

# The Constraints and Barriers for Loan Distribution by Financing Institutions to Cooperant Members

*by* Universitas Tidar

---

**Submission date:** 02-Jul-2020 05:14PM (UTC+0900)

**Submission ID:** 1239381503

**File name:** 280-555-1-SM.pdf (1.08M)

**Word count:** 10583

**Character count:** 47713

Review articles

**THE CONSTRAINTS AND BARRIERS FOR LOAN DISTRIBUTION BY FINANCING INSTITUTIONS TO COOPERANT MEMBERS**

Iskandar Muda<sup>a\*</sup>, Erlina<sup>b</sup>, Normah Haji Omar<sup>c</sup>, Jamaliah Said<sup>d</sup>, Azizul Kholis<sup>e</sup>

<sup>a</sup> Universitas Sumatera Utara, Faculty Economic and Business, TM Hanafiah Address 12, Medan, Indonesia,

<sup>†</sup> Corresponding Author : iskandar1@usu.ac.id

<sup>b</sup> Universitas Sumatera Utara, Faculty Economic and Business, TM Hanafiah Address 12, Medan, Indonesia, erlina@usu.ac.id

<sup>c</sup> Universiti Teknologi MARA, Accounting Research Institute, Level 12, Menara Sultan Abdul Aziz Shah, Shah Alam, Selangor, Malaysia, normah64@salam.uitm.edu.my

<sup>d</sup> Universiti Teknologi MARA, Accounting Research Institute, Level 12, Menara Sultan Abdul Aziz Shah, Shah Alam, Selangor, Malaysia, jamaliah533@salam.uitm.edu.my

<sup>e</sup> Universitas Negeri Medan, Faculty Economics and Business, William Iskandar Ps. V No.104 Address, Percut Sei Tuan, Deli Serdang Regency, Medan, Indonesia, azizul.kholis@unimed.ac.id

**Abstract**

The purpose of this research is to know and analyze the condition of cooperatives through the capital factor, human resources, managerial aspects, passive members and socialization, public awareness, spoilage, and economic democracy, which strongly influence the barriers and effectiveness of lending cooperatives in Indonesia. The dependent variables are the main constraints of cooperatives in lending, whereas the independent variables are capital, human resources, managerial aspects, passive members and socialization, public awareness, spoilage, and economic democracy. In this research, descriptive analysis and the structural equation modeling test are the data analysis techniques that were used to measure the research instruments. The research samples used in this study consist of 203 cooperative management institutions in North Sumatra, Indonesia. The sampling technique used was the purposive sampling method. This study concludes that managerial factors, passive members and socialization, public awareness, lack of economic democracy, capitalization, and a lack of participation have a significant effect on the barriers and effectiveness of lending cooperatives.

**Keywords:** Cooperative, Capital Factor, Human Resources, Managerial Aspects, Passive Members and Socialization.

**摘要:**

本研究的目的是通过资本因素、人力资源、管理方面、被动成员和社会化、公众意识、腐败和经济民主来了解和分析合作社的状况，这对合作社的贷款和效力产生了重大影响。印度尼西亚。因变量是合作社在贷款中的主要制约因素，而自变量则是资本、人力资源、管理方面、被动成员和社会化、公众意识、腐败和经济民主。在本研究中，描述性分析和结构方程模型试验是用于测量研究工具的数据分析技术。本研究使用的研究样本包括印度尼西亚北苏门答腊的203个合作管理机构。采用的采样技术是有目的的采样方法。本研究的结论是，管理因素、被动成员和社会化、公众意识、缺乏经济民主、资本化和缺乏参与对贷款合作社的障碍和有效性产生了重大影响。

**关键词:** 合作社, 资本要素, 人力资源, 管理方面, 被动成员和社会化。

## I. INTRODUCTION

A cooperative is a joint venture entity that relies on the principle of people's economy, which, in turn, is based on the principle of kinship. Various advantages possessed by cooperatives such as cost-efficiency as well as increased economies of scale clearly make cooperative a form of business entity that is very prosperous in North Sumatra. However, this phenomenon poses quite a dilemma because, in fact, the cooperative with all its advantages is difficult to develop in North Sumatra [1]. In the past 15 years, the cooperative has been akin to a dead man. The development of cooperatives has decreased performance and organizations have been increasingly difficult to develop. In this context, the cooperative in North Sumatra was stagnant or even declined. The number of cooperatives in North Sumatra until December 2015 amounted to 11,696 units, of which 6,285 cooperatives were active while 5,411 cooperatives were inactive. The ratio of active cooperation until 2015 amounted to 53.74%. The highest ratio of active cooperatives was observed in the district of North Nias at 100% and the lowest ratio in Toba Samosir Regency at 22.76%. The number of village unit cooperatives listed in 2015 was 620 units, a decrease by 35% when compared with the 954 units in 2013 [2].

Based on the World Bank 2017–2018 Report on the Global Financial Development Comparative database of countries in Southeast Asia, Indonesia can be compared with Malaysia, as shown in Table 1 below:

Table 1. Global Financial Comparative between Indonesia and Malaysia

Indonesia						
Years	1	2	3	4	5	6
2004	5.17					
2005	5.28					
2006	5.72					
2007	5.97					
2008	6.58					
2009	7.65	18.20	16.50			
2010	8.12					
2011	8.53			19.58	15.29	8.55
2012	9.43					
2013	10.35					
2014	17.93			35.95	26.56	13.14
2015	17.76	27.40	25.30			
Malaysia						
Years	1	2	3	4	5	6
2004	14.06					
2005	12.64					
2006	11.73					
2007	11.43	60.40	57.20			
2008	11.23					

2009	11.08				
2010	10.86				
2011	11.20		66.17	35.41	11.20
2012	11.12				
2013	10.91				
2014	10.76		80.67	33.77	19.52
2015	10.66	31.90	27.00		

Indicator 1 in Table 1 is the number of commercial banks per 100,000 adults. Indicator 2 shows percentage of firms in the formal sector of credit or loan by a financial institution. Indicator 3 is the percentage of small firms with 5–19 workers in the formal sector with credit from a financial institution. Indicator 4 is the percentage of accounts with a bank, credit union, or another financial institution. This data shows the low access to Indonesia's financial institutions compared with Malaysia. Indicator 6 is the percentage of respondents who report money from a bank, credit union, or microfinance institution. As for other financial institutions, they are cooperatives over the past 12 months (% age 15+), which shows the low utilization of access to Indonesia's financial institutions compared with Malaysia.

According to the 1992 Act, cooperative is defined as a business entity consisting of a person or a cooperative legal entity with its activities based on the principles of cooperatives as well as the people's economic movement based on the principle of kinship [3]. In Indonesia, the principle of cooperative has been included in Law no. 12 of 1967 and Law no. 25 of 1992 [4]. The principle of cooperatives in Indonesia is roughly equal to the internationally recognized principle with a slight difference, consisting in the explanation of the Business Profits. It was found in [5] when discussing the factors affecting sustainability of agricultural cooperatives from Malawi, that the participants in the agricultural cooperatives came to the general consensus that in their current state these cooperatives were not sustainable. Although, all the members were satisfied with the idea of having a cooperative, they were skeptical of their survival. Studies conducted in [6], [7] and [8] identified the credit risk financing factors determined by Inherent Credit Risk and inefficiency of loan amount and the need to regulate best practice nonperforming loans ratio. The participants highlighted poor governance, the lack of market access and a lack of managerial skills as the main problems affecting their cooperatives.

Crediting strategy is one of the strategic functions of financing institutions including cooperatives and this function also often causes

the decline in income of a bank. In order for the loan disbursed to have good loan quality, in practice it is necessary to separate the functions within the credit organization. It is stated in [9] and [10] that this separation is done so that each function can work well and minimize the occurrence of non-objective assessment with various reasons resulting potentially in the occurrence of irregularities that will eventually cause problematic credit disbursed. Where the ratio of bad loans is higher, the institution will reduce the income due to the large number of debtors who are delinquent in credit payments. Giving credit is indeed a high risk activity. Therefore, in an effort to overcome the high number of bad debts, the analysis and prediction of a loan application will be able to minimize the risks contained in the credit distribution. These are the key issues in the management of the capabilities and capacities of the cooperatives. It is indicated that Malawian agricultural cooperatives to produce a product of production.

It is recommended in [11] to establish an apex organization or secondary level cooperative at district level to address governance, management and market access problems in order to improve the performance of cooperatives. Community sensitization is needed to increase memberships and policy interventions such as the provision of the infrastructure necessary for accessing the market information and supportive regulatory framework would allow competitive market environment.

Some factors involved in the success of poultry growers' cooperatives were considered in [12]. It was demonstrated that the following factors in a descending order of importance had the greatest effects on cooperative success: technical skills, number of training programs attended, quality of training programs offered, members' participation in cooperatives' administrative affairs and managers' interpersonal human skills

The government should increase the supply of loans/lines of credit to cooperative farmers and enlightenment campaigns in order to increase the participation of rural farmers [13], [14]. In deciding on a strategy, companies need to consider the combination of both the company's internal and external environments. Steps must be taken to collect external and internal data. The company's internal factors include marketing and distribution; research and development; production and operations management; and financial, physical and human resources. The company's external factors include the general conditions of socio-economic, technological and

legal realities and the political and industrial environment. This includes the customer sector, the supplier sector, the competitor sector, and the international environment.

As found in [15], coaching employees through education, training and counseling had no significant effect on the participation of members as owners, controllers and users of the Islamic boarding school's cooperative products. Cooperative education is a type of coaching and is one of the models developed to promote cooperative performance [16].

Birchall and Richard [17] argue that in order to achieve successful cooperation, members must have sufficient resources to be able to take part effectively. These resources include education. After training on cooperation, members are expected to be motivated to cooperate while practically conducting business. Training is an essential part of a company's activities [18]. Continuous member training is an activity designed to prepare Islamic boarding school cooperation members to be ready for the new challenges that will soon change the world.

The results obtained in [19] showed that the contribution of Agricultural Production Cooperatives (APCs) to the farmers' technical and economic status is low, while the APC success is in the medium to low range. In the research that still exists, testing is done with regression methods with cases in cooperatives in developing countries [20]. In their work, authors [21] discussed specific problems that may arise when forming cooperatives in India under free market conditions. Due to the increasing economic liberalization, cooperatives in India are making efforts at all levels to reorient their functions according to market demands. The authors thus argue that cooperatives have inherent advantages in tackling the problems of poverty, employment generation and food security. Cooperatives are also considered to have immense potential to deliver goods and services in areas where both the state and the private sector have failed. On the other hand, cooperatives face a variety of challenges, including lack of quality management, over-dependence on government, poor infrastructure, dormant membership, lack of strong human resources policy, absence of professionalism and non-conduct of elections.

Empirical evidence also indicates that the business knowledge and experience of small and medium size enterprises (SME) have an impact on the development of cooperative capital. The higher the bad credit (Non-Performing Loan), the lower will have a negative impact on cooperative



capital [22]. Findings reported in [23] indicate that a stable legal environment, a dedicated initiator and leader, government financial and technical support, farmer understanding and participation of cooperative activities and appropriate external support from professional NGOs were the key factors for the successful development of farmer cooperatives in China. Several factors empowering cooperative membership in the country of Tanzania can be done with several variables including management skills, level of education of cooperative officials and access to loans were found to exert positive influence on the utilization of the available opportunities and factors that influence empowerment of cooperative members [24]. As argued in [25] and [26], regular financial audits are necessary to ensure adoption in rural cooperatives. It is worth noting that banks also benefit from such collaboration because less formal financial institutions, like cooperatives, have been shown to improve financial sustainability in Ethiopian and Tanzania.

Thus, it is essential for the cooperative members to be able to take advantage of the benefits inherent in this structure, as well as overcome the associated weaknesses. Ideally, cooperatives should function as business entities, as this provides the greatest protection to the people. There are several advantages of cooperatives in North Sumatra, namely (1) Cooperatives in the form of membership that are open and voluntary; (2) principal savings and deposits must not burden members; (3) each member has the same voting rights, because it is not based on the amount of capital; and (4) cooperatives primarily aim to improve members' welfare rather than seeking profits.

Nonetheless, some weaknesses of cooperatives in North Sumatra must be acknowledged, namely (1) cooperatives are difficult to develop because of limited capital; (2) the cooperative management is not professional; (3) administrators are sometimes dishonest; and (4) there is no cooperation among the management, supervisors and members.

## II. RESEARCH METHODS

The data required to address the research questions guiding the present study was obtained via a survey in which representatives of cooperatives in North Sumatra took part. In

addition, Focus Group Discussion (FGD) is conducted by involving various stakeholders, who were invited to discuss the emergence and growth of cooperatives in North Sumatra. This study can thus be classified as an associative research, as its aim is to create causal links between two or more variables. The population in this study is a cooperative in the province of North Sumatra, Indonesia, scattered in several District Municipalities, which consists of South Tapanuli District, Central Tapanuli District, Mandailing Natal District, Sibolga District, North Nias District, South Nias District and Gunung Sitoli District involving 203 respondents of the Cooperative board. Purposive Random Sampling was a technique used in the research to study the district and municipal cooperatives' management, which is sampling to certain criteria. The minimum sample size in this study was 203 respondents. According to the sampling criteria, cooperative management representatives were selected from among and by the members at the member meeting. The operational definitions of the research variables are given in Table 2 below:

Table 2. Variable Operationalization

Variable	Definition	Indicator	Scale
Human Resources (X <sub>1</sub> )	Human beings employed in an organization as movers, thinkers and planners to achieve organizational goals	1. Recruiting 2. Training 3. Services [27], [28], [29] & [30].	Likert
Managerial Aspects (X <sub>2</sub> )	Aspects related to the implementation of management functions	1. Planning 2. Actuating 3. Controlling [31], [32], [33] & [34].	Likert
Passive Members and Dissemination (X <sub>3</sub> )	Members who are only responsible for the capital that has been deposited into the cooperative	1. Meeting of members 2. Transfer of members 3. Contribution [35], [36], [37] & [38].	Likert
Awareness (X <sub>4</sub> )	Awareness to improve themselves, improve their welfare, or develop themselves independently	1. Initiative 2. Government encouragement [39], [40] & [41].	Likert
Spoilage (X <sub>5</sub> )	Number of unattended	1. The role of government	Likert

	assistance	2.Capital Lending 3.Refund of the loan [42], [43], [44].	
Economic Democracy (X <sub>6</sub> )	Not given the discretion in carrying out every action	1. Business scope 2. Economic function of society 3. The function of community welfare [45], [46], [47], [48].	Likert
Capital (X <sub>7</sub> )	Strong capital support and in or vice versa too dependent on the capital and the source of the cooperative itself	1.Infrastructure and facilities support 2.Infrastructure between cities and villages 3.Warehouse receipt 4. Facilities for loading and unloading of products. [49], [50], [51].	Likert
Lack of Member Participation (X <sub>8</sub> )	Emerging from socialized government support from bottom up to top down	1.Trust in the board 2.Development of activities 3.Support members [52], [53], [54].	Likert
Cooperative Socialization (X <sub>9</sub> )	The role of cooperative essence holistically	1.Optimization of socialization 2.The essence of the cooperative [55] & [56].	Likert
Barriers and effectiveness in lending	The overall obstacle to the development of	1.Bank interest 2. Trust 3.Business	Likert

cooperatives (Y)	the cooperative	competition 4.Market conditions [57], [58] & [59].
------------------	-----------------	----------------------------------------------------------

139

Data analysis technique used in this research is a quantitative descriptive method by means of Structural Equation Modelling (SEM), which can be described by the equation:

68

$$Y = Y_1 \cdot X_1 + Y_2 \cdot X_2 + Y_3 \cdot X_3 + Y_4 \cdot X_4 + Y_5 \cdot X_5 + Y_6 \cdot X_6 + Y_7 \cdot X_7 + Y_8 \cdot X_8 + Y_9 \cdot X_9 + \epsilon$$

- e : Error Term
- X<sub>1</sub> : Human Resources
- X<sub>2</sub> : Managerial Aspects
- X<sub>3</sub> : Passive Members and Dissemination
- X<sub>4</sub> : Awareness
- X<sub>5</sub> : Spoilage
- X<sub>6</sub> : Economic Democracy
- X<sub>7</sub> : Capital
- X<sub>8</sub> : Lack of Member Participation
- X<sub>9</sub> : Socialization Cooperative
- Y : Barriers and effectiveness in lending cooperatives

### III. RESULTS AND DISCUSSION

#### Respondent Characteristic

The number of respondents was 203 persons spread across 7 municipal districts.

Table 3 explains the respondents' characteristics:

Table 3. Research Respondents

	South Tapanuli	Central Tapanuli	Mandailing Natal	Sibolga	North Nias	South Nias	Gunung Sitoli	Total	%
<b>Gender</b>									
Male	6	18	18	21	9	9	22	103	47%
Female	30	10	10	6	17	16	13	118	53%
<b>Total</b>	<b>38</b>	<b>28</b>	<b>28</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>35</b>	<b>203</b>	<b>100%</b>
<b>Age</b>									
20 - 30 Years	19	5	11	7	22	19	7	102	46%
31 - 40 Years	5	9	10	9	3	4	9	53	24%
41 - 50 Years	4	8	3	6	1	1	7	30	14%
51 - 55 Years	8	6	4	5	0	1	12	36	16%
<b>Total</b>	<b>36</b>	<b>28</b>	<b>28</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>35</b>	<b>203</b>	<b>100%</b>
<b>Level of Education</b>									
Senior High School	29	26	17	22	22	11	17	160	72%
Diploma	2	0	1	1	1	3	4	12	5%
Graduate	5	1	10	4	3	11	13	47	21%
Master Degree	0	1	0	0	0	0	1	2	1%
<b>Total</b>	<b>36</b>	<b>28</b>	<b>28</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>35</b>	<b>203</b>	<b>100%</b>
<b>Experience</b>									
< 5 Years	11	18	21	10	23	23	12	134	61%
5 - 10 Years	10	9	4	13	3	2	11	52	24%
10 - 20 Years	8	1	3	4	0	0	4	20	9%

> 20 Years	7	0	0	0	0	0	8	15	7%
<b>Total</b>	<b>36</b>	<b>28</b>	<b>28</b>	<b>27</b>	<b>26</b>	<b>25</b>	<b>35</b>	<b>203</b>	<b>100%</b>

### Normality Test Results

The results of the normality test are given in Table 4.

Table 4. Summary of Normality Test Results

Indicators	min	max	skew	c.r.	kurtosis	c.r.
epp4	1,000	5,000	-.429	-2,602	-1,229	-3,729
epp3	1,000	5,000	.384	2,328	-1,261	-3,826
epp2	1,000	5,000	.020	.120	-1,485	-4,507
epp1	1,000	5,000	.436	2,643	-1,253	-3,802
sk1	2,000	5,000	-.411	-2,494	1,301	3,949
sk2	2,000	5,000	-.514	-3,118	.805	2,444
kp1	1,000	5,000	-.340	-2,062	-1,090	-3,307
kp2	1,000	5,000	-.541	-3,284	-.741	-2,249
kp3	1,000	5,000	-.540	-3,277	-.524	-1,591
p1	1,000	5,000	.020	.123	-1,477	-4,483
p2	1,000	5,000	-.372	-2,256	-1,306	-3,964
p3	1,000	5,000	.158	.959	-1,318	-3,999
de1	1,000	5,000	.017	.106	-1,481	-4,494
de2	1,000	5,000	-.372	-2,261	-1,299	-3,940
de3	1,000	5,000	-.260	-1,577	-1,368	-4,151
m1	1,000	5,000	-.993	-6,025	.452	1,372
m2	2,000	5,000	-.621	-3,771	.723	2,194
m3	1,000	5,000	-.924	-5,610	.244	.740
km1	1,000	5,000	-.248	-1,507	-1,341	-4,070
km2	1,000	5,000	-1,515	-9,195	2,587	7,850
aps1	1,000	5,000	-.207	-1,258	-1,316	-3,995
aps2	1,000	5,000	.862	5,229	-.281	-.853
aps3	1,000	5,000	.018	.112	-1,493	-4,530
am1	1,000	5,000	-.364	-2,209	-1,200	-3,642
am2	1,000	5,000	-.874	-5,307	-.329	-1,000
am3	1,000	5,000	-.834	-5,063	-.578	-1,755
sdm1	1,000	5,000	-.399	-2,420	-.354	-1,075
sdm2	1,000	5,000	-.971	-5,892	1,155	3,506
sdm3	2,000	5,000	-.560	-3,402	1,890	5,734
Multivariate				28,237	4,980	

54

Based on the normality test results given in Table 4, it can be stated that the values of the critical ratio (c.r) and the kurtosis value of 28.237 indicate that the research variables have multivariate normal distribution. As pointed out, the critical ratio value >5 indicates that the data is normally distributed.

### Multicollinearity

Based on the observation of the correlation matrix given in Table 4 above, the correlation coefficient greater than 0.80 was not found. Therefore, it can be concluded that there is no multicollinearity problem between the measurement variable and latent variables.

### Goodness of Fit Test Results

Based on Table 4, the Goodness of Fit test is conducted to find out whether the model obtained is correct in describing the relationship between the variables being studied so that it can be categorized as a good model. Model testing on SEM aims determine the suitability of the model. The results are incorrect.

Probability level = .000  
Chi-square = 1942.124  
Degree of freedom = 332

Based on the results of model-fit testing overall, it can be concluded that the estimation model is acceptable, meaning that the empirical model obtained is still in accordance with the theoretical model.

### Measurement Model

The measurement model between latent variables is shown in Figure 1 as follows:

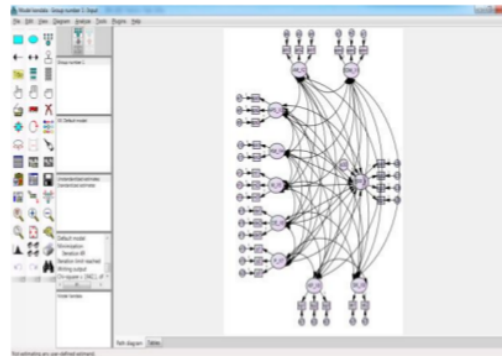


Fig. 1. Coefficient of Standardization Full Model Research

Based on Figure 1, the measurement of the latent variables consisting of  $X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8,$  and  $X_9$  resulted in the indicator weight value being greater than the loading factor value of <0.5, meaning that all indicators are valid as measuring instruments for latent variables.

### Regression Weight Test

Data processing using AMOS resulted in a relationship analysis among the variables (see Table 5).

Table 5. Regression Weights

		Estimate	S.E.	C.R.	P	Label
EPP_Y <--	SDM_X1	18,259	44,378	.411	.681	par_20
EPP_Y <--	AM_X2	.925	.039	23,512	***	par_21
EPP_Y <--	APS_X3	.448	.052	8,533	***	par_22
EPP_Y <--	KM_X4	-3,170	.503	-6,303	***	par_23
EPP_Y <--	M_X5	-1,628	2,504	-.650	.516	par_24
EPP_Y <--	DE_X6	1,010	.047	21,272	***	par_25
EPP_Y <--	P_X7	.961	.061	15,748	***	par_26
EPP_Y <--	KP_X8	1,780	.478	3,727	***	par_27
EPP_Y <--	SK_X9	-3,103	6,688	-.464	.643	par_28
sdm3 <--	SDM_X1	1,000				
sdm2 <--	SDM_X1	9,194	8,414	1,093	.275	par_1
sdm1 <--	SDM_X1	12,714	11,640	1,092	.275	par_2
am3 <--	AM_X2	1,000				
am2 <--	AM_X2	.877	.027	14,662	***	par_3
am1 <--	AM_X2	.791	.055	14,343	***	par_4
aps3 <--	APS_X3	1,000				
aps2 <--	APS_X3	.448	.052	8,533	***	par_5
aps1 <--	APS_X3	.692	.054	12,774	***	par_6



		Estimate	S.E.	C.R.	P	Label
km2	<-- KM_X4	1,000				
km1	<-- KM_X4	-2,980	,492	-5,399	***	par_7
m3	<-- M_X5	1,000				
m2	<-- M_X5	,383	,049	7,858	***	par_8
m1	<-- M_X5	,570	,074	7,705	***	par_9
de3	<-- DE_X6	1,000				
de2	<-- DE_X6	1,010	,047	21,272	***	par_10
de1	<-- DE_X6	,817	,096	14,322	***	par_11
p3	<-- P_X7	1,000				
p2	<-- P_X7	,874	,082	12,663	***	par_12
p1	<-- P_X7	1,142	,052	21,893	***	par_13
kp3	<-- KP_X8	1,000				
kp2	<-- KP_X8	1,965	,578	2,943	***	par_14
kp1	<-- KP_X8	2,355	,591	3,986	***	par_15
sk2	<-- SK_X9	1,000				
sk1	<-- SK_X9	1,147	,286	4,007	***	par_16
epp1	<-- EPP_Y	1,000				
epp2	<-- EPP_Y	,968	,072	13,347	***	par_17
epp3	<-- EPP_Y	,999	,068	14,682	***	par_18
epp4	<-- EPP_Y	,737	,075	9,785	***	par_19

The equations can be formed based on Table 5 as follows:

$$Y = 18.259X_1 + 0.925X_2 + 0.448X_3 - 3.170X_4 - 1.628X_5 + 1.010X_6 + 0.961X_7 + 1.780X_8 - 3.103X_9 + e$$

Based on Table 5, the Critical Ratio (CR) values are used to calculate the regression weight. The test results presented in Table 5 show that all coefficients are not significantly equal to zero. Hence, the null hypothesis that the regression weight is equal to zero is rejected, and an alternative hypothesis is accepted that each indicator has causality, which means the model is acceptable. The strength of the dimensions that make up the latent factor can be tested using the Critical Ratio (CR) against the regression weight generated by the model. The CR is identical with the  $t_{count}$  in the regression analysis. A CR greater than 2.0 indicates that these variables are significantly higher than the dimensions of the factor. Furthermore, the \*\*\* sign indicates a probability lower than 5% (0.000). This equation means that the managerial aspects ( $X_2$ ), passive members and socialization ( $X_3$ ), public awareness ( $X_4$ ), less economic democracy ( $X_6$ ), capital ( $X_7$ ), and lack of member participation ( $X_8$ ) variables have a significant effect on the loan disbursement. Other variables, such as human resources ( $X_1$ ), spoilage ( $X_5$ ), and socialization of cooperatives ( $X_9$ ) do not play an important role in the loan disbursement (Y).

### Discussion

Based on the fact that the main obstacle to business owners who produce superior food products, aside from packaging and marketing problems, is the difficulty of obtaining working

capital with low interest, cooperative capital is a fundamental problem. Constraints faced by cooperatives related to the difficulty of acquiring capital and quality assurance certificates have not been adequately addressed, and obtaining low-cost capital with low interest also continues to be difficult. These latter requirements have not been obtained as an effort to meet domestic and foreign demand. The difficulty of acquiring low-cost capital with low interest is a major obstacle for entrepreneurs who wish to develop their business. One of the weaknesses of cooperatives is capital adequacy. Therefore, it is necessary to make access to capital sources easier or to solve some of the problems of the institutional capital needs of credit providers. In reality, a considerable number of cooperatives need funds from capital sources [60]. On the other hand, if the source of capital has enough funds to be distributed in the cooperative but there is a gap so that the two poles never meet, no transaction occurs. The studies conducted by [61] reveal the constraints that cause these difficulties, which include: absence of a relationship between the source of capital and the cooperative, differences in the habits of the cooperative members that are unfamiliar with temporary bookings versus banking institutions that are already accustomed to bookkeeping, and the inability to compose a business feasibility study report. These constraints make it difficult to meet the administrative requirements of fund proprietors.

Cooperatives that have been long established without any development in either management or financial scale need improvement. This improvement starts from within the cooperative itself, such as implementing changes in internal management conditions. The internal problems of the cooperative, both operational and managerial, should be analyzed in detail. After repairing these issues, the external problems should be addressed. The capital of cooperatives is obtained from funds deposited by its members as joint capital. Capital storage is greatly beneficial to cooperatives with many members. To reduce dependence on the membership system, cooperatives can expand the acquisition of capital through funding, diversification, or business investment.

If a cooperative's internal components have been improved but have not achieved the maximum results, then the cooperative's management must launch a promotion in order to increase public interest in a product or service. A cooperative business can run smoothly and even grow if managed properly. Job description of the



authority of each member in the cooperative must be clear and structured. All matters relating to the cooperative must be clearly regulated and adhered to by all members. Financial management problems are very important, because capital is obtained from all members rather than from one individual.

Cooperatives as financial business services need to be socialized to the community so that new members will become interested in joining. If membership increases, the cooperative's finances will likewise increase and the business will grow. A cooperative business can be developed by finding competent and qualified members. Members who have knowledge and experience about cooperatives will make it easier to take care of the cooperative properly. To avoid fatal management errors, it is better if a cooperative has accounting software that can be used quickly, easily, and efficiently by anyone.

Community members may believe the cooperative's purpose is only to serve consumers, whether with consumer goods or loans; they do not understand the essence of the cooperative itself, either from the capital system or the ownership system. As an economic actor, cooperatives face internal structural-conditional constraints, such as relatively weak capital structures and access to capital resources that are often hit by collateral problems as a requirement for obtaining credit. Members may not understand that, in cooperatives, consumers are also owners, and as such, they are entitled to contribute suggestions to advance the cooperative and have the right to oversee the board's performance.

#### IV. CONCLUSIONS AND RECOMMENDATIONS

##### Conclusions

1. Factors that act as barriers and hinder effectiveness in Indonesian lending cooperatives include managerial factors, passive members and socialization, public awareness, economic democracy and capital.
2. The variables of human resources, spoilage, and the cooperatives' socialization do not affect the effectiveness of cooperatives in Indonesia.

##### Recommendation

1. The local government must formulate a program on how to bring together

cooperatives and creditors, especially banking institutions.

2. Through the Department of Cooperatives, the government should facilitate bookkeeping training to the cooperative boards.
3. Through the Department of Cooperatives, the government should facilitate preparation of business feasibility studies or fund proposal submissions to train cooperative members in preparing financial statements and conducting their own business feasibility studies.
4. Through the Department of Cooperatives, the government should facilitate, pioneer, and expand the market share of cooperative products in various ways, such as through exhibitions, business meetings, and internet and global-marketing channels like eBay and online trading sites.

7

##### Acknowledgement

This paper is dedicated to the implementation of the Memorandum of Understanding (MoU) between the Universitas Sumatera Utara, Indonesia, and Accounting Research Institute (ARI), Universiti Teknologi MARA, Malaysia.

##### REFERENCES

- [1]. COOPERATIVES & SMES. (2016) For business world Cooperatives and SMEs. Available from <http://www.Sumutprov.go.id/For-World-Energy/Koperasi-dan-Ukm>. [Accessed on 20 November 2016].
- [2]. BANK OF INDONESIA. (2015) *Economic Development and Regional Finance of North Sumatra Province*. Publication of Bank Indonesia Year 2015. Jakarta.
- [3]. SUMAWIHARDJA, S. (2013) Developing competitive advantages of small and medium enterprises to achieve strong and sustainable market position in global era, *Scientific Oration*. Presented in the framework of 25th Anniversary of Siliwangi University, on June 6, 2003 in Tasikmalaya. [Accessed on 20 November 2016].
- [4]. HANAN, A. (2003) *Business Policy Series of Credit Guarantee and Strengthening KUKM Enterprises*, Ministry of Cooperatives and SME, Jakarta.
- [5]. NKHOMA, A.T. (2011) Factors Affecting Sustainability of Agricultural Cooperatives: Lessons from Malawi.

- Thesis. Master of AgriCommerce at Massey University, New Zealand. Available from <https://mro.massey.ac.nz/handle/10179/2843> [Accessed on 20 November 2016].
- [6]. SCHLUETER, T., SIEVERS, S., & HARTMANN, W.T. (2015) Bank funding stability, pricing strategies and the guidance of depositors. *Journal of Banking & Finance*, 51, pp. 43-61. Available from <https://doi.org/10.1016/j.jbankfin.2014.10.007> [Accessed on 20 November 2016].
- [7]. ISIN, A. (2018) Tax avoidance and cost of debt: The case for loan specific risk mitigation and public debt financing. *Journal of Corporate Finance*, 49(1), pp. 375-378. Available from <https://doi.org/10.1016/j.jcorpfin.2018.01.03>. [Accessed on 22 December 2018].
- [8]. RAUF, A., LEBBE, A., & MULAFARA, A.H. (2018) Influence of credit risk management on loan performance: Case from Commercial Banks of Sri Lanka. *International Journal of Advances in Management and Economics*, 5(4), pp. 30-35. Available from <http://managementjournal.info/index.php/IJAME/article/view/83/83>. [Accessed on 22 December 2018].
- [9]. PRAKASH, D. (2007). *Management Capacity Building for Strengthening Cooperative Enterprises*. Research Report by Rural Development and Management Centre, India. Available from [http://www.ica-ap.coop/sites/ica-ap.coop/files/articles\\_28.pdf](http://www.ica-ap.coop/sites/ica-ap.coop/files/articles_28.pdf). [Accessed on 22 December 2018].
- [10]. MARRIS, T.S., KHAN, U., & NISSIM, D. (2018) The expected rate of credit losses on Banks loan portfolios. *The Accounting Review*, 93(5), pp. 245-271. Available from <https://doi.org/10.2308/accr-52012>. [Accessed on 22 December 2018].
- [11]. TOWERA, N.A. (2011). Factors affecting sustainability of Agricultural Cooperatives: Lessons from Malawi. A Thesis. The degree of Master of AgriCommerce at Massey University, New Zealand. Available from <https://mro.massey.ac.nz/handle/10179/2851>. [Accessed on 20 November 2016].
- [12]. AMINI, A.M. & RAMEZANI, M. (2008) Investigating the Success Factors of Poultry Growers Cooperatives in Iran. *World Applied Sciences Journal*, 5(1), pp. 81-87. Available from [https://aamini.iut.ac.ir/sites/aamini.iut.ac.ir/files/file\\_pubwdet/13\\_0.pdf](https://aamini.iut.ac.ir/sites/aamini.iut.ac.ir/files/file_pubwdet/13_0.pdf) [Accessed on 22 December 2018].
- [13]. JIMOH, I.S. (2016) Survey of the performance of Agricultural Cooperative societies in Nigeria. *European Scientific Journal*, 8(24), pp. 98-114. Available from <http://dx.doi.org/10.19044/esj.2012.v8n2437.25p>. [Accessed on 20 November 2016].
- [14]. MATHUVA, D.M. (2016) Drivers of financial and social disclosure by savings and credit cooperatives in Kenya: A managerial perspective. *Journal of Cooperative Organization and Management*, 4(2), pp. 85-96. Available from <https://www.sciencedirect.com/science/article/pii/S2213297X16300143> [Accessed on 20 November 2016].
- [15]. SUJIANTO, A.E. (2016) Variables affecting the performance in Indonesia. *Journal of Education and Learning*, 1(23), pp. 138-149. Available from <http://www.inferensi.iainsalatiga.ac.id/index.php/inferensi/article/view/196> [Accessed on 20 November 2016].
- [16]. LEE, J.Y. & KIM, Y.H.W. (2007) A Study on the development of performance model for international education cooperative projects based on online learning community. *International Journal for Educational Media and Technology*, 1(1), pp. 16-26. Available from [https://www.jstage.jst.go.jp/article/ijemt/1/1/1\\_16/article-char/ja](https://www.jstage.jst.go.jp/article/ijemt/1/1/1_16/article-char/ja) [Accessed on 20 November 2016].
- [17]. BIRCHALL, J. & RICHARD S. (2004) *What motivates members to participate in the Governance of Consumer Cooperatives? Research Programme in partnership with the UK Cooperative College and funded by the UK Economic and Social Research Council*. Available from <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.550.9446&rep=rep1&type=pdf> [Accessed on 20 November 2016].
- [18]. MAYSELESS, N., SAGGAR, M., HAWTHORNE, G., & REISS, A. (2018) Creativity in the twenty first Century: The added benefit of training and cooperation. In *Design Thinking Research* (pp. 239-249). Springer, Cham. Available from [https://link.springer.com/chapter/10.1007/978-3-319-60967-6\\_12](https://link.springer.com/chapter/10.1007/978-3-319-60967-6_12). [Accessed on 22 December 2018].
- [19]. AHMADPOUR, A, LALEH, S, FEYZALLAH, M. (2013) Assessing the

- success of Agricultural production Cooperatives in the improvement of technical and economic status of rice producers. *International Journal of Agriculture and Crop Sciences*, 56(1), pp. 18-22. Available from [https://www.idosi.org/aejaes/jaes8\(4\)/18.p27](https://www.idosi.org/aejaes/jaes8(4)/18.p27). [Accessed on 20 November 2016].
- [20]. MOJO, D., FISCHER, C. & DEGEFA, T. (2017) The determinants and economic impacts of membership in coffee farmer cooperatives: Recent evidence from Ethiopia. *Journal of Rural Studies*, 50(17), pp. 84-94. Available from <https://www.sciencedirect.com/science/article/pii/S0743016716307380> [Accessed on 24 December 2018].
- [21]. DAS, R. (2018). Human resource management in Indian microfinance. *Management Techniques for a Diverse and Cross Cultural Workforce* (pp. 297-311). IGI Global. Available from <https://www.igi-global.com/chapter/human-resource-management-in-indian-microfinance-institutions/198237>. [Accessed on 22 December 2018].
- [22]. ASANTEY, J.O. & TENGEY, S. (2014) The Determinants of bad loans in financing small and medium size enterprises in the banking sector in Ghana. *Impact: International Journal of Research In Business Management*, 2(11), pp. 13-26. Available from <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.683.9755&rep=rep1&type=pdf>. [Accessed on 22 December 2018].
- [23]. GARNEVSKA; E, GUOZHONG L & NICOLA M.S. (2011) Factors for successful development of farmer cooperatives in China. *International Food and Agribusiness Management Review*, 14(4), pp. 69-84. Available from <https://pdfs.semanticscholar.org/3517/e6715b49d3e9c20178498cad0ec52d04f4d8.pdf> [Accessed on 20 November 2016].
- [24]. NYANDA, M.M. (2013) Factors Influencing Empowerment of Cooperative Members In Tanzania: *Dissertation*. Master of Rural Development of Sokoine University of Agriculture. Morogoro, Tanzania. Available from <http://www.suaire.suanet.ac.tz:8080/xmlui/handle/123456789/453> [Accessed on 20 December 2016].
- [25]. BENSON, T. (2014) Building good management practices in Ethiopian agricultural cooperatives through financial audits. *Journal of Cooperative Organization and Management*, 2(2), pp. 72-82. Available from <https://www.sciencedirect.com/science/article/pii/S2213297X1400024X> [Accessed on 22 December 2018].
- [26]. NDIEGE, B.O., QIN, X., KAZUNGU, I. & MOSHI, J. (2014) The impacts of financial linkage on sustainability of less formal financial institutions: Experience of savings and credit cooperative societies in Tanzania. *Journal of Co-operative Organization and Management*, 2(2), pp. 65-71. Available from <https://www.sciencedirect.com/science/article/pii/S2213297X14000263> [Accessed on 20 November 2016].
- [27]. EDO, C.C., & GOMILA, A. (2018) Personal trust extends cooperation beyond trustees: A Mexican study. *International Journal of Psychology*. [Epub ahead of print]. Available from <https://doi.org/10.1002/ijop.12500> [Accessed on 22 December 2018].
- [28]. HISHAM, M.H.M., SAUD, M.S., & KAMIN, Y. (2018) E-Learning as Cooperative Problem Based Learning Support Elements in Engineering Education. *Advanced Science Letters*, 24(6), pp. 4026-4029. Available from <https://doi.org/10.1166/asl.2018.11534>. [Accessed on 22 December 2018].
- [29]. JANDA, K., & KRAVTSOV, O. (2018) Micro level evidences of Moral Hazard in the European financial institutions. In *The Impact of Globalization on International Finance and Accounting* (pp. 89-98). Springer. Available from [https://link.springer.com/chapter/10.1007/978-3-319-68762-9\\_10](https://link.springer.com/chapter/10.1007/978-3-319-68762-9_10). [Accessed on 22 December 2018].
- [30]. LEE, Y.S. (2018) Government guaranteed small business loans and regional growth. *Journal of Business Venturing*, 33(1), pp. 70-83. Available from <https://www.sciencedirect.com/science/article/abs/pii/S0883902617308923>. [Accessed on 22 December 2018].



- 32
- [31]. UGWUJA, V.C., & NWEZE, N.J. (2018) Gender analysis of micro-loan sizes accessed by small-scale agro entrepreneurs in the Nigeria. *Journal of Development and Agricultural Economics*, 10(1), pp. 15-18. Available from <https://academicjournals.org/journal/JDAE/article-full-text-pdf/3679FA366918>. [Accessed on 22 December 2018].
- [32]. KEEDUS, L., CHOCHIA, A., KERIKMÄE, T., & TROITIÑO, D.R. (2018) The British Role in the Emergence of Multi Speed Europe and Enhanced Cooperation. In *Brexit* (pp. 187-195). Springer. Available from [https://link.springer.com/chapter/10.1007/978-3-319-73414-9\\_11](https://link.springer.com/chapter/10.1007/978-3-319-73414-9_11). [Accessed on 22 December 2018].
- [33]. MIOCH, T., PEETERS, M.M., & NCCRINCX, M.A. (2018) Improving Adaptive Human-Robot Cooperation through Work Agreements. In *2018 27th IEEE International Symposium on Robot and Human Interactive Communication* (pp. 1105-1110). IEEE. Available from <https://doi.org/10.1109/ROMAN.2018.8525776>. [Accessed on 22 December 2018].
- [34]. ZHANG, Z., WARREN, C.M., LEI, Y., XING, Q., & LI, H. (2018) Commentary: Are groups more or less than the sum of their members? The moderating role of individual identification. *Frontiers in Psychology*, 9(1), 1. Available from <https://doi.org/10.3389/fpsyg.2018.00999>. [Accessed on 22 December 2018].
- [35]. BERGHOLZ, C., & BISCHOFF, I. (2018) Local council members view on intermunicipal cooperation: does office related self-interest matter? *Regional Studies*, pp. 1624-1635. Available from <https://doi.org/10.1080/00343404.2018.1474893>. [Accessed on 22 December 2018].
- [36]. JIANG, Y. (2018) Islamic Financial Development and cooperation among Member States in CICA. *Asian Journal of Middle Eastern and Islamic Studies*, 12(2), pp. 155-166. Available from <https://doi.org/10.1080/25765949.2018.1478790>. [Accessed on 22 December 2018].
- [37]. UJEA, M.B., & SIBUEA, F.A. (2018) Contribution of village cooperatives in improving farmers' incomes. In *IOP Conference Series: Earth and Environmental Science* (122(1), p. 012021). IOP Publishing. Available from <https://doi.org/10.1088/1755-1315/122/1/012021>. [Accessed on 22 December 2018].
- [38]. WOLZ, A., MÖLLERS, J., & MICU, M.M. (2018) Cooperation among individual farmers in Romania: Constraints and Options. *Scientific Papers Series Management, Economic Engineering in Agriculture and Rural Development*, 18(2), pp. 489-492. Available from [http://managementjournal.usamv.ro/pdf/vol18\\_2/Art65.pdf](http://managementjournal.usamv.ro/pdf/vol18_2/Art65.pdf). [Accessed on 22 December 2018].
- [39]. BAKAR, H.A., & OMILION, H.L.M. (2018) Relative leader member relationships within group context group of cooperation to perceived group performance. *Corporate Communications: An International Journal*, 23(4), pp. 582-598. Available from <https://doi.org/10.1108/CCIJ-01-2018-0101>. [Accessed on 22 December 2018].
- [40]. SILVA, P., TELES, F., & FERREIRA, J. (2018) Intermunicipal cooperation: The quest for governance capacity? *International Review of Administrative Sciences*, 84(4), pp. 613-618. Available from <https://doi.org/10.1177/0020852317740414>. [Accessed on 22 December 2018].
- [41]. SCHNEIDER, C.J., & SLANTCHEV, B.L. (2018) The domestic politics of international cooperation: Germany and the European debt crisis. *International Organization*, 72(1), pp. 1-31. Available from <https://doi.org/10.1017/S0020818317000406>. [Accessed on 22 December 2018].
- [42]. GAMBIR, P.M. (2018) Determinants of Police and Community Cooperation in Policing: A Case of Kenya. *Advances in Social Sciences Research Journal*, 5(11), pp. 75-89. Available from <http://sseuk.org/index.php/ASSRJ/article/view/5599/3445> [Accessed on 22 December 2018].
- [43]. MUSCAT, A. & GILBERT, B. (2018) Full Cooperation: Zero Violence : Challenge of Large Scale Multi agency Training in a Different Cultural Context. In *Centre for Violence Prevention Annual Conference 2018*, University of Worcester. (Unpublished). Available from <http://eprints.worc.ac.uk/6895/>. [Accessed on 22 December 2018].
- [44]. MORADINASAB, N., AMIN-NASERI, M.R., BEHBAHANI, T.J., & JAFARZADEH, H. (2018) Competition



- and cooperation between supply chains in multi-<sup>62</sup>ective petroleum green supply chain. *Journal of Cleaner Production*, 170, pp. 818-8<sup>62</sup>. Available from <https://doi.org/10.1016/j.jclepro.2017.08.145> [Accessed on 22 December 2018].
- [45]. MOCCA, E. (2018) Pragmatism or idealism? An urban perspective onto the politics of interurban cooperation for sustainability in EU. *Urban Research & Practice*, 11(3), pp. 200-222. Available from <https://doi.org/10.1080/17535069.2017.138369>. [Accessed on 22 December 2018].
- [46]. SIDIROPOULOS, E., PRINSLOO, C., MPUNGOSE, L., & GROBBELAAR, N. (2018) BRICS Africa Cooperation: achievements and opportunities. *Working Paper*. GegaAfrica. Available from [www.africaportal.org](http://www.africaportal.org) [Accessed on 22 December 2018].
- [47]. STRACHAN, A.L. (2018) *Relationship between regional cooperation and political stability and prosperity*. Institute of Development Studies. Available from <http://opendocs.ids.ac.uk/opendocs/handle/123456789/13623> [Accessed on 22 December 2018].
- [48]. WOHLFELD, M. (2018) The OSCE and regional cooperation in Europe. In *Regionalism in the Post-Cold War World* (pp. 99-112). Routledge. Available from <https://www.taylorfrancis.com/books/e/9781351787345/chapters/10.4324%2F978135203201-5>. [Accessed on 22 December 2018].
- [49]. AHMAD, I. (2018) Shanghai cooperation organization: China, Russia, and regionalism in Asia. In *Initiatives of Regional Integration in Asia in Comparative Perspective* (pp. 119-135). Springer, Dordrecht. Available from [https://link.springer.com/chapter/10.1007/978-94-024-1211-6\\_6](https://link.springer.com/chapter/10.1007/978-94-024-1211-6_6). [Accessed on 22 December 2018].
- [50]. SCHEEFF, J., JUSYTE, A., & SCHÖNENBERG, M. (2018) Investigating social contextual determinants of cooperation in incarcerated violent offenders. *Scientific Reports*, 8(1), 17204. Available from <https://www.nature.com/articles/s41598-018-35450-z>. [Accessed on 22 December 2018].
- [51]. WANG, Y.C., CHEN, C.X., & GUO, X.F. (2018) A study on the cooperation game between china and southeast Asian nations under the Belt and Road. In *2018 Chinese Control and Simulation Conference* (pp. 3155-3159). IEEE. Available from <https://doi.org/10.1109/CCDC.2018.84076656> [Accessed on 22 December 2018].
- [52]. KAHN, M. (2018) Prospects for Cooperation in Science, Technology and Innovation among the BRICS Members. *ICS and Global Governance*, 168. Available from <https://iorj.hse.ru/data/2015/10/07/1077708144/Kahn%20M.pdf>. [Accessed on 22 December 2018].
- [53]. ROMERO, D.E.G., & CRODA, R.M.C. (2018) Enhancing health systems competitiveness through international cooperation. *Red Internacional de Investigadores en Competitividad*, 11, pp. 1682-1681. Available from <https://www.riico.net/index.php/riico/artic/e/viewFile/1525/1185>. [Accessed on 22 December 2018].
- [54]. SANCHEZ, G.D. (2018). Cooperativism in Cuba Prior to 2012. In *Cooperativism and Local Development in Cuba* (pp.110-127). BRILL. Available from [https://doi.org/10.1163/9789004361720\\_008](https://doi.org/10.1163/9789004361720_008). [Accessed on 22 December 2018].
- [55]. GRAY, R.M. (2018) Lenders trade group adopts optional arbitration clause for Model Latin America documentation. *Alt Litigatives to the High Cost of Litigation*, 36(1), pp. 8-10. Available from <https://doi.org/10.1002/alt.21717>. [Accessed on 22 December 2018].
- [56]. HAUGE, K.E., BREKKE, K.A., NYBORG, K., & Lind, J.T. (2018) Sustaining cooperation through self-sorting: The good, the bad, and the conditional. *Proceedings of the National Academy of Sciences*, pp. 1-6. Available from <https://doi.org/10.1073/pnas.1802875115>. [Accessed on 22 December 2018].
- [57]. ZAKIC, N.S. VUKIĆ, M. LAKE TA & L.LAKETA. (2013) Agricultural Cooperatives: Researching Members Perception of important Issues of Cooperatives on the Serbia. *The Journal of*

- 107  
*Animal & Plant Sciences*, 23(1), pp. 290-297. Available from <http://www.thejaps.org.pk/docs/v-23-1/44.pdf>. [Accessed on 20 November 2016].
- [58]. ZHANG, H. (2019) Common fate motivates cooperation: The influence of risks to public goods. *Journal Economic Psychology*, 70, pp. 12-21. Available from <https://doi.org/10.1016/j.joep.2018.10.012>. [Accessed on 04 January 2019].
- [59]. YEGIZBAYEVA, G; GAUKHAR R, AIGUL, J, BEIBIT, A. & ROZA K. (2015) Regularities and development trends of *106*icultural cooperation in Central Asia. *International Journal of Economics and Financial Issues*, 5 (Special Issue), pp. 18-105 Available from <http://www.econjournals.com/index.php/ijefi/article/view/1684/pdf>. [Accessed on 20 November 2016].
- [60]. NUAH, J.K., JOHN P.T. & KALA, G. (2013) Financing Small and Medium Enterprises In Ghana: Challenges and Determinants in Accessing Bank Credit. *International Journal of Research In *17*rial Sciences*, 2(3), pp. 12-25. Available from [https://doi.org/10.1300/J156v04n01\\_03](https://doi.org/10.1300/J156v04n01_03). [Accessed on 20 November 2016].
- [61]. JUNG, H. & KIM, D. (2015) Bank funding structure and lending under liquidity shocks: Evidence from Korea. *Pacific-Basin Finance Journal*, 33, pp. 62-80. Available from <https://www.sciencedirect.com/science/article/pii/S0927538X15000323> [Accessed on 20 November 2016].
- 参考文献:**
- [1] *4* 合作与中小企业。(2016)。适用于商业领域的合作社和中小企业。*104*
- [2] 印度尼西亚银行。(2015)。北苏门答腊省经济发展与区域金融。
- [3] SUMAWIHARDJA, S, (2013)。发挥中小企业竞争优势，在全球化时代实现强大，可持续的市场地位，科学促进。于2003年6月6日在Tasikmalaya举行的Silwangi大学25周年庆典上发表
- [4] *132* HANAN, A. (2003)。雅加达合作社和中小企业部的KUKM企业政策系列信用担保和加强。
- [5] *4* NKHOMA, A.T. (2011)。影响农业合作社可持续发展的因素：来自马拉维的经验教训。论文。新西兰梅西大学农业咨询硕士。
- [6] SCHLUETER, T., SIEVERS, S, HARTMANN, W.T. (2015)。银行资金稳定性，定价策略和存款人指导。杂志银行和金融，51，43-61页。
- [7] ISIN, A. (2018)。避税和债务成本：贷款特定风险缓解和公共债务融资的案例。公司财务杂志。49 (1)。344-378页。
- [8] RAUF, A., LEBBE, A., MULAFARA, A.H. (2018)。信用风险管理对贷款绩效的影响 - 以斯里兰卡商业银行为例。*119* 国际管理与经济学进展杂志。5 (4)。30-35页。
- [9] *153* PRAKASH, D. (2007)。加强合作企业管理能力建设。印度农村发展和管理中心的研究报告。*131*
- [10] *8* HARRIS, T.S., KHAN, U., NISSIM, D. (2018)。银行贷款组合的预期信贷损失率。*118* 会计评论。93 (5)。245-271页。
- [11] *4* TOWERA, N.A. (2011)。影响农业合作社可持续性的因素：马拉维的经验教训。论文。新西兰梅西大学农业咨询硕士学位。
- [12] AMINI, A.M., M. RAMEZANI. (2008)。调查伊朗家禽种植者合作社的成功因素。*152* 世界应用科学杂志。5 (1)。81-87页。
- [13] *4* JIMOH, I. S. (2016)。尼日利亚农业合作社的绩效调查。欧洲科学期刊。8 (24)。98-114页
- [14] *77* ATHUVA, D.M. (2016)。肯尼亚储蓄和信贷合作社的财务和社会

- 信息披露驱动因素：管理视角。  
合作组织与管理杂志，4（2），85-96页
- [15] SUJIANTO, A.E. (2012)。影响印度尼西亚业绩的变量。教育与学习杂志，19（2）。138-149页。
- [16] LEE, J.Y., KIM, Y.H.W. (2007)。基于在线学习社区的国际教育合作项目绩效模型研究。国际教育媒体与技术杂志。1（1）。16-26页。
- [17] BIRCHALL, J., RICHARD S. (2004) 4 是什么促使成员参与消费者合作社治理？研究计划与英国合作学院合作，由英国资助。经济和社会研究委员会。
- [18] 54 MAYSELESS, N., SAGGAR, M., HAWTHORNE, G., REISS, A. (2018) 171 二十一世纪的创造力：培训和合作的额外好处。在设计思维研究中（第239-249页）。施普林格
- [19] AHMADPOUR, A., LALEH, S., FEYZAHI, M. (2013) 117 151 评估农业生产合作社在提高稻米生产者技术和经济地位方面的成功。国际农业与作物科学杂志。56（1）。18-22页。
- [20] MOJO, D., FISCHER, C., DEGEFA, T. (2017)。116 150 咖啡农合作社成员的决定因素和经济影响：来自埃塞俄比亚的最新证据。农村研究杂志，50，84-94页。
- [21] DAS, R. (2018)。115 印度小额信贷中的人力资源管理。多元化和跨文化劳动力的管理技巧（第297-311页）。IGI Global。
- [22] ASANTEY, J.O., TENGEY, S. (2014) 70 149 加纳银行业中小企业融资不良贷款的决定因素。影响：国际商业管理研究期刊。2（11），13-26页。
- [23] GARNEVSKA, E., GUOZHONG, L., NICOLA, M.S. (2011) 4 103 中国农民专业合作社成功发展的因素。国际食品和农业企业管理评论。14（4）。69-84页。
- [24] NYANDA, M.M. (2013)。影响坦桑尼亚合作社成员赋权的因素：论文。索科伊农业大学农村发展硕士。莫罗戈罗，坦桑尼亚。
- [25] 77 ENSON, T. (2014)。通过财务审计在埃塞俄比亚农业合作社建立良好的管理做法。合作组织与管理杂志，2（2），72-82页。
- [26] 29 NDIEGE, B.O., QIN, X., KAZUNGU, I., MOSHI, J. (2014) 4 金融联系对不太正规金融机构可持续性的影响：坦桑尼亚储蓄和信贷合作社的经验。合作组织与管理杂志，2（2），65-71页。
- [27] ACEDO, C.C., GOMILA, A. (2018) 69 个人信任扩展了受托人以外的合作：墨西哥的一项研究。国际心理学杂志。[印刷前的电子版]。
- [28] 11 HISHAM, M.H.M., SAUD, M.S., KAMIN, Y. (2018)。电子学习作为工程教育中基于合作问题的学习支持要素。高级科学快报，24（6），4026-4029页。

- [29] JANDA, K., KRAVTSOV, O. (2018). 欧洲金融**148**机构道德风险的微观证据。全球化对国际**85**金融和会计的影响 (第89-98页)。施普林格, 李, Y.S. (2018). 政府保证小企业贷款和区域增长。商业风险投资杂志, 33 (1), 70-83页。
- [30] UGWUJA, V.C., NWEZE, N.J. (2018). 尼日利亚小规模农业企业家获得的小额贷款规模的性别分析。发展与农业经济学杂志, 10 (1), 15-21页。
- [31] KEEDUS, L., CHOCHIA, A., KERI KMÄE, T., TROITIÑO, D.R. (2018). 英国在多速欧洲崛起中的作用与加强合作。英国退欧 (第187-195页)。施普林格。
- [32] MIOCH, T., PEETERS, M.M., NCC RINCX, M.A. (2018). 通过工作协议改善自适应**20**人机合作。2018年第27届IEEE国际机器人与人类互动通信研讨会 (第1105-1110页)。
- [33] MIOCH, T., PEETERS, M.M., NCC RINCX, M.A. (2018). 通过工作协议改善自适应**20**人机合作。2018年第27届IEEE国际机器人与人类互动通信研讨会 (第1105-1110页)。
- [34] BERGHOLZ, C., BISCHOFF, I. (2018). 地方议会成员对城市间合作的看法: 办公室相关的自身利益是否重要? 区域研究, 1624-1635页。
- [35] SIBUEA, M.B., SIBUEA, F.A. (2018). 在IOP会议系列: 地球与环境科学, 122 (1), 012021页. IOP出版。
- [37] WOLZ, A., MÖLLERS, J., MICU, M.M. (2018). 罗马尼亚个体农民之间的合作: 制约因素和选择。科技论文系列管理, 农业经济工程与农村发展. 18 (2), 489-492页。
- [38] BAKAR, H.A., OMILION, H.L.M. (2018). 组内情境中的相对**44**领导成员关系与感知组表现的合作。企业传播: 国际期刊, 23 (4), 582-598页。
- [39] SILVA, P., TELES, F., FERREIRA, J. (2018). 市政合作: 寻求治理能力? 国际行政科学评论, 84 (4), 613-618页。
- [40] SILVA, P., TELES, F., FERREIRA, J. (2018). 市政合作: 寻求治理能力? 国际行政科学评论, 84 (4), 613-618页。
- [41] SCHNEIDER, C.J., SLANTCHEV, B. L. (2018). 国内政治的国际合作: 德国和欧洲债务危机。国际组织, 72 (1), 1-31页。
- [42] MUGAMBI, P.M. (2018). 警察与社区警务合作的决定因素 - 以肯尼亚为例。社会科学研究进展, 5 (11), 75-89页。
- [43] MUSCAT, A., GILBERT, B. (2018). 全面合作: 零暴力: 不同文化背景下大规模多机构培训的挑战。在伍斯特大学2018年防止暴力中心年会。(未发表**97**)。
- [44] MORADINASAB, N., AMIN-NASERI, M.R., BEHBAHANI, T.J., JAFARZADEH, **20** (2018). 多目标石油绿色供应链中供应链的竞争



- 与合作。清洁生产杂志, 170, 818-841页。
- [45] MOCCA, E. (2018). 实用主义还是理想主义? 欧盟可持续发展城市间合作政治的城市视角。城市研究与实践, 11 (3), 200-222页。
- [46] SIDIROPOULOS, E., PRINSLOO, C., MP UNGOSE, L., GROBBELAAR, N. (2018). 金砖国家非洲合作: 成就和机遇。工作文件。GegaAfrica。
- [47] STRACHAN, A.L. (2018). 区域合作与政治稳定与繁荣的关系。发展研究所。
- [48] WOHLFELD, M. (2018). 欧安组织与欧洲的区域合作。冷战后世界的地区主义 (第99-112页)。
- [49] AHMAD, I. (2018). 上海合作组织: 中国, 俄罗斯和亚洲地区主义。在比较视角的亚洲区域一体化倡议 (第119-135页)。斯普林格, 多德雷赫特。
- [50] SCHEEFF, J., JUSYTE, A., SCHÖN ENBERG, M. (2018). 调查被监禁的暴力罪犯合作的社会背景决定因素。科学报告, 8 (1), 17204。
- [51] WANG, Y.C., CHEN, C.X., D, X.F. (2018). “一带一路”下中国与东南亚国家合作博弈研究。2018年中国控制与决策会议 (第3155-3159页)。IEEE。
- [52] KAHN, M. (2018). 金砖国家成员科学, 技术和创新合作的前景。金砖国家和全球治理, 168。
- [53] ROMERO, D.E.G., CRODA, R.M.C. (2018)。
- [54] SANCHEZ, G.D. (2018). 通过国际合作提高卫生系统的竞争力。国际竞争力研究人员网络, 11, 1662-1681页。
- [55] GRAY, R.M. (2018). 贷款人贸易集团对拉丁美洲示范文件采用可选的仲裁条款。高昂诉讼费用的替代方案, 36 (1), 8-10页。
- [56] HAUGE, K.E., BREKKE, K.A., NY BORG, K., Lind, J.T. (2018). 通过自我选择维持合作: 好的, 坏的和有条件的。美国国家科学院院刊, 1-6页。
- [57] ZAKIC, N., VUKOTIC, S., LAKETA M., LAKETA, L. (2013). 农业合作社: 研究成员对塞尔维亚合作社重要问题的认识。动物与植物科学杂志, 23 (1), 290-297页。
- [58] ZHANG, H. (2019). 共同的命运促进了合作: 风险对公共产品的影响。经济心理学杂志, 70, 12-21页。
- [59] YEGIZBAYEVA, G; GAUKHAR R, AIGUL, J, BEIBIT, A, ROZA K. (2015). 中亚农业合作的规律和发展趋势。国际经济与金融问题杂志 5 (特刊), 18-24页。
- [60] NKUAH, J.K, JOHN P.T., KALA G. (2013). 加纳中小企业融资: 获取银行信贷的挑战和决定因素。国际社会科学研究期刊, 2 (3), 12-25页。
- [61] JUNG, H., KIM, D. (2015). 银行融资结构和流动性冲击下的贷款:

来自韩国的证据。太平洋盆地金融杂志  
, 33, 62-80页.

# The Constraints and Barriers for Loan Distribution by Financing Institutions to Cooperant Members

## ORIGINALITY REPORT

34%

SIMILARITY INDEX

28%

INTERNET SOURCES

15%

PUBLICATIONS

25%

STUDENT PAPERS

## PRIMARY SOURCES

1	<a href="http://repository.usu.ac.id">repository.usu.ac.id</a> Internet Source	2%
2	Submitted to Universitas Pendidikan Indonesia Student Paper	2%
3	<a href="http://mro.massey.ac.nz">mro.massey.ac.nz</a> Internet Source	1%
4	<a href="http://ipub.zlzx.org">ipub.zlzx.org</a> Internet Source	1%
5	Submitted to University of Sheffield Student Paper	1%
6	<a href="http://www.managementdynamics.ro">www.managementdynamics.ro</a> Internet Source	1%
7	<a href="http://businessperspectives.org">businessperspectives.org</a> Internet Source	1%
8	<a href="http://hdl.handle.net">hdl.handle.net</a> Internet Source	1%
9	Submitted to Universitas Diponegoro	

Student Paper

<1%

10

[aamini.iut.ac.ir](http://aamini.iut.ac.ir)

Internet Source

<1%

11

Submitted to University of Sunderland

Student Paper

<1%

12

[www.inderscience.com](http://www.inderscience.com)

Internet Source

<1%

13

Submitted to Amity University

Student Paper

<1%

14

Submitted to Vrije Universiteit Brussel

Student Paper

<1%

15

Submitted to Grafton College of Management Sciences

Student Paper

<1%

16

[www.ajes.ro](http://www.ajes.ro)

Internet Source

<1%

17

[www.agba.us](http://www.agba.us)

Internet Source

<1%

18

[www.managementjournal.usamv.ro](http://www.managementjournal.usamv.ro)

Internet Source

<1%

19

Submitted to Sekolah Ciiputra High School

Student Paper

<1%

[fedetd.mis.nsysu.edu.tw](http://fedetd.mis.nsysu.edu.tw)



20	Internet Source	<1%
21	<a href="http://cronfa.swan.ac.uk">cronfa.swan.ac.uk</a> Internet Source	<1%
22	Submitted to University of Western Sydney Student Paper	<1%
23	<a href="http://www.springerprofessional.de">www.springerprofessional.de</a> Internet Source	<1%
24	Submitted to Heriot-Watt University Student Paper	<1%
25	Submitted to University of New England Student Paper	<1%
26	<a href="http://www.mdpi.com">www.mdpi.com</a> Internet Source	<1%
27	Submitted to University of Newcastle upon Tyne Student Paper	<1%
28	Submitted to University of the Free State Student Paper	<1%
29	<a href="http://onlinelibrary.wiley.com">onlinelibrary.wiley.com</a> Internet Source	<1%
30	<a href="http://eprints.worc.ac.uk">eprints.worc.ac.uk</a> Internet Source	<1%
31	<a href="http://www.tandfonline.com">www.tandfonline.com</a> Internet Source	<1%

---

32 [www.scielo.br](http://www.scielo.br) Internet Source <1%

---

33 [www.helsinki.fi](http://www.helsinki.fi) Internet Source <1%

---

34 Submitted to University of Bristol Student Paper <1%

---

35 [malaysianharmonyindex.org](http://malaysianharmonyindex.org) Internet Source <1%

---

36 Submitted to Bishop Burton College Student Paper <1%

---

37 [mangotree.org](http://mangotree.org) Internet Source <1%

---

38 Submitted to University of Rwanda Student Paper <1%

---

39 Submitted to University of Wales Institute, Cardiff Student Paper <1%

---

40 Submitted to University of Southampton Student Paper <1%

---

41 Submitted to University of Queensland Student Paper <1%

---

42 [stanfordhealthcare.org](http://stanfordhealthcare.org) Internet Source <1%

---

43	Submitted to Laureate Higher Education Group Student Paper	<1%
44	etds.must.edu.mo Internet Source	<1%
45	Submitted to BIMM Group Student Paper	<1%
46	journals.scholarpublishing.org Internet Source	<1%
47	iosrjournals.org Internet Source	<1%
48	Submitted to European International College Student Paper	<1%
49	Submitted to University of Leicester Student Paper	<1%
50	Submitted to Universitas Negeri Jakarta Student Paper	<1%
51	www.mkm.edu.my Internet Source	<1%
52	Submitted to Waikato University Student Paper	<1%
53	giapjournals.com Internet Source	<1%
54	www.pertanika.upm.edu.my Internet Source	<1%

<1%

55

Gould, David M., Martin Melecky, and Georgi Panterov. "Finance, growth and shared prosperity: Beyond credit deepening", Journal of Policy Modeling, 2016.

Publication

<1%

56

Submitted to University of Northampton

Student Paper

<1%

57

[journals.ums.ac.id](http://journals.ums.ac.id)

Internet Source

<1%

58

[www.econstor.eu](http://www.econstor.eu)

Internet Source

<1%

59

Submitted to University College London

Student Paper

<1%

60

Zuohui Zuo, Yan Zhou. "Rotating group representatives and group members' requests in repeated public goods game", Applied Economics, 2020

Publication

<1%

61

Submitted to Eiffel Corporation

Student Paper

<1%

62

Submitted to Queen's University of Belfast

Student Paper

<1%

63

Internet Source

<1%

---

64

[hrcak.srce.hr](http://hrcak.srce.hr)

Internet Source

<1%

---

65

[ourworldindata.org](http://ourworldindata.org)

Internet Source

<1%

---

66

Submitted to Online Education Services

Student Paper

<1%

---

67

[www.kaeim.or.kr](http://www.kaeim.or.kr)

Internet Source

<1%

---

68

[calaf.home.cern.ch](http://calaf.home.cern.ch)

Internet Source

<1%

---

69

[unpan1.un.org](http://unpan1.un.org)

Internet Source

<1%

---

70

[www.smeg.org.tw](http://www.smeg.org.tw)

Internet Source

<1%

---

71

Roy Allison. "Regionalism, Regional Structures and Security Management in Central Asia",  
International Affairs, 5/2004

Publication

<1%

---

72

[www.ijeat.org](http://www.ijeat.org)

Internet Source

<1%

---

73

[lup.lub.lu.se](http://lup.lub.lu.se)

Internet Source

<1%

---



74	<a href="http://www.theglobaleconomy.com">www.theglobaleconomy.com</a> Internet Source	<1%
75	<a href="http://catalog.xmu.edu.cn">catalog.xmu.edu.cn</a> Internet Source	<1%
76	<a href="http://www.frontiersin.org">www.frontiersin.org</a> Internet Source	<1%
77	<a href="http://www.un.org">www.un.org</a> Internet Source	<1%
78	Submitted to Study Group Australia Student Paper	<1%
79	Submitted to Birkbeck College Student Paper	<1%
80	Submitted to University of Central England in Birmingham Student Paper	<1%
81	Submitted to United International College Student Paper	<1%
82	Submitted to University of New South Wales Student Paper	<1%
83	Submitted to South African National Defence Force Student Paper	<1%
84	Submitted to Lilongwe University of Agriculture and Natural Resources Student Paper	<1%

---

85	Submitted to University of Nottingham Student Paper	<1%
86	Submitted to Universitas Pendidikan Ganesha Student Paper	<1%
87	Submitted to Coventry University Student Paper	<1%
88	<a href="http://www.lib.cafuc.edu.cn">www.lib.cafuc.edu.cn</a> Internet Source	<1%
89	Binh Cong Nguyen, Biao Jun Zhang, Zhi Liu. "The Critical Success Factors of Agricultural Cooperatives in Mekong River Delta, Vietnam", International Journal of Asian Business and Information Management, 2014 Publication	<1%
90	Submitted to Edge Hill University Student Paper	<1%
91	Submitted to DeVry, Inc. Student Paper	<1%
92	Submitted to Roehampton University Student Paper	<1%
93	<a href="http://pubs.aeaweb.org">pubs.aeaweb.org</a> Internet Source	<1%
94	Submitted to UNIVERSITY OF LUSAKA Student Paper	<1%

---

95	<a href="http://www.sfc.hk">www.sfc.hk</a> Internet Source	<1%
96	<a href="#">Submitted to National Chengchi University</a> Student Paper	<1%
97	<a href="http://upcommons.upc.edu">upcommons.upc.edu</a> Internet Source	<1%
98	<a href="http://uir.unisa.ac.za">uir.unisa.ac.za</a> Internet Source	<1%
99	<a href="http://icbm.bracu.ac.bd">icbm.bracu.ac.bd</a> Internet Source	<1%
100	<a href="http://journals.telkomuniversity.ac.id">journals.telkomuniversity.ac.id</a> Internet Source	<1%
101	<a href="http://www.freepatentsonline.com">www.freepatentsonline.com</a> Internet Source	<1%
102	<a href="http://ryz.fivetrans.com">ryz.fivetrans.com</a> Internet Source	<1%
103	<a href="http://wa28.cn">wa28.cn</a> Internet Source	<1%
104	<a href="http://www.bohaitoday.net">www.bohaitoday.net</a> Internet Source	<1%
105	<a href="http://iaraindia.com">iaraindia.com</a> Internet Source	<1%
106	<a href="http://irep.iium.edu.my">irep.iium.edu.my</a> Internet Source	<1%

---

107	Submitted to University of Reading Student Paper	<1%
108	kustjournal.kmust.edu.cn Internet Source	<1%
109	www.airitilibrary.com Internet Source	<1%
110	hkier.cuhk.edu.hk Internet Source	<1%
111	www.goodtn.com Internet Source	<1%
112	libdspace.biwako.shiga-u.ac.jp Internet Source	<1%
113	bio-protocol.org Internet Source	<1%
114	uscet.org Internet Source	<1%
115	www.cityray.com Internet Source	<1%
116	www.assignmentpass.info Internet Source	<1%
117	www.iae.org.cn Internet Source	<1%
118	www.legco.gov.hk	

---



Internet Source

<1%

119

Submitted to University of Birmingham

Student Paper

<1%

120

[bmcpregnancychildbirth.biomedcentral.com](http://bmcpregnancychildbirth.biomedcentral.com)

Internet Source

<1%

121

[www.igi-global.com](http://www.igi-global.com)

Internet Source

<1%

122

[eprints.oum.edu.my](http://eprints.oum.edu.my)

Internet Source

<1%

123

Azis Muslim. "The Effect of Rubbish Management Socialization Based on Indonesian Ulama Council'S Fatwa Number 47 of 2014 on Community Behavior in Dealing with Rubbish Problem", Asian Social Science, 2017

Publication

<1%

124

Submitted to Hong Kong University of Science and Technology

Student Paper

<1%

125

[journals.vgtu.lt](http://journals.vgtu.lt)

Internet Source

<1%

126

Submitted to University of Greenwich

Student Paper

<1%

127

[mef.edu.rs](http://mef.edu.rs)

Internet Source

<1%

---

128	<a href="http://bulo.hujiang.com">bulo.hujiang.com</a> Internet Source	<1%
129	<a href="http://cnki.com.cn">cnki.com.cn</a> Internet Source	<1%
130	<a href="http://www.loveyour520.com">www.loveyour520.com</a> Internet Source	<1%
131	<a href="http://paper.dzwww.com">paper.dzwww.com</a> Internet Source	<1%
132	<a href="http://www.gungho.org.cn">www.gungho.org.cn</a> Internet Source	<1%
133	Submitted to Universidad Adolfo Ibáñez Student Paper	<1%
134	<a href="http://revistas.usergioarboleda.edu.co">revistas.usergioarboleda.edu.co</a> Internet Source	<1%
135	<a href="http://china.iopscience.iop.org">china.iopscience.iop.org</a> Internet Source	<1%
136	<a href="http://www.ipcc.ch">www.ipcc.ch</a> Internet Source	<1%
137	<a href="http://id.scribd.com">id.scribd.com</a> Internet Source	<1%
138	Bukhtoyarov Victorovich, Tynchenko Sergeevich, Petrovskiy Arkadieovich, Buryukin Anatolyevich. "Development of models for recognition of technological situations in the	<1%

---

operation of electric centrifugal pumps for oil production", Journal of Applied Engineering Science, 2019

Publication

139

Submitted to Politeknik Negeri Sriwijaya

Student Paper

<1%

140

[ru.scribd.com](http://ru.scribd.com)

Internet Source

<1%

141

[ir.lib.ncu.edu.tw:88](http://ir.lib.ncu.edu.tw:88)

Internet Source

<1%

142

Ika Puji Hastuty, Tri Alby Sofyan, Roesyanto. "The influence of using quicklime and volcanic ash as stabilizing materials in clay viewed from CBR value", AIP Publishing, 2017

Publication

<1%

143

[repository.petra.ac.id](http://repository.petra.ac.id)

Internet Source

<1%

144

[nrid.nii.ac.jp](http://nrid.nii.ac.jp)

Internet Source

<1%

145

[dns.126cdn.cn](http://dns.126cdn.cn)

Internet Source

<1%

146

[www.ifii.org.tw](http://www.ifii.org.tw)

Internet Source

<1%

147

[www.centron.com.hk](http://www.centron.com.hk)

Internet Source

<1%

148	<a href="http://www.cbc.gov.tw">www.cbc.gov.tw</a> Internet Source	<1%
149	Submitted to Xiamen University Student Paper	<1%
150	<a href="http://6ai.nggcgp.icu">6ai.nggcgp.icu</a> Internet Source	<1%
151	Submitted to University of Westminster Student Paper	<1%
152	Submitted to University of Mosul Student Paper	<1%
153	<a href="http://qhhd.com.cn">qhhd.com.cn</a> Internet Source	<1%
154	Submitted to University of Leeds Student Paper	<1%
155	<a href="http://www.stir.ac.uk">www.stir.ac.uk</a> Internet Source	<1%
156	Submitted to Institute of Technology, Sligo Student Paper	<1%
157	Submitted to Loughborough University Student Paper	<1%
158	Submitted to Asia Pacific University College of Technology and Innovation (UCTI) Student Paper	<1%



159	<a href="http://www.enhance-project.ro">www.enhance-project.ro</a> Internet Source	<1%
160	<a href="http://works.bepress.com">works.bepress.com</a> Internet Source	<1%
161	<a href="http://rawgisdata.s3.amazonaws.com">rawgisdata.s3.amazonaws.com</a> Internet Source	<1%
162	<a href="http://jead.um.ac.ir">jead.um.ac.ir</a> Internet Source	<1%
163	<a href="http://www.eprints.uum.edu.my">www.eprints.uum.edu.my</a> Internet Source	<1%
164	Submitted to De La Salle University - Manila Student Paper	<1%
165	Submitted to University of Wales central institutions Student Paper	<1%
166	<a href="http://ir.nknu.edu.tw">ir.nknu.edu.tw</a> Internet Source	<1%
167	Submitted to National Chung Hsing University Student Paper	<1%
168	<a href="http://caod.oriprobe.com">caod.oriprobe.com</a> Internet Source	<1%
169	<a href="http://zh.wikipedia.org">zh.wikipedia.org</a> Internet Source	<1%

170	Submitted to University of Edinburgh Student Paper	<1%
171	阿·萨拉姆, . "第三世界的科学与技术", 第三世界的科学与技术, 1991. Publication	<1%
172	Submitted to National Taiwan Normal University Student Paper	<1%
173	"Adaptive Instructional Systems", Springer Science and Business Media LLC, 2019 Publication	<1%
174	Submitted to Universitas 17 Agustus 1945 Surabaya Student Paper	<1%
175	Submitted to University of Durham Student Paper	<1%

Exclude quotes Off

Exclude matches Off

Exclude bibliography Off