Chapter 18
Asia Pacific Cooperatives Responding to Covid-19 Crisis

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Abstract Cooperatives were hailed as resilient to crisis and seen as a model to pursue with greater vigour, after the economic crisis of 2008. Currently, they are passing through another crisis, which is of much larger dimension, in terms of its impact and uncertainty. It is therefore of interest to examine how they are responding to the crisis created by the pandemic of Covid-19. Cooperatives all over the world are responding and trying to do their best to protect their members and workers from the adverse impact of Covid-19. While the reporting on their activities seems to be not up to the desired level, based on the information from the reporting cooperatives, we can say that cooperatives are certainly responding keeping in mind the values and principles they are structured upon. In the Asia Pacific region, cooperatives are primarily trying to focus on relief measures and providing social and economic protection to their members and workers. They are partnering with state and/or responding to state mandates to an appreciative extent. Some cooperatives are exhibiting a much longer term and futuristic response trying to insulate their businesses from continued economic uncertainties and adjust their approach to business as well as meeting the needs of the members, to the ‘new normal’, that of living with the virus. The case example of IFFCO and ULCCS clearly demonstrates that cooperatives have a highly forward-looking approach and are functioning very much in tune with the principle and values cooperatives stand for.

Keywords Crisis response · Changing member needs · Worker protection · Relief measures · The ‘new normal’

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18.1 Introduction

The cooperative model evolved in the nineteenth century to address a socioeconomic crisis that the working class was facing. Since then, new forms of cooperatives have evolved especially during varied crisis periods and cooperatives have quickly responded to the needs of a crisis period. In the Asia Pacific region, the governments in many countries have relied on cooperatives to overcome pressing socioeconomic challenges. For instance, in India, the British regime introduced Agricultural Credit Cooperatives to overcome the financial stress faced by the farming community.

Cooperatives operate based on principles and values that set the framework for a member centric and need-based enterprise (ICA 1995). Therefore, by their very nature, they respond to the changing needs of the member community. Evolution of new forms of cooperatives ranging from worker cooperatives to health cooperatives to the recent emergence of platform cooperatives has all been based on the changing needs of the community over time and space. Similarly, innovations in the cooperative services, be it micro finance, marketing strategies such as joint buying, direct delivery from producers to consumers or cooperative consortiums to benefit from scale of operations, have all occurred as a response to the needs of the members. It is, therefore, natural to expect that cooperatives respond quickly and strive to protect the interests of the member community whenever there is a crisis.

18.2 Crisis Response by Cooperatives

Cooperatives have demonstrated their ability and willingness to respond to crisis at different times in the past. In fact, during periods of crises, people benefit more through the value of cooperation, solidarity, and mutualism.

Cooperatives have responded and protected the interests of the community during the times of war. For instance, during the World War II when there was a crisis of food shortage, the government of India introduced the consumer cooperatives and used them as instruments of public distribution system and therefore they came to be nicknamed as war babies (Wilson and Santhi 2018). In the recent past, when the world is witnessing a huge crisis of refugees in many parts of the world due to wars or internal conflicts, cooperatives are seen to be an effective instrument to protect the interest of these vulnerable groups (ILO 2015).

There is evidence showing how cooperatives in different parts of the world responded to and protected the interests of the community during the periods of natural disasters (ILO 2001) and saved the jobs through worker cooperatives when private enterprises faced bankruptcy (ILO 2014). It is now well documented as to how cooperatives demonstrated utmost resilience and protected the interests of their members and workers during the economic crisis of 2007–08 (Birchall and Ketilson 2009). In fact, the year 2012 was declared as the International Year of Cooperatives (UNO 2012) and following on, the International Cooperative Alliance prepared a
blueprint seeking to make the cooperatives the fastest growing form of enterprise by 2030 (ICA 2013a, b) mainly due to this potential and strength of the cooperative sector.

In the Asia Pacific (AP) region, cooperatives have contributed significantly during the crisis as well as during the post-crisis reconstruction in times of natural disasters. Earthquake, Tsunami, and Typhoon are the most common disasters experienced in the AP region as shown below. Given the long history of such disasters, cooperatives in the region seem to have developed an appreciative level of preparedness to respond to such crisis. This is well illustrated by the fact that the cooperatives of the region joining together at the seventh Cooperative Forum held in Kobe, Japan adopted a ‘resolution on the role of cooperatives in times of Natural Disaster’ (ICA-AP 2012).

During the great eastern earthquake in 2016, the Japanese insurance cooperatives were engaged in educating people on safety measures and engaging those in the relief camps with socialization activities, apart from providing financial support (JCIAI 2018). When the earthquake struck the Kyushu region, the Japanese health cooperatives were among the first to send donations and despatch doctors (ICA 2016). The consumer cooperatives played an active role whenever earthquake struck any part of Japan. ‘Cooperatives were heavily affected by the 2005 Kobe earthquake: damages and losses were estimated at around JPY 50 billion. (However), cooperatives were particularly efficient in resuming activity. Their members initiated mutual help and volunteered to assist victims to supply basic goods (like food, water and blankets) and services to the homeless’ (José 2010). Similarly, during the tragic East Japan earthquake and tsunami of March 2011, Japanese cooperatives, once more, promptly mobilized to support the victims with food, energy, and care for self-sufficiency in the affected communities.

In Indonesia, cooperatives played a major role in taking care of and rehabilitating the orphans after the severe earthquake and tsunami (ILO/ICA 2014). In Sri Lanka, cooperatives in general and credit cooperatives and fisheries cooperatives, in particular, were involved in a big way in the post-tsunami recovery and rehabilitation process in the aftermath of the 2004 tsunami crisis (Jayasuriya et al. 2006). The role of cooperatives during the post-2004 tsunami reconstruction in the area of housing, fisheries, and agriculture is well documented (UNO 2005). In the Philippines, cooperatives quickly joined hands with government and NGOs both in relief and reconstruction efforts after the typhoon Haiyan devastated many parts of the country in 2013. The National Co-operative Business Association (NCBA CLUSA) joined hands with the National Rural Electric Cooperative Association (NRECA) and the World Council of Credit Unions (WOCCU) to help thousands of rural electric and credit union members (ICA 2013a, b).

It is thus clear that cooperatives have been proactive and responded to the needs of the community in times of crisis. Many times, cooperatives themselves were victims, losing their property and businesses due to disasters, but recovered soon enough to be able to perform their hand-holding responsibility. It is, therefore, natural to expect cooperatives to respond similarly in the present times of the Covid-19 pandemic.
18.3 The Covid-19 Crisis

The Covid-19 crisis is similar to other crises in the past only in as much as they were unexpected and put the community in great stress and danger. But the present crisis has many other and much larger dimensions compared with the natural disasters that the countries and the cooperatives in the region faced. It is global, it is continuing well beyond 6 months with no immediate relief in sight, it is comprehensive involving health hazards, economic shocks and social implications. For once, we have a crisis for which no agency—neither the international agencies nor the national governments, businesses or the civil society—has the wherewithal to tackle effectively.

The present situation is aptly summarized in the following lines. ‘With fears of a new recession and financial collapse, times like these call for resilient and strong leadership in healthcare, business, government and wider society. Immediate relief measures need to be implemented and adjusted for those that may fall through the cracks. Medium- and longer-term planning is needed to re-balance and re-energise the economy following this crisis. A broad socioeconomic development plan including sector by sector plans and an ecosystem that encourages entrepreneurship is also needed so that those with robust and sustainable business models can flourish’ (Nicola et al. 2020: 193).

All institutions in the economy and society are affected and so also the communities’ world over. Of course, governments have been the first to respond to the crisis through policies and other support systems such as medical services, food and food grains to the needy, supporting scientific research leading to a remedy, keeping the economic activities ticking and social structures cohesive. The civil society actors including cooperatives, social businesses, and the non-profits are the next in line to respond, since they normally function in close proximity with communities.

Needless to say, cooperatives too are facing challenges and passing through difficult times. They are facing cash flow issues, significant reduction of activities through the restrictions on movement and contact put in place under the lockdown, loss of income in line with these restrictions, especially within specific sectors such as tourism, transport and culture (Coop Europe 2020). Cooperatives are at crossroads with the duality of devising strategies for their own survival and at the same time responding to the needs of their primary stakeholders. For cooperatives, it is a testing time. It is also a great opportunity to showcase their distinct features and strengthen the cooperative identity. It is, therefore, imperative to examine the response of cooperatives in the Asia Pacific region to the situation created by the Covid-19 pandemic. We will first briefly discuss the activities undertaken by some of the cooperatives in selected Asia Pacific regions, namely South Korea, Indonesia, Japan, Nepal, Philippines, Singapore, and Sri Lanka. Thereafter with the help of two case studies in India, we will discuss in detail about their intervention during this crisis time.
18.4 Response by Cooperatives in Asia Pacific Region

Cooperatives throughout the Asia Pacific region are reporting on their responses to the Covid-19 crisis. Most of the information available is primarily in the form of these reports put out in the websites of the cooperatives or compiled and presented by their national apex organizations or international organizations like the ICA-AP. It appears that analytical or evaluative studies have not yet been made and obviously so, given that there is still a great amount of uncertainty about how much and how effectively institutions have been responding to the needs during Covid-19 pandemic times. Even though cooperatives are mostly involved in relief and remedial measures, they are innovative to the extent that such activities are outside the domain of regular activities of cooperatives. Also, cooperatives seem to be supporting not only members but also the community at large.

Cooperatives in Korea, one of the earliest countries to be hit by the pandemic, are among the first in the region to report about their initiatives. Consumer cooperatives in Korea quickly responded to the needs of the member community. From providing masks and free meals to continuing to stock up shelves, consumer coops have been showing how they can make a difference in their local communities. Since consumer cooperatives basically undertake food retailing, their business by end of February 2020 increased by 40% compared with the same period in the previous year. Door delivery of products, distribution of ready to eat meals, providing basic sanitation materials to members, distribution of leaflets providing details about the precautions to be taken by people and fundraising to support the needy are some of the activities undertaken by these cooperatives. iCoop, the federation of consumer cooperatives in Korea set up a Disaster Response Committee and initiated a Social Healing Project (Voinea 2020).

In Indonesia, DEKOPIN the national apex organization for cooperatives has formed three task forces in key areas: (i) To provide medical equipment for hospitals which are at the frontline in fighting the outbreak; (ii) To identify and collect data for cooperatives which are affected by Covid-19, in terms of business, decreased livelihood, employment; and (iii) To mobilize social solidarity funding, particularly of the Islamic Social Fund during the holy Ramadan month to help vulnerable people. Cooperatives in Iran have reported some unique initiatives. In Tehran, the Handicraft Cooperative Union has taken bold steps in cleansing and disinfecting pavements and ATMs across the district, whereas, Rah-e-Roshd cooperative school has joined the nationwide Dastyar campaign, announcing readiness to provide their comprehensive online education service to all schools across the country to help them make up for the hiatus faced by schools due to the lockdown (ICA-AP 2020).

In Japan, HeW Coop Japan set up a task force as early as February 2020. The task force undertakes activities such as sharing of basic information on prevention, like hand washing and maintaining social distance; collecting information on member cooperatives by phone or e-mail; and responding to requests from member cooperatives. HeW Coop Japan submitted requests to the national government and political
parties through Japanese Consumers’ Co-operative Union (JCCU) regarding difficulties and challenges in the healthcare and welfare businesses. The National Federation of University Cooperative Associations (NFUCA) which is the apex cooperative of campus cooperatives of which students are the major group of members, is proactively involved in helping students in and off the campuses. Providing updates using social media, enabling connections among new students and between new students and senior students, helping international students by supplying subsidized food products and conducting online survey to understand the challenges faced by students are some of the initiatives of NFUCA. Though university cooperatives are likely to see some setback such as reduced sales due to campus lockdown, they continue to be a bridge between students and the different constituents of the university by providing necessary information (ICA-AP 2020).

The largest cooperative in India, Indian Farmers Fertilizer Cooperative has contributed about US$3.6 million to the Prime Minister’s Relief Fund to facilitate creating health-related facilities. Many cooperatives have declared moratorium on the loan repayment by members who have borrowed for agriculture and business activities. Self Employed Women’s Association, one of the largest women cooperative federation has initiated many activities such as educating rural women about health and sanitation, production and distribution of low-cost sanitizers, distribution of generic drugs at a subsidized rate, and introducing a comprehensive and integrated insurance package, which provides financial help and compensates wage loss in case a member gets infected with the virus (Muralidhara and Chettri 2020).

In Nepal, the National Cooperative Federation (NCF) has created a Corona Prevention Fund to support the Corona Control Cooperative Centre and handed over the accumulated fund to Coronavirus Infection, Prevention, Control and Treatment Fund established by the Federal Government. In Palestine, the Economic and Social Development Centre (ESDC) is handling the sterilization materials for 26 cooperatives, to be used in production and other places with daily operations and customer interactions. They are conducting a survey of families/farmers/workers affected by the lockdown, resulting in losing jobs and incomes; implementing a voucher project to provide relief to the most vulnerable families.

CLIMBS Life and General Insurance Cooperative in the Philippines mobilized their own team to check on members’ welfare in areas badly hit by COVID-19; increased access to online platforms for members to communicate their concerns; and set up the CLIMBS COVID-19 Task Force to create a Crisis Management Plan and Crisis Communications Plan. The Singapore National Cooperative Federation (SNCF) has collaborated with the Singapore Statutory Boards Employees’ Cooperative and GP + Cooperative to purchase and distribute masks to migrant workers; to fund sponsorship towards initiatives to support migrant workers; and distribute snack hampers to front-liners. SANASA in Sri Lanka established a special disaster relief operation committee to address concerns regarding their daily wage employments, the daily cash-base business and shortages in daily essential requirements. The Committee was established through the donation of one day salary from all employees of affiliated companies. This has gone towards providing food rations to needy members; providing assistance to low-income communities; distributing
relief ration packs to economically challenged families; and providing healthcare equipment to hospital staff (ICA-AP 2020).

The above are just a few random examples. Similar cases of cooperative initiatives towards addressing the pandemic crisis situation are found in almost all the countries. Making financial contribution to relief funds, undertaking member awareness programmes, supplying the medical and daily use necessities to member household and joining hands with government and other agencies in specific relief measures are some of the common initiatives of which the cooperatives are part of.

18.5 Case Examples

Given that the situation is still very fluid and cooperatives like any other institutions—political, economic, or social—are still exploring the ways and means of responding to the Covid-19 crisis, it may not be a right time to try and evaluate the cooperative responses. We, therefore, thought it fit to narrate the overall approach of a cooperative and this is done by selecting two Indian cooperatives, namely, Indian Farmers Fertiliser Co-operative (IFFCO) which is a leading agricultural Co-operative and largest fertilizer co-operative in the world and Uralungal Labour Contract Cooperative Society (ULCCS) Limited, a large-scale cooperative in the state of Kerala in India for the purpose of a detailed analysis.

18.5.1 Indian Farmers Fertiliser Co-operative (IFFCO)

Indian Farmers Fertilizer Cooperative Limited is one of the biggest cooperative societies, which is wholly owned by Indian Cooperatives. IFFCO was founded in 1963 with just 57 cooperatives and today it is an amalgamation of over 36,000 Indian cooperatives with diversified business interests ranging from general insurance to rural telecom apart from their core business of manufacturing and selling fertilizers. IFFCO took the onus of fighting against the spread of the virus among the farmers and other stakeholders and worked out a multi-pronged strategy. The initiative taken by IFFCO is listed out below.

1. Apart from contributing a sizeable amount to the relief fund, this cooperative has started educating the farmers about the transmission of coronavirus, hygiene practices, and social distancing so that they could keep themselves safe while at work.
2. IFFCO launched “Break the Corona Campaign” to spread awareness about this virus and facilitating breaking the chain of transmission on the ground.
3. It ensured the availability of fertilizers (for the Karif Season) to the farmers.
4. The IFFCO Field Officers (400) and other staff including the IFFCO plant personnel and volunteers in nearby areas across India attended to their relief work.
Designated as ‘Corona Troopers of IFFCO’, these volunteers at the front line were responsible for education and relief distribution. These Corona Troopers of IFFCO reached out to the farmers and community online through WhatsApp, etc., and also offline through one to one interaction by organizing relief distribution camps, awareness camps etc.

5. IFFCO reached out to nearly 05.5 million people and distributed more than 4 lakhs, vitamin C strips containing 10 tablets. Over 3.5 million medicated soaps, 3.5 million masks, 100,000 sanitizers and a lot of medical kits. In addition, 40,000 ration kits (containing rice, pulses, spices and cooking oil) and 4 million of food packets were also distributed to migrant labourers, workers and needy families for providing succour during these tough times at various locations including the national highways in Bihar, U.P, and Punjab.

6. IFFCO mobilized several women self-help groups and they have developed over the years as a part of their rural livelihood development programme. The woman SHGs were given the training to produce masks from textile material and these women together made around 5000 masks that were distributed by the field team to the entire state.

IFFCO has taken steps to fight coronavirus especially in the rural parts of India focusing on the welfare of the farmers. It has always framed all its policies and programmes keeping the dual goals of upliftment of farmers and the strengthening of co-operative movement in mind.

18.5.2 Uralungal Labour Contract Cooperative Society (ULCCS)

ULCCS is a worker cooperative and basically focussed on construction sector (both are severely affected during the present crisis) has been functioning for nearly a
century and of course the authors have been familiar with its working and had easy access to information related to its activities.

Started in 1925 by 14 labourers, ULCCS is today one of India’s largest cooperatives in the area of infrastructure development. Roads, bridges, flyovers, and buildings are the main forte of this cooperative, though over the years, it has diversified into many other areas such as agriculture, education, and information technology. ULCCS Ltd is one of the oldest labour cooperatives completely manned by the workers. Known for its history of completing the projects ahead of the scheduled timelines, without compromising on quality, ULCCS Ltd has been recognized by UNDP as a model Cooperative. It is the only primary cooperative society in India to be a member of the International Cooperative Alliance (ICA). ULCCS Ltd is also an accredited agency of National Skill Development Council (NSDC).

‘ULCCS Ltd directly employs over 13,000 labourers. Each direct labour in turn creates indirect employment of up to 4 times, especially in the rural market. In effect, 40,000 people, most of them hailing from rural hamlets, depend on ULCCS Ltd for their livelihood. The workers are paid daily wages which are 30% higher than the average wage paid in the industry. All the workers are provided with a Bonus which is equal to 20% of the average wages drawn by them in a year. Workers are covered with Social Security benefits like Provident Fund, Employee State Insurance, Pension and Gratuity. They are also provided with Family insurance and medical allowance. Every worker is provided with an accident cover insurance policy providing financial assistance up to INR 1.5 million in case of any medical emergencies. Workers are also provided with financial help in the form of interest-free soft loans and the share of profits is also distributed among worker members by way of dividends. In addition, the workers get almost 50% of their salary as benefits’ (Kumar 2020:2).

The first Covid-19 positive case to be reported in India was from the state of Kerala, where ULCCS is operating. Kerala is the most literate state of India and has been in the forefront of many initiatives involving people’s participation. It is home for a large domestic migrant labour and also has the unique feature of exporting a large part of its own migrant workers to the West Asian countries. So, the immediate effect of the pandemic and the lockdown is that the domestic migrant workforce left the state whereas much larger quantum of reverse migration is taking place with its own people coming back from the countries where they were working. This is a very unique situation in India and given the density of population and meagre agricultural possibilities in the state of Kerala, a big challenge in socioeconomic terms. In this context, keeping the larger interests of its worker members and also the community around, the ULCCS has taken many initiatives, which are listed below.

1. Started a Cooperative Disaster Management Fund to provide immediate relief to the needy worker members as well as the general public.
2. Liaised with National Cooperative Union of India to set up a national-level committee to study the impact of Covid-19 pandemic on the cooperative sector.
3. Partnering with state government and providing human resource (volunteer) and technology support to government in its effort to reaching out to the affected people.
4. A Disaster Management Team, which was established a few years ago when the state suffered from severe floods, is currently geared to serve as an emergency helpline both to members and the general public.

5. Paid full salary to all its workers for the lockdown period, even though there was no work at that time.

6. Made arrangements through its own transportation, to the desiring domestic migrant workers to return to their home towns in other states.

7. ‘More than two-third of the migrant workers have chosen to stay back and they are housed in 72 camps across the state by providing them with food and all other amenities including medical help. None of the workers of ULCCS is infected, which itself shows the care taken by the society’ (Kumar 2020: 05).

8. Donated INR 20 million to the Chief Minister’s Relief Fund.

9. As a result of total lockdown and reduction in economic activities, destitute who were living without homes and a fixed job were suffering a lot. The cooperative identified and adopted 51 of them and will provide them with jobs and social security.

10. The major business for ULCCS has been in the domain of construction sector. This sector is severely affected due to the pandemic and the consequent lockdown. Realizing that too much dependence on one domain might create problems during crisis like the present one, the cooperative has taken steps to strengthen its other verticals such as Information Technology, Agriculture and Education.

11. The cooperative has been actively pursuing social welfare activities that include ‘UL Care NayanarSadanam’, which focuses on rehabilitation of mentally challenged persons, ‘UL Care Madithattu’, a Senior Citizen’s daycare which envisages the care of the senior citizens of the society and Prashanthi School, a special school of more than 150 children with special needs and which employs more than 40 trained and dedicated staff. These initiatives have now acquired special significance, especially the senior citizen care centre that protects the most vulnerable people.

12. To help the non-resident Keralites returning due to pandemic issues in the countries where they are working, an action plan is prepared, under which the returnees can make investments with assured periodic income.

13. Through its skill development programmes, the cooperative is engaged in upskilling and reskilling needy people. Under the present circumstance, this activity is very helpful since the trainees can acquire new skills and shift from their current work profile to new jobs that are in demand.

14. Tying up and supporting other smaller cooperatives engaged in the manufacturing of masks, disinfects, soaps, and hand sanitizers and helping them to market their produces.

15. Setting up a think-tank to devise a long-term action plan to achieve sustainable business and to ensure sustainable development of its members and the region.
18.6 Analysis and Conclusion

Social innovation is said to be the innovative activities and services that are motivated by the goal of meeting a social need (Mulgan 2006). In the times of a crisis like the Covid-19, any initiative outside the domain of an institution’s regular activity, aimed at addressing the emerging social needs might be considered as a socially innovative activity. Cooperatives in the Asia Pacific region have exhibited their dynamism and proactiveness through their quick and timely response to help the members as well as the community around, affected by the Covid-19 pandemic. Not all cooperatives are reporting what they have been doing, either because they are too preoccupied attending to the needs of the day or because they are not accustomed to formally reporting such activities. The ICA-AP has initiated a platform making it easy for the cooperatives to report on their initiatives and hence we are able to get some information.

An overview of the major responses by the cooperatives suggests that they are trying to address the immediacy of the situation. Therefore, the activities mostly range from providing financial contribution to the needy people or to the designated relief funds, distributing free of cost food and medical requirements to the needy, protecting the economic interests of their workers by ensuring that they are not out of work and are paid their salaries on time, educating the members and the general public about the pandemic and the precautions to be taken to prevent it, etc. These are in line with what the state machineries and other civil society actors are doing.

However, many cooperatives have thought ‘out of the box’ and are trying out innovative and comprehensive ways of responding to the crisis, which is threatening the basic foundations of society and economy. ULCCS is a case in point. This cooperative is responding keeping the long-term interest and realities in mind. While providing relief measures and caring for the health and economic security of the members as a short-term measure, the cooperative is also thinking about and putting plans in place, in such a way that its business domains would be diversified and also its members are reskilled and equipped to be able to handle new job profiles. Its approach is to live with the ‘new normal’ and to ensure that the organization remains stable and sustainable while providing safety and economic and social security to its worker members.

The focus on strengthening its new verticals in the business domain such as agribusiness and information technology is an indication of the futuristic nature of its approach. The cooperative understands the need for developing multiple lines of businesses and equipping its members and their children for such businesses. One can certainly be appreciative of such an approach, though it is too early to evaluate it in terms of impact and long-term suitability.

Many cooperatives world over must be engaged in similar initiatives and action plans as that of ULCCS. The available information clearly suggests that cooperatives, true to their general feature of constantly evolving organic entities, are transforming again. This time around, they are getting ready for a future, seen as a ‘new normal’.
Interestingly, cooperatives are not demanding sops and concessions to protect themselves but are mostly showing their resilience to crisis once again. That indeed is the biggest positive for the cooperative movement and all those who have reposed faith on this self-help model of development.

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