the cultural assets of our country do not go into ruins.

Keywords: Geographical Indications, Co-operative Societies, GI Act and Registered Proprietor.

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Indications of Goods (Registration and Protection) Bill, 1999, Available at <https://164.100.47.194/Loksabha/Debates/Result13.aspx?dbsl=6873>, (accessed on 15/08/2024).

Need for Legislative Reform in the Indian Co-operative Sector: An Exploratory Study

By: Deva Prasad M

Abstract

The paper examines the governance and disclosure approach present in the present Indian cooperative sector legislation. The lack of effective governance standards for the accountability of leadership position holders could be identified as a significant gap in the present legal framework. The disclosure standard and reporting requirement of the cooperative sector legislations are also scant and ineffective in the Indian context. The historical evolution of the cooperative law favours significant government intervention to meet the regulatory end of cooperatives being aligned with the societal and governmental agenda. The present phase of the cooperative legal framework, especially the multi-state cooperative sector legislative model, attempts to provide a more progressive model for cooperatives but fails to address the accountability and disclosure framework. Moreover, the fragmented manner in which the various state-level legislations on cooperative societies operate leaves significant room for legislative reform.

In this context, the paper attempts to attempt an exploratory study that would draw an analogy regarding the regulatory evolution of corporate governance, accountability, and disclosure standards in company law and explore the feasibility of regulatory transplant to the cooperative sector legislations. Certain of the reforms, such as the board of directors' accountability, independent directors and auditor rotation, are being explored in this context.

Keywords: Cooperative law, legal reform, accountability, disclosure, India, corporate law

Track 2

Parallel Session 2: Farmers and Agriculture

Author	Paper-Title
Upakar Bhandari	Adoption Of Improved Vegetable Farming Technology Through Agriculture Cooperative In Kaski District Nepal
Ragubalan M, C.Pitchai, S.V.Akilandeeswari	Agricultural Producers Cooperative Marketing Societies Vs Farmer Producer Companies – A Study to Identify the Sustainable Business Model from Tamil Nadu
Niladri Sekhar Bagchi	Can ICT Applications Strengthen Smallholders' Market Linkages? Experience of Protected Farming in Northern West Bengal, India
L. Cesis Dastan, Nisha R	Empowering Coconut Farmers: A Study On The Cost Awareness And Role Of Co-Operative Societies

Adoption of Improved Vegetable Farming Technology through Agriculture Cooperative in Kaski District Nepal

By: Upakar Bhandari / Om Prakash Singh

Abstract

Improved vegetable farming technology from sowing the seed to its management uplifts the living standard of the farmers with a higher return which aids in the agricultural development of the country. Hemja and Bagmara areas of Pokhara Metropolitan City were selected by using a simple random sampling technique. Primary data were collected using a pretested semi-structured interview schedule from 120 farmers, 60 from each areas were randomly selected using a simple random sampling technique. Descriptive and inferential statistics showed that the majority of the respondents were male, the majority belonging to middle age group, literate, medium family size and had received training on commercial vegetable farming technology through cooperatives. The level of education and extension contact had a positive and significant relationship with the adoption of improved vegetable farming technology. Multiple regression analysis showed that the level of education and extension contact contributed 21.3 percentage variation to the adoption. The study suggests that principles such as democratic member control, voluntary and open membership, and member economic participation are critical to the effective and sustainable operation of agricultural cooperatives in Nepal. These principles promote members' sense of responsibility and ownership by ensuring transparency, fairness, and democratic decision-making. The facilitation of all the services related to inputs and outputs from the agriculture cooperative motivate for the technology adoption. Lack of information on technology and crop management were the major constraints faced by the farmers for improved vegetable production.

Keywords: Adoption, co-operative, vegetable, improved farming, farmer

Sustainable Business Model to the Farmers: Agricultural Producers Cooperative Marketing Societies (APCMSs) – A Study from Tamil Nadu

By: M. Ragubalan / C.Pitchai / S.V. Akilandeewari

Abstract

In India, the agricultural extension system struggles to address the emerging broad based needs of farmers at the backdrop of globalized agriculture trade situation. The

agricultural platform largely influenced by number of factors and many concepts are being tried and one of the models was cooperatives. There are number of cooperatives were organised for the socio-economic development of the farming community in the field of agriculture and agricultural allied sector like agricultural credit cooperatives, marketing cooperatives and dairy cooperatives etc. (M. Ragubalan, 2024) The Agricultural Producers Cooperative Marketing Societies (APCMSs) are doing vital role in creating market linkage to the farmer members. Hence, the present study is an attempt to analyse the APCMSs to assess the sustainability in serving the needs of the farmers.

Keywords: APCMSs, Sustainable Business Model, Rural Enterprise, Sustainability, Farmers' Services and Socio-economic Development.

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Can ICT Applications Strengthen Smallholders' Market Linkages? Experience of Protected Farming in Northern West Bengal, India

By: Niladri Sekhar Bagchi

Abstract

This research explores the complementarity of protected farming in collectives and possible applications of ICT tools by the land-constrained farmers in northern West Bengal, India. More specifically, the paper attempts to identify the challenges in adopting protected farming by the land-constrained farmers' collectives and examines how those challenges can be overcome by application of ICT tools. The rationale for such an attempt lies in the need for designing a suitable pathway of overcoming the underlying barriers and reaping the emerging opportunities of cost-effective protected farming by the collectives. Here, emphasis is given on the potential for livelihood opportunities, market linkages and surplus generation. The paper finds that protected farming has the potential to raise farmers' surplus as it enables them to grow high-value off-season vegetables and fruits and thus get better market prices due to early harvest and also off-season harvest. However, the high initial costs of setting up protective structure and lack of market linkages of the high value crops grown therein limit the use of this technology, particularly by the smallholder farmers. Hence, collectivization of the land-constrained farmers and proper use of ICT tools for creating market linkages for off-season high value

crops will be crucial for sustained increase in farm income.

Keywords: Agriculture, ICT, protected cultivation, market linkage, collective, India, West Bengal

Empowering Coconut Farmers: A Study on the Cost Awareness and Role of Co-Operative Societies

By: L Cesis Dastan / Nisha R

Abstract

An essential feature of commercialised agricultural economy is the proper ascertainment of farm cost. It helps to ensure efficiency in agricultural enterprises, develop effective pricing strategy, foster global competitiveness, expand markets, and contributes towards promoting the economic interest of all the stakeholders.

In general, farmers in India face difficulty of accurately determining the costs of their agricultural products due to lack of understanding of cost accounting principles and standards. Proper ascertainment of cost by applying cost accounting principles and Cost Accounting Standards is important for farmers' sustainability. In this study, a model is created to assess the level of awareness of coconut farmers on cost computation associated with coconut production. The study shows that around 73 per cent of the respondents have low level of awareness on cost computation.

It is important that farmers get fair return which is on par with or above the living income for their family and the farm labourers are paid wages which are at or above the minimum wages and living wages. The study shows that around 32 per cent of the respondents earn at or above the living income.

Farmers also face challenges such as price fluctuation, identifying the customers, logistics issues, lack of awareness on agricultural practices and technological advancements, access to quality raw materials, and financial constraints. The farmers can overcome the above difficulties and challenges, when they become members of a co-operative society. The study shows that around 23 per cent of the respondents are the members of the Coconut Producers' Societies. It also states that most of the CPS are inactive. The study also reveals that farmers do not get any assistance from CPS regarding cost computation. It is suggested that the Government should take the responsibility to revive the functioning of inactive CPS.

The current study was undertaken in Palakkad district of Kerala. Convenience sampling method was used to collect primary data from 120 respondents by using interview schedule technique. Appropriate statistical tools are used wherever required.

Keywords: Co-operative society, Cost ascertainment, Cost awareness model, Coconut, Coconut Producers' Society, Living income.

Track 2

Parallel Session 3: Innovation

Author	Paper-Title
Hannah Altman	Health and fitness multistakeholder co-operatives: the road to worker and consumer wellbeing and quality control
Mahesh Mahadeo Kadam, Amit Narayan Borkar	Global Reach through Cooperative Roots: Trade building Industries through Cooperative Exports
Sidsel Grimstad	Exploration of the role of co-operatives in systems innovation – the case of affordable housing co-operative systems
Takashi Sugimoto	Contributing to sustainable community development through urban consumer co-operatives: Case study of Osaka Izumi Co-op

Health and Fitness Multistakeholder Co-Operatives: The Road to Worker and Consumer Wellbeing and Quality Control

By: Hannah Altman / Morris Altman

Global Reach through Cooperative Roots: Trade building Industries through Cooperative Exports

Mahesh Kadam / Amit Borkar

Abstract

India's cooperative sector has emerged as a significant player in the country's economy, with a presence in various industries such as agriculture, banking, and trade. One area that remains largely untapped is cooperative export, which has the potential to boost India's global trade and economic growth. Despite the government's initiatives to promote cooperative exports, the sector still faces several challenges, including lack of infrastructure, limited access to financing, and inadequate market research. This article seeks to explore the role of cooperatives in India's export sector and highlight success stories that can serve as models for others to follow. Using a mixed-methods approach, including surveys, interviews, and case studies, this research examines the current state of cooperative exports in India and identifies key factors that contribute to their success. The study finds that cooperatives that have successfully exported products abroad share certain characteristics, including strong member engagement, effective marketing strategies, and collaborations with government agencies and private sector organizations. The article concludes by highlighting the potential for cooperative exports to contribute significantly to India's economic growth and employment generation. To unlock this potential, it recommends policy interventions that address the existing challenges faced by cooperatives, including infrastructure development, access to financing, and capacity building. The study also emphasizes the need for increased cooperation between government agencies, private sector organizations, and cooperatives to promote cooperative exports and create a more enabling environment for their growth.

Exploring the role co-operatives can play in systems innovation – the case of affordable housing co-operative systems

By: Sidsel Grimstad / Ingrid Burkett

Abstract

The conference's focus on the next industrial revolution necessitates to focus our attention to the "twin transitions" of digital and green (Perez, 2023), while simultaneously needing these new solutions to solve inequality, distribution of wealth and ageing populations. The need for renewal in societal processes, policies and measures manifest requires systems innovation. This paper examines the role cooperatives may have in systems innovation in response to the many challenges ahead. It does this through a particular focus on housing, and how affordable housing co-operative sectors can be in the forefront of substantial wealth distributive systems providing housing solutions for substantial parts of a population.

The paper first provides an overview of the global challenges and complexities that our planet and people are confronted by and that demand new economic, technological and social solutions, and systems innovation. We also show how our understanding of innovation has developed and is now focused more with societal benefits and impacts of larger systemic innovations. Building on Carlotta Perez historical research (2015) we show how previous industrial revolutions and crisis have led to societal transitions through both "visible" technological innovations accompanied by less visible social, public, civic innovations, driven by institutional, social and economic changes. Perez (2015) showed that for every golden age of growth and prosperity driven by the introduction of new technology, recession/crisis point followed before it was super-ceded by a new golden age. Cooperatives have in past centuries responded to industrial technological innovations, by leading social and civic innovation through establishing mutual aid and safety nets. However, cooperatives which are led through democratic decision-making and with a mutual aid ethos, are challenged by the need for organisational, governance and tech innovation and renewal when confronted with this century's rapid transitions (Perez, 2023).

Mazzucato (2020), one of the leading thinkers on ways of solving global and wicked problems has developed the concept of challenge-led innovation, which involves collaboration across institutional and organisational boundaries to solve mutual issues and thereby leading to systems innovation. The paper then seeks to show examples of how co-operatives are uniquely structured, organised and governed to pursue a challenge-led innovation in collaboration with other co-operatives, institutions and organisations. Co-operatives can lead efforts towards community wealth building and maintaining affordability of products, services and housing and thus be part of shaping and pursuing collective goals and value-creation (Mazzucato, 2023). Cooperatives and the cooperative sector due to largely being place-based are well placed to scale operations and contribute towards substantial systems and community capital (Griffith Centre for Systems Innovation, 2018).

The paper will then apply the concept of systems innovation on the case of affordable rental housing co-operative sectors (Crabtree-Hayes et al 2024). We explore the case using findings

from research, literature reviews and a European study tour (Grimstad, Seaborn and Taylor 2024) to examine how cooperative housing models can be characterised as a missing middle housing tenure between private ownership and private rental (Apps 2023) and offer safe secure housing for substantial parts of a population. The unique cooperative ownership form also drives social, environmental and systems innovation through collective value-creation through re-investing for the common good and thereby curbing rental housing prices which provide better outcomes for societies (Mazzucato and Ryan-Collins (2022)). Through collaborative funding models combining commercial, public and tenants contribute equity or loans to strengthen and grow affordable housing for all. Having substantial affordable housing sectors, leads to social innovation and city liveability and inclusivity. Having tenant’s active participation and voice ensures that affordability is maintained, and that community driven innovation for carbon positive, human-centred environments liveability, focusing on children’s older people and people with disabilities’ wellbeing.

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Contributing to Sustainable Community Development through Urban Consumer Co-operatives: Case Study of Osaka Izumi Co-op

By: Takashi Sugimoto

Abstract

The objective of this paper is to investigate the potential of urban consumer co-operatives to facilitate sustainable development in local communities. To exemplify this, the paper will present a case study of the Osaka Izumi Co-op.

In contrast to the activities of farmers' and fishermen's co-operatives, the specific contributions of consumer co-operatives to the local community are not immediately apparent. Consumer co-operatives are frequently regarded as primarily serving to enhance the consumer benefit of individual members. The Izumi Co-op is addressing social issues pertinent to urban communities, including food security, waste reduction, and employment opportunities for disadvantaged individuals. The Izumi Co-op operates an organic recycling system whereby food waste from its operations is composted by disabled employees and subsequently used on their own farm. This has resulted in a notable reduction in food waste at the Izumi Co-op, while also leading to a markedly higher employment rate of disabled individuals than other corporations. The Izumi Co-op has been the recipient of numerous accolades in the field of corporate social responsibility in Japan. This outcome is indicative of the organisation's full operational capacity as a membership entity.

Keywords: Consumer co-op, Concern for community, Employment of disabled persons, Food loss, urban agriculture, Ethical business, Osaka Izumi Co-op.

Track 3

Parallel Session 1: Cooperative Movement

Author	Paper-Title
Mohamed Shaheer T	Crafting Public Private and Cooperative Partnership: Tool for Shared Success
Ajit Bhale	Beyond the Industrial Age: Cooperatives in the Information Revolution
Garry Cronan, Ann Apps	Co-operatives and the Social Economy – An evaluation of Professor Hans Munkner’s views on the co-operative identity and its relationship with the social economy
Yoan Karell Acosta Gonzalez, Jos Chathukulam	Unraveling the Cuban Cooperative Movement: Evolution, Challenges, and Prospects
Prateek Khanna	Employment Generation Potential of Cooperatives in India

Crafting Public Private and Cooperative Partnership: Tool for Shared Success

By: Mohamed Shaheer T

Abstract

Cooperative societies are value-based and people-based economic enterprises, with well-defined ethos and principles which include ‘concern for the community’. The cooperative sector in India stands alongside the public and private sectors. Rural socio-economic development is the unique characteristic of the cooperative movement. A cooperative can explore higher rewards by “doing different things” instead of focusing on “doing better”. The public-private-cooperative contractual relationship facilitates the sharing of skills and assets of each sector in delivering the product, service, or facility. In addition to sharing resources, each party can optimally share risks, tasks, obligations, and potential rewards. Value chain partners should have a legally blended conflict resolution mechanism, shared vision, strength, risk, and cost allocation among them. The legal framework for dispute resolution and settlement may be embodied in different laws, rules, and procedures of the country. They come together without compromising the stated vision and mission of either partner and can become a champion team instead of a team of champions. This type of collaboration helps to attain the socio-economic goals of the country. The value chain can use the public and private infrastructure and technology to become a global perspective business concern. It also facilitates the standardization and cost-effectiveness of goods and services. The challenges of the value chain in India are financial risk, market risk, demand risk, and problems related to the acquisition of land.

The partnership can be successful only if both sides agree on the scope of the alliance. They have one mindset in their strategic, economic, and operational aspects. The creation of a value chain through public/private and cooperative partnerships helps to reform and reallocate those sectors. Private/ public collaboration with the cooperative sector helps to attain UN Sustainable Development Goals (SDGs) and assist in making India a \$ 5 Trillion economy. Today, almost every sector of the economy has cooperatives – credit, consumer, producers, industry, labor, information technology, agriculture, services, etc. This paper analyzes the scope of collaboration in the above-mentioned sectors.

The researcher used a descriptive research method for the study. Qualitative research is used to understand concepts and thoughts in public/private and cooperative value chain. Data are from secondary sources. This paper offers a theoretical approach to analyzing the scope and implementation areas of public/private and cooperative partnerships.

Keywords: Private/public cooperative partnership, shared value chain, diversification, collaboration.

Beyond the Industrial Age: Cooperatives in the Information Revolution

By: Ajit Bhale / Mahesh Kadam

Abstract

In a world where the "industrial revolution" signifies rigid efficiency, it is imperative to rethink business and work through the lens of cooperatives. This paper challenges the outdated belief that the industrial revolution is the pinnacle of progress. Instead, we propose that cooperatives should align with the ongoing information revolution, which values transparency, speed, and growth. Unlike the industrial model's inflexible R&D, the information revolution supports dynamic, adaptive research and development. Cooperatives, with their democratic governance and community focus, are uniquely suited to tackle crucial economic and social issues. By embracing technological advancements, cooperatives can boost their innovative capabilities, ensuring their continued relevance and impact on the future of work. The specific goal of this paper is to highlight the importance of access to credit as the essential thread driving foundational growth within various cooperative sectors in India. Credit access is crucial for the growth and sustainability of cooperatives, as it enables them to invest in new technologies, expand their operations, and enhance their services. Cooperative is an economic action but with people participation. Cooperatives are the socio-economic pillars in the Indian ecosystem. Technology with its own attributes revolutionise the ecosystem from industry to information. Cooperatives play a vital role in both the moves. The study focus on need of economic cooperative stack, its role, action plan and way forward to make the cooperative ecosystem resilient and contribute to the next industrial revolution. The research speaks more on economic cooperative stack in form of Credit Layer and Access layer which provides essential financial and market support to cooperatives and cooperative banks Simple tabular analysis, empirical models, primary and secondary factual data tools will be used and analysed to reach the end results. The study will give the facets how technology will in build the information revolution and give the unique steps, business dignity, cooperative outreach, corporate avenues, institutional building and derive the sustainable outlook for the Indian cooperative ecosystem. The research study will derive the way and means where the technology and information will go hand in hand and create a platform for cooperatives in next industrial revolution.

Keywords: Cooperatives, Technology, Information, Business, economic stack

Co-operatives and the Social Economy – An evaluation of Professor Hans Münkner’s views on the co-operative identity and its relationship with the social economy

By: Garry Cronan / Ann Apps

Abstract

Background: The social economy is a contested space. Within this space, a range of organisational forms compete for attention. This paper considers two competing perspectives on the relationship between co-operatives and the social economy. One perspective sees co-operatives as an integral part of the social economy. The alternative view is that co-operatives exist in a field that is distinct and separate from the social economy, while acknowledging that its output may contribute to social economy objectives. Professor Münkner’s takes the alternative view. This paper examines both perspectives but pays particular attention to Prof Münkner’ scholarship on this topic and its potential to illuminate our understanding of co-operatives as a distinct organisational form with core identity features.

Aims – The aim of the paper is to consider the place of co-operatives within or alongside the social economy and to compare co-operatives with other types of organisations that are associated with the social economy (e.g. the benefit corporation). The paper compares innovations in co-operative law to accommodate interests beyond the interests of members as users. It interrogates the limits of any law reforms that change the co-operative purpose or objective before they compromise the co-operative identity, and consequently the rationale for a distinct organisational form. A secondary aim is to consider some of the potential challenges faced by new legal models in the social economy.

Method: The paper combines historical and comparative law methods with co-operative law and theory. It examines the theoretical question of what legal elements distinguish the co-operative from other legal forms of organisation, and if a new legal hybrid form is created - what is needed for it to survive and scale in contemporary economies.

Results and discussion: The paper synthesises Professor Münkner’s contribution to the literature on the relationship between organisational law and co-operative identity. It situates this contribution in the debate on the role of co-operatives in the social economy. It also takes a step back from this debate to explore what is needed to ensure the viability of new organisational forms in the social economy.

Contributions and implications: Professor Münkner had a clear vision about the core objectives of the co-operative. He was concerned that any tinkering with these objectives in co-operative laws might compromise the co-operative identity. He notes that in organisational law the general rule is ‘object determines the form’. This paper examines various perspectives on the role of co-operatives in the social economy, with the overall aim of promoting the legacy of Professor Münkner ‘s scholarship on the relationship between co-operative identity and co-operative law.

Keywords: cooperatives, social economy, social enterprise, cooperative identity, organisational law.

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Unraveling the Cuban Cooperative Movement: Evolution, Challenges, and Prospects

By: Yoan Karell Acosta Gonzalez / Jos Chathukulam

Abstract

The Cuban Revolution of 1959 disrupted the bourgeois order on the island and ensured higher levels of independence, especially from the United States (Frank & Valdés, 2014). Nationalizations and radical agrarian reforms, among other major changes, paved the way for a deeply transformative process aimed at benefiting the disenfranchised. Significant social progress has been achieved in the new society, including the development of the cooperative movement, but with certain peculiarities. It has been noted that self-managing cooperatives are promoted as instruments for the transition of Cuba towards a sustainable socialism in tune with the 21st century (Tharamangalam, 2019). This article explores the specificities of the evolution of the Cuban cooperative movement. The main objective of this paper is to explore the role of cooperatives in Cuba in shaping the future of work amidst the ongoing technological advancements and industrial transformations. The paper also looks into the emergence of cooperatives as a resilient and sustainable framework in fostering democratic workplaces, equitable distribution of wealth and community empowerment.

The paper adopts a methodology mixed with empirical evidences (field survey and case studies) along with desk research. For that purpose, the historical-logical method and the comparative method are used. The Cuban cooperative movement expanded substantially after 1959, especially in the agricultural sector. The agricultural transformations in Cuba can be viewed from a social and solidarity economy perspective. Some researchers opine that a Social Solidarity Economy in the Cuban context is the “potential union of three spheres – public,

enterprise and private – comprised of a variety of economic actors- state, associative and autonomous- that adopts as part of their economic process of production, distribution and consumption of goods and services, the principles of responsibility towards society and the environment”,(Betancourt, 2018).However, problems like the lack of sufficient autonomy and the prioritization of other entrepreneurial forms have adversely affected it. For the most part of the Cuban revolutionary process, the socio-economic system has been centered on state-owned companies. This model has evidenced considerable drawbacks. The 2019 Constitution approved the existence of private property, hence the implementation of a law on mini, small, and medium-sized private companies in 2021. Although non-agricultural cooperatives were also approved, they have not been supported by necessary legislation and promotion to play the role they should have in a society aspiring to overcome labor exploitation and higher levels of social equality.

Keywords: Cuban Revolution, Agrarian Reforms, Cooperative Movement, Small and Medium-sized Enterprises, Social Equality

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Employment Generation Potential of Cooperatives in India

By: Prateek Khanna

Abstract

Unlike traditional businesses driven by profit maximization, cooperatives prioritize meeting the needs of their members. This can lead to the creation of jobs in sectors that might not be attractive to large corporations, such as small-scale local production or community services. Unlike traditional businesses driven by profit maximization, cooperatives prioritize meeting the needs of their members. This can lead to the creation of jobs in sectors that might not be attractive to large corporations, such as small-scale local production or community services.

Cooperatives are often spread across various regions, unlike large corporations that might concentrate operations in a few hubs. This decentralized structure fosters job creation in geographically diverse locations, especially rural areas where employment opportunities are often limited. For example, Cooperatives in agriculture can create jobs for members involved in farming activities, processing agricultural products, or managing collective marketing efforts. Artisanal cooperatives can create employment opportunities for skilled artisans involved in production, marketing, and sales. Cooperatives running grocery stores or other retail outlets can generate jobs for staff involved in sales, inventory management, and customer service. In this paper we attempt to explore the impact of some of the successful Indian cooperatives from the perspective of employment generation such as Amul and SEWA.

Amul is a world-renowned dairy cooperative, empowering millions of milk producers in Gujarat. It procures milk from village cooperative societies, offering fair prices to member farmers.

This cooperative has created a significant number of jobs in rural areas, including milk collection, processing, marketing, and administration. Estimates suggest Amul supports the livelihoods of over 8 million milk producers in Gujarat alone.

SEWA is a membership-based organization for self-employed women workers in Gujarat. It provides training, credit facilities, and market access to its members, enabling them to become self-employed or run small businesses.

SEWA has helped create and sustain employment for hundreds of thousands of women in the informal sector. Their website reports that they have over 2.1 million members.

Not all cooperatives are successful and they face a number of unique challenges.

Starting and running a successful cooperative might require capital for infrastructure, equipment, and initial operations.

Effective leadership and management are crucial for smooth functioning and maximizing employment potential.

Cooperatives might face competition from established private businesses, requiring innovation and efficiency in operations.

Scaling up successful cooperative models across different sectors and regions can be challenging.

Some of these challenges can be overcome via:

- Government Support in terms of Supportive policies, access to credit, and skill development initiatives can empower cooperatives.
 - Government can help draft policies which act as enablers for cooperatives.
 - They can facilitate seed funding, credit and tax incentives.
 - They can provide priority to cooperatives in public procurement and support for marketing to niche customers.
- Technological Innovation such as embracing technology for operations, marketing, and e-commerce can enhance competitiveness of cooperatives.

National Cooperatives Database is a central repository for data on cooperatives in India. It currently has data on over eight lakh cooperative societies. A report by the International Cooperative Alliance (ICA) suggests that 13 crore people are directly associated with these cooperatives. The cooperative movement in India has a long history, with the first credit

cooperative society established in 1903. The recent establishment of the Ministry of Cooperation in 2021 highlights the government's focus on promoting and modernizing cooperatives. Cooperatives, particularly women led cooperatives, can help significantly improve the participation of women (which represent roughly half of country's population) in the formal economy of the country. This can be an important gamechanger in catapulting India's growth story to the next level.

Keywords: Cooperatives, Employment, Amul, SEWA, Economy, Women Participation

Track 3

Parallel Session 2: Digitization

Author	Paper-Title
Ashni	Connecting the Chasm - Inclusive Digitalization in Farmer Cooperatives
R, Sharmila, C. Pitchai, S.V. Akilandeewari	Ease Of Doing Business Through Digitalization in Agricultural Producer Cooperative Marketing Societies (APCMS)
Ankita R. Ojha	A Model Framework for Digitalization in Cooperative- A Tool for Sustainable Development and Community Resilience in Evolving Digital Landscape
Yogesh Vinayak Hadole, B. Madhusudan Rao, Sai Manideep Appana	Analyzing the impact of Supply Chain Integration and Blockchain Technology Adoption on Social Sustainability in Farmer Producer Organizations

Connecting the Chasm - Inclusive Digitalization in Farmer Cooperatives a Comparative Assay of Farmer Cooperatives in Dakshina Kannada District, Karnataka, India vis-à-vis Corporate Ventures

By: Ashni

Abstract

In the words of Bertrand Russell, one of the foremost philosophers of the 20th century, “The only thing that will redeem mankind is cooperation.” This profound insight underscores the importance of collective effort in addressing contemporary challenges of the world in general & India in particular. In India, farmers’ cooperatives face the challenge of aligning traditional practices with rapid technological advancements. As these cooperatives strive to balance time-honoured methods with modern innovations, the integration of Artificial Intelligence (AI), which has taken the world by storm, becomes increasingly significant. This study explores how Technology & AI adoption influences sustainable growth differently in farmers’ cooperatives compared to corporate ventures. Through comparative case studies, the implications of AI for organizational dynamics, resilience, and competitiveness within these entities is investigated. Drawing from cooperative theory, organizational ecology, and technology adoption literature, this research employs a comparative approach -incorporating qualitative case studies with exploratory and explanatory analysis. The anticipated outcomes include a theoretical model for technology adoption in cooperatives and practical recommendations aimed at enhancing sustainability and effectiveness in both cooperative and corporate sectors.

Keywords: Artificial Intelligence (AI), agricultural technology, cooperatives, farmers, corporate efficiency, comparative approach, digitalization, farmer cooperatives, sustainable growth, and technology adoption.

Ease of Doing Business through Digitalization in Agricultural Producer Cooperative Marketing Societies (APCMS)

By: R.Sharmila / C.Pitchai

Abstract

The integration of digital technologies into Agricultural Producer Cooperative Marketing Societies (APCMS) is revolutionizing the way these cooperatives operate, enhance their efficiency and market reach. This research paper examines how digitalization facilitates the ease of doing business in APCMS, focusing on both opportunities and challenges. Mobile applications provide real-time market information and enable seamless communication among cooperative members, enhancing coordination and decision-making. Digital auction system simplifies and ensures transparency in the sale proceeds. Digital payment systems vouch efficient and secured financial transactions, reducing the reliance on cash and minimizing risks associated with handling physical money. However, the transition to digital platforms presents challenges such as the high cost of technology adoption, the need for continuous training and capacity-building for members. The objective of the paper is to explore digitalization that improves the ease of doing business in Agricultural Producer Cooperative Marketing Societies (APCMS). The findings suggest that while digitalization poses several challenges, the benefits significantly enhance the ease of doing business in APCMS.

Keywords: E-auction, E-tender, APCMS, Digitalization.

A Model Framework for Digitalization in Cooperative- A Tool for Sustainable Development and Community Resilience in Evolving Digital Landscape

By: Ankita R. Ojha

Abstract

Promoting inclusive digitalization and equitable access to technology is crucial for empowering cooperative members and improving operational efficiency. By utilizing data-driven insights, cooperatives can harness technology to support sustainable development and build resilient communities. A collaborative strategy that emphasizes member involvement and incorporates Artificial Intelligence, Financial Engineering, and Techno-readiness ensures that digital initiatives address the varied needs of cooperative communities. The study aimed to identify and analyze the key factors that affect the successful implementation of digital technologies in cooperatives, evaluate the impact of digitalization on operational efficiency and the correlation between investment levels and beneficiary satisfaction, and assess the role of digitalization in fostering sustainable development and community resilience within cooperatives. The primary goal of the research was to create a model framework for digitalization specifically designed for cooperatives. Findings indicated a positive correlation between the adoption of digital

technologies, increased member engagement, and enhanced decision-making. Additionally, there is a significant relationship among digital technology, operational efficiency, and the investment percentage related to beneficiary satisfaction. Based on these findings, the researcher developed a model with copyright known as the “4-WAY DEVELOPMENT CONQUEROR MODEL (DC MODEL).”

Keywords: Digitalization, Technology, Cooperative members, operational efficiency, Artificial Intelligence, Financial Engineering, Techno-readiness.

Analyzing the impact of supply chain integration and blockchain technology adoption on social sustainability in farmer producer organizations: a mixed-method approach

By: Yogesh Vinayak Hadole / B. Madhusudan Rao / Sai Manideep Appana

Abstract

Despite growing interest in Blockchain technology and circular supply chain practices within agriculture particularly, in developing economies a critical gap remains in understanding their combined impact on social sustainability within Farmer Producer Organizations (FPOs). Current literature lacks comprehensive studies on how Blockchain technology adoption (BTA) can effectively enhance supply chain integration (SCI) to foster social sustainability (SS) within this context. Therefore, this study address this gap by examining the moderating role of BTA in relationship between SCI and SS within FPOs. To achieve this, a mixed-method approach was employed integrating qualitative and quantitative analyses. Initially, as part of the qualitative analysis in-depth interviews and focus group discussions were conducted with experts in Maharashtra, India to identify challenges within FPO operations. Thereby, this qualitative analysis resulted in determination of 15 distinct challenges faced by FPOs. Based on these insights, a quantitative analysis was performed using a structured questionnaire and 480 responses are gathered from FPO members however, 355 valid responses subsequently analyzed using Structural Equation Modeling (SEM) to test the proposed hypothesis. The findings revealed that SCI dimensions – customer integration (CI), supplier integration (SI), and internal integration (II) positively enhance SS in a mediation relationship. However, CI demonstrated the strongest effect, highlighting the crucial role of customer alignment in promoting positive social outcomes. Furthermore, BTA was introduced as moderator between SCI (CI, SI, II) and SS. The results reveal that BTA diminishes the relationship between CI and SS. On contrary to the existing literature, BTA does not influence SI, II and SS relationships, suggesting that Blockchain's influence is more pronounced in customer-centric processes. This study emphasizes the need for strategic integration of Blockchain technology

in customer operations, advising against over-reliance and a balanced approach that complements other customer integration efforts, ensuring strong, positive customer relationships while adopting Blockchain. The study primarily focused on social sustainability, neglecting environmental and economic aspects, suggesting future research should include these dimensions for a more comprehensive understanding.

Keywords: Circular Supply Chain Practices, Social Sustainability, Farmer Producer Organizations, Supply chain integration, Blockchain Technology.

Track 3

Parallel Session 3: Farmers and Agriculture

Author	Paper-Title
Kanchan Koner	Mapping the Research Landscape on Cooperative Marketing in Agriculture: A Bibliometric Study
X L X. Wilson	'SAGOSERVE' a Successful Industrial Cooperatives- Evidence from India
Frank Anak Meol, Siti Maimunah Binti Jerni, Syarifah Rohaya Binti Wan Idris, Yusman Bin Yacob	Analysis of Critical Success Factors for Sustainable Palm Oil Growers Cooperatives (SPOGC) in Malaysia
Umesh Kumar Singh, Sthanu R Nair	Deepening Collective Action for enhancing the Well-being of Smallholder farmers, Maharashtra, India.

Mapping the Research Landscape on Cooperative Marketing in Agriculture: A Bibliometric Study

By: Kanchan Koner / Nilojyoti Koner / Arindam Laha

Abstract

The ability of farmers to increase their agricultural incomes largely depends on market access, particularly in developing countries where they face challenges such as limited access to markets, insufficient market information, inadequate storage and transportation, and exploitation by intermediaries. Existing studies have increasingly highlighted the role of cooperatives in overcoming these marketing challenges, fostering resilience, and building sustainable business practices. Using a moderated PRISMA model and data from the Scopus database, the study analyzes the evolution of cooperative marketing over recent decades. A thematic analysis reveals two key factors contributing to the success of marketing cooperatives: external strategies, such as responding to market competition, price fluctuations, and regulatory changes, and internal adaptations, including changes in governance and ownership structures. However, these adaptations often have conflicting outcomes, challenging cooperatives to balance external pressures without compromising member ownership. The findings suggest that future research should explore how cooperatives manage these internal and external challenges and their long-term sustainability in a dynamic market environment.

Keywords: Cooperative marketing, Bibliometric analysis, Agricultural cooperatives, External challenges, internal adaptation, Cooperative resilience.

‘SAGOSERVE’ a Successful Industrial Cooperative- Evidence from India

By: X.L.X. Wilson / Rovenia Yazhini

Abstract

Cassava or Tapioca is a tropical root crop from Amazonia that provides the staple food of an estimated 800 million people worldwide. Grown almost exclusively by low-income, smallholder farmers, it is one of the few staple crops that can be produced efficiently on a small scale, without the need for mechanization or purchased inputs, and in marginal areas with poor soils and unpredictable rainfall. Since 2000, the world’s annual cassava production has increased by an estimated 100 million tonnes, driven in Asia by demand for dried cassava and

starch for use in livestock feed and industrial applications, and Africa by expanding urban markets for cassava food products. There is great potential for further production increases – under optimal conditions, cassava yields can reach 80 tonnes per hectare, compared to the current world average yield of just 12.8 tonnes. Since it is sensitive to frost and has a growing season of nearly one year, cassava is cultivated almost exclusively in tropical and subtropical regions. It is grown today by millions of small-scale farmers in more than 100 countries.

Booming demand offers millions of cassava growers in tropical countries the opportunity to intensify production, earn higher incomes, and boost the food supply where it is most needed. However, how smallholder cassava growers choose to improve productivity should be of major concern to policymakers. The Green Revolution in cereal production, based on genetically uniform varieties and intensive use of irrigation and agrochemicals, has taken a heavy toll on agriculture's natural resource base, jeopardizing future productivity. In moving from traditional, low-input to more intensive cultivation, small-scale cassava growers should not make the same mistakes

Cassava's versatility does not end there. Its root starch can also be used in a wide array of industries, including food manufacturing, pharmaceuticals, textiles, plywood, paper, and adhesives, and as feedstock of ethanol biofuel. Tapioca is considered the cheapest source of Carbohydrates among cereals, tubers, and root crops and is a staple diet in many parts of Africa, South America & Asia. About 500 million people eat tapioca in the World. Nutritionally, it contains 98% Carbohydrates and an appreciable amount of Calcium and vitamin C. India is one of the leading countries in tapioca production.

Analysis of Critical Success Factors for Sustainable Palm Oil Growers Cooperatives (Spogc) in Malaysia

By: Frank Me-Ol / Yusman Bin Yacob / Siti Maimunah Binti Jerni / Mohamad Suandi Bin Mortadza / Syarifah Rohaya Binti Wan Idris

Abstract

This study was undertaken to examine the critical success factors (CSFs) influencing the sustainability of Sustainable Palm Oil Growers Cooperatives (SPOGC) in Malaysia. The establishment of SPOGC in Malaysia reflects a dedicated effort to enhance the socioeconomic status of smallholder palm oil growers by encouraging them to become members of the cooperatives. Six SPOGCs were selected from three regions in Malaysia namely Sabah, Sarawak, and Peninsular Malaysia. One each for the highest and the lowest revenue for respective region. Three representatives from each SPOGC representing every unit in the

SPOGC namely board of directors, management and members was selected as a participant. On top of that, a representative from each region from Malaysian Palm Oil Board (MPOB) and the Malaysia Co-operative Societies Commission (MCSC) were also included as study participants. A purposive sampling method through a qualitative interview was used to select the sample and a total of 24 respondents were interviewed face-to-face using a developed protocol. The data were analyzed using thematic analysis, which involved three stages of coding: open, axial, and selective coding. The subsequent data interpretation was analyze in which seven critical success factors for SPOGCs were identified namely commitment, management manner, competition management, financial management, operations management, facility management, and external environmental support. Based on these factors, a model was developed to illustrate the interdependence and importance of each factor in realizing the benefits of establishing SPOGC. The results of this study will inform future quantitative research aimed at a broader examination of the critical success factors for SPOGC. This study enhances academic knowledge and supports the growth of Malaysia's cooperative sector by offering valuable insights into the specific needs and success factors of palm oil cooperatives.

Keywords: Critical Success Factors (CSFs), Sustainable Palm Oil Growers Cooperatives (SPOGC), Commitment

Deepening Collective Action for enhancing the Well-being of Smallholder farmers, Maharashtra, India.

By: Umesh Kumar Singh / Sthanu R Nair

Abstract

Using evidence of the impact of FPOs found in literature, their role, and challenges faced by smallholders and FPOs, an exploratory study was conducted in Maharashtra, India, to understand the ground realities. Based on the findings, this study aims to conceptualize a framework that will further deepen the effect of collectivization. The questionnaire instruments used in the exploratory study were validated by an expert engaged in implementing the FPO scheme. While conceptualizing, special emphasis was given to the Fourth Industrial Revolution wherein the agriculture sector faces demographic challenges (aging) and emerging technologies can address some critical issues. The study identified the key areas that need institutional support to facilitate the drive to empower FPOs and their members in the areas of trust building, skilling, technology, access to finance, and availability of timely information. The study recommends a two to three-tier hub and spoke system depending on the local needs,

decentralized market access for input and output requirements, distributed storage systems, first loss default guarantee by FPO to work as collateral for working capital to land poor smallholders, trade credit product for FPOs, and supply of certified/impanelled human resources by attracting and skilling the educated rural youth to participate in the management of FPOs.

Keywords: Cooperatives, FPO, Smallholders, Industrial Revolution, Credit Linkages, Digital, skilling.

Track 4

Parallel Session 1: Human Resource Policy and Practices

Author	Paper-Title
S. M. Surya, B. Tmailmani	Exploring the Relationship Between Strategic Human Resource Management Practices and Performance in Cooperative Hospitals: The Influence of Organizational Change Processes
Sangeetha K Prathap, Sreelakshmi C C	Do employee perspective matter in delivery of social responsibility of cooperatives? A study of dairy cooperatives in Kerala
Luis Camilo Oyarzún	Using Organisation Development (OD) as an Technology to Guide Co-operatives in the Implementation and Fulfilment of the Sustainable Development Goals
Abhijith R	Cognitive Biases and Critical Factors to Circular Economy for Cooperatives: Hybrid PLS-SEM and Fuzzy-DEMATEL approach

Exploring the Relationship between Strategic Human Resource Management Practices and Performance in Cooperative Hospitals: The Influence of Organizational Change Processes

By: S.M. Surya / B. Tamilmani / M. Mahendran

Abstract

The pivotal role of Strategic human resources as catalysts for organizational change underscores the significance of understanding how SHRM practices can facilitate and support change initiatives.

Objective: This study delves into examining both the direct and mediated relationships between Strategic human resource management (SHRM) practices and organizational performance, with a particular focus on the mediating role played by the organizational change process. Our proposed model incorporates key SHRM practices, elements of organizational change, organizational performance metrics, employee retention, and factors contributing to organizational abandonment.

Research Methodology: The study Employees a descriptive Research design, Data were collected via a survey questionnaire administered to 120 employees in the cooperative hospital's south region and central region subdivision. Structural equation modeling was employed to assess the validity of the model and test hypotheses. The findings reveal that SHRM practices exert a direct influence on organizational performance while also exerting an indirect influence through the organizational change process. Furthermore, the study underscores the consistency of both direct and mediated effects, highlighting the significance attributed by healthcare employers to the adoption of effective SHRM practices and adept management of organizational change processes as drivers for achieving superior outcomes.

Conclusion: These empirical insights offer valuable guidance for policymakers, stakeholders, and healthcare managers on leveraging appropriate SHR practices to enhance Cooperative Hospitals Performance.

Keywords: SHRM practices, cooperative hospital performance, operational performance, employee retention.

Do employee perspective matter in delivery of social responsibility of cooperatives? A study of dairy cooperatives in Kerala

By: Sangeetha K Prathap / Sreelekshmi C. C

Abstract

The paper looks into the aspects of job performance in third-sector organizations. Following the duality principle, cooperative businesses focus on service orientation, along with business profits. The study attempts to validate SCOOM hypothesis in a non-worker cooperative context. The study has been carried out among employees in dairy cooperatives in Kerala. While envisaging job performance as task performance and pro-social behaviour, the effect of individual variable job autonomy and group level variable perceived justice climate is probed. Further, the result validates the moderator's effect on the relation between individual/group level variables and performance constructs. High SC was found to have a stronger effect on relationship between job autonomy and task performance and high OO strongly influenced the relation of perceived justice climate to pro-social behaviour.

Keywords: task performance, pro-social behaviour, job autonomy, perceived justice climate, self-concern, other orientation

Using Organisation Development (OD) to Assist Cooperatives in the Implementation and Fulfilment of the Sustainable Development Goals

By: Luis Camilo Oyarzún / Christopher J. Rees

Abstract

Cooperatives, as a distinct form of organisation, are crucial in addressing the Sustainable Development Goals (SDGs). This paper examines the value compatibility of the SDGs and cooperatives, integrating themes from organisation development (OD) due to OD's humanistic value-driven approach. The study addresses three questions about the status of the 2030 Agenda and its relationship with cooperatives. It explores the extent to which cooperatives convey their role in the SDGs via, for example, their mission statements, how SDGs indicators can be adapted and applied locally, and how technologies derived from OD can help cooperatives introduce the SDGs into their core activities. The findings highlight the potential of OD to assist cooperatives align with the SDGs and their achievement.

Keywords: organisation development, OD, co-ops, cooperatives, sustainable development goals, sdgs, values alignment.

Cognitive Biases and Critical Factors to Circular Economy for Cooperatives: Hybrid PLS-SEM and Fuzzy-DEMATEL approach

By: Abhijith R / Bijulal D

Abstract

This study aims to identify and analyse the impact of cognitive biases and key factors influencing cooperatives' adoption of circular economy practices, while also prioritizing these factors and exploring their cause-and-effect relationships. A hybrid methodology combining partial least squares structural equation modeling (PLS-SEM) and a Delphi-oriented fuzzy decision making trial and evaluation laboratory (F-DEMATEL) technique is employed. The research begins with a comprehensive literature review to identify the critical biases and factors affecting circular economy adoption. Primary data from employees in cooperatives is then analysed using PLS-SEM to assess the significance of these factors. Subsequently, the fuzzy-DEMATEL technique is applied to a second set of data from cooperative experts to rank the factors and understand their interrelationships. Findings reveal that economic, organizational, sociocultural factors, herding bias, and availability bias positively influence circular economy adoption, with economic and sociocultural factors driving the effects of the biases. This study contributes to behavioural economics and organizational psychology by highlighting how cognitive biases and critical factors shape cooperative practices. The findings offer a strategic framework for prioritizing key elements and providing practical recommendations for managers and policymakers. Ultimately, the research contributes insights to foster inclusive growth and social justice through circular economy initiatives in cooperatives.

Keywords: Circular economy, cognitive biases, cooperatives, PLS-SEM, F-DEMATEL

Track 4

Parallel Session 2: Handloom

Author	Paper-Title
Sreya R Menon, Mini B Nair	From Looms to Likes: Unpacking the Digital Tapestry and Transformation of Chendamangalam Handloom Weaving
Beena P.L, Madavaram S	Revisiting Chendamangalam: Analysing the resilience and recovery of handloom cooperatives post the 2018-19 floods
Sangeeta Bhamidipati, Nalini Bikkina	Social Enterprise Abhihaara's Resilient Weaver Community: An In-depth Case Study
Ragini, Archana M	Women Weavers and Silk Co-Operative Societies: A Study on Arni Silk Cluster
K.Dhevan, P.Thirupathiramar	Perceived Perceptions on the Welfare Schemes of Members of Handloom Weavers' Cooperative Societies in Madurai District

From Looms to Likes: Unpacking the Digital Tapestry and Transformation of Chendamangalam Handloom Weaving

By: Sreya R Menon / Mini B Nair

Abstract

The handloom sector in India is a significant generator of employment and has national and international markets, yet weavers remain marginalized and impoverished. This study focuses on the Chendamangalam handloom cluster in Kerala, which has a rich history and distinct weaving tradition. Despite facing numerous challenges, including natural disasters and the COVID-19 pandemic, the sector has shown resilience through collective community efforts and digital adoption. This research explores the role, challenges, and opportunities of digital adoption among weaver cooperatives in the handloom sector. It analyzes systemic barriers to digital adoption and suggests policy measures to promote digital adoption and sustainability. The study uses a mixed-methods approach, combining systematic literature review, surveys, in-depth interviews, and multi-criteria decision-making analysis. The findings highlight the importance of digital adoption in enhancing the livelihoods of weavers, promoting sustainable practices, and preserving cultural heritage. The study contributes to the existing literature on digitalization and sustainability in the handloom sector and provides insights for policymakers and practitioners.

Keywords: Handloom sector, e-Commerce, Digitization, Digital marketing, Labour Cooperatives, Crisis management, Resilience

Revisiting Chendamangalam: Analysing the Resilience and Recovery of Handloom Cooperatives post the 2018-19 floods

By: Beena P. L / Madavaram S.

Abstract

Chendamangalam is a village located in the Paravur Taluk of Ernakulam district in Kerala. Located around 30 km away from Kochi, the village is well known for its Geographical Indication (GI) certified handloom products. As of 2018, the village consisted of 5 cooperative societies which together accounted for more than 600 weavers. The 2018 floods in Kerala had badly affected the handloom industry in the village with most of their looms, yarns and raw material destroyed. The objective of this paper is to understand the manner of recovery of the handloom sector in the village and the state of Kerala in general in the years that followed. Therefore, the stated objectives of the paper are as follows: (i) To assess the impact of the

2018/19 floods and review the damage caused to the handloom sector , (ii) Analyse the steps taken at Chendamangalam to reinvigorate the handloom sector in the aftermath of the floods, highlighting the role played by the co-operative societies, and (iii) Formulate a recovery action plan in line with the steps taken at Chendamangalam to help handicrafts industries in the future recover from similar events.

This paper will be based on a conceptual methodology and aims to provide insight based on a case study on how co-operatives can help in disaster recovery. The study uses both primary and secondary data to substantiate its findings. The authors had previously conducted field surveys during the time of the floods and its findings will be used to analyse the results of objective (i). Furthermore, the study also uses secondary data access information regarding handloom production quantities, employment generated and income of the households involved. Such information is retrieved from the reports of the Directorate of Handloom and textiles as well as the Kerala state planning board's annual economic reviews. Moreover, relevant research papers on the role of co-operatives in disaster recovery as well as past studies in this field have also been collected, especially those from international organisations. Lastly, articles and newspaper reports regarding the recovery of the Chendamangalam handloom sector have also been used for the study.

Social Enterprise Abhihaara's Resilient Weaver Community: An In-depth Case Study

By: Sangeeta Bhamidipati / Nalini Bikkina

Abstract

The handloom sector in India used to operate under three broad institutional structures - the independent weaver, the master weaver, and the cooperative. Independent weavers function on their own with reference to procurement of raw materials, production and marketing, and all other backward and forward integration activities. The master weaver, on the other hand, outsources weaving to the individual weavers and supplies them with inputs, procures the end product from the weaver, and markets the same to the wholesalers or, in certain cases, to the end consumer. The cooperatives, on the other hand, are weaver collectives that handle the entire product cycle from inputs to marketing by leveraging the advantages of scale. Of late, though, another set of players entered the handloom arena. These are the handloom social enterprises that are led oftentimes by people from outside the weaver community but work in close connection with either a group of independent weavers, master weavers, cooperatives, or any combination thereof. The primary model follows a business enterprise where the end products are procured and marketed, predominantly for profit. However, unlike in a business enterprise where the owner and/or shareholders enjoy profits, social enterprises emphasize the bottom line of social return on investment or social impact.

The social enterprise Abhihaara made its foray in 2015 under the helm of Mrs. Sudha Rani Mullapudi, with a staunch commitment to offering sustained livelihoods for those women who were actively engaged in the cotton handloom supply chain and craft. The enterprise is a nexus between cotton growers, weavers, garment makers, and craft artisans. The enterprise also claims to have offered training to hundreds of women since 2016 and supporting the livelihoods of women producers in the cotton supply chain.

The term resilience holds more relevance in the case of Abhihaara for the simple reason that the handloom sector was as it is ailing thanks to urbanization and industrialization. It was one of the deeply affected sectors by the COVID-19 pandemic, and the ensuing lockdown made matters worse. Sonmani Choudhary (2020) writes, ‘With silent looms, crisis looms for handloom weavers and allied workers’, a true reflection of the economic disruption that the entire world was pushed into. She also goes on to add how the pandemic became the last straw for the weavers following the demonetisation, and transition to GST, leaving them in the lurch. It is at this juncture that the CEO of Abhihaara, Mrs Sudha, came to the rescue of the handloom artisans. As the sales reached rock bottom, and weavers had no work but stock piled up, she organized a ‘solidarity sale’ of the stock that was available in Gadwal silk sarees and cotton silk sarees with pre-book option and got them delivered post lockdown. She also helped raise money from regular customers of these weavers and also from friends to ensure liquidity. When everyone heaved a sigh of relief post the pandemic, the woes of the weavers only doubled as the handloom crisis intensified because the yarn prices shot up along with various other production costs. Such a situation only intensified the feelings in the weavers to leave the sector as weaving as an ecosystem became unpalatable.

Economic disruptions have happened during a period like the pandemic. Technological shifts have brought about a sea change in the way businesses are carried out. The challenges faced by the weaving community are many. With every weave requiring impeccable dexterity and unlimited endurance, which is now a rarity, the social enterprise Abhihaara is working towards upholding the craft with encouragement, recognition, and most importantly, fair wages. In addition to offering a helping hand and a strong sustenance model for the weavers, Abhihaara, through its ‘Naturals’, has committed to mitigating its impact on the environment by way of adopting fairer and safer practices that are sustainable in both handloom as well as craft production.

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Women Weavers and Silk Co-Operative Societies: A Study on Arni Silk Cluster

By: Ragini / Archana M / Saravanan M

Abstract

India's handloom sector, a significant unorganized economic activity, boasts 2.8 million looms—the largest cottage industry in the country. It serves as the second-largest employment provider in rural regions, supporting approximately 3.52 million people through direct and allied activities IBEF (2024). Notably, 72% of the 26.73 lakh weavers employed directly and indirectly are women, according to the Handloom Census 2019-20. The study aims to study the socio-economic status of the women weavers who are members of co-operative societies working in Arni silk cluster. It also focuses on investigating the relationship of socio-economic factors on women empowerment. The research was carried out at Arni Silk cluster located in the state of Tamil Nādu. The data was collected using a questionnaire from weavers of three co-operative societies namely, Arni Silk Handloom Weavers Cooperative Societies Limited, Arni Annai Anjugam Silk Handloom Weaver's Cooperative Societies Limited and Athimalaipattu silk handloom weavers' cooperative society. The sample size for the study included 40 women weavers and used binary logistic regression in SPSS for data analysis. The results of this study found that socio-economic factors have no significant direct impact on women's empowerment. The study findings illustrate that women weavers play an important role in improving household income.

Keywords: Women Weavers, Silk Co-Operative Societies; Arni Sil Cluster, Women empowerment

Perceived Perceptions on the Welfare Schemes of Members of Handloom Weavers' Cooperative Societies in Madurai District

By: K.Dhevan / P.Thirupathi Ramar

Abstract

Handloom Industry is an oldest Industry to provide employment opportunities for full time and part time in the Rural and Urban Areas. In Tamil Nadu, there are 70917 Males and 58124 Females are weaving as a Full time Weavers in Rural Areas. There are 29304 Males and 26356 Females are weaving as a Full time Weavers in Urban Areas. Sri Murugan Weaver's Cooperative Industrial Society was selected purposively for the study. This paper focus on the

performance of the MH.141 Sri Murugan weavers cooperative industrial society and perceived perceptions of members who got the benefits from this society for the various welfare schemes implemented by the Government of India and Government of Tamil Nadu. The Data has been collected from around 87 Respondents through interview schedule. The data has been analyzed through proper statistical techniques like Frequency, Percentage, Chi-square, Chi-square and Yates' p-value. It is that the calculated chi-square value is more than the table value. So, the result is significant. Hence, the hypothesis "Availed welfare schemes of the beneficiaries and develop economical level from work, through their society are connected" carries effectively.

P.Gunavathi (Age 57) (Member No.129) said "Before a member of MH.141 Sri Murugan Industrial Handloom Weavers Society. I am doing weaving with a Master Weaver. I had no home and lived in a rented house to weave for the meager wages offered by the Master Weavers. However, I was not able to join the society member, because I Could not repay their advance amount. We have made some progress economically as the society paid the above amount and rescued us from the master weavers and made us with a house through the Group Housing Scheme.

Keywords: Cooperatives, weaving, opinion, welfare schemes

Track 4

Parallel Session 3: Digital Transformation

Author	Paper-Title
T.Someswar Reddy, Sathian	Leveraging Digital Tools and Platforms to Enhance Productivity, Collaboration, and Decision-Making within Cooperatives
Meenakshi Rajput, Jagadish Aditya Dinakar	Technological Advancement and Challenges in Cooperative Banking: A Study on the Impact of CBS Implementation in Rural India.
Sadurya G	Enhancing Resilience in Fashion Cooperatives through Blockchain Technology
Lakshmi A J	Empowering Social Change a Kerala Model: An Entrepreneurial Ecosystem Approach to Digital Transformation in Cooperative Social Enterprises

Leveraging Digital Tools and Platforms to Enhance Productivity, Collaboration, and Decision - Making in Indian Cooperatives: A Comprehensive Study

By: Someswar Reddy / Sathian T

Abstract

This paper explores the utilization of digital tools and platforms to improve productivity, collaboration, and decision-making processes within cooperatives. Cooperatives, characterized by their member-owned and democratically controlled structures, face unique challenges in these areas due to limited resources, technical expertise, and resistance to change. The objective is to identify effective digital solutions and analyse their impact on various types of cooperatives, including worker, consumer, producer, and service cooperatives.

This paper contributes to the field by providing a comprehensive analysis of how digital tools can enhance operational efficiency in cooperatives. It identifies specific tools and platforms that address common challenges and demonstrates their impact through empirical data and case studies. The findings support the theory that digital transformation drives organizational efficiency and effectiveness, offering new insights into the application of digital tools in cooperative settings. The research also provides practical recommendations for cooperative managers on prioritizing digital literacy training, investing in scalable digital tools, and fostering a culture of innovation. By addressing barriers such as financial constraints and lack of digital literacy, cooperatives can successfully integrate digital tools to achieve sustainable growth and member satisfaction. This paper underscores the importance of embracing digital transformation to position cooperatives for longterm success in an increasingly digital world.

Keywords: Digital Transformation, Cooperatives, Productivity Tools, Collaboration Platforms, Decision-Making, Organizational Efficiency

Technological Advancement and Challenges in Cooperative Banking: A Study on the Impact of CBS Implementation in Rural India

By: Meenakshi Rajput / Jagadish Aditya D

Abstract

Cooperative banks play an important role in economic development. The Cooperative sector forms the base of rural banking business. They understand the requirements and provide help and guidance to their customers and building strong relationships with customers in rural areas. In the beginning, consumers in rural areas were reluctant to accept the new, cutting-edge technology known as the CBS (Core Banking System). For them, it took some time. The beginning of CBS (Core Banking Solutions) is a new development in the realm of cooperative banking.

The TCS developed the Core Banking System (CBS), which is in use at more than 100 cooperative banking locations in India as of 2024, particularly in rural areas, this method enhances financial inclusion and streamlines operations. To further encourage adoption throughout the industry, the Reserve Bank of India has mandated full implementation of CBS as a requirement for identifying urban cooperative banks (UCBs) as financially sound (Rustagi G, 2014). The development of advanced technological innovations in DCCBs offers Remedies for sustainable growth and unique transformations in the development of the Indian economy. The objective of this study is to identify challenges faced by Cooperative banks after adopting new technology (CBS) from the perspectives of customers, employees, and management. It also aims to explore methods to increase awareness about new technology and assess the risks associated with online transactions for DCCB customers. Upon analysis, it is observed that cooperative banks face several challenges post- digitalization. These include a lack of knowledge and difficulty in understanding technology due to age, gender, education level, ethnic background, and area of residence. Additional challenges encompass the need coextensive training, fear factors, customer education and awareness, attitudes towards changes, ease of use, and a lack of confidence in internet security. Banks also struggle with inadequate knowledge, perceived high costs, cyber risk and fraud management, security and maintenance issues, and the necessity for a strong technical team.

This research paper's methodology uses a variety of techniques to collect thorough data. Customer feedback using thorough questionnaires will be used to obtain samples. Additionally, information will be gathered from relevant websites to acquire insights into current trends and practices. Self-experiences.

District Central Cooperative Bank (DCCB) will also be incorporated into the research to offer useful perspectives and real-world insights. This multifaceted strategy guarantees a thorough and comprehensive examination of the difficulties cooperative banks are facing in the wake of digitization.

The study on the sustainability of DCCBs after adopting new technology shows increased efficiency and effectiveness in operations. Additionally, the study finds that, new technologies such as ATMs, online transactions save time and money and providing significant assistance to customers. The study report showed that there were results that are both positive and negative. Improving client satisfaction, expanding financial inclusion, and better operational efficiency are a few positive effects. On the other hand, difficulties were noted in areas including resistance to change, insufficient training, obstacles to the adoption of new technology, and cyber security issues. Additionally, the paper recommends suggestions for

resolving these issues and maximizing the advantages of implementing CBS in rural cooperative banks.

Keywords: Digitalization, Internet Banking, Online Banking, Cyber Risk, CBS (Core Banking System), Technology.

Enhancing Resilience in Fashion Cooperatives through Blockchain Technology

By: Sadurya. G / J. Kavitha Selvaranee

Abstract

In the rapidly evolving fashion industry, cooperatives face significant challenges in maintaining resilience amid disruptions and market volatility. This study explores the potential of blockchain technology as a transformative tool to enhance the resilience of fashion cooperatives. By leveraging blockchain's decentralized, transparent, and secure features, cooperatives can strengthen their supply chain management, ensuring greater traceability, accountability, and collaboration among stakeholders. The research delves into the practical applications of blockchain within the fashion sector, focusing on how this technology can mitigate risks, reduce inefficiencies, and foster sustainable practices. Through a comprehensive literature review and analysis of case studies, the study highlights key strategies for integrating blockchain into cooperative models, emphasizing its role in building robust networks that withstand economic and environmental disruptions. The findings suggest that blockchain adoption can significantly improve the operational resilience of fashion cooperatives, contributing to their long-term sustainability and competitive advantage. The study concludes with recommendations for policymakers and industry leaders on the strategic implementation of blockchain technology to enhance the resilience and sustainability of fashion cooperatives.

Keywords: Blockchain Technology, Fashion Cooperatives, Supply Chain Resilience, Sustainability, Transparency, Ethical Sourcing.

Empowering Social Change a Kerala Model: An Entrepreneurial Ecosystem Approach to Digital Transformation in Cooperative Social Enterprises

By: Lakshmi A. J / Abilash Unny

Keywords: Social Enterprise, Cooperatives, Entrepreneurial ecosystem approach, Digital Transformation

Track 5

Parallel Session 1: People and Leadership

Author	Paper-Title
Sara Elias, Sahana B S	Mitigating Challenges Faced by Women Entrepreneurs: A Pathway to Entrepreneurial Self-Efficacy
Subramanian Chidambaran, Manjula R Iyer	Team-based leadership for Indian cooperatives: Gleanings from Indian knowledge systems
Gayathri M S	A Human Centered Approach For Doing Business: Lessons From ULCCS
Vandana M	Community Engagement and Cooperative Hospitals: Building Trust and Improving Health Outcomes in Malappuram district in Kerala

Mitigating Challenges Faced by Women Entrepreneurs: A Pathway to Entrepreneurial Self-Efficacy

By: Sara Elias / Sharmila Ashraf

Keywords: lack of access to finance, societal norms, and legal and regulatory barriers, Entrepreneurial Self-Efficacy among.

Team-Based Leadership for Indian Cooperatives: Gleanings from Indian Knowledge Systems

By: Subramanian Chidambaran / Manjula R Iyer

Abstract

Leadership as a critical driver of organizational outcomes is well established in modern management literature. Various leadership theories such as individual based, dyadic, group based etc. have been studied to further understand the role of leadership. However, there are two major gaps in this extant literature - (1) Most of this literature is in the domain of the conventional investor-owned corporate organizations and (2) These are primarily in the context of western corporate organizations. The uniqueness of a cooperative organization is that, unlike the conventional investor-owned corporate organizations, it is an association of people who have come together voluntarily for achieving a common purpose through a jointly owned democratically controlled enterprise. There is need for more collaborative and team-based leadership approaches rather than the traditional individual (solo) based leadership. In addition, there are studies that have conclusively established that Indian leaders differ from their western counterparts in several ways such as being more emotional and relationship oriented, being more outcome-driven than process, etc. The Indian civilization has been in existence for thousands of years and leadership has been a critical driver for the same. While ancient Indic leadership is mainly reflected through the leadership of kings, it was never an individual (solo) leadership alone. Study of texts such as the Arthaśāstra of Kauṭilya provides insight into an evolved 'team-based' leadership model that coexisted with the individual authority of the kings. There were governance forums such as the sabhās and samitis to keep watch on the administration of the king. In addition, the study of Vedic literature informs us of the presence of cooperative organizations in the form of guilds for various occupations which were known by varied names such as śreṇīs, vrātas, gaṇas, etc. All these inform us of a vibrant 'cooperative' system that existed in ancient India. This paper aims to explore this further through a thorough review of relevant contemporary literature thus building a case for this topic, textual study of

various relevant extant Indic literature and presenting a view on the principles of team-based leadership for Indian cooperative organizations.

Keywords: Cooperative, Vedic, Arthaśāstra, Indic, team-based leadership

A Human Centered Approach for Doing Business: Lessons from ULCCS

By: Gayathri M S

Community Engagement and Cooperative Hospitals: Building Trust and Improving Health Outcomes in Malappuram District in Kerala

By: Vandana.M

Abstract

Providing inclusive health care is always a challenging public policy to all countries. Like financial inclusion, healthcare inclusiveness needs to address. Delivering health care services to the citizens is still a major concerns including India. India's rank in global health security index is 66 out of 195 as per the GHS index 2023 report which alarming the need for improvement in the prevailing health care system. Presently Indian health care system relies on two models one is public and another one is private. But a highly populated country like India need to find out new ways to improve its healthcare system. Kerala model health care is often identified as a model based on good health based on social justice and equity. As per the Kerala co-operative statistics records there are 194 co operative hospitals and dispensaries functioning in Kerala and out of 194, Malappuram district contributes 17 co-operative health providers. Co-operative hospitals are popular in Malappuram district, because they provide quality services at lower cost. During the covid pandemic, cooperative hospitals played a vital role in providing assistance to poor and needy people around the clock. This paper discuss in detail the role of co-operatives hospitals in Malappuram district in creating trust and how it has changed the communities perception about health care system. For this pupose 150 response have been taken from people in and around the Malappuram. The research design is

based on both descriptive and analytical in nature and conducted various analytical studies and interviews to give the case study structure.

Keyword: health co operatives, health care services, hospitals, community development, and healthcare inclusiveness

Track 5

Parallel Session 2: Banking and Finance

Author	Paper-Title
Bibin Xavier	Governance and Accountability in Cooperative Banks: Lessons from Karuvannur
Navaneeth K.P, Adarsh Raghunandan, Dijoy Johny	Co-operative banking – are they forever? Evidence from prey-predator model of cooperative banks and public banks
Niraj Kumra Jha, Umakant Das	Comparative Analysis of the efficiency of the Scheduled Urban Co-operative Bank, Private and Public Sector Banks in India.
K.Dhevan, M.Dhanush kumar	Financial Analysis of the Gandhigram Rural Institute Employees' Cooperative Thrift and Credit Society Limited- A Case Study
Kashini Gimhani Katudampe Withanage, Thusith Kumara Weerawardhana	Financial sustainability of co-operative rural banks in Sri Lanka (A case study from Badulla district)

Governance and Accountability in Cooperative Banks: Lessons from Karuvannur

By: Bibin Xavier

Abstract

The case study deals with the failure in governance and accountability issues relating to Karuvannur Service Cooperative Bank- a once-reliable institution in Kerala, India. The bank was established in 1921, with an enduring legacy and community support. However, by 2023, the bank plunged deep into a financial crisis dogged by declining deposits, unsustainable credit-deposit ratio, and surfacing fraud worth ₹100 crores. Through the narrative of key individuals, including a whistleblower and affected borrowers, the study reveals that deep-seated corruption, political involvement, and failure of governance were responsible for the bank's collapse. The investigation, involving multiple agencies, highlighted how intricate the fraudulent dealings were, including that of political figures, which only served to further erode the public's trust. It is thus crucial that this case serves as an instructive lesson to other cooperative banks on the importance of strong governance structures, transparency, and ethical management practices.

Keywords: Cooperative Banks, Governance, Accountability, Regulatory Compliance, Risk Management

Co-operative banking – are they forever? Evidence from prey-predator model of cooperative banks and public banks

By: Navaneeth K.P / Dijoy Johny / Adarsh Raghunandan

Abstract

Hannan & Freeman (1977) proposed the population ecology perspective of organization – environment relationship. They argue that various organizations evolve in an environment with fixed and limited resource availability. The ability of an organization form to thrive is dependent on how much of available resource has been exhausted at that point in time. In this paper, we use a prey – predator model or Lotka – Volterra model (Strogatz, 2001) to model the evolution of cooperative banks and public sector banks in the state of Maharashtra in India. We base our model on the assumption that both forms of banks have to compete with each other to win customers in the market where they operate. We first build a panel data based regression

model to identify macro-economic factors (Albertazzi & Gambacorta, 2009; Nasim et al., 2024) contributing to the growth of banking. We use the coefficients to develop a non-linear state space model using MATLAB and Python software. We obtain banking data from the database of Center for Monitoring Indian Economy (CMIE), and macroeconomic data from CMIE database, International Monetary Fund database, and World Bank database.

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Comparative Analysis of the efficiency of the Scheduled Urban Co-operative Bank, Private and Public Sector Banks in India

By: Niraj Kumar Jha / Umakant Dash / Ankita Dash

Keywords: Efficiency, Urban Cooperative Banks, Stochastic Frontier Analysis, granger cause, Reserve Bank of India, India.

Financial Analysis of the Gandhigram Rural Institute Employees' Thrift and Credit Cooperative Society Limited- A Case Study

By: K.Dhevan / B.Baskar / M.Dhanushkumar

Abstract

Cooperative Credit intuitions are fulfilling financial need of the members. The employees of different intuitions themselves organised their own society as a member. Though they are monthly solarized people, the need financial help to meet out emergency needs in this way it enhancing member's standard of living. The Gandhigram Rural Institute Employees Thrift and Credit Cooperative Society Ltd is located in Gandhigram Rural University in Dindigul district of Tamil Nadu and is purposively selected. This particular study is indent to analyse the financial performance, particularly membership base, owned funds- thrift savings status, dividend distribution, borrowed fund, and lending operations, overall profit position of the society were discussed in detail. Further, the study focuses how the owned fund will increase the operational efficiency of the society, and net worth analysis – (share capital, reserves and surplus) profitability analysis and so on. It was found that the society is financially viable, over period of time the profit has coming down because there was declining in membership position. This will not affect the regular functions of the society.

Keywords - Cooperative Credit, Employees, Performance, Financial Analysis.

Financial Sustainability of Cooperative Rural Banks in Sri Lanka (A Case study from Badulla District)

Mullevidana M.V.D.N.T / Gimhani K.W.K 2

Abstract

Many financial institutions (FIs) in developing countries struggle to provide efficient services to households that suffer from poverty. It is generally accepted that maintaining financial strength, which is important in the corporate governance mechanism of institutions, has a close relationship with the sustainability of financial institutions. However, there are doubts about the sustainability of FIs in developing countries due to the non- maintenance of appropriate financial practices. Cooperative Rural Banks (CRBs) are one of the formal FIs in Sri Lanka, serving a large number of clients, dealing with a large amount of funds, and making a significant contribution to the rural financial sector over the last four decades. The cooperative business model has grown in popularity around the world in recent years as a result of its strong resilience during recent financial and economic crises. Despite their potential, however,

there is limited empirical evidence that CRBs play a critical role in promoting financial access in Sri Lanka. In addition, few research studies in Sri Lanka measure the financial sustainability of cooperative rural banks. Therefore, this study seeks to close the existing knowledge gap in this regard. Here, it is intended to measure the financial sustainability of the cooperative rural banks in the Badulla district, Sri Lanka, highlighting the vague capabilities of the cooperative rural bank model. The main objective of the research is to evaluate the financial sustainability of cooperative rural banks, where the sub-objectives are to identify the challenges faced by the cooperative rural banks and to investigate activities to mitigate those challenges in cooperative rural banks. This study sought out the level of financial sustainability, challenges affecting financial sustainability, and suggested activities to mitigate those challenges in a cooperative rural bank in Badulla district. Responses were obtained from 100 questionnaires, and secondary data were obtained from 11 cooperative rural banks in Badulla district. The data were input and analyzed using the statistical package for social scientists (SPSS 23). All three objectives are analyzed using descriptive analysis and multiple regression analysis. Descriptive statistics such as frequencies, means, and standard deviations were generated to answer the questions of the study. The financial sustainability of CRBs was assessed using ratios of loan portfolio, liquidity, savings to deposit structure, capital adequacy, and operational efficiency. The findings indicate that the level of financial sustainability in terms of outreach and efficiency was relatively low in the cooperative rural banks in Badulla district. To realize a more desirable position of financial sustainability, the banks have to work on the challenges of inadequate capital to comfortably run their operations and reduce the non-payment loans of the members. Further, it was revealed that management of the CRB does not focus on financial sustainability and high interest rates in order to attract more clients. Management should ensure its operations are run by qualified personnel through continuous staff training and review of financial guidelines. It is also advisable to increase the loan ratio to 70-80% of the total assets of the cooperative rural banks in Badulla district as per the WOCCU PEARLS model to achieve a suitable balance between effective financial structure and asset yields of the cooperative rural banks.

Keywords: Financial Sustainability, Outreach, Efficiency

Track 5

Parallel Session 3: Sectoral Initiatives and Innovations

Author	Paper-Title
Payal Teotia, Varsha Jaiswal, Jyotsana	Evaluating Financial Performance, Policies, And Productivity In UP And Maharashtra Sugar Co-Operatives
Radhika P C, Krupa B Nair, Bhagyalakshmi S Pai, Johney Johnson	Waste Warriors: The Contribution of Haritha Karma Sena to Waste Management and Tourist Perceptions of Cleanliness in Ecotourism destinations in Kerala, India
Abshana Jamal, M.K Joseph	Youth Cooperatives for Innovation and Growth in Kerala: A Case Study
Krupa Shree, S. Manivel	PACS as MultiService Centers with a Special Focus on the Health Care Services : A Study in Tamil Nadu

Evaluating Financial Performance, Policies and Productivity In Up and Maharashtra Sugar Co-Operatives

By: Varsha Jaiswal / Payal Teotia / Jyotsana

Abstract

Based on the survey study by NITI Aayog, India has the title of being the world's largest consumer of sugar. Additionally, the sugar sector in India ranks as the second largest agro-based industry, behind textiles. Consequently, the examination of sugar cooperatives in terms of their performance, productivity, and policies has become a well-established subject in comparative analysis. The two biggest sugar-producing states in India, Maharashtra and Uttar Pradesh (UP), are the subjects of this research, which compares the policies, financial performance, and productivity of sugar cooperatives in both states over the last decade (2014-2024) in an effort to spot trends and notable shifts. The purpose of this paper is to provide a comparative analysis of sugar cooperatives productivity and financial performance in two states. This research uses comparative analysis techniques to address the research objectives using data since 2014. The data has been analysed by calculating average and compound annual growth rate and for further examination of statistical difference t-test has been applied. The study employs secondary data to conduct a comparative analysis of the financial performance, productivity, and policies of sugar cooperatives in Maharashtra and Uttar Pradesh. Based on the findings, it can be inferred that sugar cooperatives in Uttar Pradesh have a higher level of performance and productivity compared to those in Maharashtra. This can be attributed to their superior management practices, the favourable agro-climatic conditions and supportive government policies in the state. The study offers a comprehensive analysis of financial and productivity metrics, equipping cooperative stakeholders with valuable insights to enhance their decision-making capabilities.

Keywords: Sugar Cooperatives, U.P., Maharashtra, Comparative analysis, Financial Performance, Productivity

Waste Warriors: The Contribution of Haritha Karma Sena to Waste Management and Tourist Perceptions of Cleanliness in Ecotourism Destinations in Kerala, India

By: Radhika P.C / Johney Johnson / Krupa B Nair / Bhagyalakshmi S Pai

Abstract

Eco-tourism refers to a form of travel that facilitates a deeper comprehension of distinctive natural and cultural settings across many global locations. The concept first emerged during the 1980s and subsequently evolved as a strategic approach to foster conservation efforts. Currently, tourism authorities and developers view ecotourism as a tactical tool that provides an economic justification for the implementation of laws intended to conserve natural resources and protect animals. The emergence of ecotourism has presented local communities residing in and next to protected areas with alternate means of generating income. Consequently, this has reduced their reliance on forest resources and fostered a greater dedication to preserving the natural beauty of the forests (Thampi, 2005). Also, the quality of life indicators of the community in the ecotourism centers show a promising position (D Rajasenan. et. al, 2012) and contributes to the protection of the natural ecosystems (Mirjansari, 2012). Thus, ecotourism development not only helps in the conservation of tourism (natural and cultural) resources but also provides economic benefits as well as an opportunity for tourists to enjoy and learn the importance of ecotourism resources (A. Ormsby & K. Mannle 2006, Goeldner & Ritchie 2012). Waste-free environments enhance the visual appeal of ecotourism destinations, ensuring that visitors experience the natural beauty and serenity that drew them to the destination. Hence, waste management is of paramount importance in ecotourism destinations as it directly contributes to the preservation of natural environments, biodiversity conservation, and the overall sustainability of the destination. The study, using a multistakeholder approach, tries to find out the role of Haritha Karma Sena (otherwise known as the green army, a group of community members) in waste management at ecotourism destinations, the efforts taken by them to build a circular economy, and also the perceptions of tourists on following guidelines regarding waste management and maintaining the cleanliness of the destination. Qualitative research was used that included an in-depth interview with 20 Haritha karma sena members who were selected using the purposive sampling method and had a minimum of two years of experience in the management of waste at the destination. The location of the study is Idukki district of Kerala, India which is one of the main ecotourism hot spots in the state. The data was collected using the judgment sampling technique, and a questionnaire was used to collect the data from 345 tourists. The study results explain the steps taken by the Haritha Karma Sena to ensure cleanliness and also the perception of tourists on the same. The study results explain the circular economy models adopted by Kerala ecotourism destinations, the waste reduction strategies promoted, and the recycling initiatives taken. Even though different studies have explored the tourism perception on ecotourism, tourist perceptions and experiences may differ depending on the different tourist characteristics visiting different countries and the availability of a variety of local ecotourism activities. These variations in tourist perception and experiences are to be explored to understand whether the ecotourism initiatives ensure tourist satisfaction or not.

Keywords: ecotourism, tourist perception, Kerala tourism, Haritha Karma Sena, destination cleanliness, waste management practices.

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Youth Cooperatives for Innovation and Growth in Kerala: A Case Study

By: M.K Joseph / Abshana Jamal

Keywords: Youth co-operative societies, Kerala, start-ups, employment generation, innovation.

PACS as Multi-Service Centers with a Special Focus on Health Care Services: A Study in Tamil Nadu

By: B. Krupa Shree / S. Manivel

Abstract

This paper explores the potential of Primary Agricultural Credit Societies (PACS) in Tamil Nadu to evolve into multi-service centers that offer healthcare services to rural communities.

Traditionally, PACS has been crucial in providing credit for agricultural and financial needs in rural areas. According to the Global Health Care Security Index 2021, India ranked 66 out of 195 countries. (NITI AYOGE(National Institution for Transforming India), 2019-2020)¹ There are 7,08,007 villages in India and 15,978 villages in Tamil Nadu. The estimated rural population is 3.57 crores, out of the total population of 8.39 crores live in Tamil Nadu. (National Health Mission, 2023) ²As per the Tamil Nadu health index, the state stands in 8th place in incremental progress rank (NITI AYOGE(National Institution for Transforming India), 2020)³. Despite abundant health manpower serving in the rural areas, there is a huge demand for better and improved health facilities for attending to healthcare services in rural areas, the gap in the health care activities can be filled through cooperatives in rural areas Healthcare activities through cooperatives could effectively provide primary healthcare, maternal and child health services, elderly care preventive care, counseling, and health education. Given the persistent issues with healthcare access, there is a pressing need for broadening PACS' roles to include essential health services. The paper assesses how feasible it is to integrate healthcare into PACS' operations, highlighting their strong community presence and trust as key advantages. The study reviews successful models from other countries where cooperatives have incorporated healthcare and considered the potential benefits for rural Tamil Nadu. It also addresses several challenges PACS might face in becoming healthcare providers, including infrastructure limitations, financial constraints, shortages of trained personnel, and bureaucratic barriers. The study explores potential collaborations with government health programs, local healthcare cooperatives, and NGOs to address these issues. The goal is to propose a sustainable model that enhances rural health outcomes and supports broader community development, contributing to Sustainable Development Goal 3 (SDG 3) of ensuring healthy lives and promoting well-being for all.

Keywords: healthcare, cooperatives, services, counseling, elderly care, child health services, and community participation

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Track 6

Parallel Session 1: Collectives

Author	Paper-Title
Aby K Abraham, Ram Manohar Vikas	Moi Vrindhu : A Study of Associationalism, Social Solidarity and Marketization in a Cultural Cooperative System of Tamil Nadu
Gurudutt, Pooja Singh, Naveen Kumar Singh	Empowering Communities: The Role of Childcare Cooperatives in Advancing Economic Democracy and Social Justice in India
Asha Ravikumar, Ansuman Rabboni	A Study On The Impact Of River Rejuvenation On Right To Sustainable Livelihood Of Women
Akira Kurimoto	Governing commons through co-operatives: case of Japanese fishery cooperatives

Moi Virundhu: A Study of Associationalism, Social Solidarity and Marketization in a Cultural Cooperative System of Tamil Nadu

By: Aby K Abraham / Ram Manohar Vikas

Abstract

Moi Virundhu is a unique tradition of hosting feasts to raise funds that have evolved in specific regions of Tamil Nadu, India. It encompasses two contrasting ingredients: a) associationalism and b) social solidarity, which makes it a fit case of study under the domain of cooperatives. In natural settings, ethnographic methods, such as participant observation, interviews, document study, photography, and videography, were used to collect data. We coded the data and performed interpretive analysis. Moi Virundhu is a social crowdfunding method outside the formal money market systems. The Moi Virundhu establishes a network of participants where trust and reciprocity bind them into an association. The Moi transactions involve social exchange for an individual benefit that promotes social solidarity. The survival of the Moi Virundhu practice is evidence of resistance to marketization, even while market facilities like ATMs and bank accounts are used to enable it. Moi Virundhu presents an alternative form of social collaboration that has endured over time, offering the potential for developing new cooperative initiatives.

Keywords: Associationalism, Social Solidarity, Marketization, Cooperative system, Ethnography, Moi Virundhu

Empowering Communities: The Role of Childcare Cooperatives in Advancing Economic Democracy and Social Justice in India

By: Gurudutt / Pooja Singh / Naveen Kumar Singh

Abstract

This paper explores the role of childcare cooperatives in promoting inclusive growth and social justice in India. These cooperatives offer a unique solution to the critical need for affordable, high-quality childcare, especially for the economically marginalized. With stark economic disparities—where the top 10% of India's population holds 77% of the nation's wealth—there is a growing need for systems that promote equity. Childcare cooperatives, owned and operated by parents, caregivers, and workers, ensure democratic governance and equitable resource distribution, fostering both social and economic justice.

Examples like the Self-Employed Women's Association (SEWA) in Gujarat demonstrate the transformative power of this model. SEWA's childcare cooperatives provide affordable services to working women, benefiting over 30,000 families. Collaborative models, such as Mobile Crèches in Delhi, show how partnerships with government and NGOs can provide care for children of migrant workers.

In conclusion, childcare cooperatives offer a path to reduce systemic inequalities, empower families, and promote community development, making them vital instruments for advancing economic democracy and social justice in India.

Keywords: Childcare Cooperatives, Inclusive Growth, Cooperative Governance, Systemic Inequalities, etc.

A Study on the Impact of River Rejuvenation on Right to Sustainable Livelihood of Women

By: Asha Ravikumar / Ansuman Rabboni

Abstract

“A river is water in its loveliest form, rivers have life and sound and movement and infinity of variation, rivers are veins of the earth through which the lifeblood returns to the heart.” – Roderick Haig-Brown

Rivers are the most important natural features on our planet earth. They are the source of water and living to many species including mankind. Due to the deteriorating climatic conditions and industrial development happening across the globe there are several reasons and causes for such Rivers to get polluted and even dry. A popular study by the World Wildlife Fund revealed the following

“Published in May 2019, the study, which focused on the location and extent of these rivers, revealed that only 37% of the planet's 246 long free-flowing rivers remain.

The numbers show that we, as human beings need to step up and rejuvenate our Rivers if we intend to safeguard the future generations from water scarcity. The UN government has consistently stressed on the need for a clean and sustainable environment. The government of India has taken serious measures in bringing the people together in order to restore our natural wealth, Rivers. The constitution speaks volumes of the basic fundamental rights and duties of every citizen to protect their environment (Article 47, article 48a, Article 51). There have been several scenarios across the country where people have joined hands to protect their rivers. One such case has been the rejuvenation of the river Naganadhi. Round 20000 women belonging to the villages on the banks of the river came together to help rejuvenate the river that dried up. This project not only made the people realize their fundamental duty of protecting their

environment but also gave the women the confidence and a support system to lead a livelihood on their own. This article will depict the fierce trio of how environment had an integral part in the livelihood of women and give them the basic rights to live in a sustainable environment. The research is descriptive and an analysis of the effects of river rejuvenation on the basic human rights of the people associated with the river.

Keywords: Human rights; Environment; Gender; Women; River rejuvenation; Sustainable Livelihood; UN government; schemes; Naganadhi

Governing commons through co-operatives: case of Japanese fishery cooperatives

By: Akira Kurimoto

Abstract

Commons is a notion of collective action to use common pool resources such as mountain meadows and forests, irrigation and basins, inshore fisheries etc. in a sustainable way. Commons may include urban commons such as social housing and digital commons such as Wikipedia. Co-operative is an association of people to meet members' economic, social and cultural needs through a jointly-owned and democratically-controlled enterprise (ICA: Statement on Co-operative Identity). 7th Co-operative Principle <Concern for Community> means to (re)embed cooperatives in community and contribute to the sustainable development of the latter. In a sense, it is meant to maintain 'commons' or promote collective action in towns and villages.

Japanese fishery industry has been losing its major position due to the UN Conventions on the EEZ while the world's demands for fish and fishery products is increasing. It had developed a convention to allow fishing rights to coastal villages while leaving offshore fishing to commons since Edo era to maintain common pool resources. The Fishery Act (FA) of 1900 introduced the regulations based on existing conventions while new Fishery Act of 1949 established the regulatory framework of fisheries including license and permission. The current fisheries resource management system consists of fishing rights for coastal fishing based on license granted by governors and rights for offshore and distant water fishing based on permission granted by governors and the Minister of Agriculture/Fisheries. The fishing rights are composed fixed gear fishing right, a demarcated fishing right (aquaculture) or a common fishing right and granted to the fishery co-operatives and their federations. The reason why this right is allocated to fishery co-ops is that local fishermen can manage common resources effectively by coordinating individual rights for catches. JF (

Japan Fisheries co- operative) is expected to play a role of manager of common-pool resources as often indicated by

Elinor Ostrom. The government had introduced the neo-liberal reform by amending FA in 2018. The priority given to JF was abandoned for fishing rights while those who are granted are obligated to manage coastal fishing grounds. This top-down reform is seen as a following-up of the liberalization pursued by Governor of Miyagi Pref. in 2011. Zengyoren (National Federation of Fisheries Co- operatives) accepted this reform and watched how this reform will give impacts to JF's business.

This paper analyses the system of the fishing rights in coastal fisheries and co-operative roles governing them from legal and administrative aspects. Then, it examines the development after the reform in terms of resource management.

Keywords: local commons, coastal fishery, fishery cooperatives, Fisheries Act

Track 6

Parallel Session 2: Digital Transformation

Author	Paper-Title
Minimol M C, N P Kavya, Akhila K V	Inclusive Digitalization and Equitable Access to Technology among Members of Urban Co-operative Banks in India
B. Kannimozhi, C.Pitchai, S.V.Akilandeeswari	Performance of PACCS and Digitalization Process in Puducherry
M R Manoj Kumar, Gokul Chandar V, Jeffrey Daniel, Mohitha Vinoth Khanna, Nirupama J, J. Radhika	Co-operative Directory to Digitalisation: An Inductive Approach
Latika Singh	Empowering the Future: Digital Cooperatives as Catalysts for Sustainable Development in the Next Industrial Revolution

Inclusive Digitalization and Equitable Access to Technology among Members of Urban Co-operative Banks in India

By: Minimol M C, N P Kavya, Akhila K V

Abstract

The current study is an attempt to assess the extent of inclusive digitalization and equitable access to technology facilitated by the Urban Co-operative banks. It also intends to investigate whether there is any association between inclusive digitalization and equitable access to technology in Urban Co-operative Banks as perceived by its customers. Survey method was used to collect data from the customers of Urban Co-operative Banks. The data were collected using a self-developed questionnaire, based on the inputs obtained from Shekhar, Mohanty, & Sarkar (2023) and OECD (2022) questionnaire for Public-private relations and support for digital innovation. 44 Urban Co-operative Banks were selected to represent the population of Urban Co-operative Banks in India. Multi-stage random sampling was adopted to select the banks. In the first stage, entire India was divided into four geographical zones, Northern, Southern, Eastern and Western zones. In the next stage, Urban co-operative banks located in these four zones were classified into seven categories based on the asset size they possess. Urban Co-operative Banks were selected from all these asset-size categories, to be included in the final sample. Lastly, customers were selected from these banks to represent the entire customers of Urban Co-operative Banks in India. Accordingly, 142 sample customers were selected as the sample for this study. While screening the filled survey questionnaires, it was found that 17 were not usable since they contained either inconsistent or incomplete data indicating an approximate rejection rate of 12 percent. Thus, the final sample for this study consisted of 125 customers of Urban Co-operative Banks in India. The data collected were analysed using Jamovi 2.3.28 Software. Statistical tools used to analyse the data include, mean score, analysis of variance, t-test and regression analysis. The findings revealed that the mean score of overall inclusive digitalization and equitable access to technology were either moderate or a little above moderate. So, it is inferred that Urban cooperative banks have to strengthen their efforts to ensure inclusive digitalization and equitable access to technology. The study also revealed that there exists a positive relationship between equitable access to technology and inclusive digitalization. This finding has some practical as well as policy-level implications. First, our findings shed light on the need for co-operative bankers to focus more on their digitalization initiatives. More efforts should be required to digitalize the operations of the Urban Co-operative Banks to make them at par with the operation of other commercial banks. Second, policy-level interventions need to be initiated to ensure equitable access to technology for all the customers of the bank, so that the inclusive digitalization initiatives of the bank can be strengthened.

Keywords: Inclusive Digitalization; Equitable Access to Technology; Urban Co-operative Banks.

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Shekhar, A., Mohanty, B., Sarkar, S. (2023). Digitalization effect of financial inclusion in banking. *Academy of Marketing Studies Journal*, 27(4), 1-10.

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Performance of PACCS and Digitalization Process in Puducherry

By: B. Kanimozhi / C. Pitchai / S.V. Akilandeewari

Abstract

This research explores the performance of Primary Agriculture Cooperative Credit Societies (PACCS) in Puducherry, focusing on the ongoing digitalization process and its impact on operational effectiveness and member satisfaction. PACCS is vital in providing credit and financial services to rural communities, contributing significantly to financial inclusion. However, many PACCSs face challenges related to outdated processes, manual operations, and limited access to modern financial technologies. With increasing emphasis on digitalization in the cooperative sector, this study seeks to understand how these societies are integrating digital technologies and the effects on their performance.

The study employs a mixed-methods approach, using both quantitative and qualitative data. Quantitative data includes performance metrics such as loan disbursement, recovery rates, and financial health indicators from various PACCS. Qualitative data comes from surveys and interviews with PACCS members and staff to assess their perceptions of the digitalization process. Results reveal that digitalization has led to moderate improvements in service delivery, such as faster loan processing, enhanced transparency, and easier access to financial services for members. However, key barriers to full digital adoption remain, including limited digital literacy among members, inadequate technological infrastructure in rural areas, and institutional resistance to change.

This study concludes that while digitalization offers significant potential to enhance PACCS operations, overcoming these barriers is essential for sustained improvements. Recommendations include increasing government support for infrastructure development, implementing digital literacy training programs for PACCS members and staff, and fostering a culture of innovation within these cooperative structures.

Keywords: PACCS, digitalization, Puducherry, rural credit, cooperative performance, financial inclusion.

Cooperative Directory to Digitalization An Inductive Approach

By: J. Radhika / M.R. Manoj Kumar / Mohiitha Vinoth Khanna / Gokul Chandar V / Nirupama J / Jeffrey Daniel F

Abstract

The expeditious pace of digital transformation presents cooperatives with both opportunities and challenges. Cooperatives operate on a unique way on the basis of democratic member control and cooperative decision making. This research investigates how cooperatives can adapt to the tech-driven world which helps to identify the gap between cooperative principals and technologies. This has left the cooperatives without a proper framework or a guide to navigate and stay ahead in this digital world. This study aims to identify the unique advantages that cooperatives have compared to all other forms of business. The research implies a grounded theory approach to analyse various real life case studies on cooperatives across the world and analyse their method in successfully adapting to digital technologies. This methodology is particularly suitable as it aids in the development of theories based on empirical data, which can provide a nuanced understanding of the complex ways in which cooperatives interact with digital technologies. The case study analysis helps to identify common patterns on the problems, strategies, and outcomes, which will help to form a theoretical framework for cooperatives. As cooperatives are navigating their way through digitalisation, this paper provides an essential framework to help them adapt effectively to digital technologies in their operations and member engagement. This approach provides with all the necessary tools that help the cooperatives to stay ahead in the Next Industrial Revolution.

Keywords: Digital transformation, Cooperatives, Grounded theory, Technology, Case study analysis, Next Industrial Revolution

Empowering the Future: Digital Cooperatives as Catalysts for Sustainable Development in the Next Industrial Revolution

By: Latika Singh

Abstract

In the advent of the Next Industrial Revolution, characterized by rapid advancements in

automation, AI, and digitalization, cooperatives are uniquely positioned to champion sustainable development and social equity. This paper explores how digital cooperatives can act as transformative agents in this new industrial era by enhancing productivity, fostering democratic workplaces, and ensuring equitable access to technology. Through a mixed-methods approach, involving qualitative case studies and quantitative data analysis, the research elucidates the mechanisms and strategies that digital cooperatives employ to navigate the challenges and opportunities of technological integration. The findings underscore the potential of digital cooperatives to democratize decision-making processes, promote sustainable practices, and build resilient communities. This study contributes to the broader discourse on cooperative innovation and provides actionable insights for policymakers, practitioners, and scholars dedicated to advancing the cooperative movement in the digital age.

Keywords: Digital Cooperatives, Next Industrial Revolution, Sustainability, Automation, Artificial Intelligence, Inclusive Digitalization, Cooperative Governance, Circular Economy

Track 6

Parallel Session 3: Governance

Author	Paper-Title
Antony Kolenchery	Application of Corporate Governance principles for Cooperative governance – A case study
Kingsley S Agomor, Jos Chathukulam	Cooperative Governance for Resilient Urban Development: Lessons from Accra
Dinesh Kannaa K V, Harini K	Empowering Through Ownership: A Comparative Analysis of Worker Control and Cooperative Governance in Platform Cooperatives vs. Traditional Gig Economy Platforms

Application of Corporate Governance Principles for Cooperative Governance

By: Antony Kolenchery

Abstract

Corporate governance has gained significance in recent years due to the tremendous economic growth and subsequent business scandals that jeopardize investor confidence, social justice, and equality. Alike the corporates, the cooperative sector also witnessed remarkable progress in their reach and diversity of operations. Though cooperatives follow a different set of governing standards than corporations, vital components such as accountability, transparency, responsibility, and fairness are equally applicable to both entities for protecting stakeholders' interests. Cooperatives, like the corporates, have not been immune to the current corporate governance scams. Cooperatives also witnessed malpractices involving huge money belonging to, mainly, the marginalised people. If this catastrophe continues to prevail, undoubtedly, the very essence and noble purpose of cooperatives will be defeated. Improving governance standards for cooperatives is a growing concern and has become a debatable agenda item. Therefore, a study is undertaken to address the governance issues in the cooperative sector and also to examine the scope for applying corporate governance standards to prevent undemocratic practices. The study is based on primary and secondary data. According to the study, political interference, lack of professional management, disregard to cooperative principles, long and consecutive terms of board of directors, inadequate governance measures, and nepotism are the most significant barriers to cooperative growth in Kerala. It is observed that though cooperatives operate on a different philosophy, application of corporate governance practices can curb the malpractices and improve the operational efficiency of cooperatives.

Keywords: Corporate governance, Cooperative governance, Cooperative principles, Stakeholder protection, Regulatory framework, Cooperative sector scams, Transparency, Compliance and Accountability, Political nexus, Restructuring cooperative regulations, Cooperatives and ESG (Environmental, Social and Governance), SWOC and TOWS Matrix for cooperatives.

Cooperative Governance for Resilient Urban Development: Lessons from Accra, Ghana

By: Kingsley S. Agomor / Jos Chathukulam

Abstract

The global sustainable development agenda of the United Nations underscores the importance of governance and partnerships involving cooperatives, public, and private actors to achieve sustainable development goals, particularly in developing sustainable, resilient, and inclusive cities. Cities are increasingly pivotal in the global sustainability agenda as urbanization accelerates. Addressing 'wicked' sustainability problems requires collaboration among diverse stakeholders, including cooperatives, alongside technical solutions. Cooperative governance, fraught with trade-offs between ecological protection and socioeconomic well-being, necessitates robust involvement of cooperatives. The study argues that achieving Accra's ambition to become Africa's cleanest city and part of the 100 resilient cities initiative hinges on inclusive engagement of non-state actors. It contributes to the literature on collaborative governance, emphasizing the role of cooperatives in advancing UN Goal 11 on sustainable cities and communities post-2015. Qualitative data was gathered through interviews with officials from the Accra Resilient City Department, cooperatives, non-state actors, and local associations. Analysis of local and international governance documents underscore the cooperative economy's perspective on sustainable urban development. This study highlights the pivotal role of cooperatives in collaborative governance towards building resilience in Accra, aligning with global sustainability goals.

Keywords: Cooperatives, Governance, Resilient Cities, Sustainable Development Goals

Empowering Through Ownership: A Comparative Analysis of Worker Control and Cooperative Governance in Platform Cooperatives vs. Traditional Gig Economy Platforms

By: Dinesh Kannaa K V / Harini K

Abstract

Comparing Transportation Platform Cooperatives (TPCs) to conventional ride-hailing platforms, this study investigates the possibility of TPCs empowering drivers. The study examines drivers' opinions of TPCs and finds notable variations in governance and technology use, concentrating on important issues including worker ownership, democratic governance, and technology utilization. According to the research, TPCs provide drivers greater authority over their working environment, improve their ability to participate in decision-making and provide better technology tools—all of which help to create a more empowered and participatory workplace. The impact on drivers' satisfaction and financial gains, however, is

not as noticeable at the individual level, according to the statistics, and other factors might have an impact on these results. The paper emphasizes how TPCs could promote a more democratic and fair gig economy, although recognizes difficulties such as financial constraints, legal restrictions, and rivalry from established platforms. Future studies should concentrate on gathering information straight from TPC drivers and looking into ways to get around these obstacles so that the cooperative model can be used more widely.

Keywords: ride-hailing, technology, democratic government, worker empowerment, gig economy and transportation platform cooperatives.

Track 7

Parallel Session 1: CSR Policy and Governance

Author	Paper-Title
Morris Altman	Why co-operative can lead technological change and sustainable growth: modelling the internal power of co-operatives as drivers of technical change and development with equity
Leena Varghese	Inclusive Growth: Examining Corporate Social Responsibility in Cooperative Structures
Aastha Arora	Uniting Profit and Purpose: The Influence of Common Good HRM in Cooperative Enterprises
Sailashri S, Subbulaxmi H	Impact Of Cooperative Initiatives on Social and Economic Equality: A Global Perspective

Why co-operative can lead technological change and sustainable growth: modelling the internal power of co-operatives as drivers of technical change and development with equity

By: Morris Altman

Keywords: Co-operatives, governance, fairness, preferences, power technical change, efficiency

Inclusive Growth: Examining Corporate Social Responsibility in Cooperative Structures – A case study of MILMA - ERCMPU

By: Leena Varghese / Shemina Hamsa

Abstract

This study explores the role of Social Responsibility (SR) in fostering inclusive growth within cooperative structures, with a focus on MILMA - ERCMPU, a leading cooperative milk producers' union in Kerala. As a prominent player in the dairy sector, MILMA - ERCMPU has demonstrated significant social commitment through various initiatives aimed at improving the welfare of farmers and their communities. This case study examines MILMA - ERCMPU's SR practices, highlighting their impact on educational support, disaster relief, environmental sustainability, and farmer training. Through qualitative and quantitative analyses, the study assesses the effectiveness of these initiatives and their alignment with the principles of inclusive growth. The findings reveal that while MILMA - ERCMPU's SR efforts are commendable, there are areas for improvement, particularly in enhancing educational opportunities for farmers' children and refining disaster relief strategies. The study concludes with recommendations for strengthening SR practices within cooperative frameworks to promote sustainable and inclusive development. This case study offers valuable insights for other cooperatives and organizations aiming to integrate social responsibility into their operational strategies.

Keywords: Social Responsibility, MILMA - ERCMPU, Dairy farmers, cooperative sector, sustainable and inclusive development.

Uniting Profit and Purpose: The Influence of Common Good HRM in Cooperative Enterprises

By: Aastha Arora / Surya Prakash Pati

Keywords: Common Good Human Resource Management, CGHRM, Cooperative Movement, Sustainability, Amul, Dr. Verghese Kurien

Impact of Cooperative Initiatives on Social and Economic Equality: A Global Perspective

Sailashri S / Subbulaxmi H / Harini K

Abstract

This study explores the contribution of cooperatives to overall empowerment by examining their crucial role in fostering social justice, economic equality, and inclusive growth. Through a comprehensive analysis of existing research and case studies, this paper suggests how cooperatives can bridge the existing gaps in cooperative models in India in rural and urban backgrounds. The study emphasizes the value of cooperatives in boosting the economy and resolving inequalities in the context of Industry 5.0, which incorporates sustainability and human-centric methods in technological and economic advancements. The case studies offer perceptions into ideas and methods to improve inclusion of cooperatives in this revolution. The study proposes actionable recommendations for improving cooperative practices to achieve greater success. The findings shed light on the need for collaborative approaches and highlight the potential of cooperatives to contribute to sustainable and inclusive development by offering valuable recommendations for policymakers to understand the potential of cooperatives in fostering equitable growth and empowerment across various regions and sectors.

Keywords: Industry 5.0, Collaborative approach, Human-Centric approach, Sustainability, Resilience, Conceptual approach.

Track 7

Parallel Session 2: Sustainable Development

Author	Paper-Title
Ayyoob A, Aparna Sajeev	The Role of Cooperative Models on Sustainable Development in the Next Industrial Revolution
Sharad R Kulkarni, Sharwari S Kulkarni	New Generation Cooperatives for Sustainable Social Care
Ekta Singh, Anil Kumar, Ramesh Kumar	Youth Engagement in Cooperatives: Strategies for Sustainable and Inclusive Development in India

The Role of Cooperative Models on Sustainable Development in the Next Industrial Revolution

Ayyoob A / Aparna Sajeev

Abstract

This study investigates the role of cooperative models in fostering sustainable development in the context of the Fourth Industrial Revolution. Using a quantitative research approach, data were collected from 106 experts in sustainability management to examine the impact of technological adoption, governance structures, and external environmental factors on the sustainable development performance of cooperatives. The results show that technological innovation and effective governance structures significantly contribute to the advancement of cooperatives' sustainability goals. External environmental factors, including regulatory frameworks and market dynamics, also play a critical role in supporting these efforts. The study further identifies gender and education level as key demographic factors influencing cooperative members' perceptions of sustainability. The findings highlight the potential of cooperatives to align with Sustainable Development Goals (SDGs) and to enhance organizational resilience in the face of global challenges. Practical implications include recommendations for cooperative managers and policymakers to prioritize technological innovation, strengthen governance practices, and leverage external support for sustainability initiatives. The study offers valuable insights into how cooperatives can position themselves as leaders in sustainable development, providing a pathway for future research on the intersection of cooperative models and sustainability during the next industrial revolution.

Key words: Cooperatives, Sustainable development, Technological adoption, Governance structure, Fourth Industrial Revolution, Sustainability performance, Sustainable Development Goals (SDGs)

New Generation Cooperatives for Sustainable Social Care

By: Sharad R Kulkarni / Sharwari S Kulkarni

Abstract

Cooperatives safeguard socio-economic growth by encouraging the community towards agricultural, industrial and service sector related opportunities. In spite of certain hindrances, cooperatives have enormous prospects to expand people oriented ambitious business

transactions. The survival of cooperative units rely on various factors like accountability, transparency, mutual trust, predictability and governance.

In this context this study has focused on objectives namely, examining the role of cooperatives toward attaining Sustainable Development Goals (SDGs), determining the factors responsible for achievements of cooperatives and identifying new avenues of operation with respect to dynamic requirements of the community

This study has deduced results showing the three phase approach of cooperatives in terms of economic progress through employment generation, social justice via inclusive growth and collective progress through application of democratic principles in day to day working. The outcome of this study contributes by providing suggestions for achieving sustainable development goals. Some new areas have been explored like health care, elderly care etc. that could be incorporated by cooperatives to ensure survival in the present era of cut throat competition.

Keywords: New generation cooperatives, Sustainable Development Goals (SDGs), Governance, Socio- economic development, Capacity building.

Youth Engagement in Cooperatives: Strategies for Sustainable and Inclusive Development in India

By: Ekta Singh / Anil Kumar / Ramesh Kumar

Abstract

Youth engagement in cooperatives is essential for fostering sustainable and inclusive economic development, particularly in developing countries like India. Cooperatives provide young people with opportunities to participate in democratic governance and economic activities. However, youth participation in cooperatives remains disproportionately low due to barriers such as lack of awareness, inadequate training, and limited access to resources. This paper aims to explore the current scenario of youth engagement in cooperatives, the barriers hindering greater participation, and strategies to enhance youth involvement. The study employs a mixed-methods approach, incorporating quantitative surveys, qualitative interviews, and real-time data from the International Co-operative Alliance (ICA) and International Labour Organisation (ILO). The results indicate that targeted educational programs, improved access to finance, and youth-focused policies are essential to enhancing youth participation in cooperatives. These findings highlight the need for policymakers and cooperative leaders to focus on youth as a driving force for cooperative sustainability.

Keywords: Youth Engagement, Cooperatives, Sustainable Development, Inclusive Development, Economic Democracy, Barriers, Policy Recommendations

Track 7

Parallel Session 3: Resilience and Sustainability

Author	Paper-Title
Navneet Joshi, Sachin Sabharwal, Sanjive Saxena	Building Resilient Cooperatives: The Role of Technological Shifts In Addressing Economic Disruption
Gayathri Ranjit, Jnaneswar K	Exploring Resilience of a Leading Dairy Co-operative in Kerala: The Case of MILMA
Jaibit Jaudin, Nelson Lajuni, Mohammad Pisah Ali, Yusri Tarip	The Role of Tourism Cooperatives In Promoting Sustainability In Sabah, Malaysia
Anand Yadav, Jyoti Yadav	Resilience of Housing Cooperative Societies by Digitalization: A Roadmap

Building Resilient Cooperatives: The Role of Technological Shifts in Addressing Economic Disruption

By: Navneet Joshi / Sanjive Saxena / Sachin Sabharwal

Abstract

Several studies are conducted to understand, describe, define and delineate the exact nature of cooperatives and their role in the economic scenario of the country. Researchers have attempted to study cooperatives in the context of applicability of government policies, reconstruction of villages, political democracy, social equality, economic viability and technological adoption (Hills Jr, R. M.,1997); Keating, P. B. ,1997); Rakitovac, K. A., & Bolkovic, E. S. ,2019); Dogarawa, A. B. ,2010; Zhang, S., Sun, Z., Ma, W., & Valentinov, V. ,2020) others have studied cooperatives from the perspective of specific functional domain such as agriculture, artisan, and housing cooperative societies (Oyewole, M. O. , 2010; Brogan, G. S., & Dooley, K. E. , 2024; Cobia, D. W. (Ed.). , 1989). However, despite the extant review of literature, few studies are conducted to study the role of technological shifts in addressing economic disruption thus leading to building resilient cooperatives. Specifically, the research attempts to answer the following research propositions in the context of cooperative banks and financial inclusion (a) What constitutes resiliency? (b) What factors drive the resiliency of the cooperative banks and (c) What role does technology play to address the economic disruption caused by volatile market dynamics? This paper takes into consideration various economic reports generated by Reserve Bank of India, Indian banks and reports published by global consultancy agencies. The authors develop a conceptual framework and provide a theoretical understanding on the relationship between technological shifts and the need to address economic disruptions while developing resilient cooperatives. Specifically, the authors propose effective strategies to provide a cushion in overcoming uncertainty generated by economic downturn through dynamic technology shifts. This will provide managers new perspectives in understanding, creating and launching efforts to build resilient cooperatives The authors argue that building resilient cooperatives is moderated by economic disruption and technological shifts. The findings indicate that cooperatives must incorporate the understanding of the application of drivers of technological shifts and economic disruptions so as to build resilient cooperatives in uncertain global economic dynamics.

Keywords: Cooperatives, Economic disruptions, Market Dynamics, Resilient, Technological shifts.

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Exploring Resilience of a Leading Dairy Co-operative in Kerala: The Case of MILMA

By: Gayathri Ranjit / Jnaneswar K

Abstract

Dairy cooperatives' tenacity in the face of technological upheaval and market instability is evidence of their capacity for adaptation and survival. The present research explores the resilience methods implemented by MILMA, a prominent dairy cooperative, in the face of economic volatility and swift technical progress. The objective of this study is to investigate the relationship between resilience and long-term viability in the dairy business by examining MILMA's activities in market adaptation, operational efficiency, and sustainability practices. This research aims to offer practical lessons for dairy cooperatives globally by studying MILMA's governance structures, financial stability, stakeholder involvement, and leadership in great detail. This research adds to the larger conversation on organisational resilience and sustainability in the ever-changing dairy industry by recognising the potential and difficulties associated with resilience development. In the end, this study's conclusions have consequences for dairy cooperatives trying to forge on through ambiguous times and come out stronger on the other side as well as for MILMA.

Keywords: dairy cooperative, technological advancement, market adaptation, sustainability, resilience.

The Role of Tourism Cooperatives In Promoting Sustainability in Sabah, Malaysia

By: Jaibit Jaudin / Nelson Lajuni / Mohammad Pisah Ali / Yusri Tarip

Abstract

Tourism was identified as one of Malaysia's national key result area. Various initiatives were engaged by the government to encourage participation in the tourism business among the interested parties in the country. This research was conducted to examine the business activities of tourism cooperatives in the state of Sabah, Malaysia. The two main objectives of this research are, first, to identify factors affecting sustainability and, second, to develop a sustainability model that suits the tourism cooperatives. The methodology used was of qualitative design based on multi-sites case study approach. Data was collected primarily through interviews with focused groups and individuals. Participants were selected using a purposive sampling approach from among the board, members and staff of cooperatives involved in the downstream tourism activities. Data collected were analysed based on pre-identified themes and using a case-by-case approach. The research found that, the strategic roles of stakeholders and cooperatives inclusive socioeconomic responsibility and continuous practice in promoting environmental sustainability are important to influence environmental as well as tourism sustainability. The benchmarked cooperative in this research emphasizes the importance of strategic responsibility of cooperatives in promoting quality education and lifelong learning regarding the concept of sustainability. Thus, these variables are presented as independent variables in the conceptual framework, while environmental sustainability and tourism sustainability are proposed as dependent variables. The study also found that awareness on sustainability and tourism best practices and support from the board, members, cooperative staff and local communities as well as financial assistance and recognition from related institutions in practicing sustainability measures may moderate the relationship between the identified independent and dependent variables.

Keywords: Cooperatives, tourism, tourism sustainability, environmental sustainability, sustainability indicators.

Resilience of Housing Cooperative Societies by Digitalization: A Roadmap

By: Anand Yadav / Jyoti Yadav

Abstract

Cooperatives are support common people who are in need. With rapid urbanization demand for better housing is increasing many folds and spiraling up the cost. It's needless to mention that Cooperatives came forward to help the needy people. In India out of 8, 00,000 cooperatives a major sector is housing cooperatives, approximately 2,50,000 housing Societies. Most of the State Governments have made it mandatory for the builders that before completion certificate is issued the builder himself must form the Housing Coop Society of the residents/owners of the houses. A city like Pune, once known as pensioners city, now has approximately 25,000 housing cooperatives. The membership of a housing Cooperative Society ranges from minimum 10 members to maximum 1400 members. With increase in the number of members or even then, it is observed that management of the HCS is a big task. Firstly, no member comes forward, secondly maintenance issues, keeping records, organizing meetings and so on. Generally, members do not have free time for HCS work and later stage interpersonal issues. The technology has come to the rescue of the HCS. Many of the HCS have adopted the latest digital solutions and established networks not only with members of their HCS but with Service providers like plumber, electrician and others, Auditors, Banks and so on. This has brought in ease of day-to-day operations, legal issues and governance issues. It's worth exploring this transition from manual operations to digitalization of all activities of HCS. Researchers have identified a HCS with 1200 members and the HCS has applied resilience strategies by use of computer applications/digitalization. Researchers selected 100 respondents. In this paper Researcher identified the phases of computerization of HCS, cost benefit of the system, serviceability, collaborations with vendors and other stakeholders and prepared a replicable roadmap for others to follow.

Keywords: Housing Cooperative Society, Innovations in HCS, Networking of HCS Services

Industry Panels

Industry Panel 1

Empowering Cooperatives through Digital Transformation: Challenges and Opportunities

Background

In an increasingly digital world, cooperatives face both opportunities and challenges in adopting and leveraging technology. This panel aims to explore the multifaceted aspects of digitalisation in the cooperative sector, focusing on its potential to enhance efficiency, transparency, and member engagement while addressing concerns about inclusivity and data sovereignty.

Expected Outcomes

1. Increased awareness of the potential and challenges of digitalisation in cooperatives
2. Identification of best practices and innovative approaches to digital transformation
3. Recommendations for policy makers and cooperative leaders on fostering digital adoption
4. Networking and knowledge-sharing among participants and experts

Target Audience

- Cooperative leaders and managers
- IT professionals working in or with cooperatives
- Policymakers and government officials
- Researchers and academics in cooperative studies and digital technologies
- NGOs and development practitioners working with cooperatives

This panel aims to provide valuable insights and practical recommendations for cooperatives navigating the digital landscape, ultimately contributing to their growth, resilience, and impact in the 21st century.

Panelists:

- Prof. H.K. Misra, Distinguished Professor, School of Management, BML Munjal University, Noida, and former Professor, IT & Systems, & IRMA, Anand
- Prof. Saji Gopinath, Vice Chancellor, Digital University of Kerala (DUK)
- Ms. Neha Rachel Abraham, Lead - Advocacy & Partnerships, SEWA Federation
- Dr. Jayasankar Prasad C, Director, DC School Of Management and Technology (DCSMAT) & Former MD, Kerala State IT Infrastructure Ltd.
- Moderator: Mr. Mohit Dave, Cooperative Development Consultant

Industry Panel 2

Roundtable on Sustainable Agriculture & Agri-tech: Learnings from Global Best Practices

Objectives:

Roundtable on Sustainable Agriculture and Agri-tech is to share global best practices and address the emerging challenges and opportunities in agriculture in the following thrust areas:

- Challenges and prospects of technology adoption in crop production and interventions in value chain in agriculture
- Information Technology integration like IoT, machine learning and AI tools in agriculture services and decision making.
- Integration of allied sectors like animal husbandry, fisheries, tourism, etc.
- Challenges in collection and aggregation of products from small and marginal farms, chain of custard and value addition
- Policies to circumvent land availability in commercial agriculture production
- Role of cooperatives and farmers' organizations in generating employment in primary sector and assuring food security
- Access to market, credit, technology and extension services
- Addressing sustainability parameters and climate resilient techniques in regenerative agriculture
- Quality assurance and food safety systems.
- Digitalisation of value chains and access to safe food
- Digital Platforms and aggregation of primary produce

Panelists

- Mr. Hirofumi Kobayashi, Executive Director, Institute for the Development of Agricultural Cooperation (IDACA), Tokyo, Japan
- Prof. V.K. Ramachandran, Vice Chairperson, Kerala State Planning Board, Government of Kerala
- Mr. Cees van Rij, Director, AgriGRADE CoE, Netherlands
- Ms. Bharti Birla, Enterprise Development Specialist, International Labour Organisation (ILO), ILO-Decent Work Technical Team for South Asia
- Moderator: Mr. Ganesh Gopal, Lead-Entrepreneurship Development, ICA AP & Secretary, ICA Asia and Pacific Committee on Agriculture & Environment

Industry Panel 3

Roundtable on Sustainable Agriculture: Learnings for Kerala's sustainable food security and food safety

This roundtable on Sustainable Agriculture Learnings will focus on the Indian and more particularly Kerala's agriculture sector and the opportunities sharing the best practices and examples relevant to Kerala, as well as the current issues and challenges faced in this context ranging from climate change, fair prices, produce aggregation, technology adoption, mechanization, value addition etc.

Note: The discussions and inputs from the two Roundtables on sustainable agriculture will lead to the creation of a 'Roadmap & action plan for sustainable agri. Development in Kerala' including pilot projects, replicable models and innovative solutions to global problems in the Kerala context.

Panelists:

- Dr. Adeela Abdulla IAS, Director (Agriculture), Govt of Kerala
- Mr. SS Nagesh, Chief-Agriculture Division (in charge of Cooperatives, Environment & Climate Change), Kerala State Planning Board, Govt of Kerala
- Dr. PV Unnikrishnan, Member-Secretary, Kerala Development and Innovation Strategic Council (K-DISC), Government of Kerala
- Mr. Sridhar Radhakrishnan, Director, Thirunelly Agri Producer Company & Member, Steering Committee of the Alliance for Sustainable & Holistic Agriculture
- Moderator: Dr. Sagar Kisan Wadkar, Adviser (Research & Study), National Cooperative Union of India, (NCUI), New Delhi

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