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| **Pitcher’s name** | Antonius Sumarwan | **For category** | Social enterprise accountability | **Date completed** |  |
| **(A) Working title** | Credit Union Accountability: A multi-case exploration of member-based social enterprises in a lightly regulated context, Indonesia. | | | | |
| **(B) Basic research questions** | To whom are credit unions accountable, for what, how and why? | | | | |
| **(C) Key papers** | Ebrahim, A. (2010). The many faces of nonprofit accountability. In D. O. Renz & R. D. Herman (Eds.), *The Jossey-Bass handbook of nonprofit leadership and management* (pp. 101-121). Hoboken: John Wiley & Sons.  Hyndman, N., McKillop, D., Ferguson, C., & Wall, T. (2004). The financial accountability of Irish credit unions: An initial empirical study. *Financial Accountability & Management, 20*(3), 253-279. doi:10.1111/j.0267-4424.2004.00385.x  Ebrahim, A., Battilana, J., & Mair, J. (2014). The governance of social enterprises: Mission drift and accountability challenges in hybrid organizations. *Research in Organizational Behavior, 34*, 81-100. | | | | |
| **(D) Motivation/puzzle** | Credit unions are member based social enterprises providing valuable financial and social services to members. In 2015 there were over 60,645 credit unions across 109 countries with more than 218 million members and approximately US$1.8 trillion in assets. However, the dual objectives and dual accountability of these organisations is under-researched. | | | | |
| **Thee** | **Three** core aspects of any empirical project i.e. the IDIoTs’ guide | | | | |
| **(E) Idea?** | “Core Idea”: Credit unions’ characteristics as social enterprises (pursuing both social and financial goals) and member based organisations as well as their context (operating a lightly regulated country, Indonesia) impact on their accountability.  Theoretical ‘tension’: how do credit unions manage the tension between financial and social goals?; how do member based characteristics help credit unions to manage multiple accountabilities demands, and how do these characteristics influence their accountability?; how does a lightly regulated context influence on credit union accountability?; how does organisational size and competitive environment impact on credit union accountability? | | | | |
| **(F) Data?** | (1) **Country/setting:** Indonesia, Why? Credit Unions have been developing rapidly for the last 15 years and Indonesia is a lightly regulated country, which may influence credit unions’ accountability. **Unit of analysis:** individual credit unions. **Sampling:** credit unions advanced in pursuing social goals, differing in size and environment. **Type of data:** primary and secondary organisation specific.  (2) **Expected sample size:** two credit unions. **Sample period:** 2010-2016  (3) Data sources: Focus groups discussions, strategic planning documents, annual reports. Timeframe: Finish by 15 January 2018. **Research assistance** needed? No. Funding/**grants?** No.  (4) Standard data – focus group discussions with strategic planning documents and annual reports.  (5) Will there be any problem with **missing data**/observation? Nothing major  (6) Will your **test variables** exhibit adequate (‘meaningful’) variation to give good power? Not applicable. | | | | |
| **(G) Tools?** | Basic **empirical framework:** accountability framework: accountability to whom, for what, how, and why?  Software needed/appropriate for job?: NVivo  Knowledge of **implementation** of appropriate or best static: Not applicable. | | | | |
| **Two** | **Two** key questions | | | | |
| **(H) What’s new?** | **IDEA** in novel – The idea (credit union accountability for both financial and social goals; how membership characteristics influence accountability; how a lightly regulated context influences credit union accountability) has not been explored in the literature. The novelty of this research rests on the key features of credit unions as member based organisations, as social enterprises, and the context of this study. (See Figure 1) | | | | |
| **(I) So what?** | Demand for greater accountability of institutions with social goals has increased in the last two decades; studies on accountability of non-profit organisations and social enterprises suggest that accountability may be related to performance, affects mission achievement, enhances organisational learning and is a key element of organisational stability and sustainability. Therefore, paying due attention to accountability will ultimately benefit credit unions and the communities they serve. | | | | |
| **One** | **One** bottom line | | | | |
| **(J) Contribution?** | **Primary source of the contribution**: a comprehensive analysis of accountability of one type of member based (and integrated hybrid) social enterprise, credit union. Findings explore the existence of dual accountability *for what* and provide empirical evidence regarding how member based organisations’ characteristics enhance their accountability to the members. Findings also show that accountability in a lightly regulated context was more internally and mission-driven, in contrast to the accountability in a more regulated context which is considered more externally and compliance driven. | | | | |
| **(K) Other considerations** | Is **collaboration** needed/desirable?   * Idea: yes, initial feedback obtained from the credit unions; * Data: yes, collaboration with the participating credit unions; * Tool: yes, internal collaboration with the supervisors;   **Risk** assessment:   * ‘no result risk’: **LOW** * ‘competitor’ risk (i.e. being beaten by a competitor): **LOW** – not a crowded research area; * risk of ‘obsolescence’: **LOW** – cooperatives, credit unions, and social enterprises are attracting more research attention given their social goals, their performance, and survival and growth over time. | | | | |

**The Mickey Mouse Diagram**

**Penting juga mulai memikirkan ke Journal mana paper akan dipublikasikan.**