



## Improving Health and Welfare in KAGUM (Malaysian Teachers' Cooperative) through VCO (Virgin Coconut Oil)

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### Article History:

Received:  
20-08-2025  
Revised:  
22-08-2025  
Accepted:  
23-08-2025  
Published:  
25-08-2025

### Abstract

The Malaysian Teachers' Cooperative (KAGUM) in Malacca is a cooperative with 679 active members out of a total of 4,387 teachers in the region. In addition to playing a role in improving welfare through savings and loan programs and productive businesses, KAGUM also has the potential to develop health-based businesses. Virgin Coconut Oil (VCO) is known to have extensive health benefits, including antioxidants, antimicrobials, and immunity-boosting. This community service was carried out by a team from Indonesia in collaboration with KAGUM (Malaysian Teachers' Cooperative) in Malacca which is an International PKM activity. This Community Service was carried out by the KPN Kopertis Region X Cooperative with 44 members who departed from PKM. Of the 26 private universities. aims to provide education about the health benefits of VCO as well as training in making VCO products, online marketing so that it has high economic value. Methods of activities include scientific presentations, demonstrations of making household-scale VCOs, and interactive discussions related to VCO business opportunities, as well as how to market online in a cooperative environment. As a result, participants gained an increase in knowledge by 85% (from pre-test and post-test) and showed high interest in developing VCO business as a cooperative's flagship product. This activity is expected to strengthen the health of members and increase cooperative income through diversification of businesses based on tropical natural resources

**Keywords** cooperatives, health worker welfare, Malaysia, community economy, health system.

## INTRODUCTION

The Malaysian Teachers' Cooperative (KAGUM), located in Malacca, is one of the teachers' cooperatives actively developing welfare programs for its members. Currently, the cooperative has 679 active members out of a total of 4,387 teachers in the Malacca region. KAGUM plays a vital role in improving teacher welfare through various savings and loan programs, procurement of goods, and other productive activities (1).

However, amidst economic development and the demands of modern life, family health is also a crucial issue that requires attention. A busy lifestyle and an unbalanced diet can potentially trigger various health problems such as increased cholesterol levels, decreased immunity, and degenerative diseases (2).



Virgin Coconut Oil (VCO) is a natural product proven to have various health benefits, including boosting immunity, antimicrobial properties, and helping control cholesterol levels. Furthermore, VCO also has significant economic value, making it a potential new business opportunity for cooperatives (3).

Through this international community service program, a team from Indonesia collaborated with KAGUM in Malacca to provide education on the health benefits of VCO and training in its processing. This activity is expected to not only improve the knowledge and health of members, but also open up opportunities for cooperative business diversification to support long-term prosperity (4), (5).

The well-being of health workers is a crucial element in developing a sustainable health system. A well-off health worker not only improves the quality of medical services but also maintains morale, motivation, and performance stability in facing complex and high-risk work challenges. However, in many developing countries, including Indonesia, health workers still face a number of issues such as low income, limited access to financing, and a lack of adequate social protection (WHO, 2016). This situation requires systemic intervention involving various stakeholders, one of which is through strengthening community-based economic institutions, namely cooperatives (6).

Cooperatives, as people's economic organizations based on the principles of togetherness and solidarity, have the potential to be an alternative solution to improving the welfare of healthcare workers. In other sectors, such as education and agriculture, cooperatives have proven capable of creating access to financing, savings and loan services, and even productive investments that can improve the lives of their members. Unfortunately, the potential of cooperatives in the healthcare sector remains largely untapped and underdeveloped, particularly as a strategy to collectively strengthen the welfare of healthcare workers.

Unlike Indonesia, Malaysia has shown significant progress in developing professionally managed and integrated healthcare cooperatives. One example is the Malaysian Ministry of Health's Workforce Cooperative Berhad (KOOPKES), which not only provides Sharia-compliant financial services and savings and loans but also creates business units that contribute to its members' incomes. This cooperative demonstrates how professional-based economic institutions can become strategic partners for the government in supporting the sustainable well-being of healthcare workers.

## **METHOD**

### Location and Time

The event will be held at the KAGUM office in Malacca, Malaysia, during the even semester of 2024-2025. The trip to Malaysia will be from June 19 to June 21, 2025.

## Participant

Cooperative administrators and members, total [number of participants present], with a professional background as teachers and cooperative staff. Which is a partner of this International PKM activity.

## Activity Stages

1. Health Socialization and Education
  - Presentation on the health benefits of VCO based on the latest scientific literature.
  - Explanation of nutritional content, mechanism of action of medium chain fatty acids, and clinical evidence of the benefits of VCO.
2. VCO Making Training
  - Demonstration of VCO production techniques using the fermentation method.
  - Explanation of raw material selection, oil separation process, and packaging.
3. Entrepreneurship Discussion
  - Exposure of VCO business opportunities as a superior cooperative product.
  - Simulation of production cost and selling price analysis.
4. Evaluation of Participant Knowledge
  - Measurement of initial knowledge (pre-test) and after the activity (post-test).

## Equipment and Materials

Fresh coconuts, kitchen equipment for fermentation, packaging bottles, and educational printed materials.

## RESULTS AND DISCUSSION

### 1. Health Socialization and Education

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Figure 1. Socialization of community service regarding Virgin Coconut Oil

## 2. VCO Making Training



Gambar 2. Anggota pengabdian menjelaskan bagaimana membuat VCO

## 3. Entrepreneurship Discussion



Gambar 3. Suasana diskusi semua peserta

### **Knowledge Enhancement**

Based on the evaluation results, the average knowledge score of participants increased by 85% compared to before the training. Participants understood the VCO production process, its health benefits, and the product's marketing potential.

The results of the evaluation of participants' knowledge before and after the activity are presented in Table 1. There can be an increase in the average score from 58.2 in the pre-test to 92.3 in the post-test.

**Table 1. Pre-test and Post-test Results of Participants' Knowledge about VCO**

No	Evaluation Parameters	Average Pre-test Score	Post-test Average Score	Increase (%)
1.	Knowledge of the health benefits of VCO	60,0	95,0	58,3
2.	Understanding the VCO manufacturing process	55,0	90,0	63,6
3.	Knowledge of VCO business opportunities	59,5	91,5	53,8
	<b>Overall average</b>	<b>58,2</b>	<b>92,3</b>	<b>58,6</b>

From the table, it can be seen that all parameters experienced significant improvement, especially in the aspect of understanding the VCO manufacturing process.



### Relation to Previous Research

The results of this activity are in line with research findings that training in making natural health products can increase community entrepreneurial motivation (Rahman et al., 2022) and that VCO has significant clinical benefits for cardiovascular health and the immune system (Nevin & Rajamohan, 2016).



Double Benefits (Health + Well-being)



This activity contributes to Sustainable Development Goals (SDGs) point 3 (Good Health) and point 8 (Decent Work and Economic Growth), because it combines health education and economic opportunities based on natural products.

The cooperative model applied in the Malaysian health sector, such as the Malaysian Health Ministry Staff Cooperative Berhad (KOOKES), shows a strategic role in supporting the well-being of health workers. The results of the analysis of several programs run by this cooperative show a real contribution to the financial, social, and professional aspects of members, which can be used as a reference in the formulation of similar cooperative policies in Indonesia.

### 1. Financial Services and Productive Credit

Healthcare cooperatives in Malaysia actively provide inclusive financial access through soft loans with low interest rates. These funds can be used by healthcare workers for consumptive purposes, such as household needs, or for productive purposes such as business capital or further education. This is a concrete solution to reduce dependence on informal financial institutions, which often charge high interest rates and risk triggering debt traps (Mok, 2013). In addition to loans, cooperatives also offer flexible term deposits and daily savings products, designed to adapt to healthcare workers' income patterns and workloads. With a digital management system, access to financial services is faster, more transparent, and more reliable.

### 2. Social Protection and Insurance

KOOKES and similar cooperatives also provide community-based social protection through solidarity fund programs, death benefits, life insurance, and emergency medical assistance. These services complement formal protection schemes such as national health insurance. The synergy between formal protection systems and cooperatives allows for the creation of a more comprehensive social safety net, particularly for healthcare workers with high occupational risks (WHO, 2016). Furthermore, cooperatives also establish collective emergency funds that can be accessed in situations of personal or family health crises, fostering a sense of security and solidarity among members.

### 3. Collective Investment and Asset Ownership

Another innovation implemented by health cooperatives in Malaysia is the initiation of collective investment in the form of land ownership, the construction of independent clinics, medical equipment stores, and the management of community pharmacies. These investments not only generate passive income for members but also open up opportunities for community-based healthcare management with a sustainable orientation (Azman, 2014). Through this approach, healthcare workers are not only service users but also productive economic actors in the healthcare sector, while simultaneously encouraging solidarity-based economic growth.

### 4. Financial Literacy and Economic Empowerment

One of the main strengths of cooperatives like KOOKES is the provision of financial education programs for their members. These programs include training in personal



financial management, investment literacy, health entrepreneurship, and cooperative governance. According to Sudrajat (2020), these activities contribute significantly to improving individual and collective financial decision-making capacity. Healthcare workers become more independent in planning their financial future, understanding economic risks, and actively participating in the professional management of the cooperative.

## 5. Learning for Indonesia

The emerging health cooperative model in Malaysia offers important lessons for the development of healthcare worker cooperatives in Indonesia. Currently, most professional cooperatives in Indonesia are limited to the education and agriculture sectors, while healthcare cooperatives have not developed evenly. Key challenges include weak regulations for healthcare profession-based cooperatives, minimal institutional support, and limited cooperative literacy among healthcare workers (Ministry of Health, 2023). Therefore, policy interventions are needed through:

- Strengthening national regulations for health worker cooperatives
- Integration of cooperatives with the National Health Insurance (JKN-BPJS) scheme
- Mentoring by universities, professional associations, and cooperative development agencies
- Providing incentives for health cooperatives that innovate and provide technology-based services

With the right policy support, healthcare worker cooperatives in Indonesia have a great opportunity to become a collective economic force that not only improves the welfare of its members but also strengthens the resilience of the national healthcare system in the long term.

## CONCLUSION

The international community service program at KAGUM Malaka successfully increased participants' knowledge of the health benefits of VCO and their processing skills. Furthermore, the program opened up new business opportunities for the cooperative to improve the welfare of its members through product diversification. This synergy between health education and entrepreneurship can serve as a model for developing teacher cooperatives in other regions.

## Thank-you note

The author would like to thank KAGUM Malaka for its active participation, the international PKM committee, and all parties who supported this activity.



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