

The State of Women's Co-operatives in Malaysia: Challenges and Opportunities

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Abstract

This article provides a comprehensive examination of the current landscape of women's co-operatives in Malaysia, focusing on their status, challenges, and potential avenues for improvement. Despite a growing interest in fostering women's economic empowerment, various obstacles such as limited financial access, cultural barriers, and inadequate skill development programs impede the optimal functioning of these co-operatives. The objectives of this article include assessing the present state of women's co-operatives, identifying challenges, exploring key improvement factors, and establishing connections with Goal No. 5 of the Sustainable Development Goals (SDGs) and Malaysian entrepreneurship and women's empowerment policies. The discussion emphasizes the importance of financial inclusion, capacity building, and advocacy for gender equality as essential components for enhancing women's co-operative performance. By aligning co-operative development strategies with national policies and the SDGs, Malaysia can foster an environment that not only supports the growth of women-led co-operatives but also contributes significantly to the overarching goal of achieving gender equality and empowering women. This article calls upon educators, policymakers, and community leaders to collaboratively work towards creating an inclusive and sustainable environment conducive to the flourishing of women's co-operatives in Malaysia.

Keywords: Women's Co-Operatives, Economic Empowerment, Sustainable Development Goals

Introduction

In recent years, the role of women in economic development has gained increased recognition worldwide. Malaysia, as a rapidly developing nation, has witnessed a growing interest in fostering women's economic empowerment through various channels, one of which is the establishment and growth of women's co-operatives (Bharti, 2021). Co-

operatives play a crucial role in socio-economic development by fostering a sense of community and providing a platform for collective action (Kremer et al., 2019; Lang & Roessl, 2011). In Malaysia, the focus on women's co-operatives has gained momentum as part of broader efforts to achieve gender equality and women's empowerment (Bharti, 2021; Kornginnaya, 2020; Duguid, & Weber, 2016).

The pivotal role of co-operatives in socio-economic development lies in their ability to cultivate a sense of community and provide a platform for collective action (Meyer, 2020; Luo, Han, Jia & Dong, 2020; Mudege et. al., 2015). Co-operatives, as collective enterprises owned and operated by their members, embody principles of mutual aid, self-help, and solidarity (Haveman, & Nedzhvetskaya, 2022; Ridley-Duff & Bull, 2018; Girard & Langlois, 2009). This communal approach fosters a supportive environment where individuals collaborate for shared economic, social, and cultural benefits (Novkovic, Puusa, & Miner, 2022; Heath, 2021).

The significance of this paper lies in its exploration of the current state of women's co-operatives in Malaysia, a topic of profound importance in the context of advancing gender equality and socio-economic development. By shedding light on the challenges faced by these co-operatives and proposing strategies to enhance their performance, this literature review seeks to contribute meaningfully to the ongoing discourse on women's empowerment and community-driven development in Malaysia. The works of literature of this study are not only pertinent to policymakers and stakeholders involved in women's rights and economic development but also hold relevance for academics, researchers, and practitioners seeking effective avenues for promoting inclusive growth and social cohesion in Malaysia and beyond. Thus, the paper serves as a vital tool for understanding the utility and effectiveness of women's co-operatives as catalysts for positive change, underscoring their potential to drive sustainable development and foster greater equality in Malaysia's evolving socio-economic landscape.

Overview of Women's Co-operatives

Women's co-operatives are organizations that are owned and operated by women, to promote economic empowerment for women (Duguid et al., 2015). Women's co-operatives have been successful in promoting economic empowerment in various parts of the world. For example, the Grameen Bank, a microfinance institution has been instrumental in providing financial services, training, and support to women in rural areas in Bangladesh (Kumar et al., 2013). The National Movement of Solidarity Economy (MNES) in Brazil provided women with access to credit and markets, which are essential for economic empowerment (Vicari, 2014). In India, the Self-Employed Women's Association (SEWA), a trade union that represents the interests of women workers in the informal sectors has been successful to increase their income and improve their living standards (Jain & Purohit, 2012). A qualitative study done in Indonesia by Rustinsyah, Santoso and Sari (2021) found that co-operatives increased children's participation in low-income family informal education and strengthens social capital among poor people in rural areas.

These co-operatives bring together women from diverse backgrounds and provide them with opportunities to work collectively towards achieving their individual goals and ambitions (Lecoutere, 2017). By joining these co-operatives, women have a platform to share resources,

knowledge, and skills, allowing them to start and manage their own businesses (Lecoutere, 2017; Duguid, et al., 2015). This collaborative approach not only enables women to access markets and financial resources that may otherwise be inaccessible to them but also fosters a sense of solidarity and support among the members (Harrington et al., 2023; Sergaki et al., 2015). Women's inclusion in co-operatives has enabled them to overcome material barriers and gain access to credit (Yen et al., 2020), services and markets (Crowther et. al., 2023), as well as participate in decision-making processes within the co-operatives (Mlay et al., 2023; Patil & Vaidya, 2021; Okonkwo et al., 2019; Borda-Rodriguez & Vicari, 2015).

Through women's co-operatives, women are empowered in multiple ways. Firstly, women's co-operatives provide a means for women to break free from traditional gender roles and societal expectations (Harrington et al., 2023; Lamicchane, 2023). By engaging in economic activities and being part of decision-making processes, women challenge societal norms and redefine their roles within their communities (Muchiri, 2021; Chen, 1999). These activities help women develop their leadership skills, enhance their negotiation abilities, and gain confidence in their decision-making capabilities (Ndlovu, Krüger, Meyer, 2023). Secondly, women's co-operatives enable women to gain financial independence and improve their economic well-being (Harrington et al., 2023; Lamichhane, 2023). By participating in income-generating activities and accessing microcredit services through women's co-operatives, women can create sustainable livelihoods for themselves and their families (Lamichhane, 2023; Paliwal et al., 2023).

Women Co-operatives in Malaysia

Women's co-operatives in Malaysia encompass a wide range of sectors, including agriculture, handicrafts, and services. While there has been a noticeable increase in their numbers, their impact on women's empowerment and economic development is still a subject of evaluation (Parajuli, 2023). In the context of Malaysia, the emphasis on women's co-operatives is a strategic response to the global call for gender equality and women's empowerment (Patil, & Vaidya, 2021; Lodhia, 2009). These co-operatives serve as vehicles for women to actively participate in economic activities, entrepreneurship, and decision-making processes (Patani, 2021; Mahlaba, 2018). By establishing and supporting women's co-operatives, Malaysia aims to address historical gender disparities and create avenues for women to contribute meaningfully to the nation's socio-economic development (Morshidi et al., 2021; Huang et. al., 2015). This diversity allows women to engage in economic activities that align with their skills and interests, breaking traditional gender stereotypes (Oh et. al., 2021; Petridou, & Glaveli, 2008). The momentum behind women's co-operatives reflects a broader societal recognition of the importance of harnessing the untapped potential of women in contributing to economic growth and community well-being (Campbell, 2020; Okonkwo et al., 2019). Overall, the focus on women's co-operatives in Malaysia aligns with the principles of inclusivity and empowerment, recognizing the unique role women can play in driving socio-economic development when provided with the necessary support, resources, and opportunities (Borda-Rodriguez & Johnson, 2020; Mgema & Komba, 2020).

Table 1 tabulates the performance of women's co-operatives in Malaysia from the year 2018 to 2022. In terms of membership, there is an increasing trend from 19,049 in 2018 to 29,455 in 2022 indicating growth and potentially an expanding influence and increasing awareness on the benefits of co-operatives. In this case, the women's participation in co-operatives has

grown by approximately 54.74% over the five-year period. The value of shares/subscriptions experiences slight fluctuations but remains relatively stable over the years, while assets show an increasing trend from RM60.62 million in 2018 to RM75.75 million in 2022. The turnover for women's co-operatives demonstrates some fluctuations peaking at RM16.67 million in 2021. In summary, the women's co-operatives in Malaysia have experienced significant growth in terms of membership, with a steady increase over the five-year period. The turnover has shown some variability, and assets have consistently increased, suggesting positive trends in terms of organizational size and financial stability. In 2022, the women's co-operatives only contributed 2.98% of the RM45.5 billion overall turnover of co-operatives in Malaysia (Malaysia Co-operative Societies Commission (MCSC), 2023).

Table 1

The Performance of Women's Co-operatives in Malaysia (Malaysia Co-operative Societies Commission (MCSC), 2023)

Year	Number	Membership	RM (Million)		
			Share / Subscriptions	Assets	Turnover
2018	247	19,049	18.33	60.62	12.51
2019	252	18,984	17.93	60.63	11.28
2020	243	27,071	18.36	75.55	12.18
2021	247	28,216	18.15	77.41	16.67
2022	256	29,455	19.12	75.75	13.53

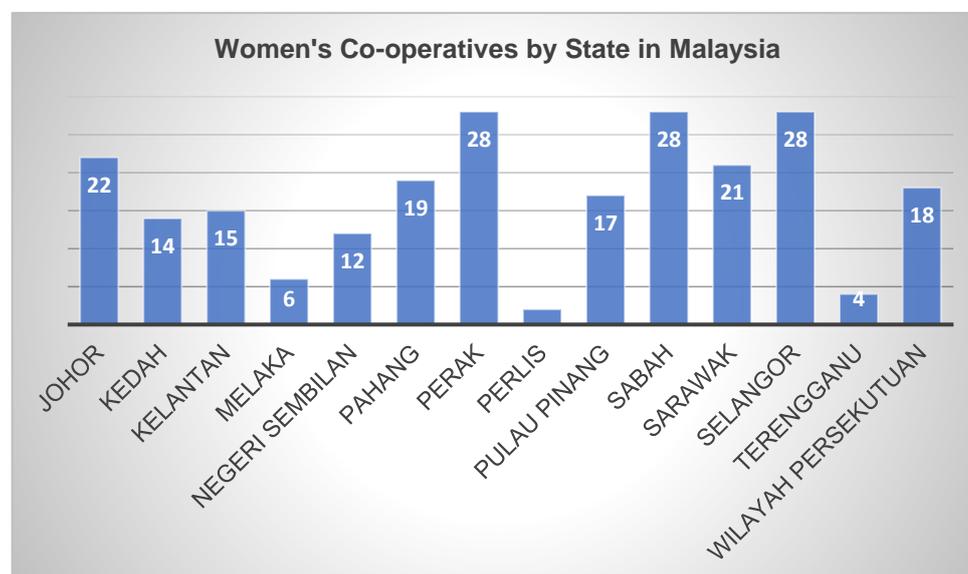


Figure 1. *Women's Co-operatives by State in Malaysia (MCSC, 2023)*

Figure 1 provides the numbers of registered women's co-operatives by state in Malaysia reported by Malaysia Co-operative Societies Commission (2023). The highest number of co-operatives is observed in three (3) states, Perak, Sabah, and Selangor, each having 28 co-operatives. The lowest number of co-operatives is in Perlis with only two (2) co-operatives. This comparison highlights a significant disparity between the regions, with Perlis having the fewest co-operatives and Perak, Sabah, and Selangor having the highest. Higher numbers of cooperatives in states like Perak, Sabah, and Selangor may indicate more robust economic

and social development, as cooperatives often contribute to community well-being, job creation, and economic sustainability. These states may have more supportive environments for co-operative initiatives. This could include favourable government policies, access to funding, and community engagement. Conversely, states with fewer cooperatives, like Perlis, may represent areas where there are opportunities for growth and development in the cooperative sector. It could be an area of focus for policymakers, community leaders, and organizations to promote and support cooperative initiatives.

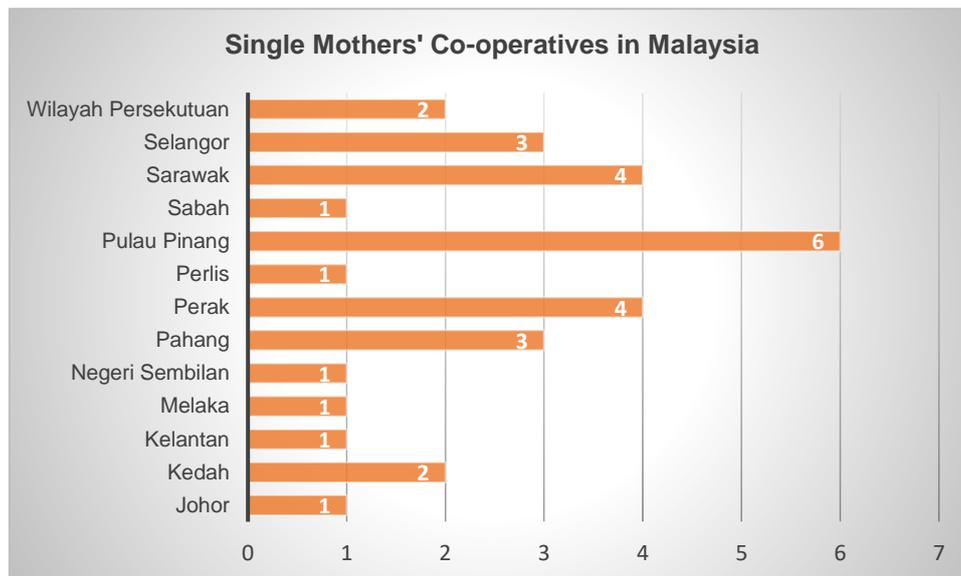


Figure 2. Single Mother's Co-operative in Malaysia (MCSC, 2023)

Figure 2 presents the information on the number of co-operatives specifically focused on single mothers in various states and federal territory in Malaysia as reported by (Cooperative Commission of Malaysia, 2023). Pulau Pinang has the highest number of single mothers' co-operatives, with 6 co-operatives while several states have the lowest number of co-operatives, each with only one (1) co-operative. These include Johor, Kelantan, Melaka, Negeri Sembilan, Perlis, and Sabah. This indicates regional disparities in the establishment and development of co-operatives specifically designed to support single mothers. Regions with a lower number of single mothers' co-operatives may be areas where there is potential for further development and support. This information can be used by policymakers, community leaders, and organizations to identify areas where additional resources and initiatives may be beneficial to address the needs of single mothers.

Challenges Encountered by Women's Co-operatives in Malaysia

Despite the positive intentions behind promoting women's co-operatives, there exist challenges that impede their optimal functioning and growth. These challenges range from limited access to resources and finance to societal and cultural barriers that hinder women's active participation in economic activities.

1. Limited Access to Resources and Finance

- *Financial Constraints:* Women's co-operatives often encounter difficulties in securing sufficient financial resources (Jelani et al., 2021; Kamaruddin & Samsudin, 2014). This limitation can hinder their ability to invest in essential

infrastructure Othman (2014), technology Mazzarol (2023), and marketing strategies (Othman et al., 2017). Without adequate funding, these co-operatives may find it challenging to invest in essential areas for their growth and sustainability.

- *Lack of Credit Facilities:* Limited access to credit facilities and loans can constrain the expansion and sustainability of women-led co-operatives (Jelani et al., 2021; Aabas et al., 2016). Financial institutions may be hesitant to provide loans, considering the perceived risks associated with these enterprises (Nawawi, 2014).

2. Societal and Cultural Barriers

- *Traditional Gender Roles:* Deep-rooted cultural norms and traditional gender roles may restrict women's active participation in economic activities (Buang & Samah, 2021; Dohmwirth, & Hanisch, 2019). Overcoming these societal expectations requires not only policy changes but also a shift in cultural perceptions of women's roles in the workforce (Kiptum, & Ayuo, 2023; Foley, 2013).
- *Limited Decision-Making Power:* Women within co-operatives may face challenges in exercising decision-making power, as cultural norms may prioritize male leadership (Basterretxea, 2022; Ratnasari et al., 2022). This limitation can impact the co-operative's ability to adapt to market changes and make strategic decisions (Habiyaemye, 2021; Dales, Coe & Hess, 2019).

3. Skills and Capacity Development

- *Insufficient Training Opportunities:* Many women's co-operatives struggle with a lack of access to training and skill development programs (Jelani et al., 2021; Nade, 2021; Othman et al., 2017; Huang et al., 2015). This can hinder their ability to innovate Hammad et al (2016), adapt to market trends Hammad et al (2016), and improve the overall efficiency of their operations (Pretti, & McRae, 2021).

4. Market Access and Visibility

- *Limited Market Exposure:* Women's co-operatives may face challenges in accessing broader markets for their products or services (Jelani, Shafiai, & Noor, 2021; Ismail et. al., 2020; Singh, 2020). Insufficient visibility can impede their growth potential and limit the economic impact they could otherwise achieve (Gava et. al., 2021; Pedro, Koentjoro & Meiyanto, 2020; Pressey, Vanharanta & Gilchrist, 2014).

5. Legal and Regulatory Frameworks

- *Inadequate Legal Support:* Co-operatives, especially those led by women, may encounter challenges related to legal frameworks and regulatory support (Patil, & Vaidya, 2021; Shafii, Obaidullah & Samad, 2017). Simplifying legal processes and providing tailored support can facilitate their establishment and growth (Jalinik & Lukaszuk, 2020; Mazzarol et al., 2018; Suryokumoro, 2017).

6. Infrastructure and Technology

- The rapid advancement of technology has transformed various aspects of society, including the cooperative sector. However, women's cooperatives in Malaysia face several challenges in embracing technology, hindering their ability to fully leverage its benefits and compete effectively in the digital economy. A study by Rahim et al (2020) highlighted the influence of cultural norms and gender stereotypes in shaping women's technological literacy in Malaysia. They found that women's perceptions of technology were often influenced by societal expectations, making them less likely to pursue technological skills and opportunities.
- *Limited Access to Technology and Infrastructure:* In a study by Abdul Hamid et al. (2017), it was found that women's cooperatives in rural areas of Malaysia had limited access to the internet and digital devices, making it difficult for them to engage in online marketing, access market information, and utilize digital financial services.
- *Lack of Digital Skills and Awareness:* A study by Ramli et al (2019) revealed that women cooperative members in Malaysia demonstrated low levels of digital literacy, with many lacking the skills to use basic computer applications and access online resources.
- *Technological Disparities:* Unequal access to technology and inadequate infrastructure can hinder the adoption of modern and efficient practices within women's co-operatives (Mazzarol, 2023; Rao, 2022; Mrasi, 2016). This can affect their competitiveness in the market.

Addressing these challenges requires a comprehensive approach involving policymakers, financial institutions, community leaders, and educational institutions. By overcoming these obstacles, Malaysia can create an environment that enables the sustainable growth of women's co-operatives, contributing significantly to the broader goals of gender equality and women's empowerment.

Key Factors to Improve Women's Co-operative Performance

Addressing the challenges faced by women's co-operatives requires a multi-faceted approach. The following factors are crucial for enhancing their performance:

1. Financial Inclusion

- *Policy Implementation:* To enhance women's co-operative performance, policymakers should focus on implementing policies that promote financial inclusion (Jafar, 2020). This involves creating an enabling environment where women have access to financial resources on equitable terms (Patil, & Vaidya, 2021). This may include initiatives such as setting up dedicated funds for women's co-operatives, offering low-interest loans, and providing grants to support their establishment and growth (Aluko & Ntsalaze, 2022).
- *Financial Literacy Programs:* Alongside financial support, there is a need for financial literacy programs tailored for women involved in co-operatives (Gunupudi, & Dharmarajan, 2023). These programs can empower women with

the knowledge and skills needed to manage finances effectively, fostering the sustainability and resilience of their co-operatives (Islam et. al., 2020).

2. Capacity Building

- *Comprehensive Training Programs:* Capacity building is crucial for enhancing the skills and capabilities of women engaged in co-operatives (Wai, 2022). Comprehensive training programs should cover a spectrum of areas, including business management, marketing strategies, and technological proficiency (Ariffin, 2021). Academic institutions and vocational training centers collaborate to offer specialized training programs for women in cooperative (Abdul Hamid, Ramli & Sulaiman, 2017). These programs can empower women with the tools necessary to navigate the complexities of operating a successful co-operative enterprise (Mishra et al., 2021).
- *Mentorship and Networking Opportunities:* Establishing mentorship programs and facilitating networking opportunities can further contribute to capacity building (Ihejirika & Deekor, 2021). Connecting women in co-operatives with experienced mentors allows for knowledge transfer and the exchange of best practices, fostering a supportive community of entrepreneurs (Meyer & Pietrzak-Franger, 2022).

3. Advocacy for Gender Equality

- *Awareness Campaigns:* Advocacy for gender equality is essential to break down cultural and societal barriers that hinder women's active participation in economic activities (Rwela, 2023). Awareness campaigns can play a pivotal role in challenging stereotypes and promoting a more inclusive view of women's roles in entrepreneurship and co-operative management (Aguene, 2020).
- *Policy Reforms:* Advocacy efforts should also extend to influencing policy reforms that promote gender equality (Verge, 2021). This may involve advocating for changes in legal frameworks to ensure equal rights and opportunities for women within co-operatives (Onyanacha, & Wambu, 2021). Policymakers should be encouraged to create an environment that supports and values the contributions of women in economic endeavors (Bull, 2020).

In summary, these key factors work synergistically to create an environment conducive to the optimal functioning and growth of women's co-operatives. Financial inclusion ensures that women have the necessary resources, capacity building equips them with the skills to effectively manage co-operatives, and advocacy for gender equality addresses societal and cultural barriers. Implementing a multi-faceted approach that addresses these factors will not only empower women within co-operatives but also contribute to broader socio-economic development and the realization of sustainable and inclusive communities.

Relating to Goal No. 5 (Gender Equality) of the Sustainable Development Goals (SDGs) and Malaysian Policies

Gender Equality and Women's Empowerment: SDG Goal No. 5 specifically targets gender equality and the empowerment of all women and girls (Mullany & Lumala, 2022). The promotion of women's co-operatives directly addresses this goal by providing women with

economic opportunities. These co-operatives serve as platforms where women can actively engage in entrepreneurial activities, gain financial independence, and contribute to economic development (Aryal et al., 2020). Additionally, by fostering women's participation in decision-making processes within co-operatives, these initiatives contribute to breaking down gender barriers and promoting equality at various levels (Machio et. al., 2020).

Role of Malaysian Government Policies

The Malaysian government has implemented various entrepreneurship policies to stimulate economic growth and innovation (Ismail et. al., 2020). Recently, Malaysia has pledged to include women's empowerment agenda into their economy plan and National Entrepreneurship Plan 2030 (Ministry of Entrepreneur Development and Cooperatives, 2021). The government of Malaysia, through initiatives such as DANANITA under the Majlis Amanah Rakyat (MARA), TEKUNITA under TEKUN Nasional, MyKasih Kapita, and the ASEAN-JAPAN Women Entrepreneurs' Linkage Program (AJWELP), has committed significant resources to women's economic empowerment (Economic Plan Unit, 2020). When these policies specifically target and support women's entrepreneurship, they create an enabling environment for the establishment and success of women's co-operatives (Aruna, & Sunil, 2020). Initiatives such as access to startup grants, mentorship programs, and simplified regulatory frameworks can significantly contribute to the growth of women-led co-operatives (Baporikar, 2021). Malaysia has also recognized the importance of empowering women in various sectors (Kornginnaya, 2020). Specific policies addressing women's empowerment, including education and skill development programs, are instrumental in enhancing the capabilities of women engaged in co-operatives (Bharti, 2021). These policies can break down barriers that hinder women's full participation in economic activities and decision-making roles within co-operatives (Kakati, & Kakoty, 2022).

1. Synergistic Approach

- *Co-operative Development Strategies:* Aligning co-operative development strategies with entrepreneurship and women's empowerment policies creates a synergistic approach (Wei et. al., 2021). This alignment ensures that the unique challenges and opportunities faced by women's co-operatives are explicitly addressed within the broader policy framework (Lekha, & Thiagarajan, 2022). It allows for targeted support, including financial assistance, training programs, and advocacy efforts, tailored to the specific needs of women involved in co-operatives (Wai, 2022).
- *Strategic integration of technology:* Integrating technology into cooperative activities in a strategic and meaningful way can enhance their performance. This involves identifying specific areas where technology can add value and implementing solutions that are tailored to the needs and capabilities of the cooperative (Aslam, Che, & Suki, 2019).
- *Economic and Social Impact:* The synergistic approach not only contributes to the economic empowerment of women but also has broader social impacts (Hatipoglu, 2021). Empowered women within co-operatives become agents of change in their communities, fostering inclusive development and influencing societal attitudes towards gender roles (Kakati, & Kakoty, 2022).

Conclusion

The state of women's co-operatives in Malaysia reflects both progress and challenges. By addressing the identified challenges and implementing key factors for improvement, Malaysia can enhance the impact of women's co-operatives on economic development, contributing to the realization of Goal No. 5 of the SDGs and the broader agenda of women's empowerment. As educators, policymakers, and community leaders, it is our collective responsibility to nurture an environment where women's co-operatives can flourish, leading to a more inclusive and sustainable future for Malaysia.

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