

Knowledge Network Construction for Social Entrepreneurship

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ABSTRACT

As rural financial support to the community, the Credit Union needs to face a high-level of competition with the retail commercial banking. At this point, fundamental knowledge, strong spirit and systematic strategy are needed to achieve sustainability. Using an action research in Indonesia, this study succeeded in identifying social entrepreneurship as the future competitiveness and posed the concept as unique factor that will make differences between the Unions and the commercial banking sector. Lastly, the study had also proposed a proper framework to develop knowledge network to deliver the message effectively among member and between Unions.

Keywords: Knowledge network, social entrepreneurship, credit union

I. INTRODUCTION

For recent years, the role of cooperatives (especially credit union) in strengthening the family's economic performance had been proven tremendously (Byrne et al., 2010). Along the financial crisis, cooperatives had proofed their strength to make every member survived from the disaster (Allen and Maghimbi, 2009; Hasan and Lyons, 2004). Inspired with the basic spirits of people helping people, members are convinced to see financial problems as a breakthrough to found the best way to strengthen the movement. Togetherness and harmony might serve as the basic thoughts of how one member can help their organization to improve their financial and economic performance, even in terms of difficulties. This also applied with the Credit Unions.

Known as one of the rural pillars of economy, the Credit Unions had served the Indonesian society for more than sixty years. Brought by some Catholic Priests,

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the movement had become national spirits in developing community economy based on fairness and the highest noble values. Unfortunately, for the past twenty years, almost all Credit Union in Indonesia faced a high-level competition from retail commercial sector. Though the two parties are somewhat need to collaborate each other (Hiemann et al., 2005), but in practice, the new penetration done by the retail commercial banking had been seen as the true threats which eliminates the power of rural finance. Provided with fully capitalized, a commercial banking should have better bargaining power compare to credit union. On contrary, inefficiency had become the major obstacle for credit union, which lowered its competitiveness tremendously (Fried et. al, 1993).

Even the issue is still being finalized by the government, but convincing the society relating to the future of the Credit Union movement in Indonesia is needed. This study aimed to find the best approach in setting up the new paradigm to see current competition as triggered to deploy the true power of community economy. Our preliminary study suggested that the strength of cooperative union lies on the productivity of its members (Ferguson and McKillop, 1997). From the field study, we may conclude that not all members understood how to act properly in terms of Credit Union member. In some region, the awareness of creating a balance between saving and credit had helped the organization to achieve the just welfare among society. But some region still struggle with this. Ideally, Credit Unions could use proper paradigms or higher credit activities to face the competitions from commercial banking sector. The results and performance of higher credit activities can give significant impact to increase the financial capability of each member (Corr, 2006; Dixon, 2006; Fessler et.al, 2007).

To date, the gap between credit rate offered by the commercial banking and the Credit Union is widely recognized. From the past two years (2015-2016) the gap was found at least 5.5% (Bank of Indonesia, 2016). This made the imbalance between saving and lending activities. A lot of member was identified to use Credit Union not optimally due to several characteristic such as: (1) individual economic character – most of them are farmer for specific commodities, (2) lack of entrepreneurship spirits and, (3) the lack of understanding regarding cooperatives. Therefore, through the action research methodology, this study tried to solve the two major questions: (1) what should be the best model to develop awareness

relating to cooperatives among member and (2) is it possible to have social entrepreneurship as the social way out?

Before conducting the action research, our team had explored some possible approach to convince the society regarding the new paradigm. Our literatures review about Credit Union performance (Fried et.al, 1993; Fried and Lovell, 1993; Ofei, 2001; Sollenberger, 2008; Hays et.al, 2008; McKillop et. al, 2014; Rixon, 2013) found the important of knowledge in the union. This is also supported by series of research concerning knowledge management done by McKenzie et.al (2011), Serenko (2013), Oliva (2014), and Peralta and Saldanha (2014). They signaled that Knowledge management has created naturally in an organization, and when one member is closed to another one to diffuse knowledge, a knowledge mechanism will be created (Prusak, 2001).

By acknowledging that knowledge has its inertia, this study try to observe the things happened along longitudinal period (January 2014 – February 2016) which aimed to capture real problems and formulate effective strategies for satisfactory solutions. By the end of the process, an evaluation scheme was conducted and a model for further research was proposed.

II. THEORETICAL CONSIDERATIONS

1. Social function of Credit Union

The initial society financial movement happened in Britain during the 1800s. The spirit spread a few decades later to other European countries. In Germany, Herman Schulze-Delitzch and Friedrich Raiffeisen initiated the first credit union. This believed as the basic union model that last till recently. In early 20th century, the concept spread to Canada where Alphonse Desjardins organized the first credit union¹.

Upon further development, Credit Union became formal-legal financial movement that arose from the society. In 1934, US President Roosevelt signed the Federal Credit Union Act into law (ABCUL, 2010). This is the first highest appreciation received by the union. During the next couple of years the government

¹ Details about history of Credit Union was referred to International Credit Union System in the article titled: Credit Union; International facts and history.

completed its organizational structure by having National Credit Union Administration (NUCA) as an independent federal agency. During the next year, Congress formed National Credit Union Share Insurance Fund in order to protect deposits at union.

In South East Asia, the movement had rapidly grown fast along 1960 to early 1990's. As majority of developing countries, Credit Union had successfully promoted the importance for the community to have strong financial capability. Using family, Church and any other religion based-organizations, the idea of community economic development was widely accepted. Through simple ideas in enhancing family economic performance, the union was originated its operations in savings and loans. Every member has the responsibility to invest amount of fund as initial capital which later will be distributed through interest-based loans. Uniquely, the mechanism succeeded in giving members idea to set up business that fully benefited to local community (Fairbairn et.al, 1997).

Credit unions could help economic development for a nation (Strandberg, 2010), and the key factor for helping economy is the spirit of sustainability. As the awareness of the citizenship is strong enough, such as; 'people helping people' or 'people before profits', the union has opportunities to lifting up to the performance of economy, even in social entrepreneurship.

It is always not easy to maintain sustainability of an organization, especially a self-managed organization such as credit union. Managing a credit union needs not only a strong and clear mission, an adequate management mechanism, but also a role of leadership, a bureaucratic structure, good governance and a suitable communication (Porter and Kramer, 2006; Pohle and Hitnerr, 2008). These elements will determine how the community will accept knowledge which is provided by credit unions, and their willingness to create a social venture.

Facing reluctances to change and rejecting to a new paradigm is quiet normal in a community, and these challenges limit future growth of credit union. Thus, unions need something to keep the spirit from daily basis, and a routine transformation. Proper disseminations of knowledge could be the most effective ways to trigger the transformation. Acquiring, communicating, improving and re-utilization of knowledge concluded to be firmly mechanism to provide all members with ideal way of thoughts (King, 2009).

To help economic development for a nation, diffusing the concept of credit union as well as triggering the concept of social entrepreneurship in a community is a vital process. Hence, credit unions need a proper knowledge network, and a good collaboration with other parties within environment. This led us to the importance of creating an effective knowledge network.

2. Knowledge network

The evolution of network has been explored (Nonaka and Takeuchi, 1995; Nahapiet and Gosal, 1998; Guiliani and Bell, 2008). There are two perspectives in regards to the ideal mechanism for analyzing the phenomenon and constructing a knowledge network.

Creating a knowledge network can be seen as a strategic process since the main responsibility is to deal with time-based cycle (Schonsrom et. al, 2004), and a new knowledge could be replaced by another paradigm tomorrow. So a clear objective, fair and acceptable rules and also organizational compatibility are important factors as pivot elements for keeping knowledge network working.

On the other hand, co-evolution perspective found that knowledge network creation consists of three major elements: (1) importance of collaboration for the creation; (2) cost of the collaboration; (3) choosing process of ideal collaborators. One way to lower the cost of collaboration is to fit organization's structure to the network (Creech and Willard, 2001). Moreover, fitness between one organizational structures to other within the same network will determine the sustainable power of society value (Becker, 2007). The fitness could be expanded to several points such as sharing the same vision and mission or having equal knowledge and capability. If cost of the collaboration does not exist, the organization would provide members to achieve higher equality. Failure in achieving equality will prompt costly collaborations, and this is the trigger for network destruction.

Creating a knowledge network can be done at both internal and external, and on the form of formal and informal. Ramalingam (2005) identified four dimensions in knowledge network strategy; organizational knowledge, organizational links, organizational context and external factors. Organizational knowledge means a clear guidance to build learning atmosphere, and it includes the role and responsibility for each level of management in an organization. Also the strategy needs to contain basic organizational culture or spirit.

The second dimension is organizational links. It is the linkage between knowledge and learning action. Learning awareness will make every member in an organization would become a learner, and learning environment in an organization will be developed.

The third dimension is organizational context. Each part or department of an organization will produce its own knowledge, and the most important activities will be internalized to become a part of knowledge. Moreover, each member will realize their role to learn or to diffuse knowledge in an organization.

The last dimension is relating to the external factors. In fact, these factors are actually the gate to the open network. There are other knowledge networks in the environment. Realizing every potential relationship for knowledge sharing would be advantageous. If an organization could collaborate with other networks, then the threat or probability to be destructive can be minimized. When an organization decides to create a system of knowledge network with Ramalingan's four dimensions, it must have a well-defined and understood internal learning loop, and this form as a formal-internal network. Having considered the importance of proper knowledge management in developing new paradigm which might be the best solution to Credit Unions, this study proposed the first proposition as follows:

Proposition 1: Effective knowledge management may lead the Credit Unions to formulate the best solution in dealing with current competition.

3. Social Entrepreneurship

Our consideration to introduce social entrepreneurship as the solution is based on series of works. Waddock and Post (1991) stated that some business in the United States attempt to improve corporate social performance by seeking out and publicizing good corporate citizenship. These initiatives are headed a catalytic social entrepreneur. These social entrepreneurs create or elaborate with organizations to alter the existing patterns of allocation of scarce public resources leading to the concept of social entrepreneurship.

Social entrepreneurship could exist in non-profit, business, or government sectors, even in a community (Austin, Stevenson, & Wei-Skillern, 2006; Haugh, 2007), and there is a rapid emergence of new needs and growing unfulfilled demands for new services due globalization and societal complexities (Grieco,

2015). The purpose is to realize the philanthropic social impact as the core of social enterprise development (Guclu, Dees & Anderson, 2002).

Christie and Honig (2006) stated that social entrepreneurship should include the ability to identify opportunity and assemble necessary resources to meet unsatisfied or unable to satisfy needs, in order to enhance social wealth by creating new ventures or managing existing organizations in an innovative manner (Zahra et.al, 2009). Social entrepreneurs create social ventures to adopt mission, and engage in a process of continuous innovation, adaptation, and study (Dees, 1998).

Moreover, Alvord, Brown & Letts (2002) pointed out successful social entrepreneurship initiatives emphasize learning by individuals and organizations. Hence, building a complete way of knowledge diffusion and a functional knowledge network could help the Credit Union to use the social venture as their future competitiveness. Therefore, the study proposed its second proposition as follows:

Proposition 2: A proper knowledge management mechanism may deploy social entrepreneurship as the best solution for future competitiveness of the Credit Unions.

III. METHODOLOGY

This study adopts an exploratory view and employs action research. Lewin (1946) explains that action research proceeds through spiraling cycles of planning, fact-finding and execution in order to evaluate and modify the plan. He defines action research as a spiral of steps that becomes an action-reflection cycle of planning, acting, observing and reflecting. Action research mainly focuses on practical issues of immediate concern to particular communities or social groups, using qualitative research methods (McKernan, 1996).

According to Rapoport (1970), action research aims at contributing to not only practical concerns of people in an instant problematic situation but also goals of social science through mutual collaboration within a reciprocally acceptable ethical framework. Burns (1994) proposed that action research is about applying fact finding to problem solving in a practical social context to improve the quality of action. Moreover, it involves the cooperation and collaboration of researchers, practitioners and laymen. By conducting action research, we hope that the study

can identified the best model to bring the paradigm into Credit Union movement. Empirical data are collected via action research from the Credit Unions in West Kalimantan, Indonesia.

Co-operatives are membership corporations, owned and democratically controlled by members and designed to operate for the benefit of members (Manwaring, Valentine, Thomson, 2011). Worthy to note, they are accredited as their best performance concerning the number of members and total asset to be managed. Additional consideration is that each unit of analysis already had the awareness concerning the importance of knowledge management.

A database was developed from January 2014 to February 2016. This paper focused on building an effective knowledge network for both internal and externally. Progress includes accommodating knowledge and learning tools proposed by Nutley et.al (2003) was also deployed to form a network structure for social entrepreneurship.

The framework for each step in research process can be seen in figure 1.

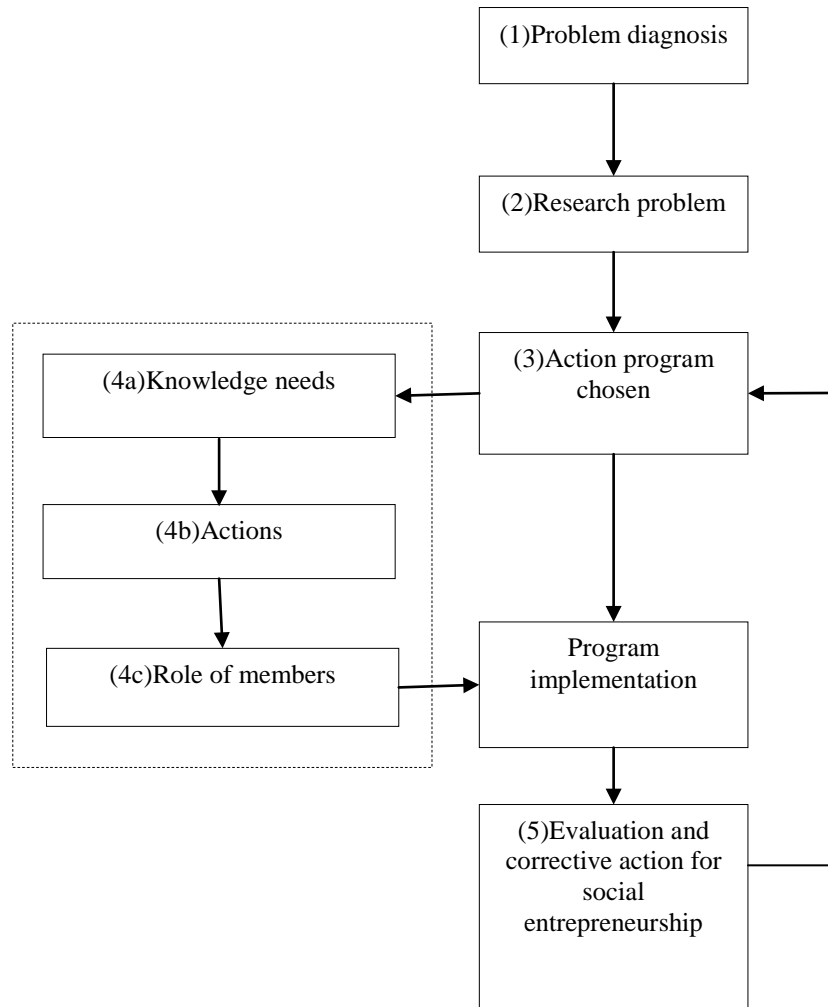


Figure 1 Research framework

IV. RESEARCH STEPS

Detail of each step will be described on Table 1.

Table 1 Research Step

No	Steps	Expected outcome	Methods	Actions
1	Problem diagnosis	Problem mapping	Interview and observation	<ul style="list-style-type: none"> • Interviewing the three parties in each credit union • Observing daily operation and

				getting more information from members
2	Mapping research problem	Problem statement	Analyze problem mapping	<ul style="list-style-type: none"> Analyzing problem mapping to find the roots Discuss the findings with the three parties
3	Selecting the best alternative	Action program selected	Focus group discussion	<ul style="list-style-type: none"> Conducting focus group discussion Discuss the result with supervisory board
4a	Codifying knowledge needs	Knowledge category	Focus group discussion	<ul style="list-style-type: none"> Conducting focus group discussion
4b	Setting up actions	<ul style="list-style-type: none"> Seminar Series of workshop Couching Mentoring Fully monitored system Database 	Focus group discussion	<ul style="list-style-type: none"> Conducting focus group discussion
4c	Setting role of members	Roles in knowledge network	<ul style="list-style-type: none"> Depth interview and interaction Focus group discussion 	<ul style="list-style-type: none"> Conducting series of seminar periodically to all parties Conducting series of workshop every 3 months Designing couching and mentoring system Designing monitoring system using internet based Developing knowledge database
5	Evaluation and corrective action for social entrepreneurship	<ul style="list-style-type: none"> Program implementation Ideas come up Evaluation report and corrective action for social entrepreneurship 	<ul style="list-style-type: none"> Conducting each events Focus group discussion 	<ul style="list-style-type: none"> Conducting events Initiating corrective action

V. FINDINGS

As mentioned before, the function of credit union is similar to commercial bank in Indonesia, and they have to compete with commercial retail banking sector including rate of interest and service to the customer. A competition has never ended when two players compete with each other Anderson and Liu (2013). Since credit unions and commercial banks are targeting the same customer then their competition should focused on lending and saving rates.

In Indonesia, each bank is supported fully by government and the government gives subsidy to bank's property loan. Bargaining power of credit unions will be lowered from time to time. The symptom has already experienced by our unit of analysis. Along 2015, the bank deposit rate on average was 4% and offered lending rate at 13% annually. Meanwhile, credit unions offered the lending rate at 18% annually with stated deposit rate at 10%. To the customers of commercial bank, becoming the member of the union is only to seek for better deposit rate by using funds provided by the commercial bank. This is what we called 'borrow the money from the bank and save it in the Credit Unions'.

On early 2016, the government raised the issue of lowering lending rate from banking down to below 10%. The single rate policy might hurt Credit Union. If they decided to maintain deposit rate at 10%, then member can lend money from the bank with 9% and deposit the fund into Credit Union for 1% spread. With excusing anti-trust law, this phenomenon signed the false paradigm in implementing spirit of cooperative movement. Thus the first finding was the need to have clear paradigm how the movement should be as the basic knowledge.

The second finding is the failure in empowering member to be engaged more with the movement. One potential indication is the minimum learning process that led to knowledge capability. Comprehensive analysis showed that knowledge has been treated traditionally, and not as the most valuable resource of the organization. The Credit Unions rely more on tacit rather than having proper knowledge management process. Most of time, member saw that disseminating the spirit and basic idea of Credit Union would be the responsibility of particular position on managerial level.

We employ Focus Group discussions (Lindlof and Taylor, 2002) and conduct seminars and workshops for these credit unions. Every event concerning the local

needs has been designed, and the workshop needed to be done on each region. For members of credit unions to accept our activities, non-formal format has been used instead of using formal events. This is benefited since informal meeting may be the best communication process in engaging member.

We initiated a learning stage called internalization in which every staff must participate 15 minutes before work begins. This internalization is to remind all staff regarding the importance of mission and values as ambassador of Credit Union. The moment has had strong impact for performance from staffs, such as experience sharing, or messages from top management have the opportunity in delivering motivational spirit to all staff. And this action also is a communicative way among parties.

Up to this point, internalization had played an important part especially to build up common spirit and understanding relating to the movement. This element acts as the fundamental building blocks for the entire organizational culture, thus creating strong pillars for new knowledge. This fact led us to give strong support to proposition 1.

As table 2 shows up, the progress of constructing knowledge structure of each credit union is different, but all important dimensions have been identified.

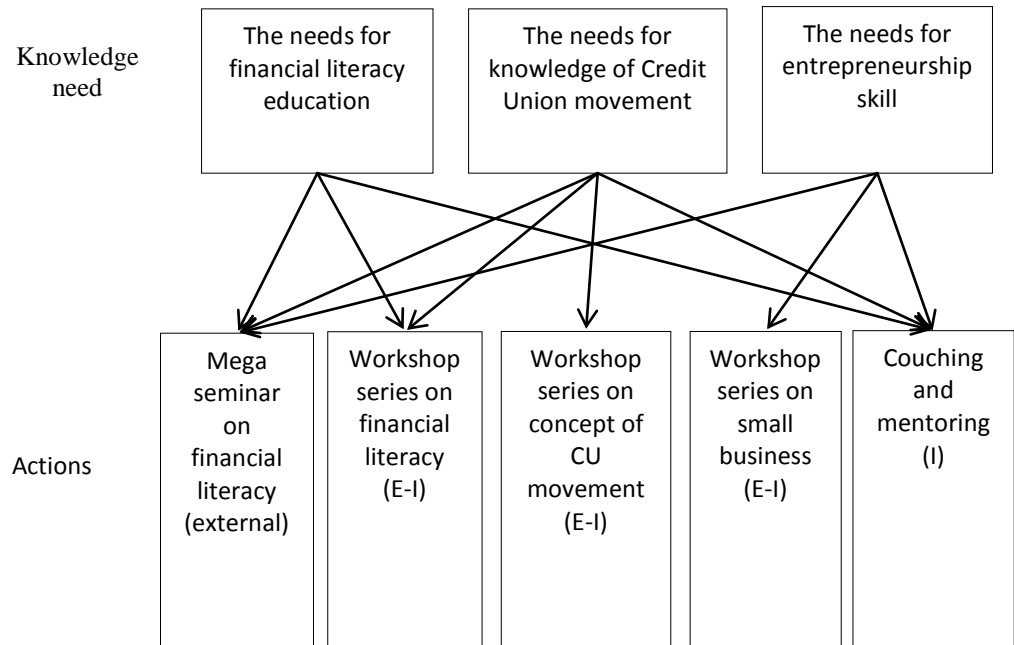
Table 2 Record of action analysis (2014-2016)

	Credit union A	Credit union B	Credit union C
Acknowledgement for organizational vision and mission	Strong	Moderate	Moderate
Stakeholder perceived to organizational competitiveness	High	Moderate	Moderate
Knowledge management infrastructure	Fully integrated	Medium application	Low level of application
Adaptation to Knowledge management	Fast	Low	Low
Learning capabilities	Good	Low	Low

Credit unions share high complexity compared to other organizations. The role of stakeholder acts both as service provider and customer for the service offered. For analyzing needs of stakeholders, we deploy external surveys by seminars and workshop to identify stakeholder's needs that the three top answers are:

1. The needs for financial literacy education
2. The needs for knowledge of Credit Union movement
3. The needs for entrepreneurial skill

Combining all the research activities and needs from external stakeholder, primary knowledge management structure has been figured out (figure 2).



Note: E: done by external network;
 I: done by internally s outcome from proper knowledge management mechanism
 Source: Research report

Figure 2 knowledge management structure

VI. DISCUSSION

1. The main factors to structure internal knowledge network

From our research, we found that credit unions will create knowledge network easily if it starts from the bottom up. Awareness of knowledge needs and willingness to have better life is crucial part of the changes for credit unions. Since credit unions consist of three major parties: (1) annual member meeting, (2)

supervisory board, and (3) management team, then development of knowledge network must cover each component. Every party must fully realize the responsibilities of its position within the structure.

Depicted are three possible positions: knowledge acquirer, knowledge mediator, and knowledge enhancer. As acquirer, the party needs to provide data and information to the mediator. While knowledge mediator act as idea triggered to be absorb. Lastly, enhancer has the responsibility to improve the quality of knowledge to be more useful for future decision making. (Table 3)

Table 3 Fitness between organizational structure and its role within network

Organizational structure	Role within knowledge network		
	Knowledge acquirer	Knowledge mediator	Knowledge enhancer
Annual member meeting	√		√
Supervisory board	√		
Board of director	√	√	
Management team	√		√

Each level shares the same role as knowledge acquirer is an important factor to create knowledge network, and sharing means the responsibility to provide data, gathering information happened to all level, but only the board of director who should act as mediator. Due to the structure of the credit unions, the board of director was chosen by members. They have mandate to manage the union to its goals. Thus, they played as intermediary between management team and members.

The obligation to enhance the knowledge stems from members and management team, and it also empower member participation in creating knowledge network. More membership recognition (Table 4) means more probability to disseminate the knowledge properly. Shared testimony from one member may motivate others to join in unions. The role of management team in this context is to provide organizational formal guideline and policy to ensure knowledge diffusion effectively.

Table 4 Membership recognition of credit union

	Credit union A	Credit union B	Credit union C
Importance of organization role within society	Very important	Moderate important	Very important
Organizational contribution within society	High contribution	Moderate contribution	High contribution
Membership recognition degree	High	Moderate	Moderate

From data collected by research activities, we also found that awareness and loyalty both act input among parties within the union, and these two factors construct action, knowledge needs and role which are basic finding from research process. The awareness and loyalty comes from spirit of credit union, so the spirit would support awareness, loyalty and willingness (Bailey, 1990; Brown and Eissenheart, 1998; Beeson and Davis, 2000; Amagoh, 2008).

Spirit will be an original source for knowledge network of credit union, and it would support willingness of better life, exploitation for knowledge needs, and awareness of knowledge need. These four factors are important to support the research action cycles. Furthermore, internal factors established by members are effective to maintain long-term learning process (Lyon, 2003). An internal knowledge network construction has been built as figure 3.

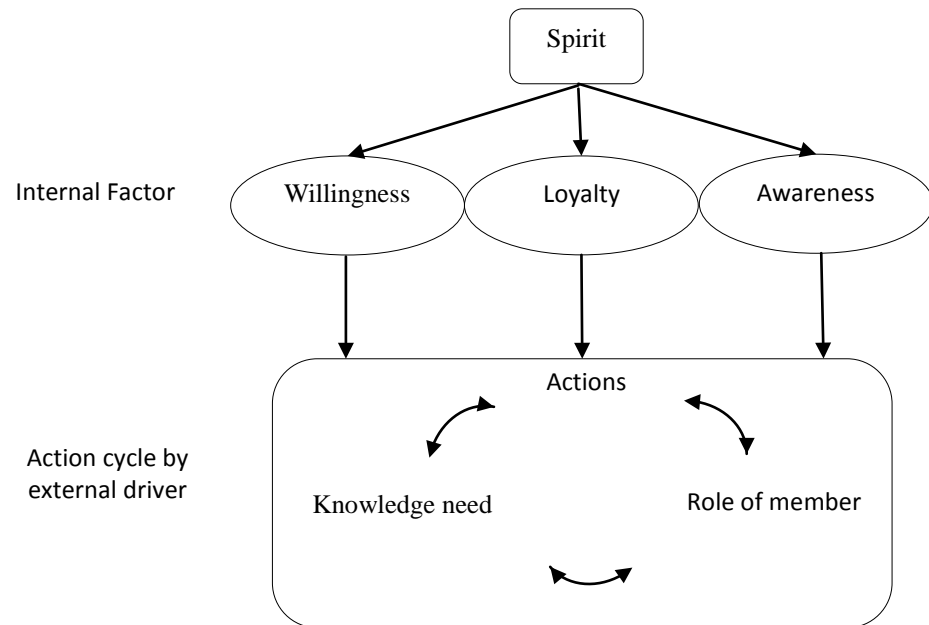


Figure 3 Internal knowledge network

2. Knowledge network for social entrepreneurship

“People helping people” is a spirit of credit unions, and this needs to be acquired, understood, improved, and disseminated from one generation into next generation. Although unions face competition of commercial banks, unions still do their best to help their members. Credit Union might use it as ways to provide better lending service as initial capital, and shared responsibility in giving back the fund to unions played as vital driving forces to motivate members to create social venture and cooperation (Lyon, 2003; Berner and Phillips, 2005).

By understanding the environment of credit unions, they should help their members to solve the problems, especially financial problem, and they also transmit information of supply and demand between members, especially buying. Most members are farmers, and they will help others for harvest and buy farm crops from others. In knowledge network, unions can play as a good mediator. This includes the collaboration between unions (Bengtsson and Kock, 1999; Bengtsson and Kock, 2000).

Through our action studies, members are convinced that they need to improve the collaboration with other unions in terms of: (1) exchange idea, (2) product and service exchange and (3) knowledge dissemination especially to promote social entrepreneurship as the potential solution. Along the process, members are getting in the idea of establishing social enterprise which called the community economy. A group of Credit Unions member becomes the producer of another group and vice versa. Although they used commodity exchange at the first stage, but now they are trying to put some monetary measures in the transaction.

On the second stage, through knowledge management mechanism, the Credit Unions used all success stories to promote the movement, thus inspiring another group of member to join the social entrepreneurship as way to improve their productivity in the Unions. As point to that, the local government supported the idea, therefore bringing new power to convince the society. As mentioned by Jaramillo and Schiantarelli, 2002; Tsoutsoura, 2004; Dube, 2013, we positioned this supports as triggered factor to achieve long term objective specially in enhancing community economy as representing the spirit of people helping people. Through a systematic program initiated by the Unions and supported by the local government, we believe that introducing new paradigm wouldn't be that difficult. In this mechanism, members could find opportunities or ideas for social venture creation (Guclu, Dees, & Anderson, 2002; Zaha et al., 2009). This is beneficial to

all members. On one hand, Credit Union consolidate the membership through sharing knowledge and learning together, and on the other hand, all members could have the chance to make social ideas become a reality by cooperation, thus showing strong support to the proposition 2.

VII. CONCLUSION

As one of the third social economy organization, the Credit Union serves as the rural financial agent to the society. To date, the Credit Union needs to face a high-level of competition with the retail commercial banking. For credit unions, having unique and proper knowledge is a must. As point to that, membership recognition will help credit unions construct their own knowledge network. This study shows that credit unions play a key role in achieving higher social purpose and try to identify any possible ideas of social entrepreneurship as the future competitiveness. In order to fulfill the position, the unions need a proper and effective knowledge management.

To build up a proper and effective knowledge network, the most important factor is the spirit. For Credit Union, the spirit is “people helping people” which brings willingness, loyalty and awareness, and these internal three factors further drive action cycle of learning. All actions of this study have been become useful learning tools for all members, and ideas of social entrepreneurship will be easier to be generated, discussed and recorded when they are learning.

The study also succeeded in constructing knowledge network for social entrepreneurship (figure 4) so that it might become preference to consolidate membership for future decision and create social value with social ideas. Therefore, our study gave strong support to proposition 1 which stated that Effective knowledge management may lead the Credit Unions to formulate the best solution in dealing with current competition and also to the second proposition which stated that A proper knowledge management mechanism may deploy social entrepreneurship as the best solution for future competitiveness of the Credit Unions.

Though it seems ideal, this study shared limitations. It only focuses on building an effective knowledge network by many kinds of actions, and future study could test these actions empirically with other knowledge networks.

Therefore, we suggest that the upcoming works must consider the influence of network environment.

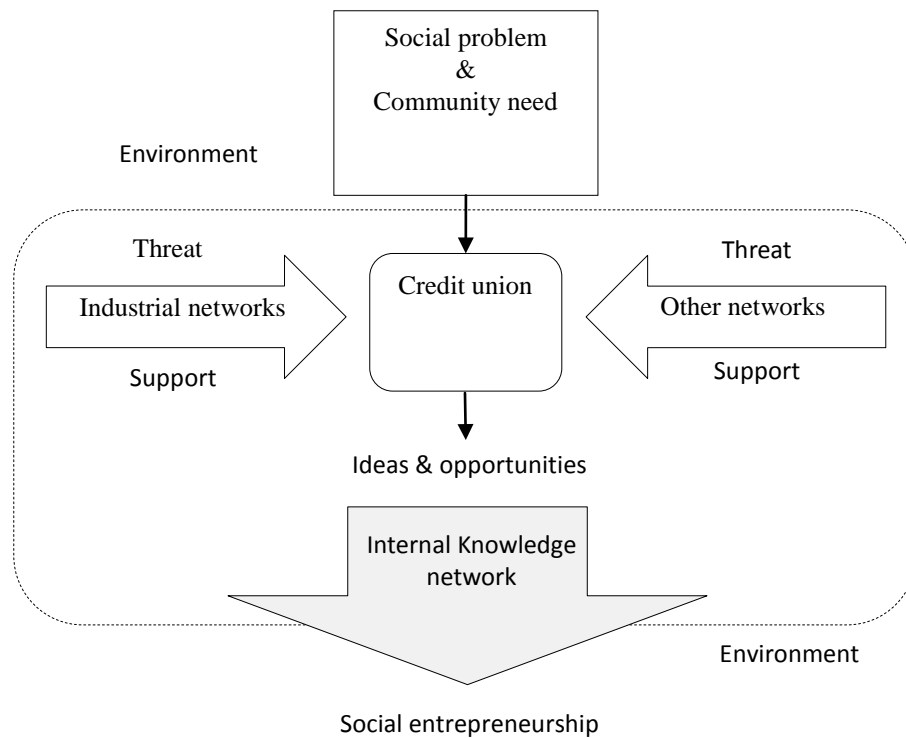


Figure 4 Knowledge network for social entrepreneurship

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社會創業之知識網路架構

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摘要

作為給予農村居民或農民財務支持的信用儲蓄互助社，必須具備有別於一般商業銀行的營運知識基礎、創立精神與系統性策略，才有能力與一般商業銀行競爭。本文以印尼農村信用儲蓄互助社為對象，採用行動研究法，成功建構出有別於一般商業銀行的營運模式。以此模式是以協助會員社會創業為前提，建構專屬於合作社的知識網路架構，並藉此架構強化會員、管理階層與其他合作組織對創立精神的認同外，也以合適的方式對會員、管理階層與其他合作組織傳遞知識，達到教育會員、鼓勵會員挖掘社會需求，最終驅動會員社會創業的意願。

關鍵詞彙：知識網路，社會創業，信用儲蓄互助社

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