

ETHNOMETHODOLOGY STUDY OF CREDIT UNION FINANCIAL ACCOUNTABILITY IN INDONESIA

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Abstract

Credit Union (CU) Sauan Sibarrung developed significantly and provided significant benefits for the community, especially CU members. This article aims to describe the accountability practiced in credit unions. In particular, this study examines the formal and informal practices and approaches that underlie accountability to members. Using an ethnomethodological approach, this study explores financial accountability in credit union sauansibarrung (CUSS) in Indonesia through interviews and observations with practitioners, management, government and credit union members, and documentation analysis. The results of this study reveal that the success of the CUSS institution in empowering CUSS members financially is measured through joint Responsibility as a form of joint accountability, the accuracy of installment payments that reflect the accountability of members' financial management, the measurement of CUSS's health level through PEARLS analysis, and the Annual Member Meeting (RAT) being the highlight financial accountability.

Keywords: Credit Union, Accountability, finance, Ethnomethodology

Introduction

Accountability is a public concern because it is important to be implemented by all for-profit and non-profit organizations (Samkin & Scheineder, 2010; Bergner, Peffer, & Ramsay, 2016; Khafid and Nurlaili, 2017). All sectors, whether public, private or civil society, must implement accountability as a form of accountability to show performance conformity with external measures, values or norms that exist in society or are determined by related parties. The importance of accountability, according to Harun (2009:7), cannot be denied that accountability has become a trendy jargon, and the demand for accountability has become a central theme voiced by the consumer community, NGOs, and even ordinary people, against BUMN/private and various institutions/ government, related to the rights of people or groups in society that arise because of the relationship between organizations and society (Dixon et al., 2006; Gray et al., 2006; Bovens, 2010).

According to Robert & Scapens (1985), accountability is a relationship between the giver, receiver and other parties outside of themselves about something that can be accepted by common sense. Accordingly, Bovens (2010) reviews three questions related to accountability: to whom will accountability be given? who should be held accountable? moreover, why accountability needs to be implemented? Accountability has a significant value because it is the organization's responsibility to carry out its functions and duties to the trustee and even the

people who supervise. The contents of the responsibility obligation to convey and report all actions and activities, especially in the field of financial administration, to higher parties or their superiors, among others, can be accounted for, can be tracked, can be explained, and can answer questions asked about "accounts" or descriptions/explanations about something that has happened. With accountability, fraudulent actions by parties given the mandate will be minimized.

In line with this, the Tokyo Declaration (1985) regarding public accountability guidelines states that individuals or trustees must manage public resources and those associated with them to respond to fiscal, managerial and programmatic responsibilities. Therefore, an entity needs to realize accountability to be responsible for the success or failure of implementing the organization's mission in achieving the goals and objectives that have been set periodically. Mardiasmo (2009) asserts that accountability is the provision of information and disclosure of activities that mean accountability by creating supervision through the distribution of power while simultaneously creating conditions for mutual supervision within the organization. Furthermore, Paranoan (2015) states that organizations must carry out accountability to increase trust and acceptance between individuals and organizations within the broader community, namely the community. Therefore, accountability can be seen as the spearhead of the organization so that it can be helpful for the organization internally or externally so that it can be widely felt by the community (Fitria and Syakura, 2017).

UUD 1945 and TAP MPR No. XVI/1998 and strengthened by TAP MPR No. IV/1999 emphasized that the Indonesian economic system is a people's economic system (people's economy). Economic democracy in Indonesia is manifested through cooperatives as a people's economic movement. Since the introduction of cooperative institutions in Indonesia, they have been directed to side with the people's economic interests, known as the weak economic group. The existence of cooperatives is indeed a phenomenon because no other similar institution can match it. Its presence is expected to be a counterweight to other economic pillars. Cooperatives are not oriented to getting the maximum profit but focus on providing services for everyday needs and a forum for the participation of economic actors with the same economic interests (Tanjung, 2017: 64).

Credit Cooperatives as a type of Cooperative were initially developed in Germany in the mid-18th century known as the "Credit Union" and introduced in Indonesia in 1967 by Carolus Albrecht. In 1970 for the first time, a Credit Union was formed in Indonesia. In terms of activities in Indonesia, Credit Cooperatives refer to Law no. 25 of 1992 and PP. 9 of 1995 is included in the savings and loan cooperative regulations. One of the CUs in Indonesia, the Sauan Sibarrung credit union, is multiplying and providing significant benefits to the community, especially its members, through joint capital raising from savings. Therefore, it is deemed necessary to provide accountability, be transparent and have good accountability to ensure that the community can accept its activities and performance. The community is aware of the goals and expected results that ultimately become the organization's strength in its sustainability (Gray et al., 2006; Harris, Petrovits, & Yetman, 2015), especially the existence of CU as an institution owned by many people. Members (stakeholders) and a relationship

between the organization and the community (agency), as befits an organization/institution. The focus of this research is the practice of financial accountability at CU. Sauan Sibarrung in Indonesia, so the aim is to reveal the financial accountability practices implemented in CUs. Sauan Sibarrung in Indonesia.

Literature Review

Understanding the Concept of Accountability

Accountability based on terminology comes from the Latin compare (to take into account), the primary form of the word computer (to take to account), which also comes from the word rotary (to perform calculations). In English, accountability comes from the word accounting which means a responsibility or a situation that must be accounted for or a condition that must be accounted for. Accountability is often used synonymously with the concept of accountability, including other terms related to the hope that one aspect of public administration can be explained. Damayanti et al. (2013) refer to Stewart (1984:14), who states that:

Accountability involves explaining or justifying what has been done, what is currently being done and what has been planned. Accountability arises from a set of established procedures and relationships of varying formality. Thus, one party is accountable to another in the sense that one of the parties has the right to call upon the other to give an account of his activities. Accountability involves, therefore, the giving of information.

The statement above confirms that accountability is a series of procedures for providing information by responsible parties to those with the right to summon these parties for all activities within the organization. Accountability shows the running of all components of activities within an organization by its duties and authorities. Accountability can be interpreted as the obligation of individuals or groups entrusted with managing resources and those concerned to be able to answer matters concerning their Accountability. Accountability relates to the means of controlling activities, especially in terms of achieving the results of public services and their transparent delivery to the public. The aspect contained in the notion of Accountability is that the mandate giver has the right to know the policies taken by the party he trusts.

The definition of Accountability is very dependent on the ideology, motives and language used and has a special meaning for a particular discipline (Sinclair, 1995:221). In the field of Accounting Science, accountability is defined as accountability. one of the primary purposes of an accounting system is to assist accountability. An organization is called accountable if it can explain the conditions experienced, including the decisions made and the various activities carried out. More specifically, accountability is defined as recording or reporting or justifying actions. Stewart (1984:14) in Damayanti et al. (2016) confirmed:

Being accountable may mean, as is now said about ministerial Responsibility,

no more than having to answer questions about what has happened or is happening within one's jurisdiction but most usages require an additional implication: the answer when given, or the account, when rendered, is to be evaluated by the superior or superior body, measured against some standard or some expectation, and the difference noted and then praised or blame are to be meted out or sanction applied. The coupling of information with its evaluation and application of sanctions gives 'accountability' or 'answerability' or 'responsibility' their complete sense in ordinary organizational usage."

About the statement above, organizational Accountability is not just information (financial and non-financial) but also requires an evaluation of the information, then the application of rewards and sanctions for these actions. Media accountability in the concept of Accountability is not limited to accountability reports. It also includes practices that make it easier for trustees to obtain information, either directly or indirectly, orally or in writing. From the description, it can be said that accountability is a manifestation of the obligation of a person and or organization to be responsible for the management and control of resources and the implementation of policies entrusted to him in the context of achieving the goals that have been set, through the media of periodic accountability.

Cooperative Proper Accountability

Cooperatives must be managed professionally in carrying out their business activities. Accountability and relevant and reliable information systems are needed to realize professional management (Khafid and Nurlaili, 2017). This is necessary so that each cooperative can ensure that the purpose of establishing a cooperative is to provide satisfaction in meeting the needs of its members, develop cooperatives that can independently fund their business units, and improve the welfare of people's lives, can be realized. Cooperative accountability is considered a strategic factor in influencing cooperative performance (Ricci et al., 2009). In addition, Satria & Sasmito (2016), referred to by Khafid and Nurlaili (2017), emphasize the impact of implementing accountability in cooperatives, including increasing productivity and loyalty of cooperative members. The relationship with financial accountability is a form of accountability to stakeholders because all incoming and outgoing funds must be accounted for and presented comprehensively.

Kleanthous et al. (2019) emphasize that cooperatives, particularly Credit Unions, must provide open accountability for sustainability; as stated by Hyndman (2004), credit unions must provide accounting information to various stakeholders as a form of accountability. Such information can support the decisions of various stakeholders, including CU members, to carry out assessments and decision-making. Public accountability in CU is needed in supervision, analysis, and inspection by interested parties (including members).

Credit Union as part of Cooperatives in Indonesia

The expression "Credit Union" comes from the Latin: credere, which means to believe, and union, which means one. So Credit Union (CU) is a collection of people who trust each other. Friedrich Wilhelm Raiffeisen, mayor of Flamersfield (West Germany), initiated this movement in the early 19th century. Raiffeisen's teaching is that poverty is caused by wrong thinking, especially if poor people are made objects. The difficulties of the poor can only be overcome by the poor themselves. The poor had to collect money and lend it to their neighbors. Loans must be used for productive purposes that can increase income, not just for consumptive purposes, where the borrower's character becomes the guarantee for the loan. It turned out that this method worked and worked.

The grouping of cooperatives is by Government Regulation 60 of 1959 concerning the Development of the Cooperative Movement (Article 2) into Village Cooperatives, Agricultural Cooperatives, Livestock Cooperatives, Fisheries Cooperatives, Crafts/Industry Cooperatives, Consumption Cooperatives and Savings and Loans Cooperatives. Based on Law Number 25 of 1992, Cooperatives can also be classified based on the type of business (Consumption Cooperatives, Credit Cooperatives, and Production Cooperatives). The credit cooperatives developed in Germany in the mid-18th century were called "Credit Unions". Regarding activities in Indonesia, Credit Cooperatives are regulated in Law Number 25 of 1992 and Government Regulation Number 9 of 1995 concerning the Order of Savings and Loans Cooperatives. However, there are differences in the characteristics contained therein, and credit cooperatives prioritize education. And the development of human resources for members with the principles of independence, loyal friends, education, and awareness.

The development of Credit Unions in Indonesia began with the arrival of Carolus Albrecht, SJ, (known as Karim Arbie), a Pastor born in Altusried, Augsburg, South Germany, on April 19, 1929. He was assigned to Indonesia in December 1958 in Girisonta, Central Java, then moved to Jakarta (1959) and Semarang (1960 to 1961). The Catholic Church recognizes the importance of empowering the people's economy; Therefore, KWI (Indonesian Bishops' Conference, at that time called the Supreme Council of Bishops of Indonesia-MAWI) assigned Pastor Albrecht, SJ (Social Delegation of the Archdiocese of Jakarta) and his colleague Frans Lubbers, OSC (Social Delegation of the Archdiocese of Jakarta), (Archdiocese of Jakarta) Bandung Diocese) developed a Credit Union with all Diocesan Social Delegations. Various ways and efforts were made to socialize and develop the Credit Union movement. Starting from SELA (Socio-Economic Life in Asia) was the first institution to introduce Credit Unions in Asia, including Indonesia, holding a seminar in Bangkok in 1963 with priests and lay speakers from America, Europe and the Philippines. The Community Development and Credit Union seminar became the starting point for ideas to develop Credit Unions in Indonesia. After returning from the seminar, they did not immediately establish a Credit Union. Finally, Pastor Albrecht invited CUNA (The Credit Union National Association (USA)) officially in 1967, to introduce the Credit Union movement to Indonesia. Although Credit Unions have not yet been formed, seminars on Credit Unions continue to be held, such as in Bandung in 1968 and Sukabumi in 1969 by Frans Lubbers, OSC.

In 1969, Pastor John Collins, SJ, was asked to go to Jakarta to conduct a feasibility study on a growing credit union in Indonesia. In conclusion, Credit Union is considered feasible to be developed with an incubation period of 5 years. The new Credit Union movement embryo was formed on January 4, 1970, when Pastor Albrecht formed the Credit Union Counseling Office (CUCO). Thanks to the support of the Director General of Cooperatives at that time, Mr. Ir. Ibnuoe Soedjono finally deserved to be developed into a Credit Union. Although the organizational apparatus already exists, the Credit Cooperative officially started in 1976 after the Credit Cooperative Consultation Bureau (BK3) was formed. Over time, the name CUCO in Indonesia was changed to the Coordinating Board for Indonesian Credit Cooperatives (BK3I) at the 1981 National Conference of Indonesian Credit Cooperatives. Now, BK3I is known as the Center Credit Cooperative (INKOPDIT). Thanks to the persistent struggle of Pastor Albrecht and his Credit Union colleagues, they have expanded to various regions in Indonesia.

Methodology

Interpretive: Research Paradigm To Find Financial Accountability Practices

This study seeks to explore and understand the practice of financial accountability in everyday life from the perspective of informants directly related to social reality. Efforts to understand and interpret something in depth will be obtained by using an interpretative approach as expressed by Burrell and Morgan (1979:227):

"The interpretive paradigm embraces a wide range of philosophical and sociological thought which shares the common characteristic of attempting to understand and explain the social world primarily from the point of view of the actors directly involved in a social process.

Based on this, the researcher determines the interpretive paradigm used in this study. As stated above, the paradigm of interpretivism emphasizes one's meaning or interpretation of a symbol to understand the reality of the world as it is. Understanding the nature of the social world at the level of subjective experience (Ludigdo, 2007).

Ethnomethodology is a method for uncovering accountability practices.

This study aims to reveal the meaning and practice of organizational accountability in everyday life, emphasizing a deep understanding of what members/personnel say and do regarding accountability in everyday life. what people in organizations do and say in their daily lives is the primary concern of ethnomethodologists. ethnomethodology studies the common sense methods used by members of society to interpret and act in everyday life. that is, ethnomethodology is used to understand how organizational members practice something. The meaning and practice of CUSS accountability refer to the way or practice of the actions of CUSS personnel in implementing it in CUSS' daily life, so ethnomethodology is the right design to be used in this study.

Credit Union sauan sibarrung as a Research Site.

This research will be conducted at CU. Sauan Sibarrung (CUSS), an Indonesian Credit Union, is located in Tana Toraja Regency, South Sulawesi Province. Informants in this study

are people with interest in CUSS accountability, as presented in table 1 below:

Table 1. Research Informants

No.	Name Information	Position	Initial
1.	Yulianus Bottong, S.Kom	General Manager CUSS	FR
2.	Sri Eva Topayung, ST	Deputy of Business CUSS	SE
3.	Anton ius Rantetana, SE	Deputy of Education and Training & Empowerment CUSS	AR
4.	Fanis Traktiana,S.Hut.	Manager TP Rantepao	FT
5.	Dorce P	Member CUSS	DP
6.	Serlina L	Member CUSS	TL

Data collection methods used to answer research questions consist of interviews, observations and documentation. After the research data is collected, the next step is to analyze the data. However, it is necessary to check the data's validity to increase the research data's validity in credibility, transferability, dependability and confirmability (Pujileksono, 2015). Muhajir (2007:142) states that data analysis is necessary to find and organize all records generated from observations and interviews. In line with that, Sugiyono (2016: 244) also suggests that data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and documentation by organizing data into categories, breaking it down into units, synthesizing, organizing into patterns, choose what is essential and what will be studied, and make conclusions so that they are easily understood by themselves and others.

According to Garfinkel (1967), which is summarized by Coulon (2008), in ethnomethodological research, three stages of analysis are needed to analyze the data, namely:

1. Indexic Expressions
2. Reflexivity Analysis
3. Analysis of Accountability

Results and Discussion

Financial Accountability: Benchmarks of Institutional Success in Empowering CUSS Members

The accounting system in preparing financial statements aims to assist organizational accountability in explaining the situation. Financial statements resulting from the accounting process are an essential component of creating accountability and become one of the tools for measuring an organization's financial performance to determine the organization's success level. Financial Accountability is closely related to financial reporting in an organization

(Mardiasmo, 2009). Likewise, at CUSS, financial accountability is a tool for assessing the financial performance of cus that demonstrates accountability regarding financial integrity, appointment and compliance with regulations, and commitments to established agreements. Financial accountability starts from formulating financial plans (budgeting process), implementing and financing activities, evaluating financial performance, and implementing reporting.

Shared Responsibility as a form of shared Responsibility

The development of CUSS, which has the value of togetherness, applies a system of shared Responsibility. In this system, members are divided into groups or communities that are regulated to create a strong and mutually supportive group life and become a different level of management within the cooperative that benefits members individually and in groups. Mrs. SE told about the purpose of grouping members in the target group:

“...groups are made according to needs....there are many benefits in the group including members becoming more independent, being encouraged to save, the mindset and behavior of members becoming better thanks to the education and training that is followed, this is obtained because the standards (each) teach each other Mrs. in the group, the best thing is if they are in a group when the harvest fails, they can help each other in the joint responsibility system, access to capital is easy and flexible, credit installment payments are made after harvest, and most importantly they can plan a better life with a productive business. They are working on it now....”

Ms. SE continues the story:

“These various groups include farmers of rice, vegetables, corn, fisheries, pigs, free-range chickens, buffalo, cows and goats, seaweed...this group helps members who are members to develop their business...there are requirements to form a community, group members are at least 5 to 10 people, there are group administrators, there is a complete group member profile, there is a proposal for financing for group members, group members live close together....agree to jointly and severally take Responsibility for the loans of all group members, so the principal repayments of the loan are made together... They must also open a savings account to accommodate group members' reserve funds.”

In line with this, Ms SL also revealed:

“....there is the term joint Responsibility in the CU, ma'am, this is useful to ease the burden on one of the borrowers....so if one of our members in the group cannot make payments on the loan, then the other members are obliged to take joint or joint Responsibility for the payment this....but not because of negligence or because of the intention of the member to pay yes ma'am....heheheh.....but because of circumstances that are not possible...this joint Responsibility makes us careful to accept members in the group or agree to loans that proposed by each member... all discussed in groups....”

In empowerment operations by CUSS, there are risks; therefore, CUSS pursues a system of joint Responsibility to reduce the default rate by members. This is done to maintain safer and more comfortable funding with several responsibilities. Obligations that arise are shared responsibilities within a group. Therefore, joint Responsibility helps lighten the burden of one of the borrowers. For example, if one member cannot make a credit payment, the other must carry out joint or joint responsibilities. The term joint responsibility is shared Responsibility for violating a decision or non-performance of obligations. More connotations of sanctions for decision-making errors, so there is a disciplinary process for members. The positive impact of this mechanism further strengthens mutual trust between members. In the end, it continues to build a more responsible character. It also strengthens the sense of community in the group.

The accuracy of installment payments reflects the Accountability of members' financial management.

One factor that affects the health of the CU is the timely payment of loan installments and mandatory savings by members. Therefore, in providing loans, CUs must pay attention to the principles of sound lending and provide loans based on assessing the feasibility and ability of loan applications. Therefore, the 5C principle is applied as a condition for granting loans to members, namely: Character, to determine the willingness of prospective borrowers to repay loans by the agreement; this principle relates to the nature, habits, way of life and family background of the prospective debtor; Capacity, is an evaluation of prospective debtors related to their ability to pay off their obligations; Capital, this principle relates to the condition of the wealth of the prospective borrower; Economic Conditions, in this principle loans need to pay attention to economic conditions; and finally Collateral, relating to Collateral that can be confiscated if at a predetermined time the prospective borrower cannot fulfill his obligations (Tohar, 2000:20; Nurlitaputri et al., 2020).

Ms. SE continued her story confidently:

"... on the principle of capacity, it will measure a member's ability to pay off its obligations in the future. On the principle of character, what is done is to learn the characteristics that become the habits of members in the surrounding environment.... this principle is difficult to guess because the nature of the character can change... but I believe everything can be implemented well....there is also a capital principle, we look at the condition of the property of the prospective borrower, this is related to the principle of Collateral, we can see the guarantee....there is also an economic principle, we provide loans taking into account general economic conditions, yes, such as this pandemic situation into consideration....basically what is the main thing is the trust of members who will borrow at CUSS...."

Loans from CU to members are based on trust, as expressed by Ms. SE, so lending means giving trust. This means that CU provides a loan if the borrower can ensure that he can repay the loan according to mutually agreed terms. The implementation of credit or loans must

be done correctly, so there is no misunderstanding between the two. For example, there is trust from both parties who have agreed on the installment payment date, the number of installments and the loan period and this is done.

Referring to the initial vision and mission of establishing a Credit Union to help underprivileged members get out of financial problems by working together and trusting each other, by saving some of their money to raise mutual capital, which they then lend to fellow members in need. Purpose of being able to afford it. Earning money so that it can be saved back to increase joint capital. Mutual trust and cooperation built primarily in the target group or community become a guideline so that members maximize their ability to keep the agreements agreed with CUSS, especially the accuracy in making loan installment payments. Mrs. DP shared her experience with this:

“..If you need a belt every month to pay installments.... Yes, ma'am....because there are installments of obligations that we have to bear... that is why we have to try...As members, we must obey the rules at CU, and we must pay the obligations given immediately...be responsible right...also provide positive benefits for ourselves... that is my experience....”

Ms. SL also shared her experience:

“If we think about it, when we need cash to finance our needs or there is a sudden need, or it has been planned, the CU does not make it difficult to provide loans for members when we are lazy to pay installments, isn't it outrageous to us, isn't it? responsible.... must be responsible for completing the loan properly so that it is more trusted to get the next loan...we have to think about how to pay it off...I am trying, ma'am, to manage my finances so that my installments are still paid on time... that is why we (members) have to be productive, mom..., so that there are results from this loan. It is not just free....”

The Responsibility for loan management can be seen in the accuracy of installment payments on the loan. Therefore, the management is also responsible for ensuring that the members' quality of life is improved by carrying out education and training so that members become intelligent not only out of the financial problems they face but can do good financial planning in the context of growth and development of the quality of life of members.

PEARLS: CUSS health-level accountability measure

PEARLS Analytics is a dynamic monitoring tool that the World Council of Credit Unions (WOCCU) continuously aligns to meet the needs of Credit Unions worldwide. The PEARLS analysis system is carried out with six assessment components, namely Protection; Effective Financial Structure (Effective Financial Structure); Asset Quality; Return Rates and Fees; Liquidity; and Signs of Growth. In addition, CU's financial soundness level analysis tool includes financial statement data analysis techniques to obtain relevant and material information and measures in decision making, so the goal is to turn

the data into information for those in need, as disclosed by Ms. SE:

“There is such a thing as PEARLS analysis, this is an abbreviation ma'am, there are six components that are assessed related to the review of financial performance at CUSS, WOCCU sets this tool, this is an international organization that regulates all CUs, so those who ordered yes, we just obeyed ma'am as a form of responsibility ... it is good that CU's financial performance can be measured, that is why it is done every month, ma'am, routinely”

The statement above is further emphasized by the statement of Mrs. FT that:

“This concerns the integrity of the CU. If (CU) is unsafe and unhealthy, its image will be bad and ultimately endanger the Credit Union because no one believes it. This is (PEARLS analysis) the method used to prove the CU is healthy or not, also reflects work performance in a certain period in managing member funds....”

Regarding usability, PEARLS is a Credit Union health-level monitoring system used as a monitoring and evaluation tool consisting of 41 quantitative financial indicators (Richardson, 2009: 14-30). However, in its application, Credit Unions only uses 14 key indicators. which affects other indicators. Each indicator refers to the interrelated precautionary principle and can be used as the basis for a universal, accessible, systematic, accurate and complete analysis of a Credit Union's financial strengths and weaknesses. Although CUSS not only functions as an institution that manages finances but is a movement based on mutual trust, mutual empowerment, strengthening solidarity, and strengthening members' welfare, CUSS continues to account for members' financial management using PEARLS analysis. Therefore, the analysis is an effective accountability system within CUSS, which reflects responsible and transparent financial management.

Annual Member Meeting (RAT), the peak of financial Accountability

CU, as part of the Cooperative, the highest power in the CU is held by all members, namely through the annual member meeting, where the RAT members listen to the accountability report from the management for the achievements of the implementation of the activity program that has been determined previously and then jointly determine the work program to be implemented. Management for the following financial year as submitted by Mr. YB:

“CU is run very democratically, members hold the highest power, it becomes an arena for members to voice their hearts and aspirations, yes at RAT... once a year we hold a RAT, previously pre-RAT activities were carried out so members could express their aspirations, opinions, and suggestions for the progress of the institution, so, for example, the Pre-RAT Book 2021 is carried out throughout November 2021, in the RAT the management is also responsible for the results for one year of service and at the same time designing programs

As stated by Mr. AR:

"Every member has the right to voice his aspirations, one member, one vote, no matter how much the deposit is, as long as you are a member, you have the same rights... so RAT is an opportunity to convey and listen to the expectations of members... and in this RAT the management has the opportunity to be responsible for its management, at the same time informing about the financial condition of CUSS in the form of financial statements."

The Annual Member Meeting is a mandatory agenda for every CU business entity because it discusses the accountability of the management for one year to the member concerned. The Members' Meeting is the holder of the highest authority in decision-making, as the implementation of the principles of democracy, transparency, and accountability in cooperative governance. The more members involved, the better and can make decisions according to members' needs. Members' Meetings at CU are an opportunity to report to members about their activities for one year, both the responsibilities of the management and supervisors to the members' meeting, as well as the responsibilities of the management to the management. In addition, together with members, review work plans for the coming year to improve the progress of CU's business. So the highest power in the CU lies in the decisions of member meetings.

All policies and decisions implemented in a CU are determined in the Members' Meeting forum based on deliberation policies. Regardless of age, savings amount and class, each member has the same voting rights: one person and one vote. The management, in this case, only implements the policies that have been determined in the Members' Meeting, which has been stated in the form of Articles of Association/Bylaws. The type of Responsibility of the CU where the CU must be able to manage services and provide information to interested parties in the form of financial statements, which includes information on net assets, liabilities, equity, income and expenses and even the relationship between these parts to be accounted for. CU resource management results. In addition to RAT, the board and management show their financial accountability in managing CUSS to fellow members; CUSS also reports to the Department of Industry, Trade, Cooperatives and MSMEs in Tana Toraja Regency. CUSS conducts regular financial reporting to members and management of INKOPDIT Kalimantan in Pontianak every six months through the Cooperative Member Meeting.

"Sauan Sibarrung is one of the primary CUs under the regional INKOPDIT of Kalimantan, so they are in charge... so network we send every report there, regularly every semester..." (Mr. YB)

The management, given the mandate at the member meeting as an extension of the member's hand in managing and administering the Credit Union, has work responsibilities that must be

Accounted for annually at the member meeting. In addition to being mandated by law, in the RAT, members can also find out the progress of the CU for one year in carrying out the programs that have been made previously. Of course, in this accountability, there is a separate assessment of the performance produced by the board and management to create a more qualified and accountable CU.

Conclusion

Financial accountability is closely related to financial reporting in an organization, including CUSS. Financial accountability is a tool to assess CU's financial performance, which shows accountability regarding financial integrity, appointment and compliance with regulations, and commitments to established agreements. CUSS carries out financial accountability for financial management so that members can find out the performance that has been achieved and the form of Responsibility for managing funds through joint Responsibility as a form of joint Responsibility of members in the business group, timely payment of installments to prove optimal financial management by members, implementation of measurements CUSS's financial soundness level through PEARLS analysis and all of them are publicly accounted for in the Annual Members' Meeting.

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