

PARTICIPATION OF WOMEN IN SELECTED CO-OPERATIVES IN MALAYSIA

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ABSTRACT

The level of participation of women in the co-operative movement is still considered to be unsatisfactory. While women members constitute 34% of the total membership of co-operatives in the country, out of a total of 27,664 Board Members of co-operatives (excluding school co-operatives), men dominate (90.7%) representing 24,992 members, while women only form 10% represented by 2,672 members.

The purpose of this study was to explore the participation of women in selected co-operatives in Peninsular Malaysia and to determine variations of their participation across selected demographic variables. Women's participation in co-operatives was measured using a measurement scale developed based on various co-operative activities that indicate participation. It was found that there was a significant difference in the level of participation between two women's groups namely, women from the women-only co-operatives and women from mixed co-operatives.

Further exploration of their participation indicates that women with children below 18 years old tended to be comparatively more active in the co-operative movement than those without children of a similar age group. Women who were self-employed and working with the government were found to be more active than women who were in the private sector. Self-employed housewives had more "available" time to participate in the co-operative movement. This was also the case among those working with the government. In addition, it was found that woman members with university education were found to be less actively participating, as compared to woman members with secondary education. In general many situations and factors contribute to varying levels of women's participation in co-operatives.

INTRODUCTION

The co-operative movement was introduced to then Malaya by the colonial British Government in 1922. Co-operative societies were chosen as a vehicle to assist the efforts of alleviating the economic and social problems of the society, especially those in the rural areas. The first co-operative society established in Malaysia was the Post and Telecommunications Employees Thrift and Loan Co-operative Society registered on 21st July 1922 (Ismail, 1997).

The typical activities of co-operatives in Malaysia were mainly centred on the traditional thrift and loan services. However, they have currently diversified, engaging themselves in various business ventures including retailing, transportation, plantation and housing development (Ismail, 1997). Up to 31st December 2001, there were 4,246 registered co-operatives in the country, with a total membership of 4.75 million, having total share capital of RM 4.3 billion and total assets of RM 18.9 billion.

WOMEN AND DEVELOPMENT

Almost half (49% or 11.4 million) of the total population of 23.27 million people of Malaysia were women in 2001. The Government has shown much interest in women's development and their involvement in the socioeconomic development of the country. This is well reflected by the amount of budget allocated for women's development in the country's five-year economic development plan. The Sixth Malaysia Plan marked Malaysia's commitment to address gender equality. Various efforts have been undertaken by the Government and other organisations to promote gender equality in Malaysia. The government's goal is to integrate women as equal partners in nation building (Sixth Malaysia Plan: 1991-1995). The Government introduced the National Policy for Women in 1985 and a specific Ministry for Women and Family Development in 2001. Under the Ninth Malaysia Plan (2006-2010) in the chapter on Women and Development, nine strategic thrusts were formulated for women:

1. Promote greater female participation in the labour force
2. Increase education and training
3. Enhance business opportunities
4. Review laws and regulations
5. Improve health status
6. Reduce violence against women
7. Reduce incidence of poverty
8. Strengthen national machinery
9. Advance issues at international level.

However, the level of participation of women in the socioeconomic process in the country is still considered to be unsatisfactory, at least from the perspective of the co-operative movement. In 1999, women members merely constituted 34% of the total membership in

the country. In 2001, there were 72 registered women's co-operatives in Malaysia, with a total membership of 20,631, total paid-up share capital of RM 5.44 million and total assets of RM 23.72 million¹.

Women members are also not proportionately represented in the policy and decision making process in co-operatives in Malaysia. According to statistics, out of a total of 27,664 board members of co-operatives in the country (excluding school co-operatives), men dominate (90.7%) comprising of 24,992 members, while women form only 10% of the board members, represented by 2,672 members².

It is indeed a question of inadequate representation by women in the co-operative movement in Malaysia. This is also a question of their participation or conversely non-participation in the movement, which is the focus of the present study.

PARTICIPATION

Participation in co-operatives can occur in various ways such as holding offices or attending the general meeting³. Co-operatives are democratic people-based organisations which uphold the co-operative values and principles. Active participation in the co-operative context means that members are involved in all the functions of the co-operatives including planning, decision making, implementation and financial and management control.

OBJECTIVES OF THE STUDY

Based on the above observation, this study attempted to explore the participation of women in selected co-operatives in Peninsular Malaysia and to determine variations of their participation, across selected demographic variables.

METHODOLOGY

Sources of data and respondent selection

The focus of the study was on the participation of women members in co-operatives in Peninsular Malaysia. Data was collected from both primary and secondary sources. The primary data was obtained from a field survey using personal interviews and questionnaires to members of selected co-operatives. Respondents were selected from both the women only co-operatives and the mixed membership co-operatives. The study selected all 42 registered women co-operatives in Peninsula Malaysia as at 31st December 2000. From

¹ Source: Co-operative Development Department

² *ibid*

³ ACS Research Report no. 86 Dairy Farmers' Participation in Co-operatives

the total of 1,654 mixed membership co-operatives (school co-operatives excluded) 82 co-operatives were selected using the stratified random sampling method according to states in Peninsular Malaysia.

The secondary data was sourced from the Department of Co-operative Development Malaysia (DCD), annual reports of Co-operatives, official publications and by-laws of co-operatives.

Sample size

From the 124 co-operatives selected, 6 respondents were selected for each co-operative comprising of 4 ordinary members and 2 board members or internal audit committee members. Board members and audit committee members were randomly selected from the list available at the respective co-operatives whereas for the ordinary members, selection was made from among those who at least participated minimally at their co-operatives and had their current addresses in the membership records. This was done as non-active members were found to be non-responsive to the survey and the majority did not have their current addresses at the respective co-operatives. For the mixed membership co-operatives, at least 2 women members were selected as respondents in each co-operative. Responses were received from a total of 738 respondents, out of which 487 were women.

Participation Scale

Participation in co-operatives was measured using the scale as shown in **Table 1**, based on the participation levels of co-operative members which required the selected members to indicate the extent of their participation in their co-operatives. The scale has been developed based on a set of co-operative activities that relate to member participation. Based on their involvement in such activities, co-operative members were classified into five different groups according to their level of participation.

The scale is continuous in nature where each level is lesser in terms of participation than the next level. For example, a member who identifies herself in Stage 1, where she merely “contributes the minimum to the share capital of the co-operative and does not attend Annual General Meeting regularly”, is considered to be less active than another member who identifies herself as belonging to Stage II, where she “attends General Meetings regularly and attends every activity organised by the co-operative”. The most active member is deemed as someone who holds office as a chairperson, treasurer or secretary of the co-operatives, formulates strategy to increase membership, is able to give a talk on co-operatives, or gives donation to co-operatives and who represents co-operatives in dealing with third parties. These activities are represented in Level V of the scale.

Table 1: Scale to Measure Participation

Level I	Contributes minimally to the share capital of the co-operative. Does not attend Annual General Meetings regularly
Level II	Attends General Meetings regularly Attends every activity organised by the co-operative
Level III	Is a member in any sub-committee Increases share capital Helps in co-operative activities Contributes ideas whenever necessary
Level IV	Is a member of the Board or Internal Audit Committee Directly involved in organising co-operative activities Directly involved in the preparation of project papers Is a chairperson of a sub committee
Level V	Is a Chairperson/Treasurer/Secretary of a co-operative Formulates strategy to increase membership Is able to give a talk on co-operatives Gives donation to co-operatives Represents co-operative in dealing with third parties

FINDINGS

Demographic Profile

As displayed in **Table 2**, almost two-third (62.8%) of the women who participated in co-operatives were in the range of 36-55 years of age and most of them were married (79.9%).

Table 2: Age Profile of Women in Co-operatives

Age category (years)	Frequency	Percentage
Less than 25	28	5.7
26-35	66	13.6
36-45	174	35.7
46-55	132	27.1
More than 55	87	17.9
Total	487	100

The mean age for both men and women in the sample was almost similar, with the women slightly younger in age than that of the total sample (**Table 3**). The majority of them were working women (67%) and at the same time were housewives. In terms of educational background, most of the women received their education only up to Sijil Pelajaran Malaysia or 'Ordinary' level (42.7%). Only 4.3% had bachelors degrees or above, while the rest attended only up to junior secondary or primary school level.

About a third of the women had income of below RM 500 (US\$132) per month, while a quarter had income above RM 500 but not exceeding RM 1,000 per month.

Table 3: Descriptive Statistics of Selected Variables

Variables	Total Sample				Women Only			
	N	Min	Max	Mean	N	Min	Max	Mean
Age	738	19	84	46	487	19	71	45
Family Size	738	1	16	6	487	1	16	6
Number of Children under 18	738	0	8	2	487	0	8	2

Variations in the Level of Participation

The most important task of the present research is to determine the level of variation in participation between the two major groups of women, those selected from the women only co-operatives and those from the mixed membership co-operatives. Using Analysis of Variance (ANOVA), **Table 4** below summarises the level of participation of selected women in co-operatives.

Table 4: Analysis of Variance of Participation According Two Different Women's Groups (5 levels)

Sources	Sum of Squares	Degree of Freedom (df)	Mean Squares	F	Significance
Between Groups	57.142	1	57.142	36.407	.000
Within Groups	761.228	485	1.570		
Total	818.370	486			

The level of participation between the two women's groups varied significantly beyond 95% level of confidence. The scale used in the present study to measure the level of participation of members in the co-operative movement, had successfully demarcated them based on the different levels of participation.

Table 5 shows the level of participation of men and women in co-operatives. The table indicates that the mean participation for men is slightly higher (4.18) than for women (3.76). It can generally be said that men participate more actively than women in the co-operative movement in Malaysia.

Table 5: Level of Participation of Men and Women

Respondents	N	Mean	Standard Deviation
Men	251	4.18	1.153
Women	487	3.76	1.298
Total	738	3.90	1.265

Insights into Women's Participation

To further explore women's participation in this study, the scales were compressed into 3 levels of participation, where scores of 1 and 2 were compressed and re-coded as 1, labelled as "Less Active", scores of 3 remained but re-coded as 2 and labelled "Moderately Active" and the scores of 4 and 5 were compressed and re-coded as 3, but labelled "Very Active". This was done to allow better distribution of counts, especially required in cross tabulation analysis with selected demographic variables. Analysis of variance to test group differences is shown in **Table 6** below. The F-test is significant beyond 95% indicating that the compressed measurement scored on three levels is still able to differentiate the participation across the two groups.

Table 6: Analysis of Variance of Participation According Two Different Women Groups (3 levels)

Sources	Sum of Squares	Degree of Freedom (df)	Mean Squares	F	Significance
Between Groups	24.096	1	24.096	41.001	.000
Within Groups	285.026	485	0.580		
Total	309.121	486			

The participation of the selected women in the study was found to be not static but vary significantly across many situations and by several factors. One such factor is the number of young children they have below 18 years or children who are mostly still in school.

As shown in **Table 7** those with children below 18 years old tended to be comparatively more active in the co-operative movement than those without children of similar age; or school going age. On the average 63% of the women in co-operatives were those with children of school going age. The presence of younger children in the family within the age group requires women to be essentially active because the children had to be prepared for school, or sometimes mothers themselves had to send their children to school, and pick them up later after school. Such chores might have set them to be busy in other activities as well, such as in the co-operatives. Mothers without younger children tended to be inactive, and less prepared to be involved in outdoor activities.

Table 7: Participation of Women with Children below 18 Years

Groups With or Without Young Children	Level of Participation			Total
	Less Active	Moderately Active	Very Active	
Without Children below 18 years old	25%	40%	40%	37%
With Children below 18 years old	76%	60%	60%	63%
Total	100%	100%	100%	100%

In addition to having children who are still in school, women's participation tended to vary according to work sectors (**Table 8**). Women who were self-employed (average 38%) and those working with the government (average 28%) were found to be more active than others. Self-employed housewives naturally had more "available" time to participate in co-operatives, as was the case with those working with the government. The latter's working environment allowed sufficient work flexibility, where most of the time the work was less demanding, compared to if they were to work in the private sector. Retirees, despite having more time available, were less active; their age probably being the restricting factor.

Table 8: Level of Participation across Work Environments

Main Occupation	Level of Participation			Total
	Less Active	Moderately Active	Very Active	
Government	44%	29%	28%	31%
Private Sector	30%	23%	21%	23%
Housewives & Self Employed	25%	43%	41%	38%
Retirees	2%	6%	10%	8%
Total	100%	100%	100%	100%

However, women tended to significantly differ in their participation across educational levels. Those with university education were found to be less actively participating compared to those with secondary education. This level of education appeared to be the key to women's participation in co-operatives, as the largest number who participated actively came from this group.

As shown in **Table 9**, university education appeared to be a less important factor in generating the willingness to participate. In all 4 categories of educational levels, women with lower secondary education or women having only primary school education, seemed not to be a differentiating factor in participation. The group that stood out in terms of participation was the one with secondary education, which recorded the highest percentage of 44%.

Table 9: Level of Participation across Different Educational Achievement

Main Occupation	Level of Participation			Total
	Less Active	Moderately Active	Very Active	
University Education	15%	25%	20%	20%
Secondary Education	57%	43%	40%	44%
Lower Secondary Education	13%	12%	21%	18%
Primary School	15%	21%	20%	19%
Total	100%	100%	100%	100%

Chi-square value= 11.247, df=6, Significance 91%

DISCUSSION

The finding in this study that women were relatively less educated but were in active participation supported the perception that education was not the push factor for participation in co-operatives. Those who were likely to participate were women with lesser qualifications. Co-operatives are typically considered as less important for highly educated women. The better educated would likely be more concerned with their jobs than be active in the co-operative movement. Apparently, co-operatives are regarded as secondary to women's non-working activities. In addition, apart from carrying out the role of a mother, women in this study are also wage and salary earners although in the lower-earning category, implying the need for them to balance between home and office, leaving very little time for other activities including being actively participative in co-operatives.

Participation of working women, however is very much dependent on their work sector. Government offices appear to offer the flexibility for women to also participate in co-operatives by holding appropriate positions in the management. Such flexibility is similarly apparent for housewives who are not actively employed outside their homes or merely self-employed.

Having younger children forces women to be active outside the homes, indirectly setting a pace for other activities. Although co-operatives might be construed as secondary to their activities, any force that brings them out of their maternal role could also stimulate their desire to participate in activities other than household chores, including to assume positions in voluntary organisations such as Parent-Teacher Associations (PTA) in schools, co-operatives and others.

IMPLICATIONS

Women need conscious or unconscious effort to draw them into active participation in co-operatives. In order for women to be able to participate actively in co-operatives especially in the decision making process, they should be able to exploit their special unique qualities to undermine their weaknesses and to come up with a strategy to face the reality and challenges, such as their dual-role nature. They have to do this quite early in their family life cycle, notably when they still have children in schools.

RECOMMENDATIONS

In order to fully mobilize the human resources in the co-operative movement, some measures have to be taken to address the issues of women in co-operatives, because they make up 35% of the total membership. To ignore them is to ignore their needs, which should from the beginning be the basis of forming a co-operative.

A comprehensive programme for women in co-operatives has to be formulated encompassing a special self-development programme, the support system, a special budget and adequate manpower. In designing the programme, special consideration has to be given to addressing the challenges faced by women such as their dual roles of family and work, their level of education and financial positions.

To expand the possibilities of active participation of women in co-operatives, the co-operative movement has to become more sensitive and supportive in providing women with more opportunities to realise their potential. The co-operative institution itself should be an avenue for women to empower themselves, which means having access to resources available and control of their benefits, as well as enhancing their decision-making status through a policy of positive discrimination in their favour. Strategies have to be formulated to attract more women with high education level to participate actively in co-operatives especially in the policy and decision making process.

This study deals with women members of co-operatives located in Peninsula Malaysia only. There are 470 co-operatives in Sarawak and 475 in Sabah, which are situated in Malaysian Borneo. Given the differences in geographical location, ethnicity and levels of socio-economic development, further study should also be conducted separately for women co-operators in that region.

LIMITATIONS OF THE STUDY

Although stratified random sampling method was used to determine the sample of co-operatives, co-operative members were selected among those who had at least minimal participation in their co-operatives and had current addresses in the membership register of the selected co-operatives. This was due to the difficulties of obtaining current addresses and responses from the non active members. Therefore the findings of the study may not be able to represent the total population of women in co-operatives. It is however an initial study to understand more about the role of women and their desire to participate in the co-operative movement.

CONCLUSION

Judging from the composition of the board members of co-operatives, which comprise only 9.7% women, it can be deduced that most women in co-operatives in Malaysia are still passive members. The majority of the women in co-operatives are working women with little time left for other social activities. Due to their dual roles, women are trapped with routine tasks both at home and at the work place. As a result women are secluded in their own worlds and thus often ignorant of the current developments.

Women's active participation is vital for them to reap the benefits of co-operatives to make their membership more meaningful. In order to bring about changes in the present set up, the people in co-operatives must be made aware of gender issues and encouraged to act on these issues. It is vital that co-operative institutions be used by women to empower themselves socially and financially.

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