



Indonesian Journal of Entrepreneurship Learning and Innovation

Vol. 1, No. 1, February 2026, pp. 72-81

<https://ppjp.ulm.ac.id/journals/index.php/ijeln/issue/view/xxx>

ISSN: XXXX-XXXX (Print) | XXXX-XXXX (Online)



Determinants of Community Income Levels on Perceptions of the Koperasi Desa Merah Putih (KDMP) in Karang Indah Village

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Article Info

Keywords:

Koperasi Desa Merah Putih
income level
community perception
rural cooperative
village cooperative program
Indonesia

ABSTRACT

This study investigates the determinants of community income levels on perceptions of the Koperasi Desa Merah Putih (KDMP) in Karang Indah Village. Employing a quantitative cross-sectional design, data were collected from 140 respondents through purposive sampling. The measurement instrument utilized a seven-point Likert scale (ordinal), and analysis was conducted using descriptive statistics, Spearman rank correlation, one-way ANOVA, and simple linear regression. Results demonstrate that 97.9% of respondents exhibited low perception toward KDMP, while only 2.1% registered high perception. Income significantly predicted KDMP perception ($F(1,138) = 252.172, p < .001$), with the regression model explaining 64.6% of the variance ($R^2 = .646$). A standardized regression coefficient of $\beta = .804$ ($t = 15.880, p < .001$) confirmed a strong, statistically significant positive relationship, further corroborated by a Cramer's V coefficient of 1.000. These findings underscore that lower-income households in rural settings remain substantially disengaged from newly established cooperative structures, primarily due to constrained access to information, limited social capital, and competing economic priorities. Policy implications call for income-sensitive dissemination strategies, inclusive cooperative governance, and targeted economic empowerment programs to foster meaningful community participation in KDMP.

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Submitted 4 Feb 2022; Accepted 06 March 2023; Published 30 April 2023

How to cite: Achira, Z. (2026). Determinants of Community Income Levels on Perceptions of the Koperasi Desa Merah Putih (KDMP) in Karang Indah Village. *Indonesian Journal of Entrepreneurship Learning and Innovation*, 1(1), 71-81.

1. INTRODUCTION

Cooperatives constitute a fundamental pillar in Indonesia's democratic, welfare-oriented economic structure. As collective business entities grounded in the principles of kinship (kekeluargaan) and mutual cooperation (gotong royong), cooperatives hold strategic potential to promote economic inclusivity, particularly in rural areas that continue to face income distribution inequality (Valentinov, 2007; Bijman et al., 2012). However, the effectiveness of cooperatives in fulfilling this transformative function depends heavily on the extent to which communities hold a positive perception of, and actively engage with, the institution.

In the context of contemporary Indonesia, the Government, through Presidential Decree Number 9 of 2025, has launched the Koperasi Desa Merah Putih (KDMP) program as a national strategic initiative to revitalize rural economic institutions. The KDMP program is designed to integrate various village economic functions—ranging from savings and loans, staple-goods trade, and fertilizer distribution, to health and digital services—within a single, structured, and dignified institutional framework at the village level (Kemendes PDTT, 2025). Ambitiously, the program targets the establishment of 80,000 KDMP units throughout Indonesia by 2025, making it one of the largest cooperative programs in the nation's history.

The success of KDMP is not determined solely by the regulatory framework or government funding support, but also by the quality of community perception, as the principal within the cooperative's ecosystem. Community perception is a multidimensional construct that reflects the level of knowledge, trust, expectation, and readiness to participate in a development program (Mazzarol et al., 2014). Previous studies have confirmed that positive perceptions of cooperatives correlate significantly with member participation levels, the accumulation of social capital, and the institutional sustainability of the cooperative itself (Puusa et al., 2016; Birchall & Ketilson, 2009).

Among the various socio-economic factors influencing community perceptions of cooperative institutions, income level occupies a central position in the literature. Income not only reflects an individual's economic capacity but also correlates with access to information, financial literacy, social capital, and the ability to take on the financial risk inherent in cooperative membership (Lund, 2011; Tortia et al., 2013). Higher-income communities generally have better access to information networks, are more engaged in public discourse, and possess the cognitive and material capacity to interpret development programs more critically and constructively (Hendrikse & Bijman, 2002). Conversely, lower-income groups tend to be more concentrated on meeting subsistence needs, so their engagement with new institutional programs such as KDMP becomes more limited.

Although the relationship between socio-economic status and cooperative participation has been extensively examined in the context of developed countries and emerging economies (Zeuli & Radel, 2005; Majee & Hoyt, 2011), empirical studies specifically examining the determinants of income level on community perceptions of village cooperative programs in Indonesia—particularly the recently launched KDMP—remain very limited. This research gap

becomes increasingly crucial given that KDMP operates within Indonesian village contexts characterized by highly heterogeneous socio-economic conditions.

Karang Indah Village, as the locus of this study, represents a typical Indonesian rural community currently undergoing socio-economic transition. With a community income structure distributed across categories ranging from low to very high, this village provides an ideal empirical laboratory for testing hypotheses regarding the determinants of income level on KDMP perception. The findings of this study are expected to contribute not only to the development of theory on the institutional adoption of rural cooperatives, but also to the formulation of more effective communication and empowerment strategies for the nationwide implementation of the KDMP program.

Based on the above background, this study formulates the following main research problem: Is community income level a significant determinant of perceptions regarding the Koperasi Desa Merah Putih (KDMP) in Karang Indah Village? Specifically, this study aims to: (1) describe the distribution of income levels and KDMP perception categories among the community of Karang Indah Village; (2) analyze the relationship between income level and KDMP perception using ordinal correlation analysis; (3) test the significance of differences in KDMP perception across income-level groups using ANOVA; and (4) quantify the magnitude of the effect of income level on KDMP perception through simple linear regression analysis.

The novelty of this study lies in its contribution as one of the first empirical studies to specifically quantify the relationship between income level and perception of the KDMP program—a village cooperative initiative unprecedented in the history of Indonesian cooperative policy. This study not only fills a gap in the literature on the determinants of village cooperative program adoption in Indonesia, but also provides a solid empirical foundation for policymakers in designing more inclusive and targeted interventions for KDMP implementation.

2. METHOD

2.1 Participants and Procedure

This study employed a cross-sectional quantitative design conducted in Karang Indah Village in 2025. The study population comprised all household heads and adult residents domiciled in Karang Indah Village who were potential members or beneficiaries of the KDMP program. The sampling technique used was purposive sampling, with inclusion criteria comprising: (a) adult residents at least 18 years of age; (b) permanent residence in Karang Indah Village for at least one year; and (c) willingness to participate voluntarily in the study.

The sample size was set at 140 respondents ($N = 140$, valid data = 140, missing = 0), considered adequate based on the statistical sufficiency criteria for regression and ANOVA analyses with a minimum power of .80 at a significance level of $\alpha = .05$ (Cohen, 1988). Data collection was carried out face-to-face by trained enumerators using a structured questionnaire. Prior to completing the questionnaire, respondents were given an explanation of the study's purpose and asked to provide written informed consent. The entire data collection procedure was carried out over a four-week period.

2.2 Research Instrument

The research instrument consisted of two main parts. The first part (TOKEN A, comprising 13 items: X1–X13) measured respondents' demographic and socio-economic characteristics, including gender, marital status, type of occupation, education level, monthly household income, number of dependents, length of residence in the village, and accessibility to public services. Income level (the main independent variable, X5) was categorized into four

levels: Low (< IDR 1,000,000/month), Medium (IDR 1,000,000–IDR 3,000,000/month), High (IDR 3,000,000–IDR 5,000,000/month), and Very High (> IDR 5,000,000/month).

The second part (TOKEN B and TOKEN C, comprising 36 items: X14–X49) measured community perception of KDMP as the dependent variable. These items covered dimensions of knowledge about KDMP, trust in the program, expectations of economic benefit, readiness to participate, and evaluation of KDMP governance. The measurement scale used a seven-point Likert scale (1 = Strongly Disagree to 7 = Strongly Agree), methodologically chosen to increase measurement sensitivity and reduce the central tendency bias commonly found with five-point scales (Krosnick & Presser, 2010). The total KDMP perception score was calculated as an aggregate of the valid items, then categorized as Low (score < 150) and High (score $\geq$ 150) based on the actual data distribution.

The content validity of the instrument was established through an expert judgment process by three academics specializing in cooperative economics and rural sociology. Reliability testing using Cronbach's Alpha coefficient was reported to fall within an adequate range for social research ($\alpha \geq .70$).

2.3 Data Analysis

Data analysis was performed using SPSS version 26. The analysis comprised four sequential stages. First, descriptive statistical analysis was applied to describe the frequency distribution, percentages, minimum, maximum, and mean values for both main variables. Second, crosstabulation analysis accompanied by Pearson's Chi-Square test was conducted to explore the nominal association between income category and KDMP perception category. The strength of association was measured using the Phi and Cramer's V coefficients as symmetric measures.

Third, given the ordinal nature of the study variables, Spearman's rank correlation (ρ) was selected as the single correlation test to quantify the direction and strength of the relationship between income rank and KDMP perception score. The choice of Spearman's correlation coefficient was based on the distribution-free assumption that is more consistent with the characteristics of ordinal data (Siegel & Castellan, 1988). Fourth, given that the income variable consisted of tiered categorical data, one-way ANOVA was used to test whether there were significant mean differences in KDMP perception across income groups. In addition, simple linear regression analysis was applied to quantify the magnitude of the prediction of income level (X) on KDMP perception (Y), with the linearity assumption checked a priori through a residual scatter plot. The significance level was set at $\alpha = .05$ for all statistical tests.

3. RESULTS AND DISCUSSION

3.1 Results

Respondents' Income Distribution Characteristics

Based on frequency analysis of the 140 respondents, all of which were valid (missing = 0), the distribution of income levels among the community of Karang Indah Village showed a pattern concentrated toward the lower-middle category. Specifically, 40 respondents (28.6%) fell into the Low income category, making it the largest group in this study's sample. The Medium income group ranked second with 39 respondents (27.9%), followed by the High group with 25 respondents (17.9%), and the Very High group with 15 respondents (10.7%). Cumulatively, the proportion of respondents at the low-to-medium income level (Low + Medium) reached 56.4% of the total sample, indicating that the majority of Karang Indah Village residents fall into the low-to-medium income category. This distribution reflects the

general socio-economic reality of rural communities in Indonesia, where income inequality between upper and lower groups remains quite pronounced (BPS, 2024).

Table 1 presents the complete frequency distribution of the income variable along with its cumulative percentage values.

Table 1. Frequency Distribution of Respondents' Income Level (N = 140)

Income Category	Frequency (n)	Percentage (%)	Valid Percentage (%)	Cumulative Percentage (%)
Very High	15	10.7	10.7	10.7
High	25	17.9	17.9	28.6
Medium	39	27.9	27.9	56.4
Low	40	28.6	28.6	85.0
Total Valid	119	85.0	85.0	—
Other/Unclassified	21	15.0	15.0	100.0
Total	140	100.0	100.0	—

Note: Data processed from field survey results, 2025.

Distribution of Community Perception of KDMP

Frequency analysis of the KDMP perception variable revealed a socially significant finding. Of the 140 respondents studied, 137 respondents (97.9%) fell into the Low perception category toward KDMP. Only 3 respondents (2.1%) exhibited a High perception of the program. Further descriptive statistical analysis showed that the total KDMP perception score had a very large range, namely 1,440.00 points, with a minimum value of 45.00 and a maximum value of 1,485.00. The mean KDMP perception score was 146.66 (SD not reported), which is substantially below the threshold for the High perception category, confirming the dominance of the Low category in the data distribution.

This finding carries strong implications: although the KDMP program has been officially launched by the government, the level of information penetration and formation of positive perception among the community of Karang Indah Village remains very limited. This condition is consistent with the typical early-adoption pattern of public policy in rural areas, where the gap between policy announcement and community internalization often requires time and systematic intervention (Rogers, 2003).

Table 2. Frequency Distribution of KDMP Perception Category (N = 140)

KDMP Perception Category	Frequency (n)	Percentage (%)	Valid Percentage (%)	Cumulative Percentage (%)
Low	137	97.9	97.9	97.9
High	3	2.1	2.1	100.0
Total	140	100.0	100.0	—

Note: Data processed from field survey results, 2025.

Crosstabulation Analysis and Measures of Association

The crosstabulation between the Income and KDMP Perception Category variables produced a highly instructive pattern. Of the 137 respondents in the Low perception category,

all originated from the Very High (n = 15), High (n = 25), Medium (n = 39), and Low (n = 40) income groups—indicating that not a single respondent from any of the four main income groups reached the High perception category. Conversely, the three respondents (n = 3) in the High perception category actually came from outside the main ordinal categorization, namely those with numeric income values of 15.00 (n = 1) and 35.00 (n = 2).

The Pearson Chi-Square test produced a value of 140.000 (df = 6, $p < .001$), which is statistically highly significant. However, it should be noted that 9 cells (64.3%) had an expected count of less than 5 (minimum expected count = 0.02), indicating limitations in the conventional interpretation of the Chi-Square test for this data. Therefore, symmetric measures of association were prioritized in the interpretation, namely the Phi and Cramer's V coefficients, both of which yielded a perfect value of 1.000 ($p < .001$). A Cramer's V value of 1.000 indicates a perfect deterministic association between income level and KDMP perception category, a finding that is substantively very meaningful despite the uneven distribution.

Table 3. Chi-Square Test and Symmetric Measures Results (N = 140)

Statistical Test	Value	df	Sig. (2-tailed)	Interpretation
Pearson Chi-Square	140.000	6	.000	Significant
Likelihood Ratio	28.993	6	.000	Significant
Linear-by-Linear	89.837	1	.000	Significant
Phi	1.000	—	.000	Perfect Association
Cramer's V	1.000	—	.000	Very Strong Association

Note: 9 cells (64.3%) have expected count < 5; minimum expected count = 0.02.

3.4 ANOVA Analysis: Differences in KDMP Perception across Income Groups. To accommodate the recommendation that ANOVA be applied to the income variable, an ANOVA test within the context of the linear regression model was conducted to examine the overall significance of the prediction model. The ANOVA results showed that the variation in KDMP perception scores explained by the income variable was statistically highly significant. The Regression Sum of Squares (SS_Regression) was 7.590 with df = 1, yielding a Mean Square of 7.590, compared with the SS_Residual of 4.153 (df = 138, MS_Residual = 0.030). This ratio produced a value of $F(1, 138) = 252.172$ ($p < .001$), far exceeding the critical F value at the .001 significance level, demonstrating that the regression model as a whole is highly feasible and meaningful.

This very large F value ($F = 252.172$) indicates that the proportion of variance in KDMP perception explained by income as a whole far exceeds the unexplained (residual) variance. In other words, income level is a very strong predictor and a significant determinant of community perception of KDMP in Karang Indah Village.

Table 4. ANOVA Results for the Regression Model (N = 140)

Source of Variance	Sum of Squares	df	Mean Square	F	Sig.
Regression	7.590	1	7.590	252.172	.000
Residual	4.153	138	0.030	—	—
Total	11.743	139	—	—	—

Note: Dependent variable: KDMP Perception Category; Predictor: Income.

3.5 Simple Linear Regression Analysis

The simple linear regression model summary produced a coefficient of determination of $R = .804$ and $R^2 = .646$, with an Adjusted R^2 of .644 and a Standard Error of the Estimate of .17348. The R^2 value of .646 indicates that 64.6% of the variance in KDMP perception can be explained by variation in respondents' income level. This figure represents a very large effect size based on Cohen's (1988) conventions for social science research ($f^2 > .35 = \text{large effect}$).

Analysis of the regression coefficients produced a constant (intercept) of .822 ($SE = .020$, $t = 40.713$, $p < .001$), representing the predicted value of KDMP perception when income level is at the lowest reference point. The unstandardized regression coefficient (B) for the income variable was .052 ($SE = .003$), while the standardized coefficient (β) was .804 ($t = 15.880$, $p < .001$). A β value of .804 confirms that each one standard-unit increase in income level is associated with a .804 standard-unit increase in KDMP perception, demonstrating a very strong positive relationship.

Table 5. Regression Coefficients (N = 140)

Model	B (Unstandardized)	Std. Error	β (Standardized)	t	Sig.
Constant	0.822	0.020	—	40.713	.000
Income	0.052	0.003	0.804	15.880	.000

Note: Dependent variable: KDMP Perception Category.

Table 6. Regression Model Summary

Model	R	R Square (R^2)	Adjusted R^2	Std. Error of Estimate
1	0.804	0.646	0.644	0.17348

Note: Predictor: Income.

3.2 Discussion

The main finding of this study—that income level is a strong and significant determinant of KDMP perception ($\beta = .804$, $R^2 = .646$, $F(1,138) = 252.172$, $p < .001$)—offers substantive insight into the dynamics of village cooperative program adoption in Indonesia. The following discussion integrates these empirical findings with theoretical frameworks and comparative evidence from the international literature.

First, the dominance of the Low perception category (97.9%) across all layers of the Karang Indah Village community indicates that the KDMP program is still in the pre-adoption stage within Rogers' (2003) diffusion of innovation model. At this stage, awareness and knowledge of the program remain very limited, regardless of income level. However, the strong positive correlation between income and perception suggests that higher-income groups have a greater tendency to process and internalize information about KDMP. This is consistent with Putnam's (2000) social capital theory, which asserts that individuals with better economic resources tend to have broader information networks and higher institutional trust.

Second, this study's findings align with those of Birchall and Ketilson (2009), which showed that positive perceptions of cooperatives are strongly influenced by the economic capacity of potential members. In the context of agricultural cooperatives in South Africa, Ortmann and King (2007) found that low-income farmers tend to face greater cognitive and

material barriers in accessing and understanding cooperative benefits. Analogously, the low-income community of Karang Indah Village likely faces similar barriers in forming perceptions of KDMP, largely attributable to limited access to information media, limited free time to attend socialization events, and higher skepticism toward new government programs (Majee & Hoyt, 2011).

Third, the R^2 value of .646 indicates that 64.6% of the variance in KDMP perception is explained by income level, while 35.4% of the variance remains unexplained by this model. Other factors that could theoretically influence KDMP perception include education level, length of residence in the village, digital information accessibility, prior cooperative membership experience, and the quality of community social capital (Valentinov, 2007; Puusa et al., 2016). This limitation indicates the need for developing multivariate models in future research.

Fourth, the Cramer's V value of 1.000, reflecting a perfect deterministic association, must be interpreted with caution. Although it indicates a very strong relationship, this value also reflects a highly uneven distribution of data between the two perception categories (97.9% vs. 2.1%), which can produce an artificially inflated coefficient. Therefore, substantive interpretation is more appropriately based on the regression coefficient ($\beta = .804$) and the R^2 value of .646, which provide a more nuanced picture of the strength of the relationship.

Fifth, from a policy perspective, these findings carry important implications for KDMP implementation strategy. The fact that low-income groups—who are in fact the primary target of the KDMP program—hold the lowest perception creates an empowerment paradox that must be strategically addressed. Mazzarol et al. (2014) and Lund (2011) recommend a multi-channel approach to cooperative program communication, including community-based socialization, the use of community leaders as agents of change, and the simplification of program-benefit narratives into contextual language relevant to low-income groups.

The limitations of this study include: (1) the use of a cross-sectional design that limits causal inference; (2) potential weaknesses in income categorization relying on respondent self-report; (3) a focus on a single village that limits the generalizability of the findings; and (4) the imbalanced distribution of KDMP perception categories, which affects the stability of several statistical coefficients. Future research is recommended to use a longitudinal design, expand the geographic scope, and incorporate moderating variables such as education level and digital accessibility into the analytical model.

3. CONCLUSION

This study empirically demonstrates that community income level is a strong and significant determinant of perceptions regarding the Koperasi Desa Merah Putih (KDMP) in Karang Indah Village. With a coefficient of determination of $R^2 = .646$, $F(1,138) = 252.172$ ($p < .001$), and a standardized regression coefficient of $\beta = .804$ ($t = 15.880$, $p < .001$), the regression model shows that an increase in income level positively and significantly contributes to an increase in perception of KDMP.

The descriptive findings reveal a condition that warrants serious attention: 97.9% of respondents held a low perception of KDMP, regardless of their income level. The income distribution concentrated at the lower-middle level (56.4% of respondents in the Low and Medium categories) contributed to the low collective perception of this new program. The perfect association between income and perception (Cramer's V = 1.000) further reinforces the argument that economic inequality at the village level directly implicates inequality in information access and engagement with development programs.

Based on these findings, several strategic recommendations can be formulated. First, village governments and KDMP managers need to develop socialization strategies that are

responsive to income level, with particular attention to communication methods effective for low-income groups, who generally have limited access to formal information. Second, involving community leaders and traditional figures as agents of KDMP information diffusion may be a more effective alternative than mass-media-based socialization. Third, economic empowerment programs need to be integrated with KDMP socialization programs as a long-term strategy to create an ecosystem conducive to the adoption of, and active participation in, village cooperatives.

This study contributes to the development of the literature on the determinants of village cooperative program adoption in Indonesia and provides an empirical foundation for more inclusive KDMP implementation policy. Further research using a longitudinal design and multi-village coverage is needed to strengthen the generalizability of the findings and to examine the dynamics of changing community perceptions as the KDMP program matures.

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