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ACCOUNTABILITY THROUGH TRANSPARENCY: AN EXPLORATORY STUDY OF SCHOOL COOPERATIVES IN THE SEGAMAT REGION

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Abstract:

This study explores transparency as the key accountability practice in Malaysian school cooperatives. However, limited research has examined how accountability can be practiced in Malaysian school cooperatives. School cooperatives play strong roles in educating students in financial literacy and democratic management. Hence, the accountability is significant in the success of school cooperatives. This study applied a qualitative approach and exploratory case study design. Data were collected through semi-structured interviews and analysis of cooperative records. Thematic analysis was used to find the patterns of accountability—transparency. The results emphasize the necessity of three key aspects of information transparency in the cooperative: governance transparency, hierarchical transparency, and regulatory transparency. However, there were issues identified, such as limited resources and inconsistent engagement with students, which indicated areas for improvement. The study contributes to the literature on cooperative governance by highlighting the three dimensions of transparency that are governance transparency, hierarchical transparency, and regulatory transparency. These findings equip

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cooperative managers with strategies for operational sustainability, offer teachers a practical framework to teach financial and ethical leadership, and guide policymakers in establishing standardized governance regulations. Prioritizing transparency ultimately strengthens stakeholder confidence and provides a foundation for future studies on governance in educational cooperatives.

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Keyword:

Accountability, Governance, School Cooperatives, Transparency

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Introduction

The school cooperatives began in 1965 as a result of the idea from Y.M. Prof. Diraja Ungku A. Aziz, as a new function in the cooperative movement in Malaysia. The Malaysian Cooperative Policy 2030 (DaKoM 2030), Malaysia's strategic framework aimed at making the cooperative sector a highly significant contributor to the national economy, targeting RM60 billion in revenue by 2025 and RM73 billion by 2030. Malaysian school cooperatives have embraced the government's challenge to become a major driver of the country's economy.

According to the Cooperative Statistics Malaysia report, 2025 highlighted that there had been a total of 2,512 registered school cooperatives in Malaysia. In June 2025, news from Bernama stated that two (2) school cooperatives had successfully generated revenue exceeding RM2 million, while 42 others recorded revenue of over RM1 million for 2025. Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) also sees vast potential to enhance the sharing of resources and expertise with cooperatives across ASEAN and Asia, particularly involving the school cooperative model following the success of school co-ops in this country (Bernama, Jan 2025).

In addition to that, Steven Sim Chee Keong, the Minister of Entrepreneur and Cooperatives Development (KUSKOP) also had proposed empowering the cooperative movement at the school and educational institution levels as early-stage business schools to cultivate an entrepreneurial culture among students (Bernama, March 2026). He added school cooperatives can serve as a platform to create opportunities for students to learn how to manage shares, conduct general meetings, and formulate business strategies firsthand. This achievement proves that school cooperatives can be a serious entrepreneurial and business platform, thus becoming the backbone for the formation of successful cooperative entrepreneurs in the future. Hence, school cooperatives are now becoming viable platforms for real business and entrepreneurship.

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As a result, students now bear a greater responsibility and accountability that extends beyond simply studying. They must be qualified to manage the school cooperative properly under the supervision of teachers and regulators. Therefore, this study will explore transparency as the key accountability practice in Malaysian school cooperatives. The following sections will discuss the literature review on accountability in school cooperatives, focusing on transparency, followed by the methodology and then the findings.

Literature Review

The literature review is divided into three main sections. The first part of the paper discusses accountability and its role in good governance, highlighting transparency as a key component. The second section reviews the role and practice of school cooperatives in Malaysia and the roles they play in entrepreneurship, student development, and cooperative governance. The last section focuses on the accountability-transparency framework that has been used in this research, as it serves as a theoretical basis to explore accountability practices in school cooperatives in Malaysia.

Accountability

The concept of accountability is well known as one of the basic pillars of good governance in a fair and equitable manner and has been extensively linked to transparency, responsibility and trustworthiness (Bovens, 2007). Since the early 1990s, accountability has been defined repeatedly as a responsibility to explain, to act, and to justify, a responsibility that fosters transparency in organizations (Grey & Jenkins, 1993). Scholars and researchers have provided various definitions and explanations of accountability. Accountability, which was defined based on prior literature, is represented as Table 1:

Table 1: Prior Literature of Accountability

No	Researchers	Year	Transparency
1	Grey & Jenkins	1993	Accountability requires individuals to explain and justify their actions, ultimately fostering greater transparency.
2	Ismail	2005	Transparency, accountability, and integrity are the components of Malaysian governance.
3	Blagescu et al.	2005	Transparency is the provision of accessible and timely information to stakeholders and the opening up of organizational procedures, structures, and processes for their assessment.
4	Koppell	2005	Transparency is a crucial tool for accountability.
5	Bovens	2007	To convey integrity and transparency, the concept of accountability is widely deployed across official policy and political rhetoric.
6	Wood & Winston	2007	The resultant openness scale has a high degree of reliability.
7	Brennan & Solomon	2008	Financial reporting is a key transparency mechanism designed to align managerial and shareholder interests.

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8	Japelus et al.	2017	Providing transparent details with a top-level hierarchy allows managers to remain accountable for their decisions and actions.
9	Pozen	2020	Society often sees transparency as both the root of societal problems and the key to fixing them.
10	Ortega-Rodríguez et al.	2020	Transparency is a key element in accountability and voluntary disclosure of information to improve credibility.
11	Gazzalo, Amelio, Papagiannis & Michaelides	2021	As an NGO's funding grows, it will lead to higher transparency in reporting.
12	Widiyanto & Utomo	2022	Importance of transparency, accountability, and member participation in cooperative organizations.
13	Japelus et al.	2023	The cooperatives at the school have a high degree of accountability, which includes transparency, participation, complaints and responsiveness, and performance review.
14	Hardini et al.	2024	Open government and public complaints complement each other in creating a more transparent, participative, responsible, and responsive environment to public needs.
15	Kulmie	2025	A positive correlation between responsiveness, transparency, and the quality of public service delivery in Somalia.

In the Malaysian context, accountability is regarded as one of the key elements of effective governance alongside transparency and integrity (Ismail, 2005), while Bovens (2007) further argues that accountability has become a central concept in political discourse and public policy because it reflects transparency and public trust. The literature also identifies transparency as a crucial tool for enhancing accountability by sharing information about the organization. Japelus et al. (2017) suggest that accountability is demonstrated by providing transparent information to higher management, whereas Ortega-Rodríguez et al. (2020) contend that voluntary information disclosure enhances organizational credibility. In a similar vein, Gazzalo et al. (2021) revealed that NGOs with higher funds have more transparent reporting, and Widiyanto and Utomo (2022) argued that the three elements of transparency, accountability, and member participation are crucial in effective governance in cooperative organizations. In line with this, Japelus et al. (2023) found that school cooperatives can improve their accountability by being transparent, carrying out performance reviews, being responsive, and involving stakeholders. Recent studies have further established the relationship between public services and open government. Hardini et al. (2024) showed that open government initiatives and public complaint systems improve transparency and leadership responsiveness; Kulmie et al. (2025) showed that responsiveness, transparency, and service quality were positively correlated with public services.

Collectively, these studies indicate that accountability extends beyond the obligation to justify decisions and encompasses transparency, integrity, responsiveness, stakeholder participation, and information disclosure. Based on the prior literature, without transparency, true accountability is practically impossible. Hence, these indicate that transparency is the

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sustaining element of accountability. Therefore, this study employs Japelus et al. (2023), which is the extension of Japelus et al. (2017), as a reference to explore transparency as the key element of the accountability in school cooperatives.

School Cooperative Practices

The Cooperative Statistic Malaysia report for 2025 highlighted that there had been a total of 2,512 registered school cooperatives in Malaysia, with a total turnover of RM604.21 million and boasting over 2 million members. The turnover had increased by 13.6% compared to the 2024 report of school cooperatives. Most of the school cooperatives are involved in the consumer industry (2,460 school cooperatives), services (41 school cooperatives), and agriculture (11 school cooperatives). Hence, based on the statistic, the school cooperatives are now aligned with DKN 2030 goals, where the Malaysian government expects the cooperative sector to generate 60 million turnovers by the year 2030. As per the Cooperative Societies Act (1993), students above the age of 12 years can become members of a cooperative with students appointed as ordinary members, committee members, and cooperative board members by school administration.

In the 21st century, school cooperatives not only offer services but also cultivate students' entrepreneurial talents (Halim, 2020). Nuriyanti (2023) stated the role of school cooperatives is important, especially to encourage entrepreneurial practice activities in schools by providing training and mentoring. In school cooperatives, management itself requires a systematic and sophisticated approach that consists of three elements: (a) transparency, (b) accountability, and (c) integrity (Ismail, 2004). He suggested that the school cooperative will successfully implement these three elements if it is exposed to and understands the foundations of cooperative establishment. Therefore, the three elements of transparency, accountability, and integrity are significant in managing school cooperatives. Thus, this study uses the framework proposed by Japelus et al. (2023), which extends the work of Japelus et al. (2017), as the basis for investigating transparency in the accountability practices of school cooperatives.

School Cooperative Accountability—Transparency

School cooperatives, which are educationally affiliated cooperative organizations, are important organizations that promote financial literacy, financial skills, and democratic management among students. School cooperatives are run on a transparent basis, and accountability is an integral part of their governance. Figure 1 was a School Cooperative Accountability-Transparency Framework. This study is guided by a framework of transparency as an indicator to examine the governance practices of school cooperatives. Through this framework, the study will explore the practices of school cooperatives in executing and sustaining accountability in their organizational procedures. It will offer valuable advice to school cooperatives on ways to strengthen accountability practices to continue to provide equitable benefits and maintain good governance. Transparency in the school cooperative is the openness of the management team in sharing information with students, teachers, and members of the cooperative regarding the cooperative activities, financial statements, and decision-making process. This helps to build trust and involves everyone in the process, ensuring that they have access to important information (Grey & Jenkins, 1993; Bovens, 2007; Widiyanto & Utomo, 2022; Kulmie, 2025).

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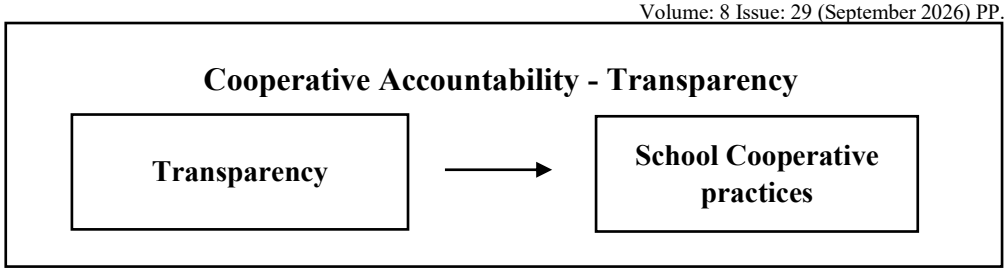


Figure 1: School Cooperative Accountability-Transparency Framework

Methodology

The research is designed as an exploratory case study (Yin, 2018). This approach is chosen because it allows for a detailed examination of the specific governance mechanisms within school cooperatives and how accountability practices are implemented in real-world settings. By focusing on school cooperatives, the study seeks to gather rich, contextual data that can illustrate the nuances of cooperative governance and its associated challenges. To gather data on accountability practices, semi-structured interviews will be the primary data collection method. As for this study, eight (8) school cooperatives from the Segamat Region of Johor based on their active involvement in commercial operations, such as buying, selling, and service provision were selected. From each co-operative, two (2) to three (3) key individuals directly responsible for managing these activities were interviewed. With the participants' permission, all interviews were recorded, transcribed, and documented.

As for data analysis, this study used the content analysis approach (Yin 2014) to explore the issues of accountability in school cooperatives. Qualitative data from interviews and documents will be analyzed using thematic analysis. Thematic analysis involves identifying, analyzing, and reporting patterns (themes) within data, and the process follows the steps of Braun and Clarke (2022), which are familiarization with data, coding, theme development, and interpretation.

Analysis and Discussion

Transparency is the fuel that powers accountability. The concept of accountability has become increasingly important in the context of school cooperatives, as they are entrusted with the responsibility of managing and distributing resources to their members. Focusing mainly on transparency as key indicators for governance in school cooperatives, the findings showed the achievement of accountability through both financial and non-financial performance of school cooperatives to their members. In the context of school cooperatives, financial performance refers to the disclosure of financial information such as dividends, turnover, and profits in the annual report, which must be regularly evaluated**.** The way the school cooperatives handled complaints and responded to cooperative members, active participation, as well as how they used other non-financial factors, were the key factors in achieving accountability through non-financial performance. The findings on transparency are discussed.

Governance Transparency - Transparent Information from Board to Members

The boards from all eight school co-operatives communicated transparently with their members. School cooperative D asserted that *"The board is responsible for the tasks or positions assigned to ensure the smooth operation of the cooperative.* While school cooperative

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A mentioned that "*during the AGM, cooperative members received both the financial and non-financial reports. The board will disclose everything, and they usually present the information through PowerPoint slides and give each member a financial book.* In addition, the school cooperative H also stated that t*he board conducted a meeting at least 3 times a year. They will discuss cooperative shop sales and feedback from the members. The AGM is conducted once a year. The cooperative report is distributed to all cooperative members during the AGM. During the AGM, the board will present a proposal and report financial and non-financial matters.*

Hierarchical Transparency - Transparent Information from Lower to Middle to Top (Managerial Level)

All eight school cooperatives maintained complete transparency at the managerial level. School cooperative F explained that *"the management will appoint the teacher as a committee member of the cooperative. Every activity carried out by the cooperative must receive approval from the top management of the cooperative.* While school cooperative G elaborated that *"they will have informal discussions to discuss the usual activity plan, and actions taken by the committee members will be through the WhatsApp group for approval. Certain programs that require cooperative funding must get approval first. The person in charge must submit an official receipt for each item purchased with the cooperative fund after successfully carrying out the program. "* Same as school cooperative B, they also mentioned that *"Every teacher who has been appointed as a cooperative committee is the one who manages the cooperative and makes sure all activity is running smoothly."*

Regulatory Transparency - Transparent Information From Cooperative To SKM/Internal Audit/External Audit

All eight school cooperatives maintained total visibility to SKM/internal/external audits. School cooperative A stated that "Every year, SKM will invite the school cooperative to gather in one place to help the school cooperative prepare for their financial and non-financial activities, such as charitable activities. All this information is disclosed transparently." School cooperative D also explained that *"The audit reports and financial reports of school cooperatives must refer to UUK (Undang-Undang Kecil Koperasi). Usually, the report will be submitted to SKM, the treasurer."* Then school cooperative B mentioned that "*The report will be audited by the internal auditor first before being submitted to SKM. All information is transparent, and they disclosed everything.*"

Consequently, the findings indicate that all eight cooperatives have indirectly implemented the recommended indicators proposed by Japelus et al. (2023), which are based on those from Japelus et al. (2017) and serve as a reference for investigating transparency as the key accountability practices in school cooperatives, in line with the definition of accountability used in this study. The findings emphasize three essential dimensions of information transparency within the school cooperative: (1) governance transparency, which is from the board to its members; (2) hierarchical transparency through a bottom-up flow from lower-level staff to top management; and (3) regulatory transparency, between the cooperative, SKM, and internal/external auditors. Maintaining openness across these channels ultimately ensures stakeholder trust, managerial alignment, and strict institutional accountability.

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School cooperatives are based on the concept of democratic participation, which involves the cooperative managers, teachers, and students in the activities and decision-making. This will help students understand the functioning of cooperative governance and also help them to imbibe values of fairness, inclusiveness, and social responsibility. School cooperatives seek to build a culture that is transparent and responsive, values these principles, and holds members accountable for their actions to that end. When cooperatives take on financial responsibilities like running a school canteen, stationery shop, or other business, it is important to have robust accountability measures to prevent financial mismanagement, distribute resources equitably, and ensure that all members receive benefits from cooperatives. School cooperatives have been widely recognized and seen to promote financial education among students and improve school management in the Malaysian context. Therefore, accountability practices will facilitate smooth operations and create a learning environment for pupils to learn about financial management, governance, and ethical practices.

Conclusion

The findings of this study show that transparency is the vital aspect in achieving accountability in Malaysian school cooperatives. Through transparency in the governance process, school cooperatives can foster responsible governance, enhance organizational effectiveness, and build an integrity and trust culture. As school cooperatives play a vital role in financial education and democratic management, accountability is essential for their sustainability and success. These practices promote transparency of financial and non-financial information to stakeholders, foster trust from members, and facilitate good governance. Overall, the study emphasizes the need to strengthen accountability systems in school cooperatives. The findings provide cooperative managers actionable tools for long-term sustainability, empower teachers to deliver practical ethical management education, and assist policymakers in institutionalizing governance standards. The results also indicate that the accountability-transparency framework proposed by Japelus et al. (2023), which builds on the framework developed by Japelus et al. (2017), is present in the governance of the school cooperatives involved.

Therefore, this study concludes that accountability in school cooperatives does not just stop at the financial reporting and extends to other areas such as transparency in decision-making, responsiveness, participation, and good communication among stakeholders. In addition, these accountability measures offer tools for students to learn about financial management, cooperative decision-making, and ethical decision-making and help to ensure the sustainability of cooperatives in schools. Accordingly, transparency should remain a priority for school cooperatives to make the cooperative sector more efficient in terms of good governance and increase the confidence of the stakeholders in the cooperative sector. Future research can expand on this structure of accountability to better understand its implementation in various cooperative settings across different sectors and areas of cooperative governance.

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Ethics Statement: This study was conducted in accordance with ethical research standards. All procedures involving human participants were reviewed and approved by the UiTM Research Ethics Committee, approval number REC/06/2021 (MR/403). Informed consent was obtained from all participants prior to data collection. Participation was voluntary, and respondents were assured of confidentiality and anonymity. The data collected were used solely for academic purposes.

Author Contribution Statement: All authors contributed significantly to the development of this manuscript. Nur Eyliawati Japelus was responsible for the conceptualization, methodology, and overall supervision of the study. Syed Khusairi Tuan Azam and Dr Noraizah Abu Bakar handled data collection, analysis, and interpretation of results. Dr Mas Ervina Samsuddin and Dr Jannah Munirah Md Noor contributed to the literature review, drafting, and critical revision of the manuscript. All authors read and approved the final version of the manuscript prior to submission.

Declaration on the Use of Artificial Intelligence (AI) "The author(s) declare that generative AI or AI-assisted technologies were used during the preparation of this manuscript. The following tool(s) were used: ChatGPT (OpenAI) and Google Gemini (Google). The tools were used for language editing, grammar improvement, enhancing clarity and readability, brainstorming ideas, assisting with data analysis and interpretation. All AI-assisted content was reviewed and verified by the author(s), who take full responsibility for the accuracy, originality, integrity, and final content of the manuscript."

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