

The Performance of Single Mother Co-operatives and Their Influencing Factors: A Qualitative Investigation in Peninsular Malaysia

(Prestasi Koperasi Ibu Tunggal dan Faktor Pengaruhnya: Satu Kajian Kualitatif di Semenanjung Malaysia)

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ABSTRACT

The purpose of this study is to investigate the performance of Peninsular Malaysia's single mother co-operatives. This study mainly examines the number of active and inactive co-operatives and identifies the key factors influencing their success or failure. The research evaluated 23 co-operative groups of single mothers. The performance of the co-operatives was analysed through in-depth interviews with officers of the Malaysian Co-operative Societies Commission (MCSC). Despite the government's financial and non-financial assistance, the findings indicate that co-operatives have not performed well. The preliminary results suggest that inactive single mother co-operatives are higher than those active ones. This study found that 61% of the total single mother co-operatives in Peninsular Malaysia are inactive (dormant and non-operational) compared to 39% active ones. Four influencing factors contribute to a higher percentage of inactive co-operatives: limited resources, dependence on subsidies and sponsors, managerial incompetency, and member participation. The results suggest solutions for the management of single mother co-operatives and provide additional information and contribution to the parties involved to empower the association to fulfil the economic, social, and cultural requirements.

Keywords: Co-operatives; single mother; performance; influencing factors; Peninsular Malaysia

ABSTRAK

Kajian ini bertujuan untuk mengkaji prestasi koperasi ibu tunggal di Semenanjung Malaysia. Secara khusus, kajian ini meneliti jumlah koperasi yang aktif dan tidak aktif serta menyoroti faktor utama yang menyumbang kepada kejayaan atau kegagalan mereka. Kajian ini dijalankan dengan cara menilai 23 kumpulan koperasi ibu tunggal. Analisis prestasi koperasi diperoleh melalui temu bual terperinci dengan pegawai Suruhanjaya Koperasi Malaysia (SKM). Meskipun terdapat sokongan daripada segi kewangan dan bukan kewangan oleh kerajaan, dapatan menunjukkan bahawa prestasi koperasi tidak memuaskan. Hasil kajian awal menunjukkan bahawa jumlah koperasi ibu tunggal yang tidak aktif adalah lebih tinggi berbanding yang aktif. Kajian ini mendapati bahawa 61% daripada jumlah koperasi di Semenanjung Malaysia adalah tidak aktif (dorman dan tidak beroperasi), manakala hanya 39% daripada mereka yang masih aktif. Analisis ini menunjukkan bahawa jumlah koperasi tidak aktif yang lebih tinggi disumbangkan oleh empat faktor yang berpengaruh: sumber yang terhad, kebergantungan pada subsidi dan penaja, ketidakupayaan pengurusan, dan penyertaan anggota. Hasil kajian ini mencadangkan beberapa penyelesaian bagi pengurusan koperasi ibu tunggal dan menyediakan maklumat serta sumbangan tambahan kepada pihak yang terlibat bagi memperkasa persatuan untuk memenuhi keperluan ekonomi, sosial, dan budaya.

Kata kunci: Koperasi; ibu tunggal; prestasi; faktor pengaruh; Semenanjung Malaysia

INTRODUCTION

Single mothers are a group with high motivation and willingness to bear the risk (Roddin et al., 2000). The Malaysian Co-operative Societies Commission (MCSC) collaborates with the Ministry of Women, Family, and Community to establish single mother co-operatives to boost single mothers' participation in co-operative business. It is presented as one of the options for improving the single mother community's standards of living and socioeconomic status. The Malaysian government has recently issued a specific action plan named *Pelan Tindakan Pemerkasaan Ibu Tunggal* (2015–2020). There are three main objectives to empower single mothers, namely (1) increasing the awareness and commitment of stakeholders to strengthen the single mother economy; (2) improving the social well-being of single mothers; and (3) enhancing research and development coordination for single mothers (KPWKM, 2015). The fourth strategic plan, in particular, aims to enhance the socioeconomic position and welfare of single mothers through the establishment of co-operatives. The key performance index (KPI) consists of the indicator (number of established co-operatives), target (two co-operatives in each state), and period (2015–2018). The programme involves agencies such as the Ministry of Women, Family, and Community Development, the Women Development Department, the Malaysian Communications and Multimedia Commission (MCMC), and the Ministry of Domestic Trade and Consumer Affairs. Furthermore, the 11th Malaysia Plan (2016–2020) emphasises the provision of well-being and prosperity through the six strategic thrusts, which include increasing inclusivity towards an equal society and promoting the well-being of Malaysians. In this context, the Malaysian government considered the dilemmas of single mothers and female-headed households a significant issue.

In Malaysia, co-operatives are established to help enterprises sustain the economy and survive in the long run. It is consistent with the International Co-operative Alliance 2020 Vision; co-operatives are envisioned to become the acknowledged leader in the economy, social, and environmental sustainability model preferred by people and the fastest growing form of enterprise by 2020 (www.ica.coop/en/vision-mission). Therefore, co-operatives need to strengthen their network and linkage with government agencies to support entrepreneurs, especially single mothers, as they struggle to survive (Karen & Isabelita, 2015). Single mothers are encouraged to involve in entrepreneurial activities because this arena can be a good opportunity for women to find their income sources (Roddin et al., 2000). In addition, being women entrepreneurs will help single mothers to survive and succeed in business. It is because women entrepreneurs are known as women with the motivation to develop their businesses (McKay, 2001).

Therefore, it is suggested that single mother co-operatives be the platform to help single mothers in their entrepreneurial activities, such as expanding their business activities, increasing their income, and enhancing their entrepreneurial skills. However, primarily single mother co-operatives, women face challenges to stay competitive and survive in the industry (Abu Bakar, 2016). Consequently, single mothers face complex life challenges, such as economic instability, impaired emotional well-being, and health problems (Zakaria et al., 2019). It becomes an ongoing debate on this issue and necessitates an immediate investigation.

The purpose of this study is to investigate the performance of single mother co-operatives in Peninsular Malaysia. It addresses the issues of the following questions: How many single mother co-operatives are active and inactive? What are the main factors influencing the single mother co-operatives performance (success or failure)? This paper is organised in the following manner. The first section examines the literature on co-operatives and single mother co-operatives in Malaysia. Following that, the second section discusses the methodology used to gather and analyse data. Meanwhile, the third section summarises the findings of this study. The final section concludes the study and provides pertinent suggestions for future studies.

LITERATURE REVIEW

CO-OPERATIVES AND PERFORMANCE

According to the International Co-operative Alliance (Co-operative Societies Act 1993, Section 2), a co-operative is an organisation formed to fulfil economic, social, and cultural goals. It is a reference to “an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise based on the co-operatives' principles”. Co-operative is another anti-capitalist strategy aiming at bringing people out of poverty and misery. In this perspective, society is the foundation of the economy, intending to fight the occupation since the early twentieth century (Hatta, 1960; Mustapa Kamal Maulut, Norsaadah Mustafa & Abdul Jumaat Muhajar, 2015). The basic principles used by the international co-operative societies are taken from Rochdale Co-operative Principles (Rochdale Principles). There are some similarities and differences in the principles embodied in the Malaysia Co-operative Societies Act 1993 (Zulkarnain,

2007). Nevertheless, the principles include voluntary and open membership, democratic control by members, economic participation, autonomy and independence, education training information, cooperation among co-operatives, and community consciousness.

Co-operatives have traditionally been seen as an economic entity with a significant social duty to its members in particular and society as a whole. As a result, co-operatives' performance is measured in their success or failure to contribute to society. Financial ratios are often used by co-operatives to assess their performance because they are straightforward and can be computed using financial data included in financial statements. A co-operative's performance may be evaluated via liquidity and efficiency, in addition to financial metrics, such as profitability. Aside from financial performance, co-operatives' success may also be assessed by their capacity to fulfil non-financial goals such as serving members' social needs and practising good governance (Huang et al., 2015).

In a study on the relationship between co-operatives' governance and performance in Malaysia, Huang et al. (2015) showed that variables affecting co-operative performance include members' involvement based on their age and education, amount of investment, technical abilities, and the co-operative's value to members. It shows that members' participation plays a vital role in determining how a co-operative may perform in business activities. Thus, non-financial performance is also considered a measurement to keep the co-operative sustained compared to financial performance (Aini et al., 2012; Othman et al., 2012). In Ethiopia, the sustainability of growth and development within co-operative societies are debatable. The issue requires the governance of co-operative societies to cater to the managerial efficiency of committee members, high commitment of committees, healthy governance intervention within the co-operatives' business operation, full participation of stakeholders in three dimensions to govern co-operatives, and excellent government support (Karthikeyan, 2016).

Additionally, the co-operative must take appropriate measures, such as strengthening the board of directors' capacity and adhering to the criteria of great co-operatives. Assume the board members have positive qualities such as goal setting, a condition-oriented personality, understanding of planning, leadership, and management, and a high degree of motivation. In that case, the co-operatives have great potential to develop and excel in their performance. On the other hand, Anuar Mat Esa (2015) and Kaur (2006) argued that any assessment of co-operative success must take into account the organisation's purpose and strategic intent. It captures the board's structure influences the board's effectiveness (Mustapa Kamal et al., 2015). It includes maintaining the co-operative's commercial success, optimising benefits, and meeting members' needs and desires.

In another instance, Azra Alhafidz Azmi (2015) said that training and education are critical components of increasing the efficacy and performance of co-operatives in Sarawak, Malaysia. For that purpose, related parties, such as Malaysia Co-operative Societies Commission (MCSC), Co-operative College of Malaysia (CCM), International Co-operative Alliance (ICA), and the National Co-operative Movement of Malaysia (Angkasa), must work hand-in-hand. They should develop and provide a plethora of helpful and impactful training programmes. It will ensure the establishment of a skilled and informed co-operative community for the country's future prosperity. Meanwhile, Karen and Isabelita (2015) recommended improving co-operative performance by enhancing human resource skills through education and professionalism. Consequently, Azlifah (2016) advised conducting a Training Needs Analysis (TNA) before proceeding with the development of co-operative training programmes for boards and members. It is to determine the location, the training content, and the participant attending the training. The TNA is the first phase in the training cycle, and it analyses the returns on training investment. It enables one to minimise the chance of making mistakes during training and development programmes and assuring the programmes' efficacy. Thus, training and education are critical components of increasing the co-operative's efficacy and performance.

PERFORMANCE OF SINGLE MOTHER CO-OPERATIVES IN MALAYSIA

In general, women who have separated or divorced or lost their husbands to death are widows. In the Malaysian community, they are commonly known as single mothers. The terminology is widely used in describing a woman surviving without her spouse (Md. Ali et al., 2004). Single mothers face many trials and challenges in continuing their lives after the absence of their spouses. They have to raise children on their own and face financial problems as a big issue. The single mother community's standard of living and socioeconomic status is lower than those of other Malaysian groups (Nor Aini & Ishak, 2003; Abdillah & Sulehan, 2015). Hence, the increasing number of single mothers is no longer a personal issue, but it has become a national concern. They face numerous problems, including a high incidence of poverty, limited job opportunities, limited social infrastructure, and problems associated with childcare. Single mothers need intervention and assistance from relevant government agencies to assist them as the breadwinner in their household.

In a current situation, the household income of single mothers falls under the B40 category (Talib et al., 2020). Even though single mothers are always linked with a higher poverty level, there is still not enough evidence to claim their household income is below the poverty line (Sabri et al., 2021). This issue reveals the increasing number of single mothers in Malaysia, which is no longer a personal issue but has become a national concern. Their role as the head of the family demands single mothers to become involved in entrepreneurship to support their family's needs. However, not all of them can achieve commendable success in co-operative business. They face various problems while starting and operating co-operative businesses (Md. Ali et al., 2004; Mustapa Kamal et al., 2015). This situation can result in the poor financial and non-financial performance of single mother co-operatives in Malaysia. Although the government has provided incentives and entrepreneurial grants for single mothers to start their businesses, there is only a slight increase in the success of single mother entrepreneurship with the existing internal problems faced by co-operatives. The problems are among the factors contributing to the failure of single mother co-operatives. Studies revealed a few influencing factors contributing to the failure of single mother co-operatives.

According to Md. Ali et al. (2004), one of the factors contributing to the failure of single mother co-operatives is limited survival programmes experienced by co-operatives. Hence, there are single mother co-operatives that are not active after one year of establishment. The co-operatives, government agencies, and private sectors should consider providing specific survival programmes to ensure that the co-operatives are active and survive. Another influencing factor is the attitude of co-operative members. Despite the fact that numerous facilities and support in financing and facility equipment have been provided, many single mother entrepreneurs have struggled to thrive in business. In 2010, the 5th Malaysian Prime Minister, Tun Abdullah Ahmad Badawi, highlighted that one of the failures is being too dependent on government agencies. Some single mother co-operatives have to be shut down due to this attitude, existed among their members. Single mother entrepreneurs should avoid being overly reliant on government assistance and subsidies to thrive and compete in the Fourth Industrial Revolution (IR4) age. Government support can help entrepreneurs develop their businesses, but success is not guaranteed (Ayob, Daud & Ismail, 2016). On the other hand, attitudes and values are the most influential factors contributing to survival and success.

Besides that, the poor performance of single mother co-operatives results from the board members not playing any significant role. Mustafa Kamal et al. (2015) stated that some boards do not regularly conduct meetings dictated by the co-operative's rule. However, the number of attendances is high among the board members in any meeting or compulsory courses by MCSC. The boards should organise regular meetings and annual general meetings. Thus, single mother co-operatives can execute practical implementations by enhancing their board of directors' capability according to excellent co-operatives. Studies also considered knowledge sharing capability as an influencing factor for co-operatives organisations. The absence of sharing capabilities may jeopardise the organisation's ability to remain competitive and function well (Hayati Abdul-Jalal, Paul Toulson & David, 2013). Besides, globalisation and technological advancement are compelling organisations to construct new strategic directions. Co-operative members are required to commit and accept new roles. If they do not make any changes, the organisation will lag, and it will be hard to achieve better performance (Arif Hassan, 2015).

Furthermore, another factor contributing to the dissatisfaction with single mother co-operatives' performance is their financial situation. Nurizah et al. (2016) discovered that co-operatives' financial condition is precarious. It is primarily due to the modest number of capital contributions made by members. Numerous co-operatives lack share capital, despite the fact that they have been registered for an extended period. This scenario develops when the members are unaware of the significance of their contributions. Furthermore, they are hesitant to invest in co-operatives. In addition, single mothers are incapable of generating permanent and stable income. Thus, they cannot fulfil the minimum amount of share capital. Most co-operatives do not have any assets or generate revenue. This challenge may be due to the knowledge gap about asset management and the lack of managerial capacity (Othman, Mansor & Kari, 2014). Another difficulty with single mother co-operatives is the low degree of member engagement in co-operative activities. They are solely engaged in things that directly assist their family economically (Nurizah et al., 2016). Due to this problem, single mother co-operatives are dormant and almost non-operational.

Even though most single mother co-operatives have not been active now, a small number of co-operatives have successfully organised economic activities for their members. The limited number of activities organised by the co-operatives cannot put the performance at a satisfactory level. Owing to the fact that the majority of single mother co-operatives lack consistent revenue-generating activities, it is challenging to offer social amenities and fulfil duties due to a lack of finances. However, social responsibilities should not be neglected because they can affect the performance of co-operatives. Excellent co-operatives can provide both economic and social benefits to their members (Din, 2006).

Numerous reasons, both financial and non-financial, may contribute to co-operatives' poor performance. Nonetheless, this study is concerned with the non-financial performance of single mother co-operatives in the context of the Malaysian government's execution of particular action plans (2015–2020). There have been few studies on the

performance of single mother co-operatives in Peninsular Malaysia and the variables that contributed to their success or failure during that period. As a result, there is a need to close the gap by investigating non-financial performance, notably of single mother co-operatives in Peninsular Malaysia, as part of the execution of specific action plans.

RESEARCH METHODOLOGY

This study was conducted using the qualitative method. The respondents were determined through the purposive sampling and snowball technique. These two methods are combined to ensure the data are collected as much as possible. The sampling techniques for data collection and the number of informants depend on the saturation of data obtained from each respondent. It means that researchers will continue to increase the number of respondents if the data obtained do not reach the level of theoretical saturation (Sarmila, 2013). It involved 23 co-operatives from a total of 28 registered single mother co-operatives in Peninsular Malaysia. On September 30, 2017, the list of co-operatives was referred to. The data were gathered through in-depth interviews with MCSC officials tasked to supervise single mother co-operatives in respective district areas, single mother co-operatives, and individual single mothers in Peninsular Malaysia.

In the first stage, purposive sampling was used to interview the MCSC officers. This study selected MCSC officers at the district level as the primary informant due to the data obtained from MCSC headquarters concerning active or inactive single mother co-operatives was not enough to describe the information regarding the single mother co-operatives' profiles, total share and fee collection, total membership, total co-operative turnover and others. Rather than interviewing single mothers, this study interviewed MCSC officers as the primary informant to obtain the data about the performance of the co-operatives, not the performance of individual single mothers. In the second stage, this study extended the interview with the subsequent respondents by using snowball sampling to confirm the underlying issues. This method refers to the information given by the primary informant, introducing the researchers to the next informant (Haryana Rozana, 2016). Hence, the interviews with the groups of respondents are expected to provide information regarding the performance of single mother co-operatives and confirm the underlying issues.

This study involved two interview approaches: face-to-face conversations and recorded phone conversations. This study conducted only two face-to-face interviews involving Perak MCSC Director and Selangor MCSC officer in the earlier stage. The rest of the interviews were conducted through phone calls due to the MCSC officers' and researchers' constraints, such as distance, time, safety concerns, and unavailability of single mother co-operative data. The interview method was chosen for data gathering for two reasons. First, the study requires data on the co-operatives' profile, business state, difficulties, and bad performance characteristics that are not available to the general public. Interviews can elicit adequate data for analysis and offer an initial knowledge of the performance elements that contribute to the success or failure of single mother co-operatives. Second, it is because of the high degree of trustworthiness and cost savings associated with it. The study is anticipated to give an in-depth explanation for why the performance of single mother co-operatives continues to be inadequate.

THE FINDINGS: CASES IN PENINSULAR MALAYSIA

Fourteen co-operatives in Peninsular Malaysia were inactive (dormant and non-operational), and nine were still active. It indicates that the number of inactive single mother co-operatives was higher than the active single mother co-operatives. It was also found that single mother co-operatives did not perform well in Peninsular Malaysia, with 61% of inactive and 39% of active single mother co-operatives. Figure 1 shows the percentage of active and inactive single mother co-operatives in Peninsular Malaysia.

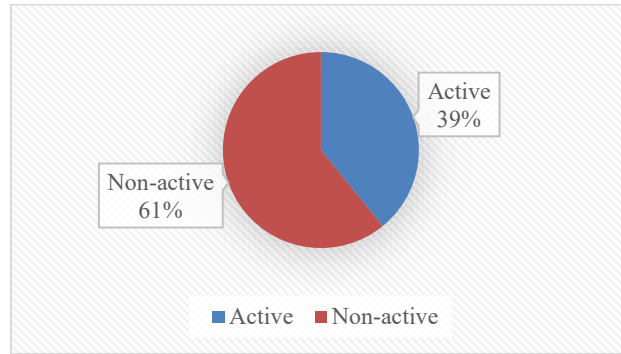


FIGURE 1. Percentage of active and inactive single mother co-operatives in Peninsular Malaysia

Table 1 displays the recorded name list of active co-operatives based on the percentage of active co-operatives. These co-operatives have a higher potential to succeed compared to inactive co-operatives. A series of phone interviews with MCSC officials in Perlis, Kedah, Pahang, Kelantan, the Federal Territory, Perak, Selangor, Melaka, Penang, Johor, and Negeri Sembilan were undertaken. Due to privacy and confidentiality concerns and MCSC restrictions, the study could not get comprehensive information about single mother co-operatives, particularly their activities.

TABLE 1. Active single mother co-operatives

No.	Co-operatives' Name	Location	Establishment Date
1.	Koperasi Ibu Tunggal LB	Perak	14 th July 2017
2.	Koperasi Ibu Tunggal CBDGPB	Selangor	29 th June 2009
3.	Koperasi Ibu Tunggal FBKBB	Pahang	18 th Jan 2013
4.	Koperasi Ibu Tunggal PBB	Pahang	3 rd April 2015
5.	Koperasi Ibu Tunggal WPKLB	Wilayah Persekutuan	19 th July 2012
6.	Koperasi Ibu HWLB	Kedah	1 st April 2016
7.	Koperasi Ibu BMB	Melaka	23 rd March 2009
8.	Koperasi PKB	Kelantan	2 nd Oct 2015
9.	Koperasi Pertubuhan Ibu Tunggal CARE	Johor	1 st April 2013

Source: Malaysia Co-operative Societies Commission (MCSC)

Notes: LB – Lenggong Berhad
 CBDGPB – Cempaka Biru Daerah Gombak & Petaling Berhad
 FBKBB – Felda Bukit Kepayang Bera Berhad
 PBB – Paya Besar Berhad
 WPKLB – Wilayah Persekutuan Kuala Lumpur Berhad
 HWLB – Hati Waja Langkawi Berhad
 BMB – Bestari Melaka Berhad
 PKB – Permodalan Kelantan Berhad

There were more inactive single mother co-operatives than active co-operatives. Table 2 illustrates the inactive single mother co-operatives in Peninsular Malaysia, classified as dormant or non-operational. This status shows that single mother co-operatives have a higher potential for failure and are considered poor performance. This early finding suggests that single mother co-operatives encountered several limitations that impacted their success. Additionally, the study was unable to acquire information about the activities of single mother co-operatives due to privacy and confidentiality concerns and MCSC guidelines. However, the interview outcomes with the MCSC officers tasked to monitor single mother co-operatives have helped achieve some of the study objectives.

TABLE 2. Single mother co-operatives with inactive status (dormant /non-operational)

No.	Co-operative Name	Location	Establishment date
1.	Koperasi Usahawan IITPB	Perak	26 th May 2010
2.	Koperasi Ibu Tunggal CPB	Perak	26 th Nov 2010
3.	Koperasi Ibu Tunggal TKB	Selangor	9 th April 2009
4.	Koperasi RHHLB	Selangor	5 th October 2012
5.	Koperasi MMB	Pahang	21 st Nov 2014
6.	Koperasi Ibu Tunggal JB	Pahang	31 st July 2015
7.	Koperasi DUITKBB	Kelantan	15 th Dec 2008
8.	Koperasi Ibu Tunggal Dan Wanita PSB	Kedah	4 th July 2014
9.	Koperasi Ibu Tunggal INMB	Melaka	1 st April 2013

10.	Koperasi Ibu Tunggal JBN9	Negeri Sembilan	17 th Feb 2009
11.	Koperasi Ibu Tunggal BBPPB	Pulau Pinang	26 th Aug 2010
12.	Koperasi Ibu Tunggal PPB	Pulau Pinang	6 th April 2009
13.	Koperasi Ibu Tunggal MMBB	Pulau Pinang	29 th Jan 2010
14.	Koperasi Ibu Tunggal ABPB	Perlis	29 th Apr 2010

Source: Malaysia Co-operative Societies Commission (MCSC)

Notes: IITPB – Insaniah Ibu Tunggal Perak Berhad
 CPB – Cina Perak Berhad
 TKB – Tanjong Karang Berhad
 RHHLB – Rangkaian Hati Hulu Langat Berhad
 MMB – Mutiara Maran Berhad
 JB – Jerantut Berhad
 DUITKKB – Daya Usaha Ibu Tunggal Kota Bharu Berhad
 PSB – Pokok Sena Berhad
 INMB – Islam Negeri Melaka Berhad
 JBN9 – Jempol Bhd Negeri Sembilan
 BBPPB – Bayan Baru Pulau Pinang Berhad
 PPB – Pulau Pinang Berhad
 MMBB – Mak Mandin Butterworth Berhad
 ABPB – Anggun Bestari (KITAB) Perlis Berhad

There were recorded interviews with the MCSC officers representing active and inactive single mother co-operatives (see Table 3). The findings reveal significant factors contributing to the failure and poor performance of single mother co-operatives. Since the MCSC officers were in-charged to monitor the single mother co-operatives, they were responsible for evaluating the progress of single mother entrepreneurial activities. The evaluations are relevant to represent the performance of single mother co-operatives in Malaysia.

TABLE 3. Recorded interviews among MCSC officers

Mr. A from MCSC Kedah
<i>“Majority Koperasi Ibu HWLB members paid minimum entry fees and shares. There are 20 members only paid for minimum shares. Therefore, those who does not paid entrance fees or minimum shares will not be considered as co-operative member and not entitle for any profit. They are also not eligible to come for Annual General Meeting. At the same time, we have advice co-operative to reduce the required membership fees RM300 to less than that amount because single mothers are not effort to pay the amount. When the membership fee is high, people are not interested to join the co-operative. Current situation, the co-operative has limited amount of shares capital causing difficulties to do programs. Finally, we were told that the co-operative has run program without approval from board of members. At the same time, funds and expenses were not recorded and this will result in difficulties in preparing documents for audit purposes.”</i>
Mr. B from MCSC Perak
<i>“Single mother is the head of family had to work hard and strive every day. Their involvement in entrepreneurship is purely to support family life. However, there are many among them not able to achieve the commendable success in co-operative business. In addition, they are often faced variety of problems when starting and operating co-operative business.”</i>
Mr. B informed that there are two single mother co-operatives under his supervisory has dormant and non-operational. He stated that; <i>Specific single mother co-operative survival program needs to be carried out for single mother co-operatives that has been dormant and almost non-operational. The program is recommended to single mother co-operative which not active after one year of establishment. It is also open to anyone who is interested to enable them to develop themselves and seized opportunities in the co-operative market. In this respect, courses in areas such as business administration, management, marketing, product development, quality control and business expansion will be conducted from time to time of either by co-operative agencies.</i>
Mr. C from MCSC Perak
<i>“Although various facilities and assistance was given in the form of financial and facilities equipment but single mother co-operator and who failed in business areas remain high because the attitude is too dependent on government agencies. Co-operators who are successful and competitive do not dependent on the government. Government assistance is not a guarantee against someone’s success attitudes and values.”</i>
Mr. C was the officer in charged for Koperasi Ibu Tunggal LB which established in 14th July 2017. According to Mr. C; <i>“The co-operatives active but currently there is no activity due to budget constraint. Previous program was sponsored by parliament office (local government) for 900 single mothers. The co-operative was established with the share capital contributed by local government. Each single mother received total RM50.00 in form of co-operatives share capital. Balance of RM50.00 was paid by single mother own. Total share is RM100.00. Purpose of opening the co-operative is to sale single mothers’ product. He has advised the co-operative to actively promoting membership since the money has been received from the local government. The co-operative expenses and income is very low. Therefore, they estimate the audit session will be done quickly. I have confirmed that the 900 single mothers were calculated based on parliament data. However, total co-operatives members are 60 people.</i>
Mr. D from MCSC Selangor

<p>He mentioned the factors that contributed to the success of Koperasi Ibu Tunggal CBDGPB (Group 2 -Rawang):</p> <p><i>The ability of co-operative to run well, overcome the various challenges and be successful depends a lot on many internal and external factors. Among the factors that have been identified to be associated with the success of the single mother co-operatives are capacity of the single mother community, support and cooperation from external entities, commitment and leadership with single mother community. Single mother needs attention and guidance. This single mother co-operative is initially from single mother association. The association collaborate their program with head of departments (political party) and finally established a co-operative. They believe that co-operative is a platform for them to get source of income. The association is for members welfare and social matters.</i></p> <p>When asking about the financial facilities offered by MCSC to single mother co-operative, Mr. D said;</p> <p><i>MCSC Gombak-Hulu Langat was the biggest region with the largest number of co-operative (450 co-operatives) in Selangor. In order to get financial assistance from MCSC, minimum duration of co-operative operation is 18 months. Koperasi Ibu Tunggal CB (Group 2-Rawang) has shown their good performance within the period and therefore MCSC has invited them to joint National co-operative Day and other related programs to enhance their skill and knowledge. At beginning, there are only 49 members. The co-operative has successfully in their application to get RM50,000.00 funds from MCSC. They have opened their own bakery and received many orders from the communities. The co-operative has form groups consist of 4 members, with different task for example, group for traditional foods, group for cakes and biscuits; and they will promote and sale the product. Net profit will be shared among members. Researcher is welcome to visit the bakery.</i></p>
<p><u>Mrs. F from Pahang</u></p> <p>Researcher find difficulties in getting co-operative status from MCSC Pahang. As per conversation with Mrs. F, she informed that:</p> <p><i>We are sorry, we cannot give the information because it was not given permission to share the co-operative information. But researcher can write to our Director for latest information. Researcher can explain what information needed and for what purpose. Currently we cannot give information whether this co-operative active or not active.</i></p>
<p><u>Mrs. S from Kedah</u></p> <p><i>Koperasi Ibu Tunggal Dan Wanita PSB has no co-operative member since registered and not collected any share. Their background are political activities and they are very busy. They have submitted to MCSC a proposal on small scale and middle scale industry product, catering and laundry. Their projects are also from UMNO's programs. Co-operative needs new program but unfortunately, they are on their own activities. On registration they have 50 potential members in the list, but they are not collecting any fees. It is difficult to gain member trust to pay shares when co-operative have no activities. Besides, if there only one man shows, it is not possible for the co-operative to survive. Finally, she will feel "down". Sometimes, we must think, at beginning they are eager to establish a co-operative because at that time they may have intention to seek for government assistance. But when they cannot get the assistance, everybody keeps silent. Those single mother use to have their own product, so to run a co-operative it is difficult. If the co-operative chooses the main activity a grocery store, it is difficult to operate because they have high commitment on their own business. Normally, we give 3 years minimum for a co-operative to cancel the registration. We have sent letter and ask them to come and discuss to cancel, they refused. So, the co-operative remains "hanging". Then they reply they will come after one month. MCSC followed but finally nothing improves. The in-charge person as per MCSC record system was found not active and cannot be contacted.</i></p>
<p><u>Mr. T from Selangor</u></p> <p><i>Koperasi Ibu Tunggal TKB has no longer in operation. It was established to help single mother marketing their home-made product. The co-operative still not cancel. MCSC has assist them to get RM30,000 for SPA business. The SPA was success in beginning, but due to lack of competent staff and management problem, co-operative has not continuing the business. However, their experienced staff still attending to mobile SPA service call. Besides SPA business, they also produce crispy ground nuts. The co-operative members are women and single mother come from poor family. They can't effort to buy enough foods and other. Their husband in jail or at detention centre. Some are still young, with children but has no husband. I have initiated program with another co-operative (co-operative for Petronas officer wife) to produce a recipe book title Taste of Jeram at RM99 per book. Those single mother or anyone who has contribute the recipe will get royalty. Therefore, single mother will have money for her survival.</i></p>
<p><u>Mr. Y from Melaka</u></p> <p><i>Koperasi Ibu BMB still active but not performed. Another co-operative was dormant and waiting for cancellation process.</i></p>
<p><u>Mrs. R from Kelantan</u></p> <p><i>Koperasi PKB still active. But Koperasi DUITKBB has dormant and do not have activity.</i></p> <p>(Researcher managed to talk to the former project manager and was informed that the former chairperson has died and therefore the co-operative member discontinued to run the co-operative).</p>
<p><u>Mr. S from Pahang</u></p> <p><i>Koperasi MMB and Koperasi Ibu Tunggal JB we will reply through email. It is difficult to share the information through phone. Researcher has to go direct and meet MCSC personally.</i></p>
<p><u>Mr. Z from Pulau Pinang</u></p> <p>He could not give information, rather he informed that will check the file.</p>

To get additional evidence on the performance of single mother co-operatives, the researchers managed to have recorded interview sessions with three former single mother co-operative chairpersons from Perlis, Kelantan, and Johor (see Table 4).

TABLE 4. Recorded interview sessions with the former co-operative chairpersons

Puan E from Perlis
<i>The paperwork on single mother co-operative project was initiated in 2010. There are 25 to 30 in the co-operative. Most of the members are single mothers who business from home; making traditional snacks (kerepek), handicraft, homemade chocolate, traditional cakes and biscuit. The project is under Women Development Department. The department director was the one who suggest to the single mother group to establish a co-operative. There are 20 single mothers sent to KEMAS to take Level 1 Skill Certificate. The co-operatives also go out and market the product at Seberang Jaya. The co-operative is very active at Lubuk Sireh, especially in the open day. They have many projects but after the chairperson resigned and new chairperson take over 2 years, they are not sure what happen next. The new management get new project fully support by government grant. But the project was not success and finally the co-operative discontinued after 3 years.</i>
Mrs. G from Kota Bharu, Kelantan
<i>The co-operative is no more in operation because the chairperson has died. MCSC was not informed about this. When we first plan to open the co-operative, there are many single mothers together in the project but due to budget constraint and we cannot get donation, we have to stop the operation.</i>
Mrs. W from Johor
<i>Single mothers are too individualistic. Single mothers have been given skills training, but they are doing their own business. Co-operative is active but the activities was done individually and no cooperation with each other. Product were marketed in small quantity through WhatsApp group. They are not able to meet the demand. Single mothers are difficult to commit to any project because they have their own problems. They have received skills, capital, advice and grant thru co-operative. But, when they succeeded, they said they wanted to be independent or leave the co-operative. The reason is that they disagree with the profit to be shared with co-operative. At the beginning, the co-operative had 50 members, so we could ask for a grant. But suddenly when we invited them to annual general meeting, some incite members to leave the co-operative. Each of them disagrees to make a small contribution to the co-operative, they are not cooperating, difficult to commit and not willing to listen to good advice.</i>

As the data indicate, numerous reasons led to the collapse of single mother co-operatives rather than their success. Because the proportion of inactive co-operatives was more significant than that of active co-operatives, this study focuses on the variables contributing to inactive co-operatives' failure and poor performance. The findings suggest that four important variables were identified as having a significant impact on the failure of single mother co-operatives in Peninsular Malaysia. Limited resources, reliance on subsidies and sponsors, administrative incompetence, and member involvement are among the four causes. As a result, all parties should entrust the association with the responsibility of meeting economic, social, and cultural demands. The findings show a few causes and effects for each failure factor and poor performance of inactive single mother co-operatives. The first factor is a scarcity of resources. The majority of inactive single mother co-operatives operate on a shoestring budget. Capital-wise, the bulk of co-operative members contributed minimal admission fees and shares. At the same time, co-operatives are advised to reduce membership fees because single mothers cannot afford to pay the amount. As a result, co-operatives face difficulty organising programmes due to their low share capital. Survival programmes, for example, are critical to ensuring that co-operatives continue active after a year of operation. Else, co-operatives stay dormant and underperforming. This factor is consistent with a study by Nurizah et al. (2016), indicating that single mother co-operatives have small capital contributions from their members.

The second factor is the reliance on government and corporate subsidies and sponsors. While several facilities and support are provided in financial and facility equipment, many single mother co-operatives fail due to their excessive reliance on government bodies. The majority of active and inactive co-operatives rely on government subsidies and sponsors to manage their organisations and conduct business. For example, Koperasi Ibu Tunggal Lenggong Berhad is a co-operative with an active status, but their activities depend on government sponsorship. There is no current activity because they are not given any sponsor by the parliament office of the local government. It is not a good attitude for practice. Active co-operatives have a high tendency to tend to become inactive and fail to perform due to this kind of attitude. Instead, successful and competitive co-operatives are not dependent on the government. It is evident that financial restrictions prevent co-operatives from operating programmes or conducting business operations. However, excessive reliance on government help does not ensure success when attitudes and beliefs are taken into account. According to Ayob et al. (2016), this element is the most influential on the survival and development of co-operatives. The third factor is managerial incompetency. Co-operatives require professional personnel and administration from board members, adequate documentation and the person in control. Due to the limited shares to conduct programmes, some co-operatives run their programmes without the board members'

approval. Besides that, some co-operatives do not manage their documents properly. Some of them do not record their income (funds) and expenses; thus, resulting in difficulties to prepare documents for audit purposes. The manager or person-in-charged plays a vital role in ensuring that the co-operatives remain active. The whole process of co-operative management, from registration to cancellation, should be reported to MCSC. There is a case of an inactive co-operative for three years, leaving the organisation hanging, and the person-in-charged cannot be contacted. For example, Koperasi Ibu Tunggal Tanjung Karang Berhad has ceased operations owing to a lack of qualified personnel and managerial issues. The co-operative was a success at the beginning but discontinued its business due to management incompetency. The replacement of the chairperson due to resignation or death had also affected the performance of the co-operative. Due to this issue, they had to hand over the business to the new management. The lack of experience of the new management in maintaining the existing members had caused the co-operative to become not active. The management handover was not done and communicated effectively. Different chairpersons have different management styles and ideas, causing ineffective co-operative management, including the failure of endorsed projects leading to co-operative discontinuation.

The fourth factor is member participation. It is an important factor contributing to inactive co-operatives and their performance failure. To run programmes and business activities through co-operatives, they need to have member participation in collecting shares. However, there were co-operatives with no co-operative members since they were registered based on political activities. The co-operatives were busy with their political activities and had no business activities even though they had potential members during the registration. As a result, they faced difficulties in gaining the trust of their members to pay shares. In another case, single mothers have their products, making it hard for co-operatives to run their businesses. This situation shows that single mothers are very individualistic because they manage their businesses after acquiring skills, training, capital, advice, and support through co-operatives. All business activities are done individually with no cooperation among the members. They show their unfavourable attitude when they disagree with making a small contribution to the co-operative. Apart from that, they lack cooperation, have difficulty committing, and are unwilling to listen to sound counsel. They aim to be independent and leave the co-operatives after gaining financial assistance and guidance. However, they are only active in the WhatsApp group to market their products in a small quantity and cannot meet the demand. Thus, product unavailability leads to the co-operative's failure to maintain the operation and have poor performance. Based on the discussions, the failure factors and poor performance of inactive single mother co-operatives are summarised in Table 5.

TABLE 5. Failure factors and poor performance of inactive single mother co-operatives

No.	Failure Factors	Causes and Effects
1.	Limited resources	<ul style="list-style-type: none"> - organisations with insufficient means to operate - most co-operative members pay minimal admission fees and share capital - the sum is unaffordable for single mothers - programmes are tough to organise owing to the restricted amount of share capital
2.	Dependence on subsidies and sponsors	<ul style="list-style-type: none"> - too dependent on government assistance - no sponsors, no activities - bad attitudes and fewer values
3.	Managerial incompetency	<ul style="list-style-type: none"> - run programmes without the board members' approval - funds and costs are not kept track of - no adequate audit papers - the individual in charge is no longer active and cannot be reached - a shortage of skilled personnel and a management issue - chairperson's replacement
4.	Member participation	<ul style="list-style-type: none"> - no co-operative members since the registration - occupied with political activities - obtaining members' trust is tough - single mothers have the products that they sell in tiny quantities - members' individualism and lack of collaboration - refuses to contribute a little amount to the co-operative - refusing to cooperate and make it challenging to commit - unwilling to heed the sound counsel

Source: Researcher's analysis

The findings provide implications for the management of single mother co-operatives. There is a need for solutions to the identified failure factors and poor performance of inactive single mother co-operatives. Co-operatives must be managed appropriately to be efficient and to offer social amenities to their members. The majority of single mother co-operatives lack solid revenue-generating activities. It is challenging for members to fulfil their social duties,

prompting co-operative members to quit or become inactive. Additionally, some co-operatives are run by inept board members. The majority of single mother co-operatives are modest in size and are administered on a volunteer basis by board members who lack managerial abilities. Consequently, most single mother co-operatives are inept at managing their businesses' financial resources and are reliant on government opportunities and support. This shortcoming may be overcome if the board members have high determination to keep improving their skills and fully utilise the financial assistance provided by the government to sustain the business and survive in the long run.

Cooperative board members must possess the necessary expertise and experience for establishing policies and making decisions. Effective management must be capable of good company planning and administration. In comparison, managerial personnel should possess the necessary expertise and experience to carry out the co-operative's policies and everyday operations. Additionally, business expertise, such as sales methods, service and product marketing, and business expansion, can help ensure business success. The co-operative board members must conduct regular meetings, following the co-operative's rules, to have full cooperation from members. The lack of communication between members and the board will affect the motivations to sustain the business.

Since there is much previous empirical evidence on the relationship between cooperation and performance, this study provides additional potential variables for non-financial performance, such as managerial incompetency and member participation, for the existing theoretical frameworks to be tested in future studies. It means that in the case of Malaysian co-operatives performance, especially for single mothers, academic researchers may consider the variables mentioned above for their future studies. Hence, if all the factors can be overcome together with implementing the national action plans, specifically *Pelan Tindakan Pemerkasaan Ibu Tunggal (2015-2020)*, there will be a positive impact on the performance of co-operatives besides increasing the standards of living and socioeconomics of single mothers.

CONCLUDING REMARKS

The performance of single mother co-operatives in Peninsular Malaysia can be considered in a critical state. It is because the number of inactive single mother co-operatives is higher than the active ones. Through the interviews with MCSC officers and former single mother co-operative chairpersons, a few main influencing factors are identified as significant in affecting the performance of single mother co-operatives. Limited resources, reliance on subsidies and sponsors, administrative incompetence, and member involvement are among the causes. The findings show that member participation and attitude have a higher potential in affecting the performance of single mother co-operatives. The findings may give further information and assistance to all parties involved in enabling the association to satisfy economic, social, and cultural needs. This study provides qualitative findings and has limited evidence in terms of statistical evidence. Therefore, this study suggests further empirical research to test and confirm the findings.

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