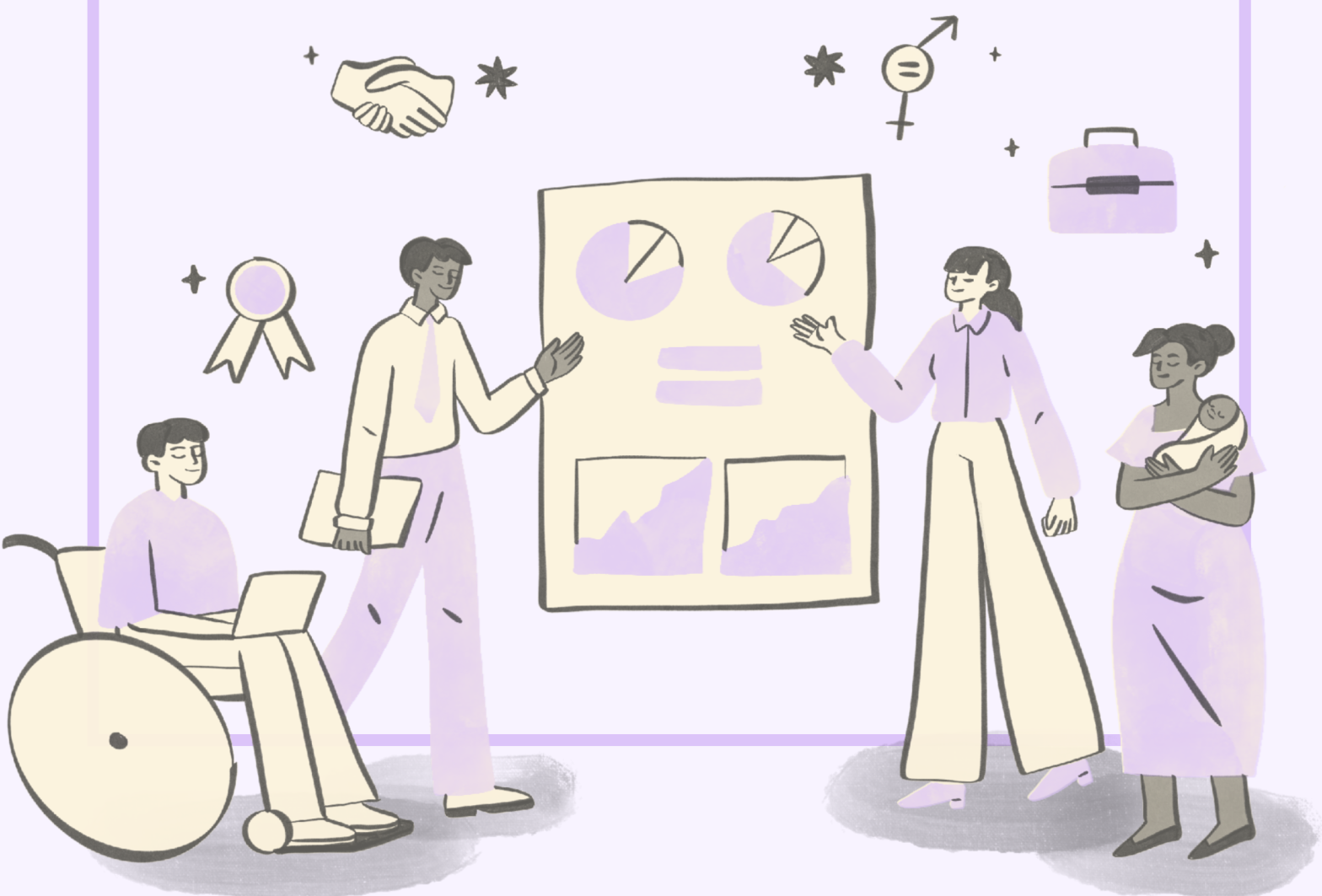


# COOP Dialogue

## ISSUE-7: COOPERATIVES IN SOCIAL AND SERVICE SECTOR



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## Editorial

Dear Readers,

The International Cooperative Alliance Asia and Pacific (ICA-AP) is delighted to release the seventh edition of COOP Dialogue 7 (CD7), focusing on the role of Cooperatives in the Social and Service Sector.

CD 7 focuses on the vital role of social and service cooperatives in the Asia-Pacific region, showcasing their contributions to sustainable development, social equity, and economic resilience. The lead article examines the central role of cooperatives in advancing social equity and inclusion within the Asia-Pacific region. We showcase examples that demonstrate how cooperatives lead positive social change, particularly in underserved communities, by delivering essential services in sectors such as healthcare, childcare, education, and waste management.

The issue showcases Australia's innovative "Care Together" program, where cooperatives and mutuals work collaboratively to enhance social services, while also exploring the potential of worker-owned cooperatives in Chennai's social sectors. Stories, such as Bernard Yu's Mushroom Buddies initiative and the community services of the Economic and Social Development Center of Palestine (ESDC), demonstrate how cooperatives can empower communities and foster resilience. This edition highlights the relief efforts of Japan's NFUCA following the 2024 Noto earthquake and the impactful work of the SWaCH Waste Collectors' Cooperative in Pune, demonstrating how cooperatives contribute to environmental sustainability and generate meaningful employment opportunities.

In an insightful interview with Ms. Diana Dovgan, Secretary General of CICOPA, we discuss the recent trends, challenges and opportunities for social and services cooperatives. It highlights issues such as regulatory barriers and the importance of support from governments and the private sector.

CD7 underscores the transformative potential of cooperatives in creating equitable, inclusive communities and offers solutions for overcoming the obstacles they face. However, for these cooperatives to continue thriving, they require stronger and adequate legal frameworks, better governance models, and greater support from governments and the private sector. This issue serves as a call to action for stakeholders to recognise and support the vital role of social and service cooperatives in shaping a more equitable and sustainable future.

You can read the previous issues at [www.icaap.coop](http://www.icaap.coop).

For feedback and queries, feel free to write to us at: [coopdialogue@icaap.coop](mailto:coopdialogue@icaap.coop).

Best wishes,

Coop Dialogue team

# Cooperatives in the Social and Service Sector: Advancing Equity and Inclusion in the Asia-Pacific Region

*By Ganesh Gopal, Lead – Entrepreneurship Development, ICA-AP & Secretary, ICA-AP Committee on Cooperatives in Educational Institutions*

Cooperatives in the social and service sectors are essential for fostering equitable access to critical services, enhancing community resilience, and driving sustainable economic growth in the Asia-Pacific region. Rooted in cooperative principles, these organisations offer collective solutions to challenges in sectors such as healthcare, education, eldercare, and housing. By embracing inclusive governance, cooperatives not only address the immediate needs of underserved communities but also empower workers, ensuring fair wages, better working conditions, and long-term stability.

## Driving Impact in the Social and Service Sector

### ***Cooperatives in the Care Economy: Fostering accessible healthcare and empowering communities and workers***

Cooperatives in the care economy play a vital role in meeting the growing demand for childcare, eldercare, and mental health services. These cooperatives use a multi-stakeholder governance model that brings together service users, care providers, families, and community agents. This inclusive approach ensures that services are holistic and responsive to the needs of all parties involved. Notably, cooperatives in the care sector help improve wages and working conditions for care workers and address the prevalent issues of low pay and precarity in the industry.



*Cooking & Delivery Services by Health & Medical Cooperatives in Japan (Picture Credit: hew.coop)*

As the global demand for care services continues to rise, cooperatives offer a sustainable solution that prioritises quality care, fair access, and a decent work environment for care workers. In countries like Japan and South Korea, worker collectives and social cooperatives have become key players, providing affordable and high-quality care services while creating decent work opportunities.

In India, the Self Employed Women's Association (SEWA) plays a pivotal role in collectivising women workers in the informal economy. Through bodies

such as the SEWA Sangini Cooperative, SEWA plays a crucial role in the care economy by providing childcare services to its members, who are women workers in informal employment. By involving childcare workers in the cooperative's decision-making processes, it operates from across 11 centres, provides quality services to beneficiaries and offers essential support to women workers, particularly in times of crisis, such as during the pandemic.

In Japan, cooperatives play a critical role in addressing the needs of the ageing population, particularly through health and social care services. As the country faces a rapidly ageing



society, cooperatives like the Saitama Cooperative Hospital and HeW Coop Japan are responding by providing integrated care services that ensure both the elderly and their caregivers receive comprehensive, quality support. They emphasize prevention, social inclusion, and a holistic approach to elder care, offering essential services such as physical exercise programs, health monitoring, and community-based activities, all while ensuring job security and fair wages for care workers.

### ***Urban and Domestic Worker Cooperatives: Promoting Fairness and Protection***



*Eco-Cleaning Aunties Coop in Hong Kong (Picture Credit: Platform.coop)*

In urban centers across the Asia-Pacific region, cooperatives are empowering domestic workers by formalising employment, ensuring fair wages, and providing social protection. For instance, in Hong Kong, the Hong Kong Women Workers' Cooperatives, established by the Hong Kong Women's Association (HKWWA), and the Hong Kong Babysitting Coop exemplifies how worker cooperatives support marginalised women, particularly in low-wage, informal employment. Cooperatives like the Eco-cleaning Aunties Coop in Hong Kong focus on producing eco-friendly products while fostering a supportive community for women. This cooperative provides

members with flexible working hours, a democratic decision-making process, and opportunities for skill development, creating an inclusive space for women to gain confidence, improve their economic independence, and challenge gender stereotypes.

Similarly, in India, housing cooperatives have emerged as a critical tool for addressing urban housing challenges. By providing affordable housing solutions and facilitating community-driven management, residential cooperatives improve urban living while addressing issues like infrastructure maintenance, security, and waste management. These cooperatives, particularly in cities like Mumbai and Delhi, have grown significantly and continue to benefit millions of residents.



*Minsnail Housing Coop Community in Action (Picture Credit: @minsnail\_official)*

Housing cooperatives, such as Minsnail Housing Coop operating since 2011 in South Korea, provide affordable housing for young adults and foster community engagement through tenant-led roles and inclusive governance. Minsnail, which started as a small initiative to address poor housing conditions for students, has grown into a model of sustainable housing, offering affordable long-term options for young people in several cities.

## Consumer Cooperatives and University Cooperatives

Consumer cooperatives serve as a critical bridge for access to affordable goods and services, especially in the education, housing, and healthcare sectors. Examples include Japan's elderly cooperatives, which blend consumer and multi-stakeholder models to meet the ageing population's needs.

Cooperatives in the social and services sector are demonstrating remarkable adaptability in addressing diverse community needs. For example, the Hansalim and iCOOP cooperatives in Korea have shown how producer-consumer partnerships can strengthen local value chains, promote organic agriculture, and enhance food security. Hansalim, which started in 1986 as a small grain store selling organic produce in Seoul, has expanded into a federation of farmers and consumers with annual sales exceeding USD 300 million.

In the Philippines, agricultural cooperatives have integrated value-added services into their production chains, enabling farmers to process and market their products directly. This model not only empowers farmers but also ensures that the benefits remain within local communities.

University cooperatives in Japan and Korea provide students and faculty with essential services, including affordable meals, credit facilities, and housing. These cooperatives not only improve the daily experiences of university members but foster youth engagement also by allowing students to participate in governance and decision-making. This involvement nurtures future leaders by integrating cooperative values into education, empowering students to apply these principles to real-world challenges. For instance, university coops like Keio University Coop in Japan provide discounted textbooks, meal plans, and other student services while fostering a sense of community and solidarity. Affordable housing has also been a service that has been offered by university cooperatives in expensive metro cities.



University Coop App by NFUCA, Japan (Picture Credit: [Omucoop.jp](http://Omucoop.jp))

National Federation of University Cooperative Associations (NFUCA), the federated body of university cooperatives in Japan has been instrumental in revitalising university coops, focusing on improving student engagement and enhancing member services through its mobile application the 'University Coop App' which provides innovative offerings such as e-Money, Meal Plan subscription, employment opportunities etc. They have successfully increased student participation, with a notable rise in first-year student committee

members, thereby strengthening the coop's role in student life. The work of university cooperative federations such as the NFUCA in Japan and the KFUC in South Korea efforts highlight the importance of student-driven leadership in coops, ensuring that these organisations continue to thrive while offering essential services to the academic community.

By giving students ownership of their campus services, these cooperatives promote a sense of belonging and responsibility extending beyond the university setting, preparing them to be leaders in their communities and workplaces.

## Addressing Challenges for Cooperatives in the Social and Services Sector

While the impact of cooperatives in the social and service sectors is significant, they face challenges such as outdated legal frameworks, regulatory constraints, and gaps in funding. Many cooperatives also struggle with professionalising their services and securing social protection for workers. However, these challenges present opportunities for growth and innovation.

Cooperatives can leverage digital tools to enhance service delivery, adopt multi-stakeholder models for broader inclusion, and integrate gender-responsive approaches to address systemic inequities in the workforce. With supportive policies and robust governance structures, cooperatives can overcome these barriers and continue to thrive.

Cooperatives in the social and service sectors are essential to achieving inclusive growth in the Asia-Pacific region. By addressing critical needs in areas such as education, healthcare, housing, and urban services, these cooperatives exemplify the cooperative values of equity, shared prosperity, and sustainable development.

To ensure their continued success, development agencies and policymakers must prioritise capacity building, advocate for enabling policies, and invest in research to support these cooperatives. Through innovative practices and a commitment to equity, cooperatives in the social and service sectors are poised to lead the way in creating resilient and inclusive communities across the Asia-Pacific region.

## Role of Enabling Environment for Cooperatives in Social & Service Economy

In countries like Japan, the establishment of laws such as the Japan Worker Cooperative Act, 2020 has provided a central legal framework to level the playing field for worker cooperatives. This move aims to harness the potential of cooperatives to address social challenges such as an ageing population, gender inequality, and job creation.

A few notable instances of enabling policy and legal developments are:

- Korea's Framework Act on Cooperatives 2012 provides a structured environment for the registration and functioning of social cooperatives.
- Japan's efforts to integrate social security systems with cooperative work arrangements serve as a model for ensuring worker welfare.

As the cooperative sector continues to evolve, policymakers must prioritise the development of incentives and frameworks that provide cooperatives with the tools they need to thrive. Local Governments have a pivotal role to play here by providing preferential treatment and community-based services, prioritising accessibility and affordability of services and factoring long term sustainability of the locality.

Governments and cooperatives must collaborate to address systemic barriers in the care economy by fostering partnerships that promote innovation and resource-sharing. Investing in digital tools and infrastructure, as seen in Japan's cooperative health initiatives, enables efficient service delivery and enhances the working conditions of care workers. At the same time, robust regulatory frameworks are needed to support the formalisation of care work, particularly in domestic and informal sectors, to ensure accountability and transparency.

Policies should also encourage multi-stakeholder governance models, as seen in South Korea's housing cooperatives, where tenant-led decision-making fosters community engagement and inclusivity. By aligning local governance practices with global best practices, cooperatives can address the challenges of funding gaps, professionalisation, and accessibility, creating sustainable systems that benefit both care workers and recipients while driving long-term community resilience.

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# Australia's "Care Together" Program – Coops and Mutuals Showing the Way on Innovative Delivery of Social Services

*By: Mr. Nick Hislop, Senior Consultant, Business Council of Cooperatives and Mutuals, Australia*

Like many other advanced and emerging economies, Australia is being forced to pay closer attention to aged care and health care. The pressures of growing and ageing populations and the spiralling costs associated with modern advances in medical technology and services present enormous challenges for governments, industries, and society at large. While aged and health care are such fundamental planks in any society that aspires to be equitable, it remains of concern that they are still not being better delivered in Australia.

Taking aged care as an example, a Royal Commission into Aged Care delivered its findings and recommendations more than three years ago. A progress report in the middle of this year revealed that many older Australians still encounter significant obstacles when trying to access quality care. Difficulties often arise from service rationing and challenges in navigating the system to secure timely and appropriate care.

Providing the best possible social care underpins the well-being of individuals and communities. As part of that, a key objective should be making sure that vulnerable people also receive the support they need. However, the systems and structures currently in place across Australia are falling short on quality and targeted care delivery. Because of Australia's geographical size and a population heavily concentrated on the coastal fringes, and in metropolitan centres, those people particularly lacking in adequate services tend to live in harder to reach communities in regional, rural and remote areas of the continent.

Addressing this specific issue, Care Together has been established as Australia's first program to support communities to develop cooperatives as a way of delivering care services where recipients actually live. The Australian Government has allocated AUD 7 million over two and a half years to explore a different way of operating that will prioritise the needs of both the people receiving care and those of the caregivers.



*The Core Operational Team of Care Together*

The program is being delivered by the Business Council of Cooperatives and Mutuals (BCCM). The BCCM is the national cross-sector peak body for cooperatives and mutuals (CMEs), formed in 2013 after a spike in interest in the movement following the UN-designated International Year of Cooperatives. For more than a decade, the BCCM has promoted the model in all sectors of the economy - including care - through advocacy,

research and cooperation between cooperatives. In total, there are more than 1,800 CMEs in Australia with a combined turnover of more than AUD 43 billion.

The core operational team of Care Together is supported by a cross-sector, highly skilled Program Advisory Committee (PAC) that includes senior Government officials from participating Government social care agencies, the Department of Prime Minister and Cabinet and subject matter experts in rural health and CMEs.

The Care Together program has initiated 13 projects across Australia. It is working with individuals, communities, not-for-profit organisations and smaller care businesses to develop sustainable business models and service delivery plans. The program ranges across the care sector, taking in aged care, disability care, veterans' care, First Nations' services, allied health and primary health care.

Projects include a mix of new CMEs and growth projects where existing CMEs can scale up, or organisations can convert to a CME structure.

A flagship shared services project is also part of the program. It should enable smaller organisations to network through a secondary cooperative structure which will provide back-office services for sustainable care delivery in priority areas.

Coops are critical to care. The International Labour Conference (ILC) 112th Session, which took place in Geneva in June 2024, said in the Conclusions concerning decent work and the care economy, that "public and private enterprises, cooperatives and other Social Solidarity Economy entities, play a role in the provision of quality care, investment in sustainable and modern care infrastructure, and provision of training and employment opportunities."

Effectively underscoring the role of coops, the United Nations General Assembly has also proclaimed 2025 as the second International Year of Cooperatives. The UN's resolution encourages member states to foster a supportive legal and policy environment for cooperatives, emphasising their importance in various sectors, including care.

The world is pivoting towards inclusive, people-centred systems. For example, new laws in effect in Australia from December 2023 have ramped up the governance responsibilities for care providers and have placed clear accountability on the boards of providers for the quality and safety of aged care. Cooperatives are emerging in response to this, and also in other domains of care, because they are well-suited to this focus on a rights-based approach that puts the consumer at the centre.

At the same time, there are aged care supply gaps across 41% of regional and remote Australia and this is forecast to increase. Additionally, the sustainability of primary healthcare in regional areas is at breaking point. There are significant challenges with workforce attraction and retention, as well as an over-riding concern that "market based" models are not working.

Innovation is clearly needed.

In aged care, the Australian government says it is determined to foster innovation in the sector so that it is more agile and needs-based and there are more options for older Australians to age independently, but to still have access to essential clinical care when they need it.

The BCCM believes innovation is not just about technology, but includes new business models, policy practices, behavioural insights, or ways of delivering services that benefit people and communities.

This is precisely what the Care Together program has been set up to stimulate.

Care Together is at the forefront of innovation in social care, aiming to disrupt and diversify the aged care and disability sectors through community-owned cooperatives that prioritise

individual empowerment and community collaboration. It is addressing complex social care and health challenges while promoting regulatory harmonisation across sectors and doing this at a time when major reforms are happening in aged care and disability services.

Part of the innovative approach includes supporting individuals with choice, flexibility and control over their health, care and support services. Such an objective is challenging traditional norms in aged care. This is furthered by integrating local insights and community input into service delivery and providing an alternative way for care and support workers to organise how they work cooperatively. Addressing the needs of First Nations people, the program envisages Aboriginal-led cooperatives tackling cross-sectoral social and health issues, including disability services, aged care and the chronic health concerns of First Nations communities.

CMEs are a unique form of organisation for people to collaborate on providing a solution to a shared problem that would be a challenge for them to solve alone. It is a model particularly relevant in rural, regional and remote Australia, or markets sometimes referred to as 'thin' or 'unprofitable'.

When people in community settings are empowered to cooperate on the care they receive or build the capacity of caregivers and care workers to determine how they provide care, then service quality improves, and the care workforce grows.



*Operational Area of Care Together: A shot of Moruya and its surrounding in remote/rural area of Australia.*

One of the Care Together projects has been undertaken in conjunction with the Council of the Ageing Australia (COTA).

It seeks to address perceived weaknesses in the existing government-subsided program, "Home Care Packages" (HCP), which provides long-term support for older people who want to stay living at home.

Providers charge older people to manage all or part of their package. Recipients and their families say the HCP program model falls short of offering them genuine choice and

control over the day-to-day functions of their package. Many, including those who self-manage, have described the program arrangements as imposing greater than necessary dependence on providers. This is seen as further entrenching paternalism and ageism among the care providers.

Care recipients want and have the experience and skills to take more responsibility in managing their HCP program involvement and the service purchasing decisions. For example, aged care consumers could pool their buying power to access the economies of scale typically enjoyed by a large entity, but still have the independence, choice and control of individuals with personal budgets.

In essence, it is about co-designing with older Australians and their carers a way to self-manage their home care packages cooperatively, enhancing their lives where they reside and wish to age.

COTA's long-term objective for the project is to establish and grow a viable and sustainable network of consumer-led HCP cooperatives, especially in rural and remote areas, as well as other 'thin markets'.

Another of the Care Together projects goes by the title of "Wundirra" - meaning "standing in one's own light" - and is sponsored by Australian Unity, a BCCM member employing the biggest First Nations home care workforce in Australia.

There are intractable challenges in aged and health care service delivery within remote areas across Australia. First Nation Elders face additional barriers when accessing health services including, the availability of culturally safe and responsive health services, distance between services and limited transport options, contribution towards services and lengthy waiting times. These have culminated in a significant shortage of clinicians and care workers available to deliver culturally appropriate care to First Nation Elders.



*Mr. Hislop During a Project Team Workshop*

The Wundirra project aims to tackle some of these issues by trialling different approaches to improving integrated home-based healthcare in remote and rural communities. A key aspect of this project is its sensitivity to the importance of connection to land, culture, spirituality and ancestry for First Nations peoples. The project will fully examine a range of approaches to recommend and then pilot a culturally appropriate solution that is sustainable and scalable in thin markets. It is anticipated that determining the best suited model for care delivery will result in improved and equitable

access to culturally appropriate healthcare, an increase in employment rates and better career pathways, and a greater pool of healthcare skills in rural and remote areas.

A third example of a Care Together project is based in a small coastal town called Moruya. It is focused on individual workers providing disability care and support services. The workers are looking at the coop model to address issues they face as sole traders, such as meeting regulatory requirements, administrative burnout and employment security. The project is being seen as an appropriate response to new regulations introduced after a review of Australia's National Disability Insurance Scheme that requires all workers to be registered. Cooperatives provide an alternative legal and governance model for care and support workers to share risk. This improves their work-life balance and provides continuity of support for people receiving services.

From just this small sample, it is evident that social care needs and challenges are increasingly urgent, complex and numerous. In Australia, there is at least growing recognition – not least at a government level – that cooperatives have a key role to play in establishing new paradigms and delivering services to those in greatest need.

# Unlocking the Potential for Worker-Owned Cooperatives in Chennai: Opportunities in Social & Service Sectors

*By: Mr. Ganesh Gopal, Lead-Entrepreneurship Development, ICA-AP & Mr. Vijay Gnanaprasad, Co-founder, Alliance for Community Empowerment (ACE), Chennai*

Tamil Nadu, in India, has a rich tradition of cooperatives dating back to 1904, with Chennai as a critical hub of economic activity. Despite the city's diverse GDP of over \$128 billion and a population of over 10.1 million people (as of 2020), approximately 1 million workers in the informal sector face job insecurity, low wages, and limited social security. Worker-owned cooperatives can provide a transformative platform to empower these workers, leveraging Chennai's legacy and service economy hub. For Chennai, a city grappling with rapid urbanisation and rising socio-economic inequalities, worker-owned cooperatives offer a path to formalising employment, enhancing social protection, and building resilience against economic shocks.

Worker-owned cooperatives have long been recognised as vehicles for socio-economic development and Chennai, with its vibrant economy and substantial informal workforce, is poised to benefit significantly from their implementation.

Recent discussions at the consultation hosted by ECTE and ICA Domus Trust on June 26, 2024, highlighted the untapped potential of these cooperatives in social and service sectors, offering a roadmap for their adoption. These consultations underscored the immense potential for these cooperatives to address key challenges and foster economic justice, especially in the city's burgeoning social and service sectors.

## Opportunities for Worker Cooperatives in the Social and Service Sectors

The study undertaken (2024) by the ECTE Foundation and the ICA Domus Trust to map the ecosystem of worker-owned cooperatives in Chennai identified several high-potential domains for worker-owned cooperatives, particularly those catering to informal and underserved sectors.

### **Domestic Work and Care Economy**

Chennai has a growing demand for healthcare and elder care services, driven by an ageing population and a growing middle class. Worker cooperatives can play a transformative role by offering community-centred care that prioritises quality and affordability. Models from countries like Italy, Spain, etc. demonstrate how 'social' cooperatives can successfully run healthcare services while ensuring fair wages and professional development for caregivers.

The domestic work sector in Chennai employs a significant portion of women in informal and unregulated jobs. Worker-owned cooperatives can empower domestic workers by providing better wages, job security, and access to benefits. By pooling resources and negotiating collectively, such cooperatives can offer professional cleaning, cooking, and maintenance services, targeting corporate and residential clients.

Cooperatives in nursing, palliative care, and domestic services could professionalise these sectors, ensuring fair wages and addressing systemic issues such as caste discrimination and lack of job security. Initiatives like the Tamil Nadu Domestic Workers Welfare Trust



(TNDWWF) demonstrate the strength and feasibility of organised models for both domestic workers and caregivers.

## Urban Waste Management

Informal waste pickers play a crucial role in Chennai's waste management system but often work under exploitative conditions. Forming worker-owned cooperatives in this sector can formalise their contributions, provide health and safety protections, and support sustainable practices like recycling and composting.

Inspired by models like SWaCH Pune, a cooperative for waste pickers in Chennai could efficiently manage the grappling issue of urban waste while securing dignified livelihoods.

## Urban Transportation and Delivery Services:

Chennai's public and para-transit services could benefit significantly from cooperative models. The success of women-driven auto-rickshaw cooperatives in cities like Pune and Bangalore provides a template for Chennai. Worker-owned cooperatives for auto and taxi drivers could ensure better earnings, support training programs, and enhance safety for passengers.

With Chennai emerging as an EV hub, cooperatives can support electric auto-rickshaw drivers and delivery personnel, enabling access to affordable EVs and fair operational terms. This can further be expanded to areas such as urban freight and logistics by providing appropriate training to transport workers.

## Other areas for cooperative intervention

The education sector offers fertile ground for cooperatives, especially in early childhood care and supplementary education. Worker cooperatives of educators and childcare providers can create inclusive, community-focused solutions that are both affordable for parents and rewarding for workers. Cooperatives focusing on upskilling workers and offering micro-loans can bridge gaps in employment opportunities and support entrepreneurial ventures, particularly for marginalised communities.

## Overcoming Challenges

The discussions highlighted key challenges in implementing worker-owned cooperatives:

- **Regulatory Barriers:** Complexities in registering cooperatives, particularly in unconventional domains like domestic work.
- **Awareness and Capacity Building:** Limited understanding among workers and officials about the cooperative model.
- **Access to Capital and Infrastructure:** The need for financial support and physical spaces for cooperatives to thrive.

## Proposed Solutions and Best Practices

1. **Simplification of Cooperative Registration:** Streamlining registration processes through single-window facilitation and educating cooperative members on governance and compliance.
2. **Awareness Programs:** Training municipal and state officials to support cooperative initiatives and engaging worker groups for participation.
3. **Public-Private Partnerships:** Pilot projects in sectors like transportation and waste management to showcase the potential of worker-owned cooperatives.

4. **Infrastructure Support:** Allocating municipal properties for cooperative facilitation centres to provide shared resources and logistical support.

Case studies presented during the consultation, including successful cooperatives within the Social & Solidarity Economy (SSE) space in South Korea, examples of municipal level interventions in the United States, and SwaCH Waste Management Cooperative, Pune, showcased the value of adapting proven models to local contexts. For example, the South Korean example emphasised strong policy support, while the Pune cooperative showcased effective collaboration with local governments wh.

## Creation of a Roadmap for Inclusive Community-led Growth

The recommendations from the consultation included advocacy for policy reforms, the development of pilot projects, and the creation of a supportive ecosystem involving all stakeholders—workers, policymakers, and industry leaders. By focusing on targeted initiatives, such as creating domestic and care-worker cooperatives, transport-worker collectives, EV-focused cooperatives and training programs for domestic workers, Chennai city can lead the way and create scalable models within urban/municipal settings, replicable for the rest of India.

## Conclusion

Worker-owned cooperatives offer a powerful mechanism to address inequities in Chennai's informal sector, fostering economic justice and inclusive growth. By harnessing its cooperative legacy and focusing on the social and service sectors, Chennai can establish a pioneering model that uplifts marginalised workers, strengthens local economies, and sets a precedent for urban cooperative ecosystems across India. With the right mix of policy support, awareness campaigns, and financial backing, Chennai could emerge as a model city for worker-owned cooperatives in India.

While challenges remain, the potential for worker-owned cooperatives to drive significant socio-economic benefits in Chennai is substantial. Collaborative efforts between government bodies, cooperative institutions, and community organisations will be essential in realising this vision. By embracing this equitable economic model, Chennai can strengthen its social fabric, reduce economic disparities, and foster a sense of ownership and community among its workforces.

## Bernard Yu of E4PID Coop Wants More People to Support the Mushroom Buddies Initiative

*By: Mr. Sng Ler Jun, Marketing Communications Specialist, Singapore National Cooperative Federation (SNCF)*

On a rainy afternoon in June, I find myself in a quaint part of the island, away from the hustle and bustle of the city, but not quite detached from civilisation. I am at Sprout Hub, an urban farm and community space nestled within the former Henderson Secondary School building. Owned by social enterprise [City Sprouts](#), the [hub leases out greenhouses and spaces to hobbyists, agriculture entrepreneurs and community farmers](#) who are looking to do “city farming in the heartland”. I am here to visit one such group of community farmers—[Mushroom Buddies](#).

An initiative by SNCF’s affiliate Employment for Persons with Intellectual Disabilities (E4PID), Mushroom Buddies occupies two container lots at Sprout Hub. Wholly run by volunteers and staff with special needs, Mushroom Buddies grows, harvests, and sells organic and nutrient-rich oyster mushrooms and lion’s mane mushrooms.



*Mushrooms grown in a container by staff of E4PID*

“The volunteers are mostly parents of the staff with intellectual disabilities,” says Bernard Yu, 56, treasurer and board member of E4PID. Founded in 2011 by parents of children with intellectual disabilities, E4PID trains these special needs individuals and empowers them with the relevant skills to gain employment.

Of the two containers, only one of them is used to grow the mushrooms. As such, the retrofitted container, which is sponsored by waste management company Blue Planet, becomes the

farm, which is air-conditioned to keep the crops chilled. In it, bags of substrate rest atop the shelves of several extensive industrial racks. These substrates have been inoculated with mushroom mycelium and contain rubber wood sawdust and rice bran. In the other container, the volunteers and staff would pack the harvested mushrooms for distribution.

“The harvest varies every month. On good months, we can harvest over 100kg of mushrooms,” Mr. Yu gushes. On average, Mushroom Buddies produces between 4kg and 5kg a day. This is heartening news but even so, the initiative has seen its fair share of ups and downs. E4PID used to run the initiative within Jalan Penjara in Queenstown before it was temporarily put on hold. “We had challenges finding commercially viable methods of growing mushrooms and places to farm our mushrooms,” the retired investment banker elaborates. “We came back in 2020 and started operating at Sprout Hub.”

Staff members who work at Mushroom Buddies are paid hourly. They also work around short pockets of time of approximately 2-3 hours. Their scope of work runs the gamut from harvesting and trimming off the industrial racks to packaging the mushrooms. At times, the team at E4PID would also attend farmers’ markets to sell their harvests. I later learned that Sprout Hub organises a monthly farmers’ market on the first Saturday of each month. Interestingly, the cooperative has also started supplying some of their mushrooms to



*Hong An, 36, a staff with Down Syndrome, is employed at E4PID*

wholesalers and dining establishments, such as Little Farms at Tanglin Mall, YhingThai Palace at Purvis Street and Open Farm Community as well.

According to Mr. Yu, most of the volunteers are members of the cooperative who join via word-of-mouth. These members, he posits, are resourceful and proffer their connections for the cooperative. “A cooperative, to me, is about raising a community,” says Mr Yu. “As a coop member, you can contribute with your ideas, share your network, or volunteer

your time. You don’t have to make financial contributions.”

Mr Yu, who has a 16-year-old daughter with autism, explains that working with persons with special needs can be an intriguing experience. Not a day is spent without laughter, he says. “Hong An, who is one of our key employees and has Down Syndrome, can be quite humorous,” he beams, introducing me to the 36-year-old employee who gave me a wave. Mr. Yu says: “They are all very personable.”

Hear, read our exclusive with Mr. Yu from E4PID.

**Ler Jun (LJ): Tell me more about yourself.**

**Bernard Yu (BY):** I am Bernard Yu, the treasurer of and a board member of E4PID.

**LJ: What is E4PID doing?**

**BY:** At E4PID, we endeavour to provide choices of employment for persons with special needs with proper guidance and help so that our staff can all thrive in a community of love and care. Our Mushroom Buddies initiative is our first venture into mushroom farming and other mushroom products.

**LJ: Tell me more about the Mushroom Buddies initiative. How does the initiative work? And what types of mushrooms are grown here?**

**BY:** E4PID members volunteer for this initiative and we hire persons with special needs to help run it. Our members are often parents with children with special needs. Some of our volunteers’ children work with us. Under Mushroom Buddies, we grow two different types of mushrooms: pearl oyster mushrooms and lion’s mane mushrooms. That said, we are always looking to expand our catalogue of mushrooms offered.

**LJ: Where are you selling these mushrooms?**

**BY:** We sell it to the public at roadshows or farmers’ markets. We also supply wholesalers and dining establishments, such as Little Farms at Tanglin Mall, YhingThai Palace at Purvis Street, and Open Farm Community, too. Sometimes, companies would approach us to order in bulk to gift their employees.

**LJ: What are the challenges persons with special needs are facing on the ground? What are you really seeing?**



**BY:** Persons with special needs may find it a challenge to interact with their co-workers. Some of them may not be able to express themselves clearly or they are unable to relate to their colleagues. These could create a divide between them and their colleagues. When they start to feel estranged or rejected, they don't feel welcomed. And they are not ignorant. If they don't feel welcome, they won't be keen to come to work, just like what we would feel as well.

**LJ: As a parent of a special needs child, are you concerned?**

**BY:** Oh definitely! As parents, we'd want our children—whether they have special needs or not—to live happy and fulfilling lives. Also, not all of them can work eight hours a day. Every one of them is different.

As parents, we know that they need pockets of time off work. This also means that it may not be feasible for them to take on full-time employment, where they have to commit a fixed number of hours a day. At E4PID, Mushroom Buddies offers that versatility and pays staff by the hour.

**LJ: In a previous conversation, you mentioned that the cooperative is just breaking even. What is the help you think the cooperative needs now?**

**BY:** We are always trying to reduce the costs of running the initiative. Right now, our main expenditures are on rental and electricity. We are open to doing collaborations and increasing our brand awareness. It would be good if we can find a full-time staffer as well.



*In a separate container, Hong An cleans and packs the mushrooms for delivery.*

**LJ: How do you and your team go about training your staff then?**

**BY:** It's imperative that we don't give them jobs that are so complicated from the get-go. In the past, we did ponder the idea of cleaning hotel rooms as well, but we went back to growing mushrooms because we are able to split up the jobs and predict the growth cycle of these mushrooms. When our

staff members start to get into the groove and pick up speed, we'd gradually get them to dabble into different parts of the jobs. We pay our staff hourly.

**LJ: What are the main takeaways you want the staff to take home?**

**BY:** Beyond the soft skills that we can teach them or the remunerations, I hope we can nurture a community that is empathetic and cares. Persons with special needs should not be sidelined. They need to feel belonged.

**LJ: We are excited to hear more about E4PID, what's next for you?**

**BY:** Digitalisation. Thanks to a pro-bono web designer, we are in the midst of creating a new website where Singaporeans can order from us online. We are also tapping into Group Buys to reach out to the neighbourhoods. We are equally excited too.

*This interview has been edited and condensed for clarity.*



# Economic and Social Development Center of Palestine (ESDC): Empowering Communities and Cooperatives for Resilience

*By: Mr. Akram AlTaher, General Director, Economic and Social Development Center of Palestine*

In recent years, Palestine has faced significant economic, social, and political challenges due to recurring conflicts, the long-standing blockade on Gaza, and stringent restrictions in the West Bank. Economically, the situation has been particularly severe in Gaza, where unemployment rates have surpassed 50%, while in the West Bank, they range between 20% and 30%. The region's reliance on foreign aid has supported some sectors, but recent decreases in international support have exacerbated economic pressures, resulting in rising poverty levels and deepening food insecurity—especially in Gaza, where more than half the population struggles to access sufficient food.

The ongoing crises have also taken a toll on social stability. Rising poverty and shortages of essential goods have strained vital services such as education and healthcare, leaving many families dependent on humanitarian aid for their daily survival. Repeated conflicts and crises have further impacted mental health, particularly among children and youth, contributing to long-term psychological effects. Politically, internal divisions between Gaza and the West Bank have hindered a cohesive Palestinian political framework, weakened national unity and limited the leadership's ability to negotiate on critical issues. This fragmentation, coupled with regional security pressures, has diminished avenues for advancing the Palestinian cause and fuelled public frustration over deteriorating living conditions and the lack of sustainable solutions.



*A humanitarian worker arranging the boxes of emergency supplies in Gaza*

The humanitarian situation in Gaza has worsened significantly, especially since October 7, 2023, due to escalated conflict and large-scale displacement. According to recent UN estimates, over two-thirds of Gaza's population has been displaced, with approximately 2 million people—nearly half of whom are women and children—now internally displaced. Many families have sought shelter in UNRWA facilities, informal tent areas, or with host families, all while facing severe shortages of basic infrastructure and essential services.

Damage to critical infrastructure, including health, water, and communication networks, has led to full electricity blackouts and limited access to clean water, while healthcare facilities struggle to function amidst dwindling medical supplies and targeted attacks. Food security has sharply deteriorated, with more than half of Gaza's population now facing acute food insecurity as agricultural production halts, supply chains are disrupted, and essential goods become scarce. These crises have left many Palestinians increasingly dependent on humanitarian organizations for basic support, highlighting the urgent need for sustainable and transformative solutions to address the economic, social, and political challenges facing Palestine.

## The Impact on Cooperatives and Local Communities

The recurring crises in Palestine have had a profound impact on Palestinian cooperatives and local communities. Cooperatives have faced immense challenges due to the blockade, movement restrictions, and direct damage to fields and infrastructure. In Gaza, cooperatives have suffered significant losses due to bombings, which have further hindered their ability to meet local market demands and ensure food security.

The ongoing conflicts have also led to a reduction in financial and technical support for cooperatives, decreasing their capacity to carry out development projects and boost productivity. The growing reliance on humanitarian aid, rather than sustainable development initiatives, has further strained cooperatives' efforts to achieve self-sufficiency. Many cooperatives have been forced to scale back programs aimed at supporting women, youth, and artisans, which has had a negative impact on social development and weakened the resilience and recovery of local communities.

## ESDC's Role in Empowering Communities and Cooperatives

Founded in 2003, the Economic and Social Development Center of Palestine (ESDC) has played a pivotal role as a leading Palestinian NGO committed to both development and humanitarian support. With a focus on cooperative-based empowerment, ESDC is the only local NGO solely dedicated to fostering cooperatives, community-based organizations (CBOs), and supporting farmers. Operating across the West Bank and Gaza, ESDC is widely recognized for its significant efforts in empowering cooperatives as key contributors to Palestinian economic resilience and community welfare, particularly during times of crisis.

ESDC's approach to cooperatives goes beyond traditional models of support. By pooling resources and providing specialized training, ESDC helps cooperative members overcome the economic challenges imposed by the fragmented nature of Palestinian resources and land. The ESDC ensures that its initiatives align with Palestine's National Policy Agenda, contributing directly to the country's broader development goals. ESDC's team of skilled agronomists, marketing experts, and business development specialists further strengthens its support framework, enabling cooperatives to improve agricultural practices, expand market access, and build business resilience.



*Emergency response material during Gaza crisis*

## Humanitarian Relief and Support Amid Crisis

The recent escalation of violence in Gaza, beginning on October 7, 2023, has exacerbated the region's already dire humanitarian situation. With over 2 million Gazan households affected, the violence caused widespread destruction to lives, livelihoods, and critical infrastructure, including hospitals, water, sanitation, and hygiene (WASH) facilities, and schools. Prior to the violence, Gaza

was already facing severe food insecurity, with 68% of the population affected, according to the 2023 UNOCHA Humanitarian Response Plan (HRP). The escalation further compounded these challenges by destroying agricultural resources, disrupting food supply chains, and displacing thousands of families.

In response to these urgent needs, ESDC has rapidly mobilized to provide emergency food assistance to vulnerable households. During the crisis, ESDC distributed over 15,500 vegetable baskets, 8,700 food parcels, and 700 hygiene kits, helping alleviate food insecurity and provide critical hygiene support to those in need.

### **Empowering Women and Strengthening Local Economies**

ESDC's ongoing efforts include crucial support for cooperatives and SMEs, with a special focus on women-led initiatives. By empowering women, ESDC plays a critical role in fostering resilience and self-sufficiency, even amidst ongoing conflict and instability. Despite the challenges posed by war, ESDC remains committed to supporting women-led cooperatives and small businesses. This support enables women to secure essential income, ensuring their ability to meet basic needs while contributing to their economic resilience. By facilitating women's participation in economic activities, ESDC not only strengthens their individual economic stability but also helps provide a sustainable path for recovery, mitigating the severe effects of the ongoing conflict.

### **Long-Term Impact and Development**

Over the years, ESDC has extended its support through humanitarian initiatives and developing cooperatives and SMEs. The ESDC has also built the technical and managerial capacities of over 10,000 cooperative members. Additionally, ESDC has introduced renewable energy projects, such as solar-powered water pumps, to improve agricultural productivity and reduce costs for local farmers.

These initiatives have had significant economic & social impacts on local communities. By creating income-generating opportunities, ESDC has enhanced social stability and improved living standards. Moreover, its financial initiatives, which have generated approximately 3,495,770 NIS in annual savings for cooperative lending and savings, promote local production and foster long-term economic self-reliance.

### **Overcoming Challenges**

Despite its success, ESDC faces numerous challenges, including funding shortages, logistical constraints in delivering aid, and regulatory limitations imposed by the occupation. These challenges have particularly affected cooperatives in conflict zones, limiting their access to land and their expansion capacity. ESDC has addressed these difficulties by strengthening partnerships with international organizations, developing efficient distribution strategies, and fostering local partnerships to ensure necessary logistical and technical support.

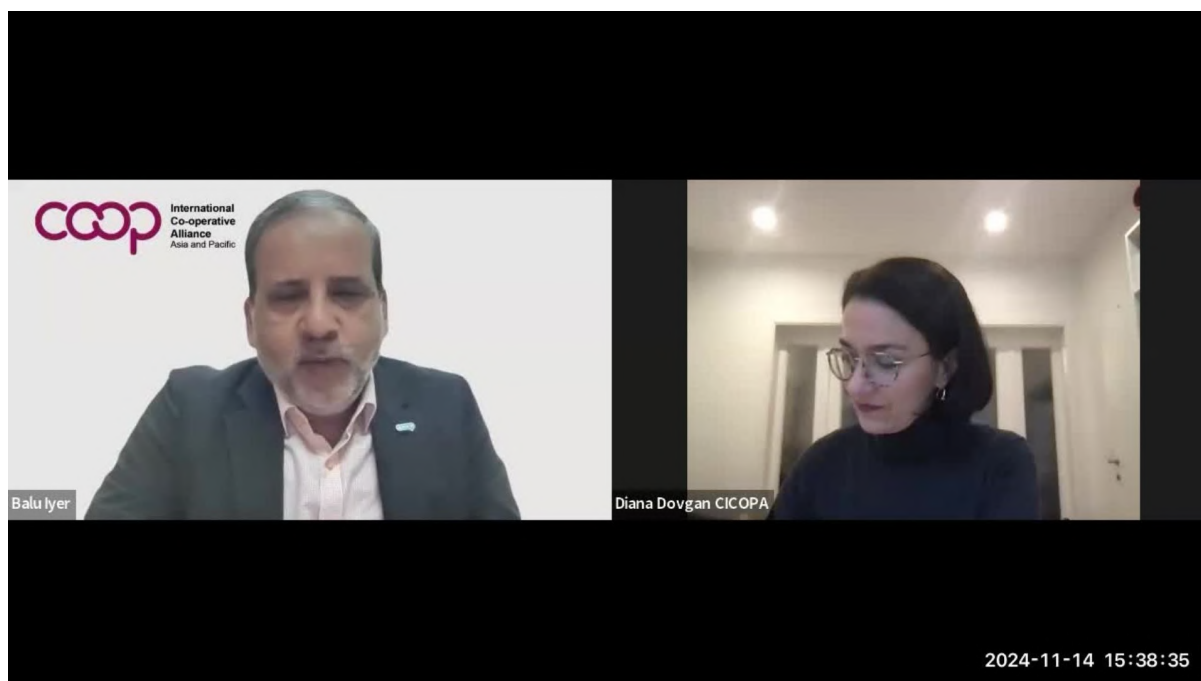
From these experiences, ESDC has learned the importance of flexible project implementation and the need to adapt strategies to rapidly changing conditions. The organization has adopted a new approach focused on building long-term sustainability through local and international partnerships. Additionally, ESDC emphasizes capacity-building initiatives that encourage local production, self-reliance, and resilience, providing communities with the tools they need to withstand future challenges.

### **Conclusion**

In summary, the ESDC continues to play a central role in promoting sustainable development and economic resilience through its work with cooperatives, SMEs, and vulnerable communities through partnerships with international donors and partners. Whether providing immediate humanitarian relief or supporting long-term development initiatives, ESDC remains a key player in building a more resilient and self-sufficient Palestinian society, especially in times of crisis.

# Social and Service Cooperatives: Trends, Opportunities, and Challenges

*In Conversation with Ms. Diana Dovgan, Secretary General of the International Organization of Cooperatives in Industry and Services (CICOPA), sectoral organisation of ICA.*



[Watch the full conversation here](#)

In a comprehensive interview, Ms. Diana Dovgan discussed the role of CICOPA in supporting social and service cooperatives, highlighting the significant contributions these cooperatives make in sectors such as care services (elderly, childcare, people with disabilities, etc.), education, transportation, and IT. CICOPA represents cooperatives from different sectors: graphic design, construction, social services, renewable energy production, industrial production, education, transport, health, intellectual services, artisanal activities, etc. Many of these cooperatives are worker cooperatives, where the members are the staff of the enterprise, i.e., worker-members, being the owners of the company.

CICOPA also represents social cooperatives which are specialised in the provision of services of general interest or in the reintegration, through work, of disadvantaged or marginalised workers and cooperatives of self-employed producers established to cooperativize common inputs or services. Through its efforts, CICOPA helps create a space for cooperation, policy advocacy, and the sharing of best practices among members.

Ms. Dovgan explained the important distinction between social and service cooperatives. Social cooperatives typically focus on providing services of general interest, such as care, childcare, and social services. Service cooperatives, on the other hand, serve in areas like transportation, logistics, and IT, where the focus is on delivering essential community services. She clarifies not all the cooperatives in the service sector are social cooperatives and not all social cooperatives are active in the service sector.

CICOPA is increasingly focusing on the care sector, which is rapidly expanding due to global demographic changes, including ageing populations in some regions and a growing younger

generation in others. The ageing population trend is particularly strong in countries like Japan, where around 70% of worker cooperatives are engaged in the provision of care services. The Japanese Workers Cooperative Union (JWCU) has made a significant effort in the passing of the Japan's Worker Cooperative Act, 2020.

Ms. Dovgan notes with more women joining the workforce, the demand for care services, traditionally handled by women in households, is also rising. This creates ample opportunities for cooperatives to step in and provide essential services while improving working conditions for caregivers. She believes that the increasing privatisation of services, traditionally handled by the state, has led cooperatives to fill the gap, especially in sectors like elderly care and childcare. She shared examples from countries like Australia, where a 7 million AUD grant by the government to the national apex, BCCM, supports care cooperatives through the "Care Together" program. Additionally, the SEWA Federation, in India continues to receive global recognition for its diverse services that empower women and promote sustainable development.

Talking about CICOPA's role, she shares, that their approach includes peer learning and mutual exchange among its members, where cooperatives share successful practices and strategies to adapt to societal changes. For instance, the coding sector is gaining attention, as technology cooperatives (tech coops) play a crucial role in addressing the sector's needs and supporting traditional cooperatives through digital transformation.

While cooperatives are well-positioned to address critical societal needs, several challenges persist, for example,

**Speed and Adaptability:** Cooperatives must remain agile to respond to complex and fast-changing sectors like childcare and elderly care.

**Government Recognition and Support:** Public authorities must better recognize cooperatives as valuable partners in service delivery. Ms. Dovgan highlighted Australia's positive example, where government partnerships enable co-designed services to be more effective.

Ms. Dovgan stressed that to ensure the long-term success of cooperatives, strong regulatory frameworks and policy measures at national and regional levels are vital. Laws alone are insufficient; governments must provide specific funds and programs to support cooperatives. In Europe, CICOPA is working on securing better support for cooperatives by advocating for adequate laws and financial instruments to strengthen the cooperative movement.

Promoting cooperatives among young people is a priority for CICOPA. Many young people are unaware of the cooperative model, and CICOPA is committed to raising awareness through initiatives like coding events, one of which is being organized during the ICA Global Conference in New Delhi. Mr. Balu Iyer, Regional Director, ICA-AP points out that the development of school cooperatives, where students can learn cooperative values hands-on are a good way of involving young people into the movement. The Malaysian National Cooperative Movement, ANGKASA is doing a phenomenal job in promoting school coops. Similarly, laboratory cooperatives in the Philippines provide a platform for young minds to learn and experiment. Intergenerational succession within cooperatives is also key, ensuring that younger generations are actively engaged in shaping the future of the movement.

Ms. Dovgan highlighted the International Year of Cooperatives 2025 as an opportunity to raise visibility for cooperatives globally. She also commended the United Nations and the International Labour Organization (ILO) for their historical and continued support for the cooperative movement.



This interesting conversation with Ms. Dovgan highlighted the expanding role of social and service cooperatives in addressing urgent global challenges. By focusing on sectors like care, technology, and education, and by fostering a strong cooperative culture, CICOPA is paving the way for a more inclusive, sustainable future. With stronger policy support, collaboration across generations, and continued international advocacy, cooperatives in the social and service sector have the potential to play a pivotal role in shaping societies for years to come.

# From Coop to Community: NFUCA's Disaster Relief Initiatives

*By: National Federation of University Cooperative Associations (NFUCA) Student Committee, Japan*

The 2024 Noto Peninsula Earthquake, which struck at 16:10 on January 1, 2024, was a powerful seismic event with a magnitude of 7.6, reaching a maximum intensity of 7—the highest level on the Japanese scale. This earthquake caused widespread devastation across the Noto Peninsula in Ishikawa Prefecture, leading to landslides, fires, liquefaction, and the collapse of numerous homes.



*The 2024 Noto Peninsula Earthquake epicenter*

## United for Recovery Through Cooperation with COOP Kyosai<sup>1</sup>

In early April 2024, a coordinated effort was made to visit the affected areas in Okunoto, primarily Wajima City, with the primary goal of swiftly notifying COOP Kyosai's policyholders of Extraordinary Disaster Relief and other benefits, as well as facilitating the necessary application procedures. COOP Kyosai led these visitation activities, collaborating with local coops across the region. Given that the COOP Student Comprehensive Mutual Insurance, which provides coverage to university students, includes Extraordinary Disaster Relief, I<sup>2</sup> had the opportunity to participate as a student representative from the National Federation of University Cooperative Associations (NFUCA).

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<sup>1</sup> COOP Kyosai stands for Japan COOP Insurance (Kyosai) Consumers' Cooperative Federation, a network of 356 independent consumer cooperatives throughout Japan, each specializing in sectors such as retail, medical care, and student support.

<sup>2</sup> This article is based on the account of Kodai Kuno, a member of the NFUCA Student Committee.



*Collapsed houses*



*Totally burned down house*

Upon visiting the affected areas, it became apparent that restoration work is still ongoing. Despite the efforts, most homes that suffered even partial damage remain abandoned, with many residents relocated to shelters or temporary housing. Unfortunately, this situation meant that less than half of the mutual insurance policyholders were present during our visits. The restoration process is prioritizing infrastructure, such as roads and water supply, as these are crucial for facilitating the movement of construction vehicles like cranes and dump trucks necessary for clearing and rebuilding homes and facilities.



*Raised sidewalks*

A significant aspect of this visit was the chance to engage directly with the local people, listening to their experiences. I was able to meet and converse with around 25 groups of mutual insurance policyholders. Many expressed deep gratitude for the sympathy gifts provided and the support they received from Coop Ishikawa and COOP Kyosai. Positive feedback also extended to the quality of the coop's boxed lunches, which were highly appreciated. Interestingly, there were no objections when we requested permission to photograph the visits and document the damage for our activity report. This response suggests that the local residents may have a strong desire to raise awareness of their situation rather than shy away from it due to the pain it might bring.

While many locals continue to face challenges, I realised that simply offering support and words of encouragement can significantly uplift their spirits. The Noto Peninsula still requires substantial support and time to return to its former state. We, at NFUCA, are committed to expanding our efforts to involve more university coop members in these vital support activities.

### **Nationwide Efforts by Member Cooperatives Joining Forces**

In the wake of the 2024 Noto Peninsula Earthquake, NFUCA and university coops across Japan have mobilised to provide support.



*Kodai Kuno from the NFUCA Student Committee presents a sympathy gift to local residents*

NFUCA launched a Disaster Relief Fund to aid those affected by the disaster. The donations collected were channelled through the Japanese Consumers' Cooperative Union (JCCU) to provide relief money to severely affected prefectures and municipalities, as well as to private organisations engaged in support activities within the disaster-stricken areas.

Mie University Coop took an innovative approach by offering "Metta-jiru," a traditional pork miso soup from Ishikawa Prefecture made with a variety of root vegetables, in its cafeterias. For every meal served, 20 yen was donated to disaster relief. Over the course of just 12 days, an impressive 854 meals were served. This initiative not only raised funds but also encouraged members to think about disaster relief as part of their everyday choices at the coop dining hall.

The initiative spread throughout the Tokai Block, a branch of NFUCA in the Tokai region, with university coops at Nagoya University, Shizuoka University (Hamamatsu Campus), Nagoya Institute of Technology, and Aichi University for Education all participating in similar efforts.



[A TV Aichi feature on the Metta-jiru initiative by university cooperatives](#)

Additionally, Kobe University Coop holds its annual Student Committee Winter Flea Market, an event promoting recycling and reducing waste. Members' unwanted items were collected at the end of the year and sold at low prices at the beginning of the new year. To encourage donations, the coop offered coupons that could be used at Kobe University Coop to those who contributed items. This incentive led to a significant increase in donations, with many members participating. The flea market attracted 274 people, and the funds raised were donated to disaster relief. Importantly, the total amount of donations and their use were transparently





*A social media post highlighting Kobe University Coop's Student Committee Winter Flea Market*

reported to members via the university coop's website, fostering a sense of community involvement and accountability.

In reflecting on the efforts of NFUCA and its member cooperatives, along with our collaboration with other cooperatives across Japan, it is evident that our commitment to disaster relief and social responsibility extends far beyond immediate aid. Through innovative initiatives, teamwork, and a deep connection to the communities they serve, these cooperatives have not only provided crucial support to those affected by the 2024 Noto Peninsula Earthquake but have also upheld their duty to contribute to society. As recovery continues, the dedication of NFUCA and its partners will remain a beacon of hope, demonstrating the power of collective action and cooperative strength in times of crisis.



## The Story of SWaCH: Pune Waste Pickers' Cooperative Movement

In 1971, Ms. Suman More moved to Pune, a city in Maharashtra, India, from drought-prone Marathwada, without money, education, networks or even a roof over her head. Married at 12 and living on the streets, she could only find work as an informal waste picker, rummaging through garbage bins and dumps for recyclables to sell. In India, more than 50 lakh waste-pickers like Suman eke out a living while navigating inhumane working conditions and surviving the indignities of poverty, informality and caste discrimination. Waste pickers are self-employed workers who apply their labour in retrieving, collecting, sorting, cleaning, dismantling, breaking down and compressing waste materials turning them into commodities that are sold as raw material to manufacturing industries. They form the first rung of the recycling value chain in most developing countries. An ILO study published in 2001 quantified that each waste picker in Pune contributed USD 5 worth of free labour to the municipality every month, and their combined labour saved the municipality USD 316,455 in municipal waste transport costs alone. Despite their critical environmental services, they are viewed as unproductive wastrels, undeserved of the attention and support of the State & Society. They operate on the periphery of, and in conflict with, the “formal” Municipal Solid Waste Management (SWM) system of a city. The conflict emanates from competition over the value-generation fraction of waste i.e. the recyclable materials off which waste pickers have built their livelihoods and protected our environment.



*SWaCH Workers*

In Pune, is where we find the story of SWaCH, a cooperative of these same informal waste-pickers, with Ms. Suman More as its current chairperson. The story is of waste-pickers striving to upgrade their own livelihoods, to find agency and security. The story is of waste-pickers creating a just and sustainable waste management system, recognized nationally and globally.

The state of Maharashtra has been a leader in the cooperative movement with agriculture, sugar, credit and dairy cooperatives forming a significant factor in the state's social and economic development. The SWaCH

cooperative stands apart even among these, as a unique service cooperative, owned and operated by informal waste pickers.

The story starts 3 decades ago, with activists helping waste-pickers of Pune organise their own trade union, the Kagad Kach Patra Kashtakari Panchayat (KKPKP). The union mobilised waste pickers, assisted in negotiating with scrap traders, police, housing societies and the Pune Municipal Corporation for access to waste, improved working conditions, fair trade practices, social welfare and occupational identity. With over 9,000 members today, KKPKP has been able to eliminate child labour within the waste-picking community in Pune, while supporting the education of children and facilitating access to credit, affordable medical care and insurance.

In 2007, when Pune was overflowing with garbage, the waste-pickers of KKKPKP, supported by its then Municipal Commissioners, partnered with the Pune Municipal Corporation (PMC), to jointly form the SWaCH Pune Seva Cooperative Society. The idea was to identify and integrate all informal waste-pickers in Pune into a true doorstep collection service (reaching the doors of flats/ slums/ bungalows and not just gates/ lanes). Waste pickers would provide this service as micro-entrepreneurs on their own account, against a nominal user-fee paid directly by citizens (with rates being regulated by the PMC), and waste pickers also retain the right to any recyclables derived from the collected waste.

The PMC provides regulatory, administrative and infrastructure support, such as notification of user fees, fixed costs for coordination and administration, equipment for working, sorting locations, secondary transportation vehicles for collection, social security for waste pickers and enforcement of user fee & segregation norms.

Today, the green SWaCH coats and orange pushcarts are ubiquitous in Pune as 3950 waste-pickers provide waste collection service to over 40 lakh citizens of Pune (68% of the city), including 10 lakh slum dwellers. They ensure close to 100% segregation at source, divert 200 tons daily (2 lakh Kg) towards recycling and hand over segregated wet and dry waste to the PMC's vehicles. In lieu of their immeasurable contribution, PMC provides social welfare cover in the form of accident and life insurance, medical insurance, scholarships for children of waste-pickers and access to subsidised healthcare through its network hospitals.



*SWaCH workers collecting waste*

Citizens/ waste generators receive a dependable, convenient and transparent service for the lowest possible cost right at their doorstep. The monthly user fee of INR 85 is paid directly to waste-pickers, ensuring direct accountability to the citizen and control over the quality of services received, similar to newspaper/ milk delivery services. Slum-dwellers also receive a doorstep collection service with lower user fees (INR 65 per month), which are supplemented by the PMC (INR 25 per month), ensuring equitable municipal services to slums. Waste collection is predominantly non-mechanized, with waste pickers working in proportion to their individual

capacity and availability of work. Due to its relatively flexible nature, women (75% of the workforce) participate in large numbers in this work while taking care of their families and earn a sustainable secure income which is higher pro-rata than the state's minimum wages. This robust mechanism ensured 95% collection efficiency throughout stringent COVID lockdowns and 36+ lakh citizens signing petitions in support of continuing the services of SWaCH's waste-pickers.

The mutually beneficial daily interactions have slowly eroded away at the socio-economic and gender barriers between the city's middle class and informal waste pickers, which require two-way accountability – waste segregation & user fee payment by citizens in lieu of daily, doorstep service by waste pickers. Erstwhile 'untouchables' have been woven into the city's social fabric, with citizens stepping forward to support their waste pickers, through soft loans and materials donations, in times of need.

The city, in turn, benefits from a decentralised last-mile door-step waste collection system. Instead of sending vehicles to each door, lane or gate, PMC collects completely segregated wet and dry waste from a mere 900 points in a city of 14 lakh properties, ensuring the highest vehicular efficiency and lowest costs. Over the years, PMC has been able to build a highly decentralised composting, bio-gas and dry waste management network on the back of SWaCH's segregated waste collection system. While challenges remain in reducing waste dumping, facilitating behaviour change, providing better equipment and facilities to the women and improved coordination with the PMC, the benefits of the model far outweigh the failings.

#### **Financial Impact:**

The 8.3 Crore Kg recyclables diverted by SWaCH waste-pickers annually reduce PMC's transportation cost by 25+ Crores per annum, while the efficiency of logistics, reduced administrative costs and self-regulation save the PMC another 110 crores annually. Compared to this, the 6 Crore administrative fees paid by PMC are negligible, amounting to a mere .07% of its SWM budget. Considering the ~75 crores earned by waste-pickers through user fees, the city saves 50% of primary collection cost when compared with private contractor-based outsourced mechanised collection.

#### **Environmental Impact:**

The non-motorized collection, recycling by waste pickers and composting at source significantly lower the carbon footprint of Pune's SWM. Waste pickers reduce 1.6 Lakh MT CO<sub>2</sub> of greenhouse gas emissions annually, equivalent to avoiding 6.8 Crore litres of fossil fuel from being burnt.

But the story doesn't end there. Waste-pickers have struggled and risen above the challenges of poverty and penury, to find just and sustainable waste management solutions that generate new livelihoods while benefitting the city and the environment.

**Recycling:** The decentralized true doorstep cooperative collection mechanism, combined with the sorting expertise and physical labour of informal waste-pickers has led to Pune city recovering 35% of all dry waste and 37% of all plastics for recycling. This is nearly three times the national average of 12%-14% for recycling of plastics.

**Difficult to Recycle materials:** Waste pickers sort and sell Multi-layered Plastics e.g. chips packets (100 Tons per month) and Thermocol (1 Ton per month) which are diverted to recycling into pellets and boards through the support of manufacturers and brand owners of these materials. In most other cities across the globe, the valuable resources trapped in these waste materials end up in landfills or burnt in cement plants without any earnings for waste pickers. Going one step further, cutting edge technology is being set up in waste-picker owned facilities to convert hard-plastic (HDPE) into 3D Printer filaments. SWaCH waste pickers also started the nationally recognised Red Dot Campaign for segregation of sanitary waste at source, now culminating in India's first mechanical sanitary waste recycling plant in Pune.

**Organic waste management:** 161 waste-pickers manage 18 Tons daily of organic waste at the source of generation across 260 housing and commercial premises through natural composting and modular biogas technology. This not only generates sustainable livelihoods, it enables compliance for citizens, generates high nutrition output, reduces greenhouse gas emissions (Methane) and saves transportation and management costs for the PMC (~1.6 Cr pa).

**Reuse:** SWaCH's V Collect program is a self-sustaining reusables collection mechanism which channelizes 360+ Ton old clothes, books, e-waste and household items back into the economy, while generating sustainable trading livelihoods for waste pickers.



## Ownership

An individual waste picker is an owner/ shareholder of the cooperative. Informal itinerant waste pickers, picking on streets/ landfills/ commercial areas are identified and then integrated into the cooperatives' collection system. They function as individual service providers / micro-entrepreneurs, and are not employees of SWaCH or the PMC. They provide their own replacement in case of sick days and leaves. They enjoy the security of work where they cannot be removed by supervisory staff, but by a jury of their peers and that too only in case of consistent poor delivery of services to citizens. The supervisory staff of the cooperative coordinates between waste pickers, citizens and PMC, delivers PMC dues and benefits to waste pickers (social security schemes, equipment, slum subsidy etc.), facilitates grievance redressal and maintains records of daily operations. The staff reports to the administrative head of the cooperative, who in turn is accountable to the Council and Board of waste pickers.

## Cooperative Governance:

The operational governance of the cooperative is led by waste pickers elected/ nominated from membership blocks aligned with the administrative units ('kothis') of the PMC. This council of 180, forms the parliament of the cooperative and meets every month to take decisions, share information, build solidarity and hold the cooperatives' administration accountable for their responsibilities. The representatives are active waste pickers and community leaders navigating citizen, PMC and waste picker complaints, resolving grievances



*Cooperative governance in action*

and ensuring that the rights of each waste picker member are protected. From among the council, a smaller group of 14 waste pickers form the board of directors, along with 2 representatives of the PMC and 1 representative of the union of waste pickers. The Board oversees contractual, regulatory and financial compliance for the cooperative. The members contribute a small sum monthly, which is governed by the Council, for use as buffer funds and additional support to waste pickers who do not qualify for social welfare schemes.

In most cities, waste pickers compete against each other to access recyclables and are constantly in conflict with city officials and society at large, having to fight, claw and bribe their way to access recyclables. The collaborative design of the cooperative and its SWM model, has ensured that waste pickers are organised, with the clear aim of the greatest benefit for the greatest number of waste pickers in Pune. SWaCH's biggest achievement lies in the empowerment of Dalit women waste-pickers, who today have agency, voice, respect and a place on the table. The women, who earn through recycling and yet question the destruction of the environment by micro-plastics, who represent Pune City and waste pickers in global forums, who introduced to the world an inclusive, sustainable and compassionate waste management pathway. These women have chosen to upgrade their livelihoods, in the face of severe criticism and backlash and withstood with resilience daily slurs of being 'aswachha' (dirty) by elite citizenry who would prefer costly mechanised unsustainable alternatives. They have created true wealth from waste, by educating their children and conserving the environment at the same stroke.

A lone lighthouse, the story of SWaCH has been fueled by recycling and driven by the women waste pickers of Pune. Its strengthening and replication require concerted legislative and administrative reforms. Combining the foundational principles of cooperation with socially and environmentally sustainable solid waste management, replication of such models has the potential to tackle humanity's largest challenges – climate change and dignified livelihoods.

USER FEE BASED DOORSTEP WASTE COLLECTION		
Waste pickers	Coverage	Monthly User Fees (2024)
<b>3950</b> <u>70% Women</u> (Large section of single, widowed, abandoned and old women, including single mothers, and women taking care of grandchildren)	<b>9.5 lakh properties</b> 1.8 lakh slum properties 1 Lakh Commercial Properties	<b>Household- ₹ 85</b> <b>Slum- ₹ 65</b> <b>Commercial- ₹ 170</b> Paid by citizens directly to waste pickers
SUSTAINABLE LIVELIHOODS		
Direct User Fees	Right over recyclables	Average income
<b>70-80% of total income of waste pickers</b> Direct user fees ensure transparency, direct accountability to citizens, security of waste picker livelihoods and reduction of costs	<b>20-30% of total income</b> Right over recyclable waste increases waste picker incomes, ensures highest possible recycling direct from point of generation	<b>~ ₹14,000 - 16,000</b> <b>(~3 to 5 work hours)</b> (pro-rata higher than minimum wages of 20k for 8 hours)
OWNERSHIP & GOVERNANCE		
Each waste picker is a shareholder – owner of the cooperative	180 elected waste picker representatives – undertake operational governance	14 waste pickers' Board undertakes financial and statutory governance
SUSTAINABILITY		
Financial	Environmental	Social
<b>COST TO CITY: ₹ 15.23 Cr p.a.</b> (6.23 Cr Administrative Cost + 2 Cr Equipment + 6 Cr Slum Subsidy + 1 Cr Social Welfare) <b>SAVINGS: ₹ 120 Cr annually</b> ₹ 25 Cr through waste diversion ₹ 95 Cr in manpower costs (vs. ₹ 75 Cr user fees received by waste-pickers)	<b>83,000,000 Kg Recycled annually, directly from doorsteps of waste generators</b> Non-motorized low carbon footprint collection 1.6 lakh metric tonnes CO2 reduced equivalent to 6.8 crore litre fuel consumption	<b>Marginalized waste pickers integrated into municipal SWM:</b> Dignified livelihoods, secure and predictable income, integrated into social fabric of the city breaching gender, caste and class barriers. <b>ULB sponsored social welfare:</b> medical, accident and life insurance, educational scholarships for children



## Call for Articles: COOP Dialogue 8

### ***Theme – Cooperative Housing: Bridging the Urban Divide***

The challenges of rapid urbanization are transforming the global housing landscape, driving the urgent need for innovative, inclusive, and sustainable solutions to address the growing demand for affordable and equitable housing. As cities expand, issues such as overcrowding, housing shortages, rising costs, and social inequality are becoming increasingly dire, underscoring the necessity for systemic approaches that prioritize community well-being and environmental sustainability. Cooperative housing models offer a promising path forward, addressing these pressing issues by fostering community-oriented, equitable, and sustainable housing solutions.

We invite contributions for an upcoming issue of COOP Dialogue titled "**Cooperative Housing: Bridging the Urban Divide**" to explore how cooperative approaches can tackle the housing crisis exacerbated by urbanization. Articles may address, but are not limited to, the following themes:

- **The Urban Housing Crisis:** Insights into the impacts of rapid urbanization on housing affordability and availability.
- **Cooperative Housing Models:** Success stories, challenges, and innovations in cooperative housing across the globe
- **Policy and Governance:** The role of public policies and urban planning in supporting cooperative housing initiatives
- **Sustainability in Housing:** Environmental benefits and challenges of cooperative housing models in urban contexts
- **Community Building through Cooperatives:** Stories of empowerment, shared ownership, and social cohesion in housing cooperatives.

COOP Dialogue 8 will be released in May 2025 and we welcome submissions from researchers, practitioners, policymakers, and activists who are passionate about sustainable urban development and housing equity.

### Submission Guidelines

- **Submission of Interest and Abstract:** Please submit a 300-word abstract by 15 February 2025.
- **Complete Written Material:** Submit your complete articles (1,500 to 2,500 words excluding references) along with pictures in .jpg/ .jpeg/ .png formats (size between 500 Kb and 5 Mb) and captions by 31 March 2025. Articles can also include graphics, images, and graphs for illustration purposes and hyperlinks to additional information, documents, or videos.
- **Complete Videos:** Submit videos of 3-5 minutes (in .mp4 format, max size 500 Mb) by 31 March 2025.
- **Language:** English
- **Format:** Word file only
- **Originality:** Authors are encouraged to submit original articles to avoid copyright issues.

For any queries, please contact the COOP Dialogue team at [coopdialogue@icaap.coop](mailto:coopdialogue@icaap.coop).



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