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Empowering Cooperatives Sustainability: The Role of SKM Negeri Perlis.

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Abstract

Cooperatives are established through government and community collaboration to increase wealth creation and social well-being within the community. Cooperatives have succeeded in small businesses, empowering women, the poor, and the community by offering economic benefits for its members and making this community able to face various shortcomings including capital, leadership, and talent. In Malaysia, the activities of cooperatives are monitored by Suruhanjaya Koperasi Malaysia (SKM). However, based on SKM statistic, it revealed that the performance of Malaysian cooperatives decreased year by year starting from 2016 until 2022. Thus, this study is motivated to identify the challenges faced by cooperatives and the role of SKM in monitoring and empowering the sustainability of Malaysian cooperatives, specifically cooperatives established in Perlis. Interviews were conducted with SKM Negeri Perlis officers, and their feedback was recorded and transcribed. The findings of this study revealed that cooperatives, which are owned and managed by their members, encountered several challenges, including low or inactive participation, an aging membership base, and restrictions on expanding their member pool. To overcome these issues, SKM plays its role in advising and monitoring the activities of cooperatives. SKM may provide alternatives and strategies including funding or other incentives to help cooperatives boost their performance and retain their survival. After all strategies have been implemented and the cooperatives are still having difficulties, the last resort is to suggest liquidation.

Keywords: Cooperative, sustainability, community, SKM Negeri Perlis

1. INTRODUCTION

A community emerges as a group of people with diverse characteristics who are linked by social ties, share common perspectives, and engage in joint action in geographical locations or settings (MacQueen, et al. 2001). Sustainable community development calls for a significant improvement in lives by providing adequate shelter for all; improving community management; and promoting food security to avoid poverty, achieving zero hunger, and increasing health and social well-being.

One method to increase community wealth creation and social well-being is through the establishment of cooperative that needs collaboration between government and community. Constraints by the government and private sectors to advance the economy of rural communities have opened up space to the cooperative sector to provide an alternative resource to local residents. This proposition statement is supported by findings of previous studies that evidenced that at most developing countries, cooperatives has succeeded small business, empowerment women, the poor and unskilled farmers (Gladwell, 2015; Mhembwe & Dube, 2017). Furthermore, cooperatives are also able to generate economic benefits for their members and make this community able to face various shortcomings including capital, leadership and talent (Borda-Rodriguez, et al. 2016; Jamilah, et al. 2011).

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Some experienced countries such as Iran, Greece, and Portugal (Aref & Sarjit 2009; Oakovidou 2002), show cooperatives have succeeded in eradicating poverty and developing women empowerment. In Iran, movement cooperatives are one of the successful strategies eradicating rural poverty through activities of rural tourism (Aref & Sarjit 2009). Similarly, in Malaysia, cooperatives also play an important role in rural development. For example, the government of Malaysia has encouraged the establishment of cooperatives as a community economic activity management entity at the village or small community level by considering the potential homestay business and generation opportunities for income to villagers (Malaysia Co-operative Societies Commission (SKM) 2018).

The Co-operative Statistics 2022 reports that there were 14,834 cooperatives registered in Malaysia with 7,079,119 memberships (SKM, 2022). The value of total shares and fees are RM16.54 billion. Meanwhile, the total assets and turnover for all cooperatives in Malaysia were reported at RM154.9 billion and RM37.90 billion, respectively (SKM, 2021). Recently, the Entrepreneur Development and Cooperatives Minister, Ewon Benedick disclosed that as of 2022, the cooperatives have a membership base of over seven million people. To be specific, Malaysia has approximately 14,975 registered cooperatives across the country, contributing significantly to the national economy. These cooperatives collectively generate an income of RM22.4 billion, with total assets amounting to RM156.2 billion. The cooperative movement in Malaysia has expanded across all states including Perlis, with a strong presence in various sectors highlighting their role as a key economic contributor in the country (The Star, 2023).

Based on SKM statistics (SKM,2022), Table 1 explains that the number of registered cooperatives increased from the year 2016 to 2022 for both Malaysia and Perlis. The total turnover of all registered cooperatives was only RM22.4 billion or 14 percent as compared to its total assets of RM156.2 billion.

Table 1: Summary Statistics of Cooperatives Performance in Malaysia

Year	Total Co-operatives		Total Assets (RM'million)		Total Turnover (RM'million)		Return on Assets		ROA Growth (%)	
	Malaysia	Perlis	Malaysia	Perlis	Malaysia	Perlis	Malaysia	Perlis	Malaysia	Perlis
2022	14,975	239	156.2	64.24	22.4	20.5	0.14	0.32	-41.67	-17.95
2021	14,834	231	154.9	143.4	37.9	55.9	0.24	0.39	-11.23	85.72
2020	14,629	220	150.5	122.5	41.5	25.5	0.28	0.21	-11.71	-35.85
2019	14,625	214	146.8	144.3	45.8	46.8	0.31	0.32	10.56	-13.12
2018	14,237	211	142.9	150.1	40.3	55.9	0.28	0.38	-4.42	5.08
2017	13,899	207	139.7	167.3	41.2	59.4	0.29	0.35	-2.67	-17.17
2016	13,428	198	130.8	172.6	39.7	74.4	0.30	0.41	-	-

Employing data provided by SKM, Figure 1 translates the data to a line graph. It is evidenced that the financial health of cooperatives in Malaysia has increased in year 2019 and drastically decreased by 11.7% in the year 2020 and 41.67 percent in 2022.

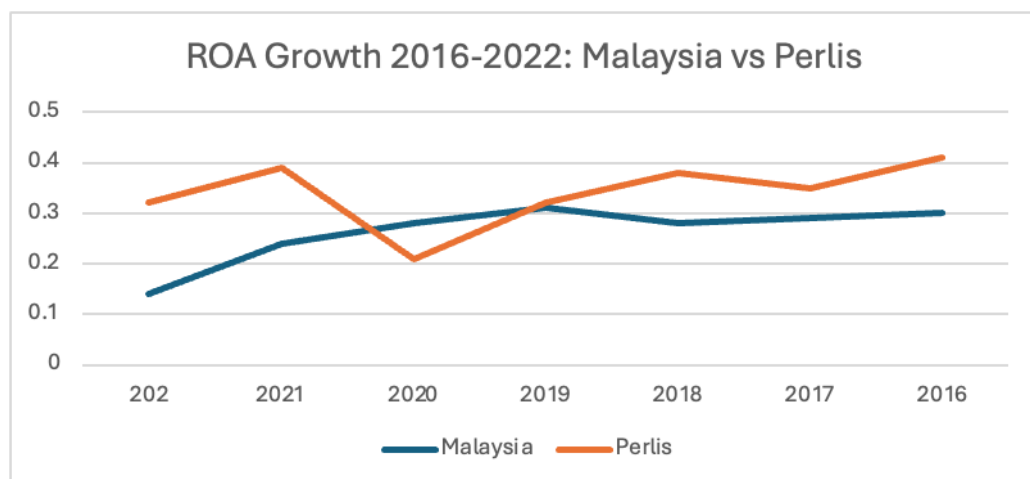


Figure 1: ROA growth of Cooperatives in Malaysia and Perlis

Even though the number of memberships, the number of assets and turnover are reported in a huge amount, the return of assets (ROA) measured by total turnover divided with total assets of cooperatives in Malaysia showed a decreasing trend (SKM Statistics, 2022). This trend implies that cooperatives in Malaysia are in the condition that they do not effectively use their assets to generate income. A similar trend is also faced by cooperatives in Perlis. For Perlis the trend of the cooperative's return on assets is slightly moving downwards from 2018 to 2020. However, the ROA in 2021 increased and again decreased in the year 2022 by 17%. As the trend of ROA is more on decreasing shape, with a total number of 239 registered cooperatives in Perlis, this study is motivated to identify the challenges faced by cooperatives and the role of SKM Negeri Perlis in guiding, monitoring, and stimulating the survival of cooperatives, specifically in Perlis.

2. LITERATURE REVIEW

2.1 Cooperatives in Malaysia

Cooperatives were first introduced to create social and economic justice with the elimination of exploitation and oppression of members of poor society. At the Manchester Congress in 1995, the International Cooperative Alliance (ICA) defined a cooperative as an autonomous human association where individuals voluntarily unite to meet their shared economic, social, and cultural needs and aspirations through organizations that are jointly owned and democratically controlled (Kasim, 2017). This association applies the concept of attitude of people who want to live in groups and cooperate. Cooperatives were initially established to promote social and economic justice by eliminating the exploitation and oppression of members from disadvantaged communities. The members of the cooperative are the owners of the entity and also play as the users of the products and services, therefore the success of cooperatives depends a lot on the support and cooperation of cooperative members.

Cooperatives in Malaysia were introduced by the British government in 1907 to combat the problem of chronic rural indebtedness and deficit spending among wage earners in places of employment. In 1922, the Department of Co-operative Development (DCD) was established to promote the growth of cooperatives and ensure that cooperatives operate as per the Cooperatives Societies Act of 1922. The first cooperative in Malaysia is The Postal and Telecommunications Co-operative Thrift and Loan Society Ltd. which established in 1922. By 1957 there were 2,243 cooperatives in different sectors (ICA,2021).

Forming a cooperative in Malaysia involves a structured process that is governed by the Cooperative Societies Act 1993 (Act 502) and overseen by the Malaysia Cooperative Societies Commission (Suruhanjaya Koperasi Malaysia, SKM). The process is designed to ensure that cooperatives are established with clear objectives, proper governance, and a sustainable business model. By following this process, cooperatives can be established with a strong foundation, ensuring that they operate effectively and sustainably for the benefit of their members. The role of SKM is crucial in guiding, regulating, and supporting cooperatives throughout their formation and operational phases.

SKM was established with a vision to be a leader of cooperative excellence to become an effective contributor to national development. The role of SKM is to stimulate the development of cooperatives to be competitive, resilient, competitive, progressive and with integrity. SKM also helps to increase the involvement of cooperatives in various economic sectors including developing a competent human capital with an entrepreneurial culture. The SKM was set up by the Malaysian government to stimulate the development of cooperatives with a strong and orderly cooperative sector according to the values and principles of cooperatives to contribute towards the achievement of the country's socio-economic objectives. The other function of SKM is to promote a financially sound, progressive, and sustainable cooperative sector and also maintain confidence in the cooperative movement.

2.2 Cooperative Principles

The formation of cooperatives under monitoring by SKM has a few principles that need to be adhered to by members. Ahmad, et al. (2020) identify several cooperative principles that must be followed in the management of an organization or cooperative. The first principle is voluntary and open membership, where cooperatives are open to everyone who can use its services and are ready to receive membership responsibility without

discrimination in gender, social class, race, politics or religion. Individuals are free to join or leave the cooperative at any time and are not compelled to do so. This principle ensures that cooperatives are inclusive and democratic, allowing equal access and participation to all who support its goals and values, fostering diversity, and promoting unity among members.

The second principle is to control democratic and active experts in determining policy and decision-making. Men and women who serves as a representative or board member, is responsible to all members (Arifin & Halomoan, 2001; Aref & Sarjit, 2009). Each member has an equal say in decision-making processes, typically following a "one member, one vote" system. This ensures that the control remains with the members, rather than external investors.

Economic involvement by members is the third principle, where each member contributes capital equitably and democratically controls cooperative capital. At least, part of the capital becomes the joint property of the cooperative. Members will divide the surplus or profit to advance their cooperatives through reserves, part of which cannot be distributed to members. It also benefits members according to the transaction ratio with the cooperative, and helps the activities agreed by the members of cooperative.

The fourth principle is autonomy and independence controlled by its members. An autonomy and independent control by its members mean that cooperatives are governed by the members who use their services, not by external investors or organizations. This to ensure that the cooperative operates for the benefit of its members and adheres to their collective decisions. Members are also the owners, and they have the authority to make decisions about how the cooperative operates. Unlike a traditional business where shareholders or investors may have the most influence based on how much money they invest, in a cooperative, every member has an equal voice. Each member typically has only one vote in important matters, such as electing the board of directors or deciding on major policies. This ensures fairness and equal participation in decision-making.

The fifth cooperative principle as mentioned by Mohd Zaifurin & Ibrahim, (2019) is to provide education, training, and care to the community Malaysian cooperatives invest in the education and training of their members, employees, and community members. This helps improve their capabilities in managing the cooperative and ensures sustainable development over time. Cooperatives, especially those in the agricultural and rural sectors, play a critical role in addressing poverty and inequality in Malaysia. They provide an organized way for people, particularly in rural communities, to pool resources and improve their livelihoods.

2.3 Cooperative Economic Sectors

Cooperatives in Malaysia are classified into six economic sectors including financial services; retail and wholesale; agriculture and agro-based industry; plantation; real estate development and construction industry; and tourism, personal care, and health. In detail, the financial services sector within Malaysian cooperatives encompasses a range of financial activities aimed at providing accessible and affordable financial products to members. Retail and wholesale cooperatives manage the distribution of goods and services as an outlet to sell products at affordable prices to members and the public.

The agriculture and agro-based industry involve cooperatives that engage in farming, livestock, fisheries, and other agro-based activities. Their role is to support farmers by providing accessibility to better farming tools, fertilizers, seeds, and technologies including marketing, processing, and distribution of agricultural products. Similar to agro-based activities, the plantation sector is involved in managing large-scale plantations, particularly for crops like palm oil, rubber, cocoa, and timber that contribute to Malaysia's export economy by producing commodities that are essential to global markets.

The real estate development and construction industry involves in property development, construction, and the management of real estate assets that build residential properties, commercial spaces, and infrastructure for community development. Finally, the cooperatives in tourism, personal care and health are dealing with the tourism

industry, including travel agencies, transportation services, accommodation, and tourism-related activities. Additionally, personal care and health services include health cooperatives that provide medical care, wellness, and personal care products or services.

3. RESEARCH METHOD

This study adopts a qualitative approach to understand the challenges faced by cooperatives and the role of SKM Perlis in empowering the sustainability of cooperatives established in Perlis. Perlis is chosen due to smallest state in Malaysia that has only 239 cooperatives. The case study method that involves interview approach was chosen as it enables the conduct of a detailed analysis using feedback from targeted respondents. This method could enhance the quality of data in this study. In analyzing the data, the recorded interviews were transcribed and checked against the short notes to ensure that no missing information.

Two interview sessions were conducted with different SKM Perlis officers. These respondents were chosen due to their position at the top management level able to give opinions based on their strategic views. They are also responsible in executing, managing, and monitoring the activities and performance of each cooperative in Perlis. The interviews were conducted at Suruhanjaya Koperasi Malaysia Negeri Perlis, Bangunan Persekutuan, Tingkat 4, Persiaran Jubli Emas, 01000 Kangar, Perlis. A structured interview was set up by researchers and the set of questions was shared with the potential respondents before the interview session. This method is to ensure that they are able to prepare the information needed and the interview session ends in the stipulated time due to the busyness of the officers.

The first interview session was conducted in January 2023 with Puan Nurul Izatie binti Mashadi, Deputy Economic Affairs Officer. The session briefly introduced the background of SKM and SKM Perlis and the activities or economic sectors of cooperatives in Perlis. The second interview was conducted on Mac 2023 with Encik Arif Asyraf bin Mohammed Khalim, Deputy Director of SKM Negeri Perlis. This interview session focused on challenges faced by cooperatives and the role of SKM Perlis in stimulating the development of Perlis co-operatives by increasing the involvement of cooperatives in various sectors of the economy. These monitoring activities help cooperatives to become more competitive, resilient, progressive, and equipped with integrity. Furthermore, it also increases the competency of human capital and build the entrepreneurial culture among cooperative members.

4. FINDING OF THE STUDY

The Malaysian Cooperative Commission (SKM) is an entity incorporated on 1 January 2008 to monitor cooperatives in Malaysia. Each state does have SKM branches with the same mission to stimulate the economic activities of cooperatives. Figure 2 explains that in year 2021, The Co-operative Statistics report that there were 14,834 cooperatives registered in Malaysia with 7,079,119 memberships (SKM, 2022). The cooperative movement in Malaysia has expanded across all states including Perlis, with a strong presence in various sectors highlighting their role as a key economic contributor in the country.

Perlis being the smallest state in Malaysia, has only 239 cooperatives with 198,398 memberships in 2022 with a total of share and fee of RM68.38 million. The total assets and turnover reported for the year 2022 were RM64.24 million and RM20.53 million, respectively. Figure 3 displays distribution of cooperative in Perlis based on parliament and state assembly, 105 cooperatives are operating in Kangar, 69 in Padang Besar, and 65 in Arau.



Figure 2: Movement of Cooperative – National and Perlis

Similar with other states, there also six economic sectors practiced in Perlis such as financial services; retails and wholesales; agriculture and agro-based industry; plantation; real estate development and construction industry; and tourism, personal care and health. However, the plantation and real estate development and construction economic sectors are less popular in Perlis. To be specific, there are about 112 cooperatives involved with retail and wholesale that are mostly contributed by school cooperatives, followed by agro-based industry (51); tourism, personal care and health (49), and financial services (17). Further, only seven (7) cooperatives are involved with real estate, and three (3) cooperatives dealing with plantation activity. Currently, there are 160 cooperatives are classified as an active, 18 cooperatives are not active and 61 are considered as a dormant cooperative.



Figure 3: Distribution and economic sectors of Perlis Cooperative.

In terms of performance, based on data provided by SKM, it seems that the movement of Perlis’s cooperative performance is moving downwards from the year 2016 to 2020, increasing in the year 2021 and again dropping in the year 2022. The performance as measured by ROA indicates a negative movement with the lowest performance in the year 2020 and also in 2022 (Refer Figure 1). The are few reasons that correlate with the negative performance as mentioned by Encik Arif Asyraf, the Deputy Director of SKM Perlis during the interview session such as dormant and inactive cooperative, aging members and limited memberships. These three main factors also lead to other factors such as limited capital, lack of IT literacy, no innovation and creativity.

4.1 Dormant Cooperative

Co-operative Societies Act 1993 (Act 502) defines dormant cooperatives as cooperatives that are inactive or not conducting any substantial business activities over a certain period. Currently in Perlis there about 61 cooperatives are classified as dormant and 18 are considered as inactive. There are few conditions that leads cooperatives to be considered as dormant when they fail to conduct annual general meeting (AGM) or required general meetings for an extended period, lack of business activities, and failure to submit required reports and documents for three consecutive years. For the cooperative to be considered inactive, they only fulfill one of the criteria, either conducting the AGM but failing to submit an audited account or lacking in business activities.

As a dormant and inactive cooperative lacking in business activities that contribute to any income, the ROA of overall cooperatives will be affected as the total income needs to be divided with the higher number of cooperatives including active and inactive cooperatives. There are many reasons that lead to dormant cooperatives such as internal issues, lack of funds, or loss of market competitiveness and also ineffective leadership or governance as the board fails to meet or perform its duties.

4.2 Aging of Members

One of the problems faced by Perlis cooperatives is the aging of members as almost all cooperatives are managed by older or pensioners. It is difficult to attract younger to join cooperatives as younger people may view cooperatives as traditional or outdated and being slow to adopt modern technologies. Besides, many younger people may simply not be aware of what cooperatives are, how they function, or the benefits they provide. Cooperatives often struggle with branding and marketing, which makes it difficult to attract younger generations who may be more familiar with conventional corporate structures or other types of business.

The aging of cooperative members can significantly impact the survival of cooperatives, especially in sectors where active member participation and contributions are crucial. As members age increase or become older, their engagement, productivity, and ability to contribute to the cooperative may decline. Older members may become less involved in the governance of the cooperative, such as attending AGM or taking up leadership roles. This can affect the cooperative's ability to maintain good governance, make strategic decisions, and adapt to changes in the market.

Furthermore, aging members may refuse or be unable to adapt to new technologies or business models that could benefit the cooperative. The utilization of digital platforms, new financial tools, or modern business practices might be underutilized by older members who are not comfortable with change. Thus, the cooperative may become less dynamic in addressing market trends and competition. Their resistance to innovation can make the cooperative less competitive in an evolving marketplace, potentially hindering growth or even leading to business stagnation.

1.3 Limited Memberships

Some cooperatives limit the membership to family members or selected groups. Their reasons are maybe because of trust, management efficiency, and shared values. They rely on the pre-existing bonds of trust and loyalty that naturally exist among family members or selected groups intending to reduce the risk of internal conflict and ensure smoother collaboration and decision-making. Restricting membership to family members or selected groups ensures that the cooperative remains within the group, promoting long-term continuity as they can ensure that these values are preserved across generations without external influence. This type of cooperative is structured with the intent of passing the business down to future generations. Thus, by limiting membership, the cooperative may reduce exposure to risks associated with bringing in outsiders such as differing expectations, management styles, or conflicts that could arise from unfamiliar relationships.

However, there are also disadvantages when the cooperatives limit their memberships such as internal conflicts, lack of accountability, succession issues, and a limited talent pool. Personal disagreements or unresolved conflicts can spill over into business operations, affecting decision-making, productivity, and overall business health or performance. They also might struggle to adapt to changing economic conditions or market demands because it cannot easily bring in new members with the necessary skills or fresh perspectives. Limited membership also deals with limited contributions, resources, or networks to compete effectively with larger cooperatives or companies. This could restrict the growth of cooperatives as they are lacking in human and financial resources which reduce the ability to attract new customers, suppliers, or partners. highly restricted membership cooperative may also struggle to find suitable leaders from within its limited pool of members. This can cause succession problems, especially if no one has the necessary skills or interest to take over leadership roles. With a limited and potentially

aging membership, the cooperative may find it difficult to bring in new energy and ideas, leading to stagnation and a lack of dynamism.

4.4 Strategies to Overcome Cooperative Issues

During the interview, SKM Perlis was also aware of their challenges in monitoring the sustainability of Perlis cooperative. They also proposed some strategies to overcome the issue of dormant and inactive cooperatives, aging members, and limited membership. For a dormant and inactive cooperative, SKM may advise both dormant members and dormant cooperatives. SKM recommended re-engaging dormant cooperatives and dormant members through open communication to identify challenges and barriers to their participation. SKM will identify any barriers they face and explore ways to overcome the problem. They may offer incentives or specific projects that suit their skills or passions to reignite their interest. If the status of the cooperative is still dormant after all the strategies were implemented, the SKM will issue a warning or notice for the cooperative to rectify the situation. The worst situation is cancelling the cooperative's registration if no action is taken to become active again. The liquidator will be appointed under the Act to manage the closure of the cooperative, leading to the sale of its assets to settle liabilities and the closure of the cooperative.

As a strategy to mitigate the impact of aging members on cooperatives, SKM may advise a cooperative with aging members to implement a strategic succession plan to ensure long-term sustainability. This involves identifying and mentoring younger or new members who can take on leadership and operational roles. They will be equipped with training and development opportunities to prepare them for future responsibilities. The cooperative also needs to establish clear governance structures and roles that can help transition responsibilities smoothly and creating incentives for younger members to get involved can foster their commitment. Additionally, the cooperative is advised to facilitate knowledge transfer from older members to newer ones ensuring that valuable expertise is preserved.

To ensure long-term survival, cooperatives need to adopt strategies to mitigate the negative effects of an aging membership base. They must implement programs to recruit younger members through targeted marketing, offering services that appeal to younger demographics, and highlighting the benefits of cooperative membership. The cooperative also has to develop clear succession plans to ensure younger members take up leadership and governance roles. This helps to maintain continuity and innovation within the cooperative.

To overcome the challenges of limited memberships in a cooperative, the cooperative is advised to gradually expand membership to trusted non-family members while maintaining core values, hire outside expertise to fill skill gaps, and invest in member training. External financing and strategic partnerships can help raise capital and reduce financial strain on individual members. Clear governance structures, succession planning, and conflict resolution mechanisms can prevent internal disputes, while a focus on innovation, technology, and community engagement can drive growth. Additionally, adopting flexible profit-sharing models and fostering inclusivity in decision-making will ensure fairness and help the cooperative thrive.

5. CONCLUSION

For cooperatives to succeed, they must be managed effectively by visionary and competent leaders. The main challenges that have an impact on cooperatives survivals are dormant and inactive status, aging members and limited memberships. As a monitoring agency, the role of SKM is to advise and assist cooperatives in managing their business or activities. If necessary, SKM may also help them with an incentive either in the form of funds or grants that helps the cooperative to stimulate their business survival.

As cooperatives are formed by members to fulfill their common economic and social needs, collective ownership would most likely instill a sense of belonging and in turn encourage active involvement in the activities undertaken by their cooperatives. Active member participation in the administration of cooperatives is manifested in the form of attendance at the annual general meetings and supporting the products or services of their cooperatives.

Cooperative members are the owners and at the same time are users of the product or services of the cooperation. Thus, the success of cooperatives will offer numerous benefits to the members and community.

The limitation of the study is qualitative approach that focuses on in-depth understanding by using small samples, thus, the findings may not apply broadly. To overcome this problem, future research may employ both qualitative and quantitative methods to allow for a deeper understanding and incorporate statistical analysis where applicable.

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