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Educating Cooperative members to Increase Its Values (A Study on the Members Education in KSU Makmur Sejati Malang and Koperasi Kredit Sangosay, Ngada Nusa Tenggara Timur)

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Abstract

The aims of this study to educate the members on comprehension about enhancement cooperative values (self-help, self-responsibility, democracy, equality, equity, solidarity) at the KSU Makmur Sejati Malang and Credit cooperative of Sangosay Ngada, East Nusa Tenggara. Informants consisted of members, organizational devices (Management and Supervisory) and a support device in the cooperative organization. Sampling technique used is purposive sampling. Aspects of a method and inductive analysis are considered in the study with a qualitative approach. Informative cooperative devices (Management and Supervisors) and employees role as the parts of triangulation analysis. The growth of an understanding of the values of the cooperative members through education, both directly and indirectly. KSU Makmur Sejati and Sangosay Credit Cooperative considers that the annual meeting of members turns into a great media to instil the value of the cooperative. The presence in the meeting members gives pride for the members. Pride grows because success is the success of the cooperative members. Self-help value grows on this aspect.

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INTRODUCTION

As a pillar of the country's economy, the development of cooperatives so far is still experiencing ups and downs (kusumantoro, 2010). International Cooperative Alliance (ICA) has formulated the Cooperative Identity including three aspects, meaning aspect, value aspect and principals of cooperation. These three aspects it relates very closely to the development of cooperatives. Nirbito (2004) explained these three aspects. Aspects inherent in the definition of members' minds, aspects of the values embedded in the hearts of members, aspects of principles as a tool to boost the cooperative (an arm and leg of members). Educating members is an important part in the development of cooperatives by considering that the positions of the members as the owner and customers. Position as the owner can be associated with the fulfilment of the rights and obligations of members of the organisation. Position as a customer is the fulfilment of rights and obligations in the field of business. Fulfilment of rights and obligations is a form of member participation. Participation of members arising from the understanding that member about their position partly due to education programs carried out by the members of the cooperative.

Education of members associated with he understanding of cooperative values by considering that cooperative values, in the tradition of its founders, are based on "selfhelp, self-responsibility, democracy, equality, equity, and solidarity." Co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others" (www.monitor, coop). An understanding of the values of the cooperative has relation with a voluntary basis and open a person to become a member. There are a number of similar study carried out by the members of KSU Makmur Sejati Malang (Sutrisno, 2011) with Koperasi Kredit Sangosay, Ngada NTT (Bagho, 2016). Similarities of interests of the establishment of cooperatives because of the desired improvement of living standard

(self-help), development processes services attached to democratic values, equality, and solidarity. Two statements about cooperatives need intention (International Cooperative Alliance: 2014), first, Why are Co-operatives Unique? Co-operatives represent something special for the climate change challenge. It is a combination of experience and a proven track record, resilience, an unrelenting dedication to universal values, the ability to achieve multiple outcomes at once, and flexibility and versatility.

Second, Cooperatives are businesses driven by values, not profit Co-operatives are businesses that survive or fail based on their ability to provide goods and services to their members. They are entrepreneurial and must compete with other forms of business. At the most basic level, co-operatives serve the needs of their members, whatever those needs might be, rather than delivering profit to investors. This means that the co-operative model is highly flexible and appropriate for myriad economic activities. Two statements above explain to us the power of cooperative to thrive amid the challenges of change. The existence of members of the cooperative has a strategic value for the development of cooperatives in providing services is determined by the participation of members. Understanding of members on the values of the cooperative ("selfhelp, self-responsibility, democracy, equality, equity and solidarity), become the foundation for a member to participate. The self-help value would be more meaningful for example, if it is also supported with the understanding of the value of solidarity. A person becomes a member because (s)he considers that the cooperative will provide economic benefits, to obtain the services of the cooperative. In acquiring a cooperative service, it needs to be understand the value of solidarity. Acquisition of the right related to the fulfilment of the obligation. Values of solidarity necessary for the fulfilment of the obligations undertaken will provide the opportunity for other members in utilising the right.

A fundamental factor in the existence

and role of cooperatives (Krisnamurti, 2002) that is the existence of the cooperative will be determined by the process of understanding the development of cooperative values. Differentiating factor cooperative with other business organisations is that there are values and principles that are not available or not developed consciously in other organisations. That values should be the main pillar in the development of a cooperative because it will be a critical success factor for a cooperative. The co-operative values and principles can be understood and implemented in the activities of the organisation. Continuous development process step by step, especially through education and socialisation while providing a place for local aspirations specific developments regarding the implementation of even enrichment (enrichment) of cooperative values are universal.

Cooperatives can be stated as a specific organisation, considering that the establishment of cooperatives based on the economic interests of the same group of people. Law No. 25 of 1992 affirms cooperative whose people members are called primary cooperatives, with a membership of at least twenty (20) persons. The meeting forming members among others service business to be conducted by the cooperative. Decisions about the services to be conducted, essentially answering the economic interests of its members. Other specific aspects, someone wanted to become a members of the cooperative activity. This means that the person who took the decision to become a member. A person applied to be members of the cooperative at least through two (2) phases. First, apply to the cooperative management to become a member. Allow cooperatives to set special conditions provided in the application to become a member. Second, management held a meeting to evaluate the request. Management meetings may reject or accept the request. Upon rejection, managers should give reasons for the rejection in the hope or for likelihood for a person to reapply. Acceptance can be done by the cooperative may directly or indirectly. Directly, members accepted as a member after fulfilling the obligation to deposit principal and mandatory savings. Someone has also been registered in the book of members, with the approval of the register of members.

Indirect acceptance, by receiving such a person becomes a candidate member. Acceptance as a prospective member, the obligation is to fulfil the mandatory savings. Some of the obligations and rights not owned. The obligation to pay the principal savings yet, limited rights in the meeting of members to attend, provide input, but has not yet obtained a part of business. Prospective members have also obtained the services of a cooperative effort, but from the aspect of different quantities with members. Acceptance indirectly, the cooperative wants to assess the quality of the candidate members. Cooperatives need to make an assessment of the balance of obligations and rights utilisation. Loan services require special attention in the balance. Proceeds from the loan service cooperative, possibly fewer members in order to meet obligations. Fulfilment of obligations will affect the cooperative services to another member.

Participation of members as an important part in the development of cooperatives. The similarity of economic interest within the scope of the cooperative effort as a reference for the development of cooperatives in the business aspect. Aspects of organisation / institution among others the quality of members' meeting (annual). There are three (3) important aspects in the development of member participation (Birchall, Johnston and Simmons, Richard) that participation can be motivated by three variables: (1) Shared goals: people express mutual needs that translate into common goals; (2) Shared values: people feel a sense of duty to participate as an expression of common values; (3) Sense of community: people identify with and care about other people who either live in the same area or resemble them in some respect.

The next important aspect in the deve-

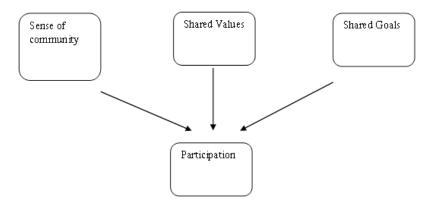


Figure 1. Three elements that educate the participation of members (Birchall & Simons)

lopment participation that is member commitment and loyalty. (Li Feng, Jerker Nilsson, Petri Ollila, Kostas Karantininis 2011: 1). Members' commitment and loyalty are necessary for the adaptation of the cooperative to an everchanging economic and institutional environment. Member's loyalty and commitment are often expressed as "social capital". The social capital that a cooperative creates within the organisation has been claimed to be the most valuable asset of the cooperative Related to loyalty but not identic are member solidarity and member involvement, also watchwords in a cooperative context.

Group members originator of the idea, pioneer and founder of the aspects of the interests of cooperative development relatively homogenous. The group's members understand about the interests of the establishment of cooperatives and develop a cooperative spirit. Variations of interest exist in the developer group members. It comes after the group members stand and carry out cooperative activities. This allows the group members to join the cooperative because cooperatives provide benefits to consider. Aspects of understanding the ideology of the cooperative will be associated with loyalty, as well as the number of members will affect the potential development of cooperatives, (Petri Ollila, Jerker Nilsson, and Claudia von Brömssen:2011) Different members are not equally important for cooperative's successful operation and, different members have different bargaining powers. Small member does not plan to exit at all because she/he is afraid of competition outside the cooperative. Do small members explain their behaviour with cooperative ideology? Large members, on the other hand, are always considering exiting, because of their high threat potential. The formulation of Cooperative Identity is three (3) elements are interrelated. Nirbito (2006) stated that the elements of the values of the cooperative need to rankle members. The value of common values, democracy, equality essentially returns on the understanding that the cooperative is an organisation of by and for the members. The same rights arise due to join the cooperative has the same economic interests. Values of democracy lead to the understanding that the member has a strategic function in a cooperative, as the owner and user of cooperative services. The value of togetherness with the understanding that the services provided to members of the cooperative. Services outside members to consider the services provided to members have been maximal.

Development of cooperatives based on the understanding of the values of the cooperative members, at least the cooperative has a role in the society (Sinaga et al, 2006), there are increasing business scale and efficiency, improve the bargaining position and social benefits. The increase in business scale can be developed for the development of cooperatives supported by the member's strength. The power that comes from further members will also have the business power in the market. Furthermore, the cooperative development

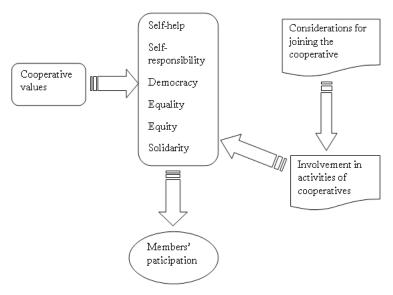


Figure 2. Research Framework

will educate democratic values and loyalty in the cooperative. Flows of this study is shown in the chart below.

The consideration for someone to become a member of the cooperative, the cooperative's decision to accept such a person become a member, then that member will be directly involved in the cooperative activities. Understanding of the member functions as owner and user of cooperative services need to be realised in the activity of members of the cooperative. The form of the activities carried out by members is participation. Participation in putting position as an owner and as a member of the cooperative services.

Research carried out will explore the background of the establishment of cooperatives. The background of the establishment of cooperatives will be known about the interests of a group of people set up a cooperative. Establishment of cooperatives will be followed by a number of activities both in the areas of organisation and business. Cooperative activities either directly or indirectly, there are elements of education member. Member education as one of the programs carried out by the cooperative to improve the understanding of member function well in the areas of organisation and effort. The educational program members also to realise one of the principles of cooperatives, education cooperatives. Cooperative activities in the areas of the organisation and in the field of business will affect the understanding of the members of the cooperative aspect values. Implementation of the annual meeting of members that provide opportunities present for members enhances members' understanding of democratic values in the cooperative. Values of democracy, among others arise in the decision-making process. One man one vote, decisions taken by consensus or majority vote. The decision-making process also educates the values of equality. Each member has an equal opportunity to be elected as the manager or supervisor.

Cooperative activities in the field of business allowa to educate the values of selfresponsibility. Activities or services cooperative effort must be the fulfilment of the economic interests of its members. Participation of members enjoy the services of the cooperative, and inserting members of cooperative services are part of the development of selfresponsibility values. Each member entitled to receive the same services from the cooperative cultivate the values of equality once equity. The balance in the utilisation of the rights and fulfilment of the obligations in the enjoyment of cooperative services will educate the values of solidarity. Data triangulation of informants for both the elements and the members of the organisation device (Managers and Supervisors) will be formulated in educational programs directed members to the progressive increase in the understanding of cooperative values.

METHODS

Aspects of a method and inductive analysis aspects considered in the study with a qualitative approach. Two aspects are necessary because qualitative research requires depth observation to obtain a close relationship data. Sources of data obtained from key informants with the support documentation. Informants consisted of members, organises device (Management and Supervisory) and a support device in the cooperative organisation. Grouping informant obtained data are expected to be complementary. Focus groups research a research technique that collects data through group interaction on a topic determined by the researcher" Focus groups for a wide range of data collection purposes, including developing new survey protocols, crosschecking existing survey data, designing new intervention programs, and evaluating existing policies. The method is particularly useful for collecting indepth data, exploring participants' perspectives, and understanding group dynamics (Morgan 1996:130, Fern 1982, Kitzinger 1994 in

Amber Wutich et al: 2010: 90).

Informant group member is expected to explore aspects of cooperative values that are imparted to members. Someone's background become a member of the cooperative becomes an important part in instilling the values of togetherness in the cooperative. Possible background to become a member of cooperative members due to limitations in fulfilling some of the needs independently. Join a member provides an opportunity to meet most needs for support or opportunity given by other members. Another consideration, one sees the benefits gained by becoming a member of the cooperative. Obtaining benefits, among others, by seeing the benefits that have been earned by members. For example, services of cooperatives, in addition to unmet needs in part, on the implementation of a meeting of members earn part of Business.

Informant's device cooperative organisations (Management and Supervisory) and employees as part of triangulation analysis. Programs in co-operative actually a combination of top down and bottom up. Top down, that the work program which is discussed at the annual meeting of members drawn up by the management. Bottom-up, the work program has been drawn up by the management and discussed by members. The decision on

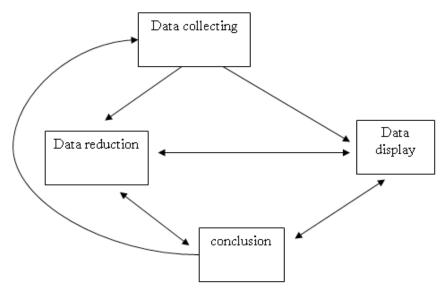


Figure 3. Interactive Analysis Model Scheme Source: Miles and Huberman in HB Sutopo, 2002:96, Metodologi Penelitian Kualitatif

the work program is based on the interests of members. Decisions by consensus or majority vote are determined by the interests of members.

Extracting information from informants, the acquisition of information is processed by comparing individual and joint interviews. Some authors focus on problems caused by audiences (Boeije 2004 in Lee Drink et al, 2010:332), others make creative use of the contrast between individual. Generate more data than individual interviews with the same people, including information about relationship dynamics. Extracting information was a process of in-depth interviews. Stages of data analysis by testing, categorising, tabulating and combination evidence existing empirical evidence. Acquisition of data from two (2) sources, informant in KSU Makmur Sejati Malang, data obtained in 2011 and data from the Credit Cooperative of Sangosay, Ngada 2016, analysed by comparison of education members aimed at improving understanding of the value of the cooperative. Sources of data obtained from the key informants with the support documentation. Informants consisted of members, organizational devices (Management and Supervisory) and a support device in the cooperative organization.

RESULT AND DISCUSSION

The values of a globally developed cooperative consist of: (1) personal responsibility, in which members have a responsibility to themselves without anyone else knowing other members are taking responsibility for themselves; (2) democracy, where the election of a chairman or member is elected from the member itself, by members and for the benefit of the cooperative; (3) similarity, having the same purpose; (4) helping oneself, where members join cooperatives to help themselves to achieve their goals; (5) solidarity, which has a high sense of kinship and solidarity; (6) collective ownership, the cooperative is the joint responsibility and ownership together. From some of the above cooperative values, then KSU Makmur Sejati Malang and Credit cooperative of Sangosay Ngada, East Nusa Tenggara developed it into the values of cooperatives that are more specific and in accordance with the purpose of the cooperative, which the values that have been formulated will be educated and implanted to the members of the cooperative.

There are two (2) main aspects that showed the same educational activities in educating the understanding of members about the cooperative values at the KSU Makmur Sejati Malang dan Credit cooperative of Sangosay Ngada, East Nusa Tenggara. First, a group of economic hardship and economic difficulties were overcome by involving loan sharks. The presence of the idea tries to to find alternatives to overcome the economic difficulties with the formation of pre-cooperatives. The usefulness of the establishment of pre-cooperatives subsequently formed a cooperative. Second, through core business savings and loans, an understanding of the meaning of the savings and loan emphasised to members. Savings and loans should begin with the next save has the right to loan. Savings and loan business will develop well when members of the order in the save, members who loan in order to meet obligations (pay instalments). Members education in understanding the values of cooperatives are:

Firstly, Self-help to show understanding the condition, find solutions to the existing conditions. KSU Makmur Sejati the moneylender presence poses problems in the fulfilment of obligations. Loans in productive enterprises (kredit becak, kredit rombong) help meet the economic interests of members. Credit Cooperative Sangosay was established because of economic difficulties experienced by the teacher provides an opportunity inclusion of "moneylenders" within the teacher. Formation of Kelompok Studi Tabungan (KST) as the first step in efforts to overcome the difficulties. The Establishment of Credit cooperative of Sangosay as a follow-up to the formation of KST. Common interest (among other economic interests) should be realised by placing position as a member of the owner. Placing

a position as the owner should be involved in cooperative activities both in the field of business and organisation. The position is very strategic in the development of Cooperatives. Members as owners have the rights and responsibilities to participate in planning, decision making, in meetings, in the committees, controlling, governance processes, in business activities, in communication, education, training, member welfare and community development activities of the cooperatives (Bonow, 1960; Böök, 1989; Dwivedi, 1982; Neb, 1998; Prakash, 1988; Sudha, 2003; Vir,1996; Warbasse, 1942, in Kornnginnaya, Sudha, 2014). According to ICA explain that the presence of co-operatives to provide answers to member economic difficulties. Co-operatives combat poverty and undermine inequality (ICA 2014: 5) Co-operatives are a powerful tool for reducing poverty and undermining inequality. Enhancing human capital based on individual knowledge and skills, and social capital based on mutually beneficial formal and informal relationships. Co-operatives provide capacity in a multitude of ways: through training, member engagement, developing the economy, and addressing needs of the communities in which they operate.

Secondly Self-responsibility, An understanding of savings and loan that begins with the obligation of members to hold the next member has the right to borrow. The provision at KSU Makmur Sejati that new members acquired the right to loan when they fulfil the obligation to save the 6 (six) months in an orderly manner. This provision is part of the evaluation process carried out by members of the quality of member to member. Sangosay credit cooperative member's education in understanding the value of the cooperative. The presence of cooperatives as an alternative solution or used as a top choice. The needs of members of the loan that can be met by cooperatives as part of the education of the members. Educated understanding to members, when they receive services from the cooperative loans, liabilities member returns on time, so that can be used by other members. Placing members as consumers, the services provided by the cooperative as an option in fulfilling the needs. Service cooperatives also noticed that members obtain services because the services have a competitive value compared to existing services around the members. Consumer cooperatives which survive simply on the basis of social cohesion and identity are socially costly in terms of material welfare and survive entirely on the basis of consumer preferences for cooperative products irrespective or price or quality (Altman, Morris: 2014)

Third, democracy is the development of democratic values both in the field business and organisation. Additional members' restriction policy, provision of new members there is a guarantee of the other members in KSU Makmur Sejati, its part of efforts to minimise variations in the interest of a person enters into a new member. An understanding of the importance of developing cooperative members so that the implementation of the Member's Annual Meeting (Rapat Aggota Tahunan /RAT) to deliver the best outcome. RAT decisions concerning the cooperative service are also based on the economic interests of members. The similarity of the pattern of understanding of democratic values in credit cooperatives of Sangosay's recruitment of new members/youth attached to the member whose position as head of the family. The addition of new members, old members experience (the position as head of the family) directly as part of the education of the members. Something specific, sustainability membership does not have to wait for the child's position as heir, to continue the membership of their parents.

The development of democratic values will educate the participation of members. Participation of members would then be able to develop cooperative efforts and the role of co-operatives in the life of the surrounding society. "Participatory democracy (members' participation, commitment and involvement)" is a key for influencing the living conditions of members whereby the values, ideas and activities contribute significantly to democratic de-

velopment for justice and solidarity and hence it must continually develop as core conditions for business and society change"(International Joint Project Cooperative Democracy, 1995, in Kornginnaya, Sudha, 2014) The assertion that Co-operatives are democratic (ICA: 2014:3) Co-operatives are democratic organizations, in which a board is elected based on the principle of one member, one vote – analogous to a political democracy. This means that their activities are more likely to represent the will of the communities in which they operate. They are also non-discriminatory. Anyone who meets the requirements of membership can become a member.

Fourth, equality is the provisions in UU No 25/1992 that each member has the right to receive the same service from the cooperative. Equal rights still allow for differences in participation. Participation provides benefits both for members and for the cooperative. The award for exemplary members conducted by KSU Makmur Sejati in addition to the acquisition of SHU, basically cooperative providing equal opportunities for members to enjoy the service cooperatives. Policy on Sangosay credit cooperatives, credit granting priority productive as featured services by considering potential members and market opportunities. Formation of Micro Finance Innovation advocacy groups as part of a program to support the success of member businesses. Attention to younger members as well as a candidate for cooperative development. Equal rights in the cooperative realised that a cooperative is an organisation of by and for the members. Cooperative is developed by taking into account the economic and social interests of members. Cooperatives are democratic organisations, which are for the members, of the members, and by the members. Cooperatives are engaged not only in doing business but also rendering social services. They have to prepare a social income statement, which contains social benefits and costs to members, employees, community and the government. (M.Karthikeyan, 2013).

Fifth, equity to describe compulsory ex-

penditure and compulsory savings associated with the services provided by the cooperative. KSU Makmur Sejati implements this program in addition to developing support services (subsistence) also instilling common values in realising justice for members. Withdraw savings of at least one year provides an opportunity for cooperatives to collect funds from members, which in turn can be used by other members. This variation is expected to provide an opportunity for members to receive services from the cooperative. Attempted justice aspect offered by the cooperative. Cooperative was established for an indefinite period. Indicators developing cooperatives, cooperatives provide benefits to its members. Co-operatives take the long-term view (ICA: 2014:4). As private businesses, co-operatives take the long-term view. They have no requirement for delivering short-term profits; and although cooperatives do need to make a profit in order to be commercially successful, they do not put profits over societal concerns. This context gives them the opportunity to make long-term investments and means that they are more likely to consider intergenerational impacts.

Seventh is solidarity in placing Cooperative as Savings and Loans service for key services. KSU Makmur Sejati, member education geared to educate of the member, if already obtained a loan from cooperative services, timely refund obligations of members, to be used by other members. Credit Cooperative education of Sangosay member followed by a mentoring program. Mentoring followed by Micro Finance Innovation program, with the aim of giving micro-credit to provide benefits to members. Cooperative development is the responsibility of the cooperative organisations and members. Cooperation in realising that the economic and social interests of members would be realised if the mutual cooperation between members. Cooperatives have an "important role" in three key characteristics of the "proposed conclusions" agreed upon between governments, employers and workers. Cooperatives in their various forms promote the fullest participation in the economic and social

development of all people" and are important "in job creation, mobilising resources, generating investment and [for] their contribution to the economy". (Roelants, 2015:48).

CONCLUSION

Cooperative development that begins with a group of economic hardship, the presence of the idea is indispensable in providing alternative offer solutions to overcome existing problems. The existence of the embryo "Rukun Ibu" as the establishment of cooperatives, prominent figures Pillars Capital can be expressed as a pioneer group. Creativity to send some teachers to learn about the cooperative are the strategic steps undertaken by Ngada Regency Catholic School Foundation Manager (Pengurus Yayasan Persekolahan Katolik Kabupaten Ngada/YASUKDA). Solution by the Foundation, further discussion of the results of the meeting which resulted in the establishment of the Savings Study Group, is the embryo of the establishment of credit unions. Raise awareness of cooperatives to demonstrate the benefits of cooperative to address one of the problems facing the economy.

Raise awareness of cooperatives at the same time embed an understanding of the values of the cooperative. Understand the meaning of the savings and loan, starting with the next storing obligation will obtain the right to obtain loans carried at KSU Makmur Sejati. Education of members conducted by the Cooperative Credit of Sangosay, by embedding the values of responsibility. Credit unions will grow and develop when members understand the practice of living members. Members need to do three (3) activities that will sustain the viability of the credit union. First, members must be loyal deposit savings. Saves member is a source of major cooperative capital. Second, members need to make loans. Loans by members is that mean the cooperative has been able to answer most of the economic needs of its members. Third, members of discipline in the loan instalments. Order instalments will be beneficial for the cooperative and the other members who need the services of the cooperative.

The growth of an understanding of the values of the cooperative members through education, both directly and indirectly. KSU Makmur Sejati and Sangosay Credit Union considers that the annual meeting of members into a great media to instil the value of the cooperative. The presence in the meeting members gives pride for the members. Pride grows because success is the success of the cooperative members. Value self-help grows on this aspect. The presence of one of the members with the right to give feedback report submitted by the Management and Supervisory grow the value of self-responsibility. Democratic values of decision-making will also educate the values of democracy, equality, equity and solidarity.

Understanding the function as a member of the owner and user of the service cooperatives, cooperative activity will be associated with an increased understanding of program co-operative values. There are some members that left from cooperative members that shows that understanding the value of self-help and solidarity is still weak. Cooperative which is a collection of people, basically also the collection of interest. Member education program by placing new members as prospective members need to be considered. Position as a candidate member of the different rights and obligations of the members is part of the educational process members. The management may evaluate the quality of the participation of prospective members, and its can evaluate the benefits of being members of the cooperative. The cooperative decision raised prospective members to become members, there are aspects of the assessment process.

Understanding the values of cooperation, the implementation of the annual meeting of members of a well-designed, well-executed will deliver the best outcome as stipulated in Act No.25 of 1992. Designing well, that holding the annual meeting of members is part of the task Supervisory and Management. Ma-

nagement and Supervisory accountability reports, preparation of work programs are part of the planning that needs to be done. Implementation of the annual meeting of members which gives members a chance on their right. The amount of members, meeting of members can be carried out with a representative system. Cooperatives need to formulate such representation mechanism. Submission of accountability reports from Supervisory and Management to the meeting of members will give members an opportunity to provide feedback. Democratic decision-making can be grown, amongs others, members' meeting to the leadership meeting of the members' element. Objectivity responsibility of Supervisory and Management to members to be more safely.

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