

ABSTRACT

In the formation of an organization has the characteristics and objectives of each, which in its formation there are several types of organizations such as the public and private sectors. The public sector is categorized into two types namely government and non-government or non-profit, according to Bastian (2010) organizations in the public sector are organizations in their activities and activities using funds derived from public funds, in the government sector such as local government organizations or central level government. Meanwhile, in the non-governmental or non-profit sectors such as party organizations, non-governmental organizations, educational organizations, health organizations, microfinance institutions or cooperatives, worship organizations and foundation organizations.

This study uses a qualitative approach using the phenomenological method. In obtaining data the researchers used the method of collecting interview data in depth interviews, documentation and field notes or memos. Using institutional work theory in linking the main phenomena in this study

In this financial accountability research on Islamic cooperatives, the researchers managed to find a meaning that illustrates the reality that occurs in the context of Islamic cooperatives where in finding a meaning the researcher categorizes them into three core parts, namely the effort to apply sharia principles, ambiguity in financial accountability in the application of sharia principles and decoupling in the application of Islamic financial accountability

Keywords : financial accountability, institutional work, Islamic cooperatives.