

Internal Control Model for Woman Cooperatives in Indonesia: A Case Study

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Abstract. Woman cooperatives play essential roles in empowering women. Woman cooperatives have different characteristics from others. It is held in every village, coordinated by a woman. The study objectives are to design quality improvement wildly internal control for woman cooperatives entity. The study provides case studies of the organizational financial management practices of 17 woman cooperative entities reform in Indonesia. The empirical methods are analyzed and interpreted within internal control activities. Accordingly, we recommended the pattern of new member acceptance by a selective orientation of potential candidates for productive enterprises: the transparency rules and operational procedures for both savings and loans, ongoing reporting with adequate monitoring. The woman cooperatives also must have standard operating procedures and standard operational management. The development of women entrepreneurship in emerging economies may continuously face challenges, particularly in countries with multicultural attributes. This research needs further to explore the great potential of women entrepreneurship in Indonesia, increasing support for women's entrepreneurial activity, improving their chances of success, and generating more value for society.

Key words: empowerment, internal control, quality improvement, woman's cooperatives

INTRODUCTION

Indonesia has been known as a developing country with considerably stable economic growth and substantial socio-cultural diversity. The entrepreneurial sector has been recognized as a critical factor supporting the stability of emerging economies (Ratten, 2014). It has been proven successful as a distinguished engine of economic growth and a decisive factor to improve societal welfare. Statistics Indonesia has reported based on the Indonesian National Socio-Economic Survey (*Survei Sosial Ekonomi Nasional – Susenas*) 2020 and 2021 that the country's population has reached 254.9 million, including 126.8 million females. It shows that Indonesia has great potential to develop its entrepreneurial sector, particularly for women. Besides, data from the Indonesian Ministry of Cooperatives and SMEs (*Kemenkop UKM Republik Indonesia*) in 2022 indicate that Indonesia's number has reached 1.65 percent of the country's total population. Women

entrepreneurs cover 23 percent and have since been multiplying, gaining 8 percent annually (Mutiarni, 2019).

Women in Indonesia have been facing obstacles, including within the socio-cultural environment, in conducting entrepreneurial activities. Practically, culture refers to a set of shared values, beliefs, and expected behaviors (Mariah et al., 2012). In Indonesia, 17,504 islands are scattered across the country, triggering numerous cultural diversities, languages, ethnic groups, religions, and beliefs (Anggadwita et al., 2017). Some of the largest ethnic groups in Indonesia include Javanese, which is the largest ethnic group covering 40.2 percent of the country's population, Sundanese (15.5 percent), Batak (3.6 percent), and others (37.5 percent).

Women have an essential role in country development. In the modern era, women take care of her husband and children and contribute to developing economic, social, and health (Heilman

& Chen, 2003). According to the International Conference on Population and Development Programme of Action, 1994 paragraph 3.16 explain “as women are generally the poorest of the poor and, at the same time, key actors in the development process, eliminating social, cultural, political, and economic discrimination against women is a prerequisite of eradicating poverty, ensuring quality family planning and reproductive health services, and achieving a balance between population and available resources and sustainable patterns of consumption and production.”

Empowerment women in the economic sector by giving them an opportunity to be intrapreneurs according to their skill and ability (Sutiyo et al., 2020). However, capital becomes the main obstacle to start entrepreneurship (Łapniewska, 2019). These obstacles can be overcome with the cooperative, specifically for women. Today, cooperatives are the most crucial type of voluntary organization throughout the world. In some countries, they are the main form of organization in agriculture, marketing, and credit and distribution of consumer goods. The cooperative societies have helped to improve the security of tenure of land; to consolidate holdings; to promote conservation of natural resources; to facilitate land settlement; to foster the all-important growth and speed of technical knowledge for better farming; to secure savings and administer credit; to reduce the charges made for production requisites and use of the more oversized capital items for farm and small scale industrial production; to reduce expenses for consumer goods and services including housing; to improve the marketing of farm products; to minimize risks and to lower the costs of insurance (Ghebremichael, 2013; Koutsou et al., 2009).

A cooperative entity creates an opportunity for women to help themselves. There is no patriarchal ideology of superiority to men because all members have the same rights and duties in the cooperative entity. The cooperative entity has a strategic role in empowering women. By joining this entity, women can prove their competencies and abilities, as shown by the success of SMEs (Small and Medium enterprises) managed by women without releasing their role as housewives (O. Johnson et al., 2013).

The most dominant role of women cooperative entity (WCE) in empowering women is to give credit investment capital to the members, especially the members whose SMEs want to expand their business or start a business through

its saving and lending unit. Previously, they were often trapped in banks with high interest, so they needed better financial institutions to help them like cooperative entities. The other roles of a cooperative entity are giving training, consulting for business, improving the skills for organizing, managing, administering, accounting, improving product quality, providing access to productive resources, and informing.

How significant was the role of women's cooperatives to empower women, but many internal problems are often encountered (Ghebremichael, 2013; Mutiarni, 2019). Based on observations made, several constraints include lack of skilled human resources, capital and technology systems are inadequate, and the credit crunch. Management is also a significant obstacle for women's cooperatives. Some cases of non-performing loans at credit unions become a big problem for cooperation (Beath et al., 2013). Fraud is the most common cause in a credit union cooperative. It indicates a lack of risk management. The failure to implement effective processes and procedures could increase the risks of fraud, violations of appropriation laws, and mismanagement of funds. Availability of a system and procedures to control and manage risk is a fundamental requirement for the cooperative to avoid losses, both material and non-material losses.

According to (Alshubiri, 2020; Duguma & Han, 2018) poor internal controls lead to asset misappropriations, corruption, organizational fraud, and fraudulent financial statements. Whatever the case is, every organization, not only the cooperative (Tunji, 2013), must install an efficient and effective internal controls system to protect its assets from the possibility of losses resulting from funds misapplication, misuse, and vandalization of company's property, expropriation and errors made by inefficient and inexperienced personnel. Internal control plays a vital role in increasing accountability in the public sector (Alam et al., 2019), whereas (Said et al., 2016) argues that internal control not only increases accountability and transparency but can prevent and detect corruption.

This research contributes to the fact that internal controls system cannot eliminate all errors and irregularities. At the same time, it is expected that they can alert management to potential problems, which can be controlled before they escalate to big problems. Nevertheless, the established internal controls system must be evaluated from time to time to

provide management with some assurance regarding its effectiveness. An internal controls system can only be adjudged to be effective if its components are present and function effectively for operations, financial reporting, and compliance. Based on the background, the formulation of the research problems below.

1. What are the activities that required internal control for woman cooperatives?
2. How is the model development of internal control systems in the woman cooperatives?

METHODS

This research used a qualitative approach, namely a case study. We explore behaviors, perspectives, feelings, and experiences in-depth, quality, and complexity of a situation through a holistic framework. This research used purposive sampling. The population of this study was 27 women cooperative entities (WCEs) registered in the Department of Cooperative and Micro, Small and Medium Enterprises (SMEs) in Semarang. WCE had all women members. There were 27 WCEs, but only 17 active WCEs that submitted annual meeting reports to the Department of Cooperative and Micro, Small and Medium Enterprises (SMEs). The active WCEs would be the sample model to empower the members productively to 10 inactive WCEs. The research was conducted in 17-woman cooperatives with 85

informants. In-depth interviews were conducted at the women's cooperative office during working hours.

The primary data about the economic conditions and preferences to solve the poverty problem were collected by interviews and documentation. We interviewed five informants, each of 17 women's cooperatives consisting of managers, secretaries, treasurer, department of collectors, and the members. In-depth interviews were conducted based on consent with informants during working hours to not interfere with their private time. We give an interview guide the day before the interview is carried out so that the informant has an overview of the study's focus. The results of the interviews were collected, the researcher wrote the interview transcripts to make coding more manageable and the creation of themes. We were making it easier to perform data analysis.

The documentation was WCE's training activities and monitoring. The needed documents were the name and address of WCE, the number of the legal entity, the volume effort, and brief information about WCE escort from the Department of Cooperative and Micro, Small and Medium Enterprises (SMEs). We were also triangulating data consisting of opinions from the managers, treasury, and members to carry out a comprehensive analysis. The stages in this research are shown in the figure below.

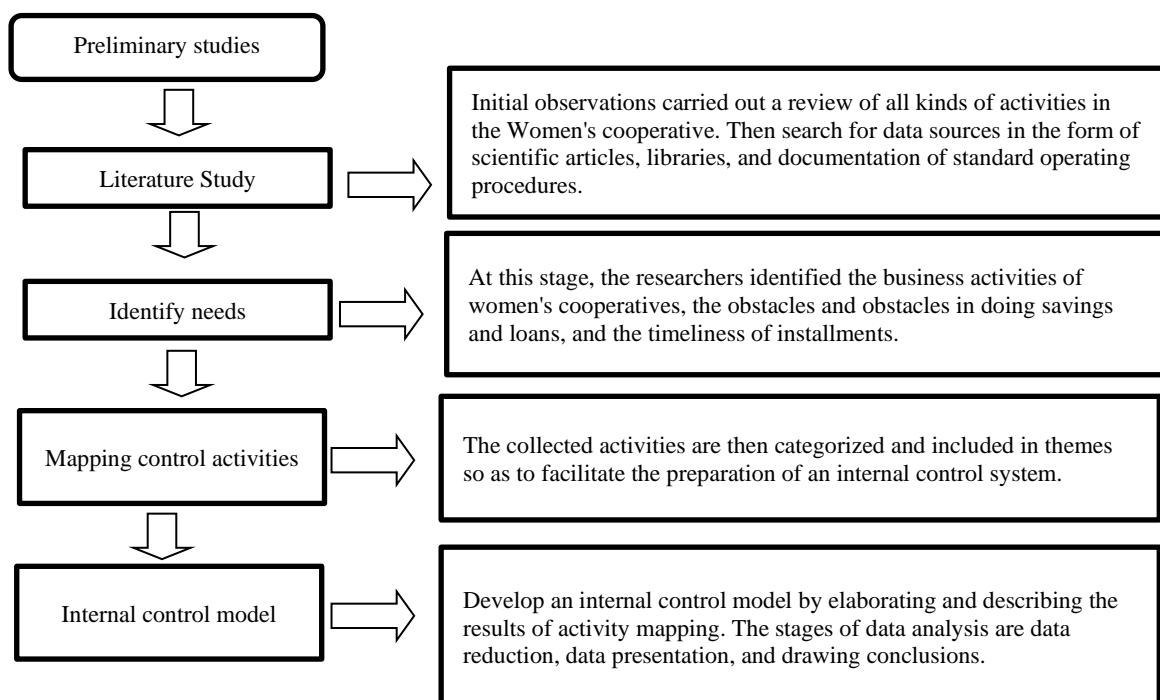


Figure 1. The Research stage

RESULTS AND DISCUSSION

Identification of WCEs condition

The initial observation from the department of cooperatives and SMEs in Semarang and several WCEs in Semarang showed 27 WCEs but only 17 active WCEs, which sent annual meeting reports to the department of cooperatives and SMEs since 2011. The active WCEs would be the model to empower the members productively to 10 inactive WCEs. The next step was inviting active WCEs

to the workshop to formulate an empowerment model for the WCEs and their members to improve their welfare. WCEs filled in the instruments of the study. The result can be seen as follows; it's dominantly built after 2000, only 2 WCEs built before 2000; they were WCE Mekar Melati in 1991 and WCE Sri Rejeki in 1984. All respondents had a saving-lending unit with an average of WCEs had five administrators and three supervisors. Most of them used the accounting system manually.

Table 1. Profile of WCE

Profile of WCE	Amount (IDR)
Saving average per month	20,000,00
voluntary savings per month	300,000,00
lending average per month	9,500,000,00
Annual Profit	23,300,000,00

Source(s):Research data

The economic data of 17 WCEs showed that the must savings average per month was IDR 20,000.00 and voluntary savings per month was IDR 300,000.00, with the lending average per month per member was IDR 9,500,000.00. The average annual profit in 2018 was IDR 23,300,000.00. The average number of WCE members was 65 people, and most members were in WCE Sri Rejeki. There were 450 people. Mostly, they were housewives whose potencies to develop their businesses or productive efforts. WCE Sri Rejeki had 450 people, 350 people (78%) were housewives, and 225 people (50%) had effective efforts/ business. The same profile can be seen in WCE Srikandi, Wanita Utama, and Puspa Melati, with the total members whose business were 90 people (77%), 15 people (43%), 20 people (38%) of all members.

The most considerable proportion of members whose productive efforts in 4 WCEs were

housewives' ineffective age (20-50 years old). Four was with the most significant members whose business was the initial prototype of the empowerment model to support the members' welfare. Identification of the condition and management of those 4 WCEs showed clear support to the members' business.

It can be seen from the straightforward procedure to receive the member whose the potency to make business/productive effort. The empowerment model of WCE's members can be carried out through the role and management of WCE in the operation of saving- lending. The above description showed that the initial data of active WCEs could be used as the model because of the limitation to develop the business, so the active WCEs can be developed to be the prototype model of empowerment. The active WCEs were WCE Sri Rejeki, WCE Srikandi, WCE Wanita Utama, and WCE Puspa Melati.

Table 2. Profile of informant

Profile of informant WCE	Category	Frequency
Age	Less than 25 years	-
	25–35 years	10
	36–45 years	20
	More than 45 years	55
Educational	Senior high school	50

background	Diploma	20
	Bachelor degree	15
	Master/doctor	-
Marital status	Single	5
	Married	78
	Divorced	2
Husband's job	Permanent Employees	20
	Entrepreneur/self-employees	20
	Temporary employees	40
	Unemployment	5
Number of children	No children	5
	1–2 children	40
	3–4 children	40
	More than five children	-

Source(s): Research data

Cooperative is derived from said cooperation, which means cooperation—understanding the cooperative, according to (Colombijn & Morbidini, 2017) that helps each other or holding hands. Cooperative is defined as an association of persons usually of limited means, who have voluntarily joined together to achieve a common economic end by forming a democratically controlled business organization, making equitable contribution to the capital required, and accepting a fair share of the risk and benefits of the undertaking. A cooperative is a business entity whose members are individual or cooperative legal entities by basing its activities on the principles of cooperation as well as a movement people's economy, which is based on the principle of kinship (The Law of the Republic of Indonesia Number 25 of 1992, 1992).

According to the law of the Republic of Indonesia Number 25, article 15 classified groups of people to operate the cooperative. First, civil servant cooperatives, whose members consist of civil servants in a work area. Second, cooperatives in the Armed Forces. Third, woman cooperatives, teacher cooperatives, veterans' cooperatives, and pension cooperatives. This research explains in detail the woman cooperatives. The business sector for women's cooperatives in Semarang is savings and loans. Therefore, it is perilous if the member cannot pay off the loan on time.

Based on the research results, the women's cooperative with the savings and loan business unit is developing well. This can be seen from the profits, and the remaining operating results have increased every year. Commitment managers and cooperative members play a major role in developing the business. Business development is also determined by government policies,

particularly loan interest rates. According to research (Hendratmi & Sukmaningrum, 2018), a sustainable woman entrepreneur business is determined by government support. Government support through its policies can influence the motivation and behavior of women entrepreneurs so that it can determine business success.

Most of the members of the women's cooperative are housewives who rely on their husband's income. By joining women's cooperatives, they can develop businesses by making flower vases from used paper, flowers from plastic waste, and bags from soap or detergent waste. Sales proceeds can be used to meet daily needs. Economically, they have their own income to help their husbands meet their daily needs. The study results are in line with (Anggadwita et al., 2015; Heilman & Chen, 2003), housewives as women entrepreneurs can improve the household economy so that they no longer borrow from other illegal financial institutions.

The orientation of daily needs also determines the behavior to struggle to change the economy for the better (Kariv, 2011). They have a high willingness and motivation to succeed in entrepreneurship. With an education in high school, diploma, and bachelor's, they are enthusiastic about developing a business (Della Peruta et al., 2014). Part of the income earned is used to pay for children's schools and grow businesses. Many of them diversify their products so that they vary according to current trends. Capital assistance from women's cooperatives plays a significant role in entrepreneurship and product promotion (Rakopoulos, 2014). With training and mentoring from women cooperative managers, the knowledge and skills of members

will increase.

The Development Model of Internal Control for Woman Cooperatives

The above description showed that the initial data of active WCEs could be used as the model because of the limitation to develop the business, so the active WCEs can be designed to be the prototype model of empowerment. The active WCEs were WCE Sri Rejeki, WCE Srikandi, WCE Wanita Utama, and WCE Puspa Melati. Furthermore, the development model of the

internal control system based on the data, procedure, and the pattern of activities in those 4 WCEs was formulated to be the empowerment model of WCEs.

The unit business of WCEs is credit unions. We try to explain in detail about the mechanism of the credit union so it can shape the internal control. There is the development of an internal control model for credit unions based on existing data. Figure 1 shows some internal control activities of WCEs.

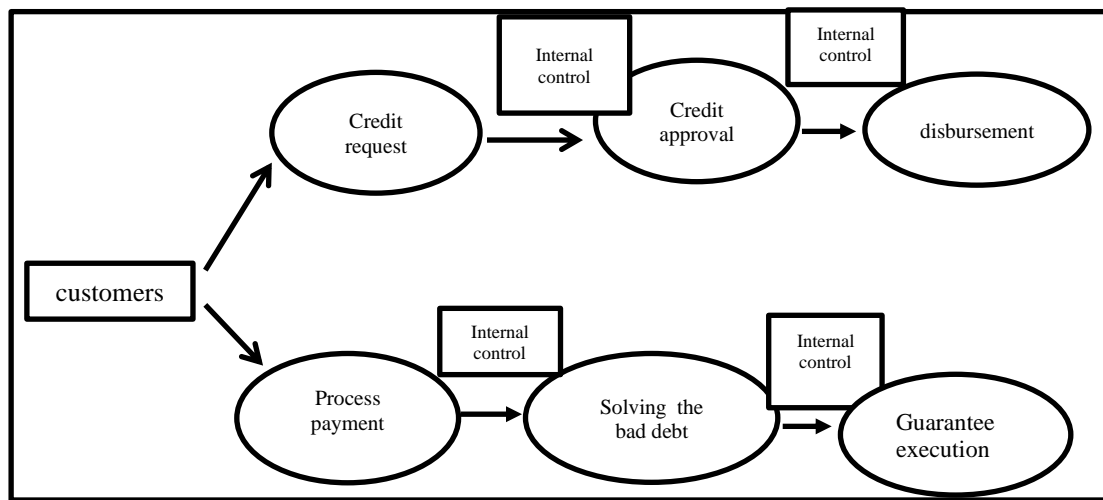


Figure 2. Internal control system for woman cooperatives (WCEs) From Research Data

Based on figure 2, some activities require internal control. They were first selecting credit demand of the customers by officers. Administrative requirements must be accompanied by supporting documents. Internal controls should be prepared a clear division of labor, analyzing the creditworthiness, suitability match guarantee and loan ceiling, supporting forms, and standard operating procedures. Second, credit approval internal controls required include analysis of collateral and proof of ownership of the collateral, collateral assessment team, authorization, standard operating procedures, contract agreements, collateral evidence handover. Third, disbursement consists of standard operating procedures, authorization, form, separation of duties recording, and cashier. Fourth, installment internal control that is required is monitoring the collector, proof of payment form. Five, handling bad debts is done in two ways, preventive and curative. The preventative method is done by assessing potential borrowers based on the five C, the character, capital, collateral, capacity, and condition. A curative

approach is made by giving warning letters, sanctions, withdrawal of the guarantee. Sixth, withdrawal of collateral does withdrawal guarantees if borrowers have received a warning letter but still have not made a payment.

Reasonable internal control will bring about exemplary implementation and results. A sound internal control system can diversify income activities (Tong et al., 2014). Strong emphasis on controlling the activities and operation through designated law, regulation, and procedures guarantees accountability in the public sector (Alam et al., 2019). The proper and systematic internal control system is very crucial because it helps to enhance the confidence among the stakeholders. Moreover, it will help to reduce the allegations against the government officials who are practicing cronyism and nepotism in the public sector. Government policies regarding cooperatives and stimulus for cooperative growth greatly support the sustainability of the cooperative business unit.

The commitment of members to participate in cooperative business activities also plays a

significant role. Currently, cooperatives are underestimated by some people because of their traditional management and poor promotion. However, with the commitment of the management and members, it is possible that the cooperative can develop well and have a significant turnover. Following the principle, namely from, by, and for members, the operating profit can be enjoyed by all members. The punctuality of installment interest payments and the transparency of members can improve internal control (Naderi et al., 2019). The proactive attitude and commitment of members and administrators succeeded in forming social business networks that support social innovation initiatives but also promote legislative initiatives to regulate and provide security to all actors involved in the social entrepreneurship ecosystem (Guerrero et al., 2020).

Good internal control can reduce business risks such as the financial health of cooperatives. The amount of money circulating outside (used by members) can be controlled and returned quickly. This means no lousy credit or members cannot pay their debts (Behera et al., 2019; Harash et al., 2014; Shibin et al., 2020). Therefore, it is essential to apply standard operating procedures for borrowing and loan installments to implement savings and loans run smoothly (Malecki, 2018). Members who cannot pay in installments three times can be given warnings, and strict action will be sanctioned. Everything is done to support the sustainability of the cooperative's business.

The research in line with COSO's Internal Control Concept which is a concept built by the collaboration of five private sector organizations dedicated to providing thought leadership for frameworks and guidelines for corporate risk management, internal control, and fraud and prevention. The research reports that better quality internal control can reduce the unfairness of related party transactions between state-owned enterprises (BUMN) controlled by the government (Dangi et al., 2020). Another objective of internal control in the public sector is to promote accountability of resources, especially in the public financial management system, to increase good services and public trust (Salminen & Ikola-Norrbacka, 2010). Without strong internal controls, corruption will undermine the allocation of resources and public organizations' performance. As a result, poor service communities, increased social polarization, low local investment, and reduced economic growth will occur. It is estimated that 30 percent of

development prices and public spending are used for bribes and bribes, while other corruption removes 50 percent of foreign investment.

CONCLUSION

The availability of a system and procedures to control and manage risk is the fundamental requirement for the cooperatives to avoid material and non-material losses. The development of women entrepreneurship in emerging economies may continuously face challenges, particularly in countries with multicultural attributes. This research needs further to explore the great potential of women entrepreneurship in Indonesia, increasing support for women's entrepreneurial activity, improving their chances of success, and generating more value for society. Further studies may identify possible supports from various stakeholders, including governments and universities, to explore the potential of women entrepreneurs by referring to the results of this study.

This study makes use of a traditional survey by the door to door at the WCE office. The journey from one office to another also takes a long time. In addition, it is not certain that when we arrive at the office, there are still members or managers. It requires an extension of the research time. Managers are often not in the office because they attend meetings at the Department of Cooperative and Micro, Small and Medium Enterprises (SMEs), and meetings of the women's cooperative association in their region. This research only examines the internal control of the women's cooperative in the savings and loan business unit in Semarang. So it only focuses on savings and loan activities in women's cooperatives. This research has just described the informal and cooperative profiles of women from the aspects of economic conditions, education, age, educational background, marital statistics, husband's job, number of children, saving average per month, voluntary savings per month, lending average per month, and annual profit.

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