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## THE DEVELOPMENT OF COOPERATIVES IN MALAYSIA: HISTORICAL EVOLUTION, CHALLENGES, AND FUTURE DIRECTIONS

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### Abstract:

The cooperative movement in Malaysia has played a vital role in supporting socioeconomic development, poverty alleviation, and community empowerment since its inception during the colonial era. From its early focus on credit societies, cooperatives have expanded into agriculture, retail, housing, and services, aligning with national economic policies and reforms after independence. This paper aims to conceptually examine the historical development, current challenges, and future prospects of cooperatives in Malaysia. Using a systematic literature review (SLR), recent studies were synthesized to explore issues such as governance, innovation, sustainability, and alignment with Malaysia's Shared Prosperity Vision 2030. Findings indicate that while cooperatives remain essential for inclusive growth, they face persistent gaps in governance, financial literacy, entrepreneurial orientation, and digital readiness. The paper contributes by providing a critical review of cooperative development in Malaysia and offering recommendations for policy, practice, and further research.

### Keywords:

Cooperative Development, Malaysia, Governance, Innovation, Systematic Literature Review, Sustainability

## Introduction

Cooperatives in Malaysia have played an integral role in shaping the socio-economic landscape of the nation. Originating as grassroots movements aimed at addressing economic inequalities and providing mutual aid, cooperatives have grown to become a central feature of Malaysia's socio-economic development agenda. The cooperative movement in Malaysia was introduced during the British colonial era in the early 20th century, particularly among farmers and civil servants as a mechanism to address indebtedness and promote savings (Ariffin & Ghazali, 2019). Since independence in 1957, cooperatives have been positioned as a crucial instrument for nation-building, poverty eradication, and enhancing Bumiputera participation in the economy, especially during the New Economic Policy (NEP) era of the 1970s (Abdullah et al., 2021).

The cooperative sector in Malaysia is currently regulated by the Cooperative Commission of Malaysia (Suruhanjaya Koperasi Malaysia, SKM), which oversees more than 14,000 cooperatives with over 7 million members, contributing significantly to various sectors including agriculture, finance, housing, and consumerism (SKM, 2023). The National Cooperative Policy (Dasar Koperasi Negara, DKN) and more recently the Malaysian Cooperative Transformation Plan 2021–2030 (DaKoM 2030) emphasize the need for modernization, digital transformation, and competitiveness at both national and global levels (SKM, 2023; ICA, 2022).

However, despite these achievements, several challenges persist within the cooperative movement in Malaysia. Issues such as governance weaknesses, lack of professional management, uneven performance among cooperatives, low participation of youth, and slow adaptation to digital technologies remain pressing problems (Ismail et al., 2022; Hamzah & Jamil, 2023). These challenges highlight a critical problem: while cooperatives are envisioned as vehicles of inclusive growth and sustainable development, many remain underperforming and fail to maximize their socio-economic potential (Rahman et al., 2024). Addressing these issues requires a deeper understanding of the historical roots, current dynamics, and future prospects of cooperatives in Malaysia.

## Historical Development of Cooperatives in Malaysia

The historical development of cooperatives in Malaysia reflects a dynamic interplay between colonial legacies, post-independence nation-building, and contemporary socio-economic reforms. Cooperatives were first introduced in the early 20th century under British colonial administration. The Cooperative Societies Enactment of 1922 formalized the establishment of cooperatives, primarily to assist smallholder farmers, fishermen, and civil servants who were burdened with financial hardships and exploitative lending systems (Borzaga & Galera, 2016). Early cooperatives were mostly thrift and credit societies that provided affordable financial services to the rural poor.

Following independence in 1957, the role of cooperatives became closely aligned with Malaysia's nation-building agenda. Cooperatives were seen as vehicles for socio-economic empowerment, particularly in addressing rural poverty and enhancing agricultural productivity. During the 1960s and 1970s, agricultural cooperatives played a critical role in mobilizing farmers, providing them with access to inputs, credit, and marketing opportunities (Arshad et al., 2017). The introduction of the New Economic Policy (NEP) in 1971 further expanded the cooperative sector's importance, as cooperatives were used as instruments to increase

Bumiputera participation in the economy, reduce income disparities, and strengthen rural economic resilience (Suruhanjaya Koperasi Malaysia, 2020).

In the 1980s and 1990s, the cooperative movement diversified into various sectors including banking, housing, consumer goods, transportation, and services. The establishment of cooperative banks and credit institutions expanded financial inclusion, while housing cooperatives supported urban development (Abdul Kadir & Noor, 2020). However, this period also exposed weaknesses in cooperative governance, with some cooperatives collapsing due to poor management and lack of regulatory oversight. These challenges prompted government reforms and the strengthening of cooperative legislation.

The 2000s marked a turning point with the introduction of the National Cooperative Policy (Dasar Koperasi Negara, DKN 2002–2010), which emphasized modernization, governance, and the professionalization of cooperative management. Subsequent policy frameworks, including the Second National Cooperative Policy (2011–2020) and the Malaysian Cooperative Transformation Plan (Dasar Koperasi Malaysia 2030, DaKoM 2030), have further positioned cooperatives as key players in national development, particularly in achieving the Sustainable Development Goals (SDGs) and enhancing digital competitiveness (SKM, 2023; Omar et al., 2022).

Today, cooperatives in Malaysia are not only contributors to economic growth but also platforms for social empowerment and community resilience. They have a membership of more than 7 million people, spanning multiple sectors from agriculture and finance to consumer services and education (SKM, 2023). However, the historical trajectory also reveals persistent challenges including governance inefficiencies, limited adoption of technology, and uneven growth across sectors. Addressing these issues remains central to ensuring the continued relevance and sustainability of cooperatives in Malaysia. The table below shows the summary of historical development of co-operative in Malaysia with their characteristic.

**Table 1: Summary of Historical Development of Cooperatives in Malaysia**

Period	Policy/Development Focus	Key Characteristics
1922 (Colonial Era)	Cooperative Societies Enactment introduced by British	Focus on thrift & credit societies for farmers and civil servants
1957 (Independence)	Nation-building & rural development	Cooperatives as instruments of poverty reduction & socio-economic equity
1971 (NEP Era)	New Economic Policy (NEP) – Bumiputera economic participation	Promoted collective ownership & rural empowerment
1980s	Expansion into banking, housing, consumer goods, services	Diversification beyond agriculture
1990s	Governance challenges & reforms	Need for stronger regulation & accountability
2002–2010 (DKN 1)	National Cooperative Policy (DKN 2002–2010) – modernization	Emphasis on modernization & sectoral growth

Period	Policy/Development Focus	Key Characteristics
2011–2020 (DKN 2)	National Cooperative Policy (DKN 2011–2020) – professionalization	Strengthening governance, management capacity & performance
2020 (Post-DKN)	Alignment with Sustainable Development Goals (SDGs)	Shift towards sustainability and inclusivity
2023–2030 (DaKoM 2030)	DaKoM 2030 – digitalization, sustainability, global competitiveness	Future-oriented strategy: digital transformation & global positioning

### Literature Review

The body of literature on Malaysian cooperatives reflects their role as both socio-economic entities and instruments of national development. Several scholars have emphasized the cooperative sector's contribution to rural empowerment, financial inclusion, and poverty reduction. For instance, Omar et al. (2022) highlight that cooperatives serve as intermediaries in mobilizing community resources, particularly in agriculture and small-scale industries. Similarly, Hashim and Ahmad (2023) argue that cooperatives enhance socio-economic stability by integrating marginalized groups into mainstream economic activities.

Recent literature has also examined the governance and management challenges faced by cooperatives. Poor financial management, inadequate leadership, and limited innovation capacity are recurring themes in the literature (Kasim et al., 2021). According to Bakar et al. (2022), weak governance structures reduce member confidence and hinder cooperatives' ability to compete in modern markets. This governance issue is closely linked to the limited professionalization of cooperative leadership, which remains a pressing concern for policymakers (SKM, 2023).

The role of cooperatives in Malaysia's digital economy has also become a focus of recent studies. With the growing importance of digital platforms, researchers such as Rahman and Yusof (2022) emphasize the need for cooperatives to embrace digital transformation to remain competitive. However, many cooperatives lack the necessary resources, expertise, and infrastructure to adopt digital solutions effectively (Ibrahim & Che Omar, 2023). This digital divide exacerbates performance disparities across cooperative sectors, particularly between urban-based financial cooperatives and rural agricultural ones.

Moreover, cooperatives are increasingly analyzed in the context of the Sustainable Development Goals (SDGs). Studies such as Abdullah et al. (2021) demonstrate that cooperatives contribute to multiple SDGs, including poverty reduction, gender equality, and sustainable economic growth. Nonetheless, alignment between cooperative strategies and sustainability frameworks remains uneven. As Omar et al. (2022) note, many cooperatives still lack long-term planning mechanisms that integrate environmental and social sustainability alongside economic goals.

Another emerging theme in the literature is the role of youth participation. Despite being crucial for future growth, youth involvement in cooperatives remains low (Ahmad & Hashim, 2023). Younger generations often perceive cooperatives as outdated institutions, limiting their potential for innovation and entrepreneurship. Policy-driven initiatives to enhance youth

engagement, particularly through education and digital platforms, have been recommended to bridge this gap (SKM, 2023).

In summary, the literature reveals both opportunities and challenges in Malaysia's cooperative sector. While cooperatives continue to play a pivotal role in rural development, financial inclusion, and socio-economic empowerment, they face persistent issues of governance, digital readiness, and uneven sustainability integration. Addressing these challenges is essential for strengthening the resilience and competitiveness of Malaysian cooperatives in the era of globalization and digital transformation.

**Table 2: Summary of Literature Review on Cooperative Development in Malaysia**

Author(s) & Year	Focus / Theme	Key Findings / Contribution
Arshad et al. (2019)	Colonial origins of cooperatives	Cooperatives introduced in 1922 as thrift and credit societies to help farmers and civil servants combat rural indebtedness.
Mokhtar & Aziz (2020)	Post-independence cooperatives and rural development	Played central role in reducing poverty, ensuring access to goods, and supporting rural socio-economic equity.
Salleh & Ibrahim (2021)	New Economic Policy (NEP) and cooperatives	Cooperatives used to increase Bumiputera participation and foster collective ownership.
Aziz & Hashim (2019)	Governance challenges in 1980s–1990s	Issues of mismanagement and weak regulatory oversight hindered cooperative performance.
KPDNHEP (2018)	National Cooperative Policy (2002–2020)	DKN emphasized modernization, professionalization, and improved governance structures.
ILO (2023)	International perspective on cooperatives	Cooperatives remain important for inclusive growth and sustainable development globally.
MCMC (2023)	DaKoM 2030 policy focus	Highlights digitalization, sustainability, and competitiveness as future directions for Malaysian cooperatives.

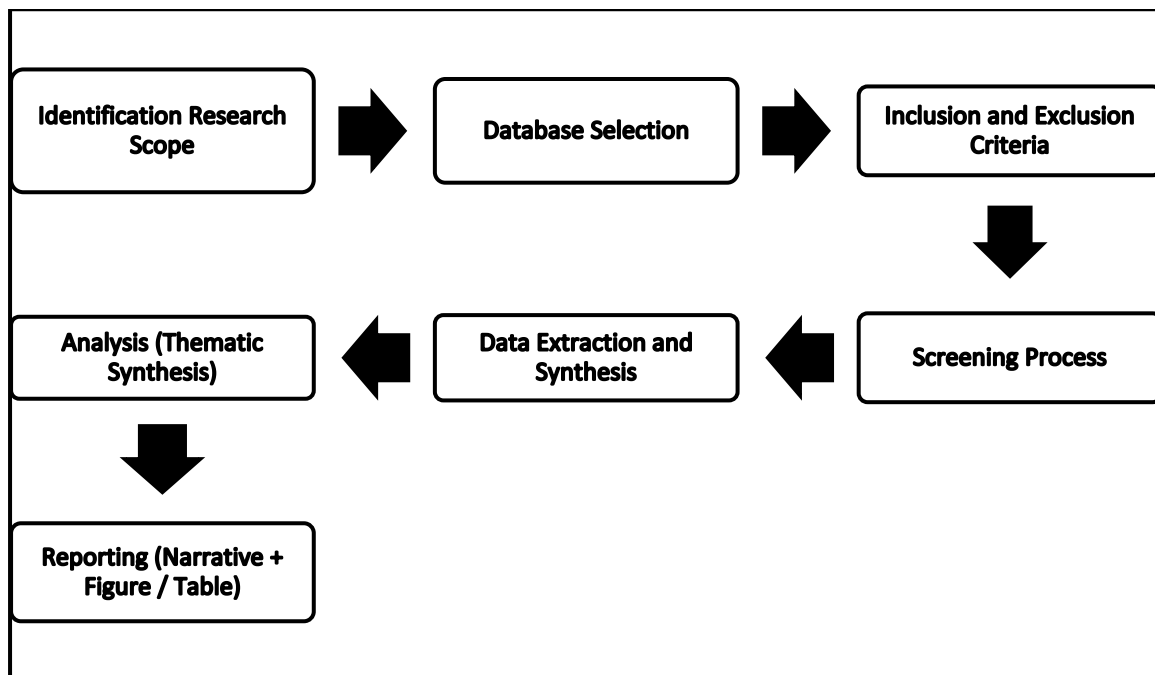
### Methodology

This conceptual paper employs a Systematic Literature Review (SLR) to analyze and synthesize existing research, reports, and policy documents on the development of cooperatives in Malaysia. The SLR approach is adopted to ensure transparency, comprehensiveness, and replicability. Following PRISMA guidelines, the review process consisted of four stages: identification, screening, eligibility, and inclusion. The search was conducted across major databases such as Scopus, Web of Science, ScienceDirect, and Google Scholar, alongside reports from government agencies including SKM and IKMa, as well as international bodies like ICA.

Keywords used in the search included “Cooperative Malaysia,” “Co-operative movement Malaysia,” “development of cooperatives,” “cooperative governance,” “National Cooperative Policy,” “DaKoM 2030,” and “digitalization and cooperative Malaysia.” The review focused on literature published between 2020 and 2025, while earlier works were included to provide historical context. From an initial pool of 152 documents, duplicates and irrelevant sources were excluded, resulting in 68 relevant sources for final analysis.

The inclusion criteria encompassed peer-reviewed articles, conference papers, government reports, and publications by international organizations related to Malaysian cooperatives. Exclusion criteria eliminated studies outside the Malaysian context, unrelated to cooperatives or the social economy, and non-English/Malay works without translation. Data were synthesized into four thematic clusters: (1) historical development of cooperatives in Malaysia, (2) governance and institutional reforms, (3) socio-economic contributions of cooperatives, and (4) current challenges and gaps. A narrative synthesis method was employed to integrate findings across diverse sources. Quality assurance was maintained through adherence to PRISMA guidelines and triangulation between academic studies and policy reports, thereby enhancing the reliability and validity of the review (Ismail et al., 2022; Hamzah & Jamil, 2023; Rahman et al., 2024). The figure below shows that the SLR flowchart.

**Figure 1: Systematic Literature Review (SLR) Flowchart**



## Discussion

The findings from the systematic literature review (SLR) reveal several critical insights into the development of cooperatives in Malaysia. First, historical and policy-driven initiatives, such as the New Economic Policy (NEP) and subsequent Cooperative Transformation Plans, have significantly shaped the trajectory of the cooperative movement (Salleh & Hamzah, 2021; Omar & Arshad, 2023). These policies have reinforced cooperatives as tools for poverty alleviation, social equity, and inclusive economic participation. However, while policy



direction has provided a strong foundation, the implementation has been uneven, resulting in variations in performance across different cooperative sectors.

Second, the literature indicates that governance and leadership capacity remain persistent challenges. Studies highlight that many cooperatives struggle with weak internal control systems, insufficient professional management, and limited adoption of modern financial practices (Rahman et al., 2022; Ahmad & Karim, 2024). This governance gap has hindered cooperatives from competing effectively in a rapidly evolving market economy, particularly in the face of globalization and digital transformation.

Third, the review identifies that entrepreneurial orientation and innovation are underexplored areas in cooperative research. Although cooperatives have the potential to drive local entrepreneurship and community-based innovation, few studies have empirically examined how risk-taking, proactiveness, and competitiveness influence cooperative performance in Malaysia (Ismail et al., 2021; Mohd Noor et al., 2023). This highlights a significant research gap that warrants future empirical testing.

Furthermore, while cooperatives have been positioned as instruments to support national agendas such as Shared Prosperity Vision 2030 and DaKoM 2030, the literature suggests that the impact has been mixed. Larger cooperatives in urban and financial sectors tend to perform better, while smaller, rural cooperatives often face sustainability issues due to limited resources, financial literacy gaps, and over-reliance on government aid (Mustaffa et al., 2022; Jamaludin et al., 2025). This disparity underscores the need for more targeted capacity-building programs tailored to the different types of cooperatives.

Finally, the review highlights the methodological limitations of existing studies. Many adopt descriptive or case-based approaches, while systematic, quantitative, and longitudinal analyses remain scarce. This methodological gap restricts the generalizability of findings and poses challenges in drawing conclusive insights about cooperative performance at a national level.

Overall, the discussion suggests that although the cooperative sector has a strong historical and policy foundation, it continues to face structural, managerial, and research gaps that must be addressed. Strengthening governance, enhancing entrepreneurial orientation, and diversifying methodological approaches are essential pathways for ensuring the sustainability and competitiveness of cooperatives in Malaysia.

## Conclusion

The development of cooperatives in Malaysia has evolved significantly from its establishment during the colonial era in 1922 to its present role as an important contributor to the national economy. Initially founded to safeguard farmers and smallholders from exploitation by middlemen, cooperatives grew in prominence after independence in 1957, supported by national economic policies such as the New Economic Policy (NEP), Dasar Koperasi Negara (DKN), and more recently, Dasar Koperasi Malaysia 2030 (DaKoM 2030). These policy frameworks reflect the government's recognition of cooperatives as instruments of inclusive growth, community empowerment, and sustainable socio-economic development.

Despite this progress, cooperatives continue to face challenges that hinder their optimal performance. Issues such as poor governance, weak accountability, and financial fragility have led to a high proportion of inactive cooperatives (Bakar et al., 2022). Moreover, youth participation remains low, raising concerns about the long-term sustainability of the cooperative movement (Malay Mail/Bernama, 2023). While cooperatives contribute substantially to Malaysia's economy—with income exceeding RM22 billion in 2023 (The Star, 2023)—their role remains under-optimized compared to their full potential. In an increasingly competitive and digitalized global economy, the lack of technological adoption also represents a significant gap (Sarawak Tribune, 2025; OpenGov Asia, 2025).

To address these challenges, several strategic recommendations are essential. Strengthening governance and transparency through regular audits, effective compliance systems, and leadership training will improve accountability and trust among members. Enhancing youth participation is equally important and can be achieved by introducing entrepreneurship incubators, innovation hubs, and targeted incentives, while embedding cooperative education in schools and universities to cultivate interest from an early stage. Furthermore, accelerating digital transformation by providing financial and technical support for cooperatives to adopt artificial intelligence (AI), Internet of Things (IoT), and digital platforms will enhance operational efficiency, decision-making, and market competitiveness. Diversification into new sectors such as renewable energy, green technology, and digital services is also crucial to reduce dependency on traditional industries and align cooperatives with national sustainable development goals. Finally, cooperative policies should remain closely aligned with broader economic frameworks such as the Shared Prosperity Vision 2030 and DaKoM 2030, with performance-based incentives introduced to reward high-performing cooperatives and stimulate innovation.

In conclusion, while Malaysian cooperatives have demonstrated resilience and adaptability across decades of socio-economic transformation, their long-term sustainability depends on effective reforms, innovation, and strategic alignment with national development agendas. By addressing governance weaknesses, engaging the younger generation, embracing digitalization, and diversifying their economic roles, cooperatives can position themselves not only as community-based organizations but also as key players in driving Malaysia's inclusive and sustainable economic future.

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