Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

Capacity Building for Cooperative Governance and Member Business Self-Reliance: The Arshiya Al-Mubarok Consumer Cooperative

Titin[1]*, Amelia Fatimatuz Zahra[2], Endang Muryani[3], Rachman Halim Yustiawan[4], and Erest Yodhistyra Anggi Agasi[5]

[1]Islamic University of Lamongan, Indonesia; [2] Airlangga University, Indonesia; [3] Independent University Surabaya, Indonesia; [4] Sunan Gresik University, Gresik, Indonesia; [5]Wisnuwardhana University Malang, Indonesia
Email: titin@unisla.ac.id

Article Info

Keywords:
capacity building, cooperative governance, business self-reliance, women's empowerment, participatory case study

ABSTRACT

This study examined the role of cooperative member capacity building in strengthening institutional governance and member business self-reliance at the Arshiya Al-Mubarok Consumer Cooperative. A participatory case-study design with a descriptive pre-test–post-test component was used. Thirty women members completed an eight-week program consisting of four workshops and four mentoring clinics. Data were collected through paired questionnaires, structured observation, two focus group discussions involving 16 participants, institutional documents, Annual Members' Meeting records, and a three-month business follow-up. The mean governance-knowledge score increased from 58.4 to 82.7, while the mean financial and business knowledge score increased from 55.1 to 79.3. Annual Members' Meeting attendance rose from 63.3% to 86.7%. The number of documented core standard operating procedures increased from two to seven, members using simple bookkeeping increased from six to eighteen, and members operating active independent businesses increased from nine to seventeen. The qualitative findings showed that mentoring, revolving capital, peer support, and stakeholder collaboration facilitated the application of training, whereas time constraints, uneven digital literacy, family responsibilities, and unstable market demand remained barriers. The study concluded that continuous capacity building can integrate governance improvement, women's participation, and enterprise development when supported by accountable institutional systems and sustained mentoring.

This is an open access article under theCC BY-NClicense

Corresponding Author:
Titin
Islamic University of Lamongan, Indonesia
titin@unisla.ac.id

INTRODUCTION

Cooperatives are member-owned and democratically controlled enterprises created to meet shared economic, social, and cultural needs. Their effectiveness depends not only on capital and business opportunities but also on the ability of members, elected representatives, managers, and employees to participate meaningfully in governance and enterprise

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

development. Education and training therefore constitute a core cooperative principle because they enable members to contribute effectively to the sustainability and democratic life of the organization (International Cooperative Alliance [ICA], 2015).

In Indonesia, many local cooperatives continue to face human-resource constraints, including limited managerial competence, weak understanding of organizational roles, inadequate financial administration, and low member participation. Evidence from cooperatives in Bandung shows that competence and organizational commitment are closely associated with cooperative human-resource performance, while research in Lamongan emphasizes the importance of leadership capability and collective commitment for organizational performance (Raharja & Muhyi, 2024; Titin et al., 2022).

Capacity building refers to a planned process through which individuals and organizations develop knowledge, skills, systems, relationships, and confidence to perform their functions more effectively. Human capital theory interprets education and training as investments that can improve productive capability and organizational performance (Becker, 1993). In a cooperative, however, capacity building has a broader democratic function: it can improve members' understanding of their rights and responsibilities, strengthen participation in the Annual Members' Meeting (AMM), and reduce information asymmetry between members and management.

The issue is particularly important in women-led or women-dominated cooperatives. Cooperatives can provide women with access to finance, business networks, collective bargaining, leadership opportunities, and social recognition. Studies of women's cooperatives show that economic empowerment is not limited to income; it also involves voice, autonomy, confidence, and the ability to influence household and community decisions (Bharti, 2021; Mursyidin et al., 2023). The International Labour Organization (2024) similarly emphasizes the role of women's cooperatives in combining livelihood support with institutional participation.

The capacity-building program examined in this study combined governance education, entrepreneurship training, mentoring, financial literacy, and support for community-based micro-enterprises. These activities were designed to strengthen members' understanding of cooperative structures, improve the quality of institutional documents, encourage participation in decision-making, and support the development of independent businesses.

Previous studies have frequently examined cooperative governance, human-resource competence, and women's economic empowerment as separate topics. Less attention has been paid to the mechanism through which participatory capacity building may simultaneously strengthen governance practices and member business self-reliance within a single community-based cooperative. This study addressed that gap by analysing capacity building as an integrated organizational and economic empowerment strategy.

Accordingly, the study had three objectives: (1) to describe the implementation of member capacity-building activities; (2) to analyse changes in cooperative governance, member participation, and business self-reliance; and (3) to identify supporting conditions, implementation barriers, and recommendations for sustainable capacity development.

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

Member Capacity Building and Human Capital

Human capital theory proposes that education, training, and experience increase the productive capability of individuals and can improve organizational outcomes (Becker, 1993). Applied to cooperatives, this perspective implies that member education should strengthen managerial knowledge, financial literacy, entrepreneurial capability, and the ability to evaluate organizational information. Capacity building is therefore more than the transfer of technical knowledge; it includes repeated practice, mentoring, access to resources, and opportunities to apply learning. Recent research further shows that financial literacy is multidimensional and shaped by demographic, socioeconomic, psychological, social, financial, and technological factors, indicating that cooperative training should combine knowledge with practical decision-making support (Rehman & Mia, 2024).

A cooperative-specific perspective adds democratic capability to this logic. Members are simultaneously owners, users, and decision-makers. They need sufficient knowledge to understand reports, evaluate management, participate in the AMM, and formulate business priorities. The fifth cooperative principle—education, training, and information—connects individual learning with the collective sustainability of the enterprise (ICA, 2015). Capacity-building interventions should therefore be assessed through both knowledge development and changes in participation and organizational practice.

Cooperative Governance: Agency and Stewardship Perspectives

Cooperative governance concerns the allocation of authority, accountability, oversight, information, and participation among members, management, and supervisors. Agency theory draws attention to information asymmetry and the risk that managers may possess information that members cannot easily access or evaluate (Jensen & Meckling, 1976). Training can reduce this gap by helping members understand financial information, institutional documents, and decision procedures. Clear SOPs, transparent reporting, and active member participation provide practical accountability mechanisms.

Stewardship theory provides a complementary perspective. It recognizes that managers may be motivated by shared values, collective goals, and responsibility for organizational welfare rather than personal gain alone (Davis et al., 1997). In cooperatives, governance quality depends on both formal controls and a culture of trust, service, and shared responsibility. Capacity building can reinforce this culture when members, managers, and supervisors learn together and use the same standards for accountability.

Business Self-Reliance and Women's Empowerment

Business self-reliance refers to the capacity of members to initiate, manage, adapt, and sustain economic activities without continuous dependence on temporary external assistance. It includes business planning, simple bookkeeping, cost calculation, marketing, customer service, and the ability to respond to changing demand. Cooperative support may strengthen self-reliance through collective learning, access to revolving capital, market information, peer networks, and shared facilities. In online commerce, digital marketing and after-sales service also influence purchasing decisions, making customer engagement, post-

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

purchase support, and service consistency relevant capabilities for cooperative member enterprises (Azizah & Syairozi, 2026). Cooperative digitalization should likewise be treated as a multidimensional organizational process involving digital management, agility, and strategic orientation rather than the isolated adoption of software or online channels (Ribeiro-Navarrete et al., 2023).

For women members, enterprise capability can contribute to broader empowerment by increasing confidence, decision-making participation, and social recognition. Research on women's cooperatives demonstrates that collective organizations can improve access to resources and markets while also enabling women to exercise voice and leadership (Bharti, 2021; Mursyidin et al., 2023). Sustainable empowerment should therefore be evaluated through business continuity, control over economic decisions, leadership participation, and access to organizational resources. Evidence from women-led agricultural cooperatives also indicates that economic opportunities, participatory governance, leadership roles, tailored training, and mentoring can strengthen women's autonomy, although limited resources and market access may constrain longer-term outcomes (Ibourk & Hninou, 2025).

Conceptual Framework

Figure 1 presents the analytical framework used in the study. Capacity-building activities were expected to develop knowledge, skills, confidence, and participation. These intermediate capabilities were then linked to stronger governance practices and enterprise creation or diversification. Revolving capital, stakeholder collaboration, peer support, and continued mentoring operated as enabling conditions, while sustainable livelihoods, women's empowerment, and cooperative resilience represented longer-term outcomes.

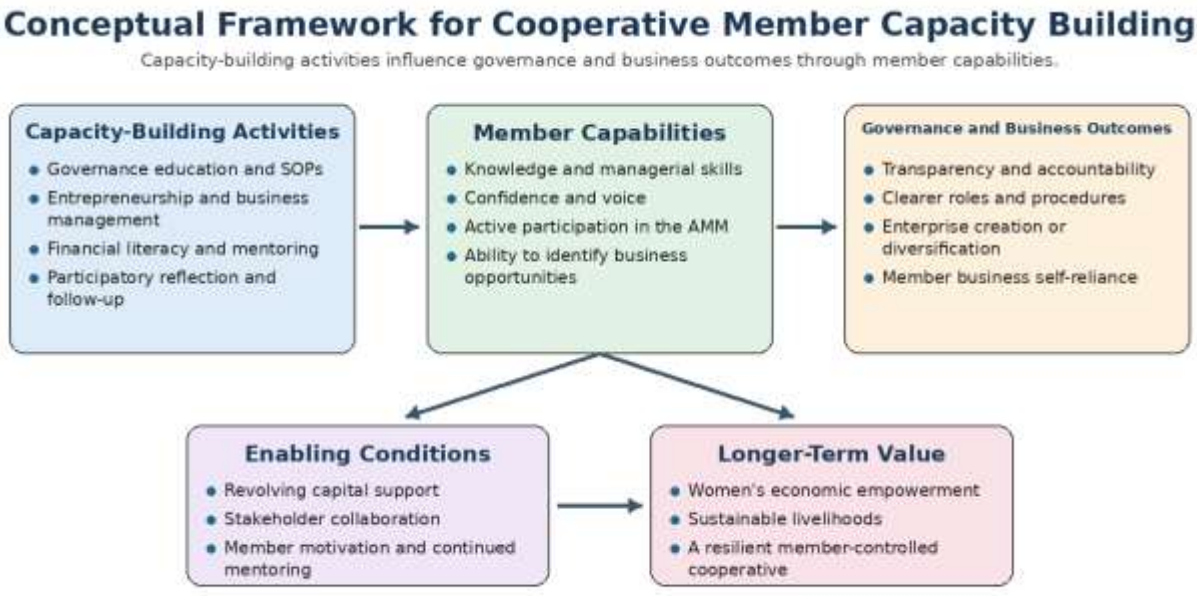


Figure 1. Conceptual framework for cooperative member capacity building
Source: Developed by the authors based on Becker (1993), ICA (2015), and Davis et al. (1997).

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

METHODS

Research Design and Setting

The study employed a participatory case-study design with an embedded descriptive pre-test–post-test component. The design was selected to integrate training outcomes, governance indicators, and participant experiences within one bounded cooperative case. The study was conducted at the Arshiya Al-Mubarok Consumer Cooperative in Lamongan Regency, East Java, Indonesia. The program ran from January to March 2026, followed by a three-month business review in June 2026.

Participants and Sampling

The participants comprised 30 active women members selected through total participant inclusion because all active members took part in the capacity-building program. Their ages ranged from 24 to 56 years, with a median age of 39 years. Seventeen members (56.7%) had completed upper-secondary education, and thirteen (43.3%) held a diploma or bachelor's degree. Fourteen members had up to two years of business experience, ten had three to five years, and six had more than five years. All participants completed the paired knowledge assessments, while 16 were purposively distributed across two focus group discussions to reflect variation in business experience and program participation.

Capacity-Building Program

The program was delivered over eight weeks through four three-hour workshops and four two-hour mentoring clinics, providing 20 contact hours. Workshop 1 covered cooperative structure, member rights, AMM procedures, transparency, and accountability. Workshop 2 focused on job descriptions and SOPs. Workshop 3 addressed entrepreneurship, business planning, and financial literacy. Workshop 4 covered digital marketing, customer service, and business adaptation. The mentoring clinics supported practical assignments, bookkeeping, product planning, and responsible use of revolving capital.

Table 1. Capacity-Building Components and Intended Changes

Component	Main Content	Immediate Output	Expected Outcome
Governance education	Organizational roles, member rights, AMM procedures, transparency, accountability	Improved understanding and clearer institutional documents	More informed participation and stronger oversight
SOP development	Job descriptions, task allocation, simple operational procedures	Documented roles and procedures	Greater consistency and accountability
Entrepreneurship and financial literacy	Business planning, record keeping, marketing, customer service	Improved business-management knowledge	Enterprise creation, diversification, and improved resilience
Mentoring and	Follow-up assistance	Application of	Stronger member

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

Component	Main Content	Immediate Output	Expected Outcome
revolving capital	and access to business capital	training in member enterprises	business self-reliance
Participatory reflection	FGDs, observation, feedback, and program review	Member feedback and identification of problems	Program adaptation and organizational learning

Source: Developed by the authors.

Data Collection

The study combined quantitative and qualitative data. Thirty paired questionnaires measured governance knowledge and financial/business knowledge on a 0–100 scale before the program and immediately after week eight. Observation covered four workshops, four mentoring clinics, and the 2026 AMM. Two focus group discussions, each involving eight participants, explored learning experiences, confidence, business application, supporting conditions, and barriers. Institutional materials included attendance records, seven targeted SOPs, bookkeeping records, revolving-capital records, and a three-month business follow-up checklist.

Table 2. Data Sources and Analytical Purpose

Data Source	Information Examined	Analytical Purpose
Paired questionnaires	30 pre-test and 30 post-test records for governance and financial/business knowledge	Describe changes in knowledge scores
Structured observation	Four workshops, four mentoring clinics, and the 2026 AMM	Examine participation and application of governance practices
Focus group discussions	Two groups of eight participants (16 participants in total)	Develop themes on learning, confidence, support, and barriers
Documents and follow-up checklist	Attendance, seven targeted SOPs, bookkeeping use, revolving-capital records, and three-month business status	Verify program outputs and short-term outcomes

Source: Developed by the authors.

Data Analysis and Trustworthiness

Quantitative indicators were analysed descriptively using frequencies, percentages, means, standard deviations, and mean changes. Qualitative material was analysed thematically following repeated reading, initial coding, category development, theme review, and interpretation (Braun & Clarke, 2006). The focus-group and observation records were grouped into themes concerning governance knowledge, participation, business application, confidence, enabling conditions, and implementation barriers.

Trustworthiness was strengthened through source triangulation across questionnaires, observation records, focus-group summaries, attendance records, SOP documentation, and the business follow-up checklist. Numerical results were cross-checked against the stated

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

sample size, while qualitative themes were compared across participants and data sources. An audit trail was maintained to connect the reported findings with the relevant instruments and records.

Ethical Considerations

Participation was voluntary. Participants received information about the objectives and procedures of the study, and informed consent was obtained before questionnaires and focus group discussions were conducted. Personal identifiers were removed from the analysis, participant codes were used for quotations, and institutional records were reported in aggregate form.

RESULTS AND DISCUSSION

Implementation of the Capacity-Building Program

All 30 members completed the four workshops and at least three of the four mentoring clinics; 24 members (80.0%) attended all eight activities. Governance sessions addressed organizational roles, the AMM, transparency, accountability, and SOP use. Enterprise sessions addressed business planning, bookkeeping, digital marketing, and customer service. The mentoring clinics helped participants convert workshop material into practical assignments for culinary, craft, and community-service enterprises.

The focus group discussions identified four main enabling conditions. Fourteen of the 16 participants emphasized continued mentoring, thirteen mentioned access to revolving capital, twelve highlighted peer support, and ten referred to stakeholder facilitators and networks. Training was more readily applied when participants received follow-up assistance, modest resources, and support from a collective learning environment.

Changes in Cooperative Governance

The mean governance-knowledge score increased from 58.4 (SD = 11.6) at baseline to 82.7 (SD = 8.9) after the program, a descriptive increase of 24.3 points. Documentation also improved: only two of seven targeted core procedures had written SOPs at baseline, whereas all seven had documented SOPs by the end of the program. The new documents covered cash handling, inventory, revolving-capital administration, meeting documentation, member complaints, business monitoring, and internal reporting.

AMM attendance increased from 19 of 30 members (63.3%) in the baseline record to 26 of 30 members (86.7%) in the post-program record. Structured observation also recorded an increase in members who asked questions or offered proposals during the meeting, from six to fifteen. The qualitative findings indicated that members were better able to distinguish the responsibilities of members, managers, and supervisors and to connect SOPs with routine work. One participant stated, “Before the sessions, I attended the meeting but mostly listened. After learning the roles and reports, I knew what questions I could ask” (P07).

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18



Figure 2. Cooperative governance and accountability chain
Source: Developed by the authors based on cooperative democratic-control principles (ICA, 2015).

Development of Member Business Self-Reliance

The mean financial and business knowledge score increased from 55.1 (SD = 12.4) to 79.3 (SD = 9.5), a descriptive increase of 24.2 points. At baseline, six members (20.0%) used simple bookkeeping; after the program, eighteen (60.0%) used the provided cashbook template for at least eight consecutive weeks. Participants applied the training to food production, crafts, household services, online promotion, customer communication, and basic cost calculation.

The number of members operating an active independent business increased from nine (30.0%) at baseline to seventeen (56.7%) at the three-month follow-up. The eight additional active businesses comprised four culinary enterprises, two craft enterprises, and two community-service enterprises. An active business was defined as completing at least three sales transactions in the preceding month and maintaining a basic transaction record.

Participants emphasized the importance of mentoring in applying the workshop material. One participant explained, “The workshop gave me the format, but the mentoring helped me calculate the selling price and record daily cash” (P11). Another stated, “I started promoting products online, but I still need help making consistent content and responding quickly to customers” (P16). These statements show both capability development and the continued need for practical assistance.

Women's Participation, Confidence, and Social Position

The focus group discussions also indicated changes in confidence and voice. Thirteen of the sixteen participants described greater willingness to express opinions in cooperative discussions, and eleven reported greater confidence in explaining their business plans to

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

other members or external partners. The cooperative setting provided a relatively safe space for practising leadership and learning from peers.

The confidence findings were treated as qualitative and frequency-based descriptions rather than as a validated empowerment score. Household decision-making, control over income, and longer-term changes in social position were not directly measured. Nevertheless, participant experiences indicated that capacity building strengthened their willingness to communicate ideas, accept feedback, and participate in organizational decisions. One participant stated, "I used to be afraid that my opinion was wrong. After several discussions, I became more confident presenting an idea and accepting feedback from other members" (P03).

Supporting Conditions and Implementation Barriers

Supporting conditions and barriers were reported together. Among the sixteen focus-group participants, mentoring was mentioned by fourteen, revolving capital by thirteen, peer support by twelve, and stakeholder collaboration by ten. The most frequently reported barriers were limited time (eleven participants), uneven digital literacy (nine), unstable market demand (eight), and family responsibilities (seven). These findings indicate that the effects of training were shaped by both institutional support and the daily constraints faced by members.

Table 3. Descriptive Changes in Program Indicators

Indicator	Baseline	Post-program / Follow-up	Descriptive Change
Governance knowledge score (0–100)	58.4 (SD 11.6)	82.7 (SD 8.9)	+24.3 points
Financial/business knowledge score (0–100)	55.1 (SD 12.4)	79.3 (SD 9.5)	+24.2 points
AMM attendance	19/30 (63.3%)	26/30 (86.7%)	+7 members
Documented core SOPs	2/7 procedures	7/7 procedures	+5 procedures
Members using simple bookkeeping	6/30 (20.0%)	18/30 (60.0%)	+12 members
Members with active independent businesses	9/30 (30.0%)	17/30 (56.7%)	+8 members at three months

Source: Processed research data.

Capacity Building as an Integrated Governance and Enterprise Strategy

The findings connected two domains that are often treated separately: internal cooperative governance and member enterprise development. Governance education improved members' ability to interpret roles, reports, and meeting procedures, while entrepreneurship and financial-literacy activities strengthened the skills needed to plan and manage small

businesses. The descriptive changes in Table 3 illustrate a coherent results chain linking learning activities, institutional outputs, and short-term member outcomes.

The findings also aligned with the cooperative principle of education and training. In a member-controlled enterprise, knowledge determines whether formal voting rights can be exercised meaningfully. The increase in AMM attendance and active contributions illustrates the distinction between nominal membership and informed participation. This supports the view that education is not an auxiliary activity but a core governance mechanism (ICA, 2015).

Agency, Stewardship, and Member Participation

From an agency perspective, clearer reports, SOPs, and member understanding can reduce information asymmetry between management and members (Jensen & Meckling, 1976). From a stewardship perspective, mentoring and shared goals can reinforce responsibility for collective outcomes (Davis et al., 1997). These perspectives were complementary: formal controls provided accountability, while trust and shared purpose supported voluntary participation.

The increase in AMM involvement was especially relevant. Cooperative participation should not be measured solely by physical attendance; it also includes the ability to understand issues, express preferences, evaluate management, and contribute proposals. Attendance records should therefore be interpreted together with speaking turns, agenda participation, voting, and follow-up action.

Business Self-Reliance and Women's Empowerment

The expansion of culinary, craft, and service enterprises supports the proposition that cooperatives can provide women with an institutional platform for economic empowerment. The increase from nine to seventeen active businesses and from six to eighteen bookkeeping users connected knowledge acquisition with observable business practices. These changes also suggest that business support is more effective when technical training is combined with follow-up mentoring, access to capital, and peer learning.

At the same time, the expansion of independent businesses should not be equated automatically with sustainable economic independence. A newly active enterprise may remain vulnerable to weak demand, limited working capital, family-care responsibilities, and uneven digital capability. The reported barriers show why outcome evaluation should include both achievements and implementation constraints.

Practical and Theoretical Contribution

The practical contribution of the study is an integrated model in which governance education creates role clarity and informed participation; entrepreneurship and financial literacy strengthen enterprise capability; mentoring and revolving capital help translate learning into action; and monitoring links short-term outputs to longer-term questions about resilience and empowerment. Theoretically, the findings connect human capital, agency, and stewardship perspectives within the distinctive member-owned structure of a cooperative.

Journal of Economics and Business (JECOMBI)
https://doi.org/10.58471/jecombi.v7i03
ESSN, 2746-8887(Online)
https://jecombi.seaninstitute.or.id/index.php/JECOMBI/issue/view/18

Practical Implications and Recommendations

The cooperative should convert capacity building from a periodic activity into a continuous institutional system. The following recommendations are derived from the findings:

1. Establish an annual member-education plan covering governance, financial literacy, entrepreneurship, digital marketing, and customer service, with clear learning outcomes and attendance records.
2. Link every training activity to follow-up mentoring, action plans, and review meetings so that learning is applied to cooperative procedures and member enterprises.
3. Strengthen digital governance through simple accounting, point-of-sale, membership, and document-management systems, while maintaining internal controls, access rules, and member-readable reports.
4. Develop an outcome-monitoring dashboard that distinguishes activities, outputs, short-term outcomes, and longer-term impacts. At minimum, monitor AMM participation, completion of SOPs, active businesses, business continuity, revenue ranges, and member satisfaction.
5. Formalize the revolving-capital mechanism, including eligibility, repayment, oversight, and reporting, to ensure transparency and equitable access.
6. Expand women's leadership opportunities by rotating facilitation roles, involving members in committees, and preparing potential future managers and supervisors.
7. Maintain partnerships with local government, universities, financial institutions, and business networks, while ensuring that external support strengthens rather than replaces member control and cooperative autonomy.

Research Limitations and Future Research

This study was limited by its single-case design, the absence of a comparison group, the short three-month follow-up, and the use of descriptive rather than inferential analysis. The reported changes therefore describe the development of the participating cooperative but should not be generalized automatically to other cooperatives. Business continuity, income changes, and broader empowerment outcomes also require longer observation periods.

Future research should use a mixed-method longitudinal design with repeated measurements at baseline, immediately after training, and 6–12 months later. Comparative analysis across cooperatives and triangulation with transaction, attendance, repayment, and digital-platform records would strengthen the interpretation of program outcomes. Validated measures of financial literacy, participation, confidence, and women's economic empowerment would also improve analytical depth.

CONCLUSION

The study showed that participatory capacity building can integrate improvements in cooperative governance and member business self-reliance. Governance knowledge increased from 58.4 to 82.7, financial and business knowledge increased from 55.1 to 79.3, AMM attendance rose from 63.3% to 86.7%, all seven targeted SOPs were documented, bookkeeping use increased from 20.0% to 60.0%, and active independent businesses

increased from 30.0% to 56.7% at the three-month follow-up. Qualitative findings linked these changes to mentoring, revolving capital, peer support, and stakeholder collaboration, while also identifying time, digital-literacy, family, and market constraints.

Capacity building was most effective when it was treated as a continuing institutional process rather than a one-time training event. Governance education strengthened informed participation and accountability, while entrepreneurship support helped members apply knowledge in community-based enterprises. Sustainable outcomes require documented procedures, transparent capital management, continued mentoring, inclusive digital support, and long-term monitoring of business continuity and women's participation.

REFERENCE

Azizah, L. N., & Syairozi, M. I. (2026). The Influence of Digital Marketing and After Sales Service in Online Shopping Towards Purchasing Decisions. Journal of Economics and Management, 4(2), 281-290.

Becker, G. S. (1993). Human capital: A theoretical and empirical analysis, with special reference to education (3rd ed.). University of Chicago Press.

Bharti, N. (2021). Role of cooperatives in economic empowerment of women: A review of Indian experiences. World Journal of Entrepreneurship, Management and Sustainable Development, 17(4), 617–631. https://doi.org/10.1108/WJEMSD-07-2020-0095

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. Qualitative Research in Psychology, 3(2), 77–101. https://doi.org/10.1191/1478088706qp063oa

Creswell, J. W., & Poth, C. N. (2018). Qualitative inquiry and research design: Choosing among five approaches (4th ed.). SAGE Publications.

Davis, J. H., Schoorman, F. D., & Donaldson, L. (1997). Toward a stewardship theory of management. Academy of Management Review, 22(1), 20–47. https://doi.org/10.5465/amr.1997.9707180258

Ibourk, A., & Hninou, S. (2025). Empowering women through agricultural cooperatives: A multilevel analysis in Morocco's Marrakech-Safi region. Discover Sustainability, 6, 559. https://doi.org/10.1007/s43621-025-01245-2

International Cooperative Alliance. (2015). Guidance notes to the co-operative principles. International Cooperative Alliance.

International Labour Organization. (2024). Strengthening women's cooperatives: The experience of SEWA Cooperative Federation. International Labour Organization.

Jensen, M. C., & Meckling, W. H. (1976). Theory of the firm: Managerial behavior, agency costs and ownership structure. Journal of Financial Economics, 3(4), 305–360. https://doi.org/10.1016/0304-405X(76)90026-X

Lincoln, Y. S., & Guba, E. G. (1985). Naturalistic inquiry. SAGE Publications.

Mursyidin, M., Darmansyah, D., & Yulianda, R. (2023). The role of a women's cooperative to improve the welfare of women coffee farmers in Bener Meriah Regency, Indonesia. Journal of Madani Society, 2(3), 195–202. https://doi.org/10.56225/jmsc.v2i3.268

Raharja, S. J., & Muhyi, H. A. (2024). Effects of organisational competence and commitment on cooperative human resource performance: A study on cooperatives in Bandung

City, Indonesia. Review of Integrative Business and Economics Research, 13(2), 176–196.

Rehman, K., & Mia, M. A. (2024). Determinants of financial literacy: A systematic review and future research directions. Future Business Journal, 10, 75. https://doi.org/10.1186/s43093-024-00365-x

Ribeiro-Navarrete, B., Martín Martín, J. M., Guaita-Martínez, J. M., & Simón-Moya, V. (2023). Analysing cooperatives' digital maturity using a synthetic indicator. International Journal of Information Management, 72, 102678. https://doi.org/10.1016/j.ijinfomgt.2023.102678

Titin, T., Budiyanto, B., & Suhermin, S. (2022). The effect of leadership capability and collective commitment with personal value mediation on cooperative performance in Lamongan District. International Journal of Professional Business Review, 7(3), e0538. https://doi.org/10.26668/businessreview/2022.v7i3.0538

Yin, R. K. (2018). Case study research and applications: Design and methods (6th ed.). SAGE Publications.