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Social Entrepreneurship:

An Overview of Social Business Formats for the Water Sector in Developing Economies

Final Report – July 2014

Abstract

Social entrepreneurship has been academically reviewed over the past decades. Social entrepreneurship can be defined as the process of creating and maintaining social value above economic value with a for-profit aim or in a for-profit entity with a view to grow the social business venture and reach more people in need. In high income economies, social entrepreneurship is effectively practiced, while the social value creation of social entrepreneurship is promising for developing low income economies. This study specifically focuses on examples of social entrepreneurship in the water sector of developing economies. The water sector is generally viewed to be a task of governments, but the water sector as seen today shows a worldwide pattern for privatizations and entrepreneurship. This trend explains the increased attention for social entrepreneurship. This research question of this study is: What are business formats that seem suitable for social entrepreneurship in the water sector of developing economies? The results of the study consists of an overview of business formats for several organization structures in developing economies. This study concludes with the following list of differences between social enterprises in the water sector compared to social business ventures in general: in the water sector there is a focus on human capacity building, a focus on product innovation rather than business model innovation, is the use of direct sales absent, and are partnerships with businesses not present.

Key Words: *Social Entrepreneurship, Developing economies, Water Sector*

Management Summary

This summary includes a concise representation of the background, research questions, objective, methods, results, conclusions and discussion of this study.

Social entrepreneurship has been academically reviewed over the past decades. Social entrepreneurship is defined as the process of creating and maintaining social value above economic value with a for-profit aim or in a for-profit entity with a view to grow the social business venture and reach more people in need. In high income economies, social entrepreneurship is effectively practiced and the social aim of social entrepreneurship is promising for developing low income economies. This study specifically focuses on examples of social entrepreneurship in the water sector of developing economies. The water sector and its activities is generally viewed to be a task of governments, but the water sector as seen today shows a worldwide pattern for privatizations and entrepreneurship. The trend for social entrepreneurship can be explained by this pattern, effect of entrepreneurship on economic development and institutional failures. The objective of this study is to contribute to the development of social entrepreneurship in the water sector of developing economies by making an analysis of social entrepreneurship in developing economies and by providing an overview of social business formats for their water sectors.

The main research question of this study is: *What are business formats that seem suitable for social entrepreneurship in the water sector of developing economies?* This question is supported by the following sub-questions:

1. What explains the trend to social entrepreneurship in development economies?
2. What characterizes social entrepreneurship, and specifically in developing economies?
3. What characterizes the business model and business format of social enterprises in developing economies?
4. Which business formats are used by social enterprises in developing economies?
5. Which business formats seem suitable for social business ventures in the water sector of developing economies?

The research objective is to contribute to the development of social entrepreneurship in the water sector of developing economies by making an analysis of social entrepreneurship in developing economies and by providing an overview of social business formats for their water sectors.

Method

This study contains a theoretical and an empirical part. The theoretical part examines literature on social entrepreneurship, developing economies and business models. The empirical part of the study contains individual cases that are studied by secondary data. The data is analyzed by using a coding system based on the business model of Hamel (2002). This system results in a social business format for that case. Two comparative case analyzes are conducted to find cross-case patterns in both a sample of 29 cases of social business ventures (for profit social enterprises) in various sector of developing economies, and a sample of 6 non-profit social entrepreneurial cases analyzed in the water sector of developing economies. These cross-case patterns result in a general social business formats and social business formats for the organization structures: co-operatives, umbrella organizations, franchises and limited companies. Both analyzes are compared to find differences in the social business formats. The complete sample originates from the database of the Schwab Foundation for Social Entrepreneurship.

Results

The results of this study provide an overview of successful social business formats composed from the 29 cases of social business ventures and the 6 non-profit social enterprises in the water sector. For both analyzes a general social business format is composed based on cross-case patterns and specified for the organization structures co-operatives, umbrella organizations, franchises and limited companies. These social business formats are compared with the social business formats analyzed in the water sector.

Conclusions

Similarities between the social business formats composed from the social business ventures cross-case analysis include 1) market exploitation, 2) business model innovation, 3) continuous and direct relationship dynamics and 4) partnerships with foundations and businesses. When compared with the 6 social business formats in the water sector, differences were found in the focus on human capacity building, the focus on product innovation rather than business model innovations, the absence of using direct sales, and the absence of partnerships with businesses.

This thesis is subject to five points of discussion. First, the strategic sample originates from one database hence ignoring other social entrepreneurial initiatives that are not included in this database. Second, 29 cases of social business ventures is a relatively small sample, especially when the sample is divided in the various organization structures. Third, the coding of the cases is subject to psychological effect and therefore full included in annex III. Fourth, in-depth theoretical knowledge on indicators used in the theoretical framework checklist is largely absent. Fifth and last, the sample in the water sector is highly affected by the sample size.

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1 Introduction

This study is a major thesis of 33 ECTS at the Management Studies group (MST) in the field of social entrepreneurship, developing economies and the water sector. The thesis is part of the MSc Management Innovation and Life Sciences degree. The aim of a thesis is to independently conduct and clearly describe a management study with important elements as literature, develop a well-defined research objective, choose an appropriate research methodology, gather and process the necessary data and after careful analyses, formulate conclusions (MST 2012).

This chapter contains information on the context, problem statement, conceptual research design, research strategy and research materials of this study and are an essential introduction. Section 1.1 is a contextual description of the research background and academic contribution of this study. Section 1.2 describes the problem statement of this study and results in the conceptual research design given in section 1.3, the research strategy in section 1.4 and the used research material explained in section 1.5.

1.1 Research background

Entrepreneurship is often seen as an important driver for economic growth and development through creating employment, innovation and welfare effects (Acs 2008). Nowadays it is often taken for granted that entrepreneurship is the main vehicle leading to economic growth (Anokhin 2008), and consequently the economic development of lower and middle income countries. The more entrepreneurs present and active in an economy, the faster an economy will grow (Dejardin 2000). This knowledge is widely known and applied in higher income economies by government institutions that support entrepreneurship. Lower to middle income economies, better understood as developing economies, can be economically developed by supporting entrepreneurial activities in their economies. With the pressing need for development a high economic growth is obtained in developing economies, resulting in a high number of opportunity driven entrepreneurs (Naudé 2009). Consequently this high number of opportunity driven entrepreneurs can be believed to result in more entrepreneurial activities in these economies (Wong, Ho and Autio 2005). However, in reality the entrepreneurial activities are not widely present in many developing economies (Munemo 2012) and in particular in the African economies. This lack of entrepreneurial activities is generally considered to be a cause of institutional failures (Naudé 2010). The void for development left by entrepreneurship and institutional failures creates an opportunity for social entrepreneurship. Social entrepreneurship can play a major role for creating social value when governments in developing economies fail to assume its role in creating and strengthening social institutions (Mair and Marti 2009). This major role of social entrepreneurship is associated with the perception of business

opportunities to create social value in an organization that pursues these social values (Haugh 2005). By strengthening social institutions it is possible for social entrepreneurship to fill the void that entrepreneurship and governments leave behind in developing the economy and ensuring economic growth.

1.2 Problem statement

Social entrepreneurship has great potential for development in developing economies by building, supporting and strengthening social institutions for development. Economic development is a result of the development of various sectors in developing economies. Social entrepreneurship creates social value and human development that results in the development of various sectors and consequently the development of the economy. A strong correlation exists between key human development indicators (income, childhood mortality, and life expectancy) and the access to potable water (WHO&UNICEF 2000), according to the United Nations Development Program (UNDP) Human Development Report. At this point in time approximately 1.1 billion people globally do not have access to improved water supply sources whereas 2.4 billion people do not have access to any type of improved sanitation facility. This results in one-third of the world's residents not having access to potable water. In Africa particularly, over 50 per cent of the urban population is not formally connected to water networks (Schaub-Jones 2011). This lack of potable water results in a vicious cycle given by the limited access to potable water and a lack of the provision of services (Partzsch and Ziegler 2011). The human development and economic development therefore highly depend on the access to potable water. It is impossible to improve national economic development without access to potable water (Partzsch and Ziegler 2011). This study supports the development of social entrepreneurship in the water sector. Therefore acknowledges the access to potable water as important step or springboard to economic development and economic growth. Furthermore, the study contribute to scientific knowledge on social entrepreneurship in developing economies whereas most academic research is currently based on studies in developed economies (Short, Moss and Lumpkin 2009) like the United States and Western Europe. This does not imply that social entrepreneurship is not studied in developing economies, as there are many examples of social entrepreneurship in developing economies (Ashoka 2014).

1.3 Conceptual research design

The conceptual research design deals with determining the subject of the study and includes the research objective, research framework, and research questions (Verschuren and Doorewaard 2010). Paragraph 1.3.1 explains the overall objective of the study. Paragraph 1.3.2 provides a graphical representation of the research framework that is used for conducting the results and conclusions supporting the research objective. Paragraph 1.3.3 includes an overview of the research question and

sub-research questions that have to be answered to achieve the research objective. The research questions relate to the different stages that construct the research framework.

1.3.1 Research objective

An effective research objective contributes to the creation of academic knowledge in a realistic and feasible time span. In this study the available time is limited to 33 ECTS (1 ECTS ranges from 25 – 30 hours). The following research objective is defined fitting the research background and problem statement in the available time of this study:

The research objective is to contribute to the development of social entrepreneurship in the water sector of developing economies by making an analysis of social business formats in developing economies and by providing an overview of business formats for their water sectors.

The research objective reflects academic knowledge about social entrepreneurship in developing economies obtained by literature and empirical data. The analysis results in social business formats that are compared to social business formats in the water sector of developing economies.

1.3.2 Research framework

A research framework is a schematic representation of the research objectives and includes the appropriate steps that need to be taken in order to achieve it (Verschuren and Doorewaard 2010).

The research framework of this study can be found in Figure 1-1. The framework contains four stages that need to be covered to obtain the results needed to achieve the research objective. In stage *a* relevant literature is studied and composes the theoretical framework in stage *b*. This stage is a preparation for the analysis of social business formats in developing economies that is conducted in stage *c* for every individual case and in a cross-case analysis for social business ventures in various sectors, and social entrepreneurship in the water sector. The results of both analyzes are compared and concluded in stage *d* that defines business formats for social entrepreneurship in the water sector of developing economies.

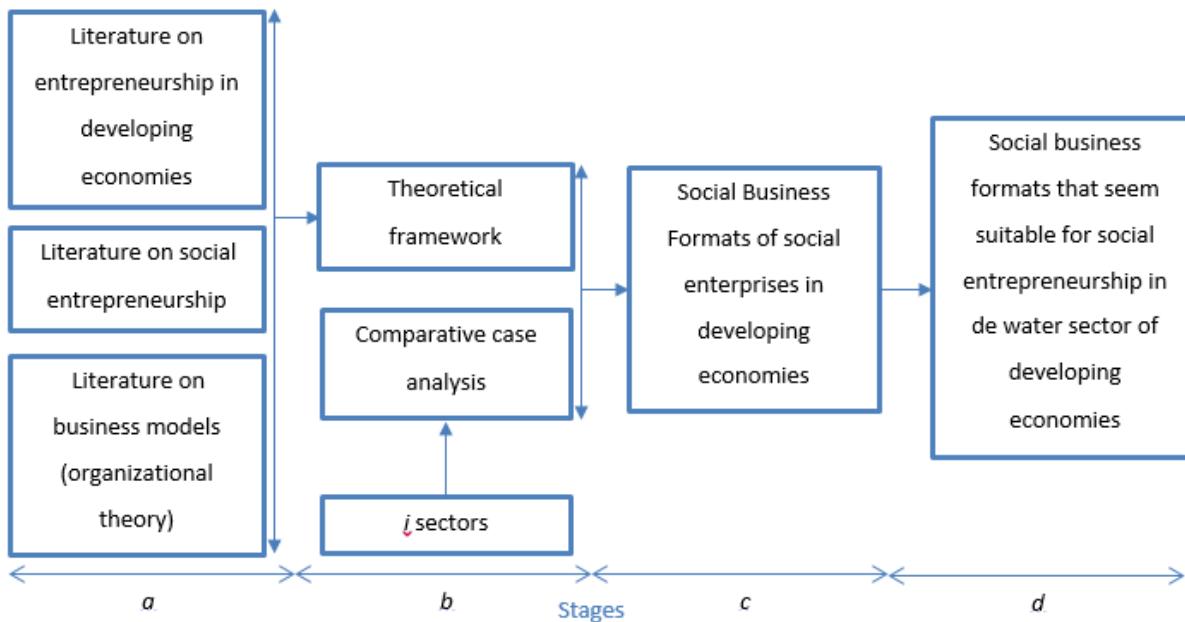


Figure 1-1 Research Framework (based on (Verschuren and Doorewaard 2010))

Stage *a* is discussed in chapter 2 and includes all literature reviewed for this study related to three knowledge areas: 1) entrepreneurship and developing economies, 2) social entrepreneurship and 3) business formats. These knowledge areas construct the theoretical framework, and is explained in chapter 5. The checklist of this framework is used to obtain the social business formats of all individual cases that are used in the comparative case analysis of 29 social business ventures from various sectors in developing economies and a comparative case analysis of 6 social enterprises in the water sector of developing economies. The full methodology of the analysis is explained in chapter 6. Stage *c* is an overview of the results of both analysis and is given in chapter 7. The social business formats found in the first analysis are compared with the second analysis to find similarities and differences between social business ventures and the social enterprises in the water sector of developing economies. This comparison is the conclusion of this study and part of stage *d* that corresponds with chapter 8 of this report. These stages are needed to achieve the research objective.

1.3.3 Research questions

The research framework explains the structure of this report. Every stage involves a different kind of knowledge, either with a theoretical or empirical focus. This paragraph describes the research questions involved in every stage of the theoretical framework. It begins with describing the overall main research question that directly contributes to the research objective. To be able to answer the main research question it is considered to be useful to answer the sub-research questions given at the end of this paragraph.

Main research question

This study provides an overview of social business formats that can be used to develop social entrepreneurship in the water sector of developing economies. This overview is based on both theoretical and empirical data to create prescriptive knowledge that provides instructions on how a situation can be changed (Verschuren and Doorewaard 2010), in this study to change or develop social entrepreneurship in the water sector of developing economies. Therefore, the main research question is:

What are business formats that seem suitable for social entrepreneurship in the water sector of developing economies?

The above mentioned main research question fully contributes to the objective to be achieved by this study and concludes in an overview of social business formats.

Sub research questions

The aim of the defined main research question is to gain prescriptive knowledge of social entrepreneurship in the water sector of developing economies. To be able to gain prescriptive knowledge it is necessary to obtain descriptive and explanatory knowledge first. Descriptive and explanatory knowledge is used as input for prescriptive knowledge. Descriptive knowledge is knowledge that intends to describe a certain object, phenomenon, situation, event or development as accurately and comprehensively as possible (Verschuren and Doorewaard 2010). This type of knowledge is gained in stage *a* and stage *b* of the research framework. The involved stages are given at the end of every stated sub-question. The sub-questions including descriptive knowledge are:

- I *What explains the trend to social entrepreneurship, and specifically in developing economies? (stage a)*
- II *What characterizes social entrepreneurship, and specifically in developing economies? (stage a)*

The descriptive knowledge gained with these two sub-questions defines the scope of the study. Within this scope the study continues with finding explanatory knowledge. Explanatory knowledge intends to demonstrate how a phenomenon originates. In scientific research this usually implies that the background and causes of the phenomenon need to be discovered, and to be specified (Verschuren and Doorewaard 2010). Explanatory knowledge is necessary for the analysis of the empirical data. Explanatory knowledge involves the following sub-questions:

- III *What characterizes the business model and business format of social enterprises in developing economies? (stage b)*

- IV *Which business formats are used by social enterprises in developing economies? (stage c)*
- V *Which business formats seem suitable for social business ventures in the water sector of developing economies? (stage d)*

The above five sub questions involve knowledge needed to answer the main question and do have a logic order related to the stages of the research framework. These sub-questions including descriptive and explanatory knowledge make it possible to answer the prescriptive main research question, hence the academic knowledge contribution of this study. The combination of all five sub research questions conclude in an answer for the main research question.

1.4 Research strategy

A research strategy is a set of key decisions from which a number of other decisions will follow (Verschuren and Doorewaard 2010). The key decisions are based on the research framework as described in paragraph 1.3.2. The next paragraphs individually explain the different components that construct the research strategy including the different stages of the research framework. The analysis made by this study is mainly based on existing literature and material gathered by others and therefore can be classified as a desk study research strategy (Verschuren and Doorewaard 2010).

1.4.1 Literature (stage a)

Literature is used for this study and is used for further understanding of concepts and theories within the context of the study. As has been showed in the research framework, literature is used throughout this study including stage b, stage c and stage d.

1.4.2 Theoretical Framework and comparative case analysis (stage b)

A theoretical framework forms a guide for the theories and key concepts of social entrepreneurship in developing economies. The theoretical framework is used to obtain the social business formats of all individual cases to be used for both comparative case analyzes of stage c and the comparison of both analyzes of stage d. The theoretical framework provide specific boundaries & relationships between the research variables in order to function as a clear basis for the empirical part of the study. The empirical part of the study contains to comparative-case analyzes. Most academic knowledge in the area of social entrepreneurship is currently based on case studies, either a single or comparative case study (Dacin, Dacin and Tracey 2011, Lepoutre, et al. 2011, Short, Moss and Lumpkin 2009). This study involves a comparative case analysis of 29 successful social business ventures in various sectors of developing economies, and a comparative case analysis of 6 social enterprises in the water sector of developing economies. The individual cases are studied on their performed social business model. To gain insights in the cases this study uses combined data

collective methods as typically used for case studies. Data for the individual cases originate from secondary sources and including powerful and inspiring stories of diverse and highly successful individual social entrepreneurs hence highlights three critical biases (Dacin, Dacin and Tracey 2011).

- 1) A bias against learning from failure
- 2) A biased focus on the individual level of analysis
- 3) A bias in terms of the motives and mission of social entrepreneurs

The effect of the bias is minimized by 1) involving cases in the water sector that are no social business ventures but still considered social enterprises, 2) ensuring the reproducibility of this study, and 3) data triangulation. The methodology will be explained in more detail in chapter 6.

1.4.3 Analysis of social entrepreneurship in developing economies (stage c)

The data gained in the previous stage is analyzed to find cross-case pattern in the cases and results in social business formats used by social entrepreneurs in developing economies. Business models are analyzed to look for within-group similarities coupled with intergroup differences (Eisenhardt 1989). Cases are coupled with a similar organization structure that make it possible to find subtle similarities and differences (Eisenhardt 1989). The comparative case analysis results in a table including the social business formats that are used by the 29 studied social business ventures. The results are studied on cross-case patterns that conduct a general social business format and social business formats for every organization structure involved. The same approach is used for the 6 social enterprises studied in the water sector of developing economies.

1.4.4 Social business formats for the water sector of developing economies (stage d)

The final part of this study compares the social business formats found in stage c with the social business formats found in the water sector of developing economies. This results in prescriptive knowledge that explains which business format seems suitable for social entrepreneurship in the water sector of developing economies.

1.5 Research material

The research strategy makes use of different types of research material. The desk study strategy makes use of academic literature as most valued source of knowledge. The next paragraphs explain the use of two sources of research material, academic literature and documents (and other secondary data).

1.5.1 Academic literature

Literature from research papers is analyzed and used as input for the theoretical framework. Furthermore, academic literature is used to find in-depth insights used in the comparative case

analysis. The literature is discovered by making use of academic search engines as Scopus, Web of Knowledge and Google Scholar and originate from various academic journals. Different methods are used to access relevant information (Verschuren and Doorewaard 2010) including:

- Search Indices, searching based on key words;
- Extracts and Reviews, to give a greater insight into literature contents;
- Snowball principle, finding articles through the reference list of found literature.

Literature is used in all stages of the research framework, but for overview purposes only shown in stage *a*. Academic literature is used to find information on social entrepreneurship, developing economies, and the water sector and is an essential input for the theoretical framework.

1.5.2 Documents and other secondary data

Documents are an important source for in-depth knowledge used in the comparative case analysis. Documents provide useful additional information on how social entrepreneurs work and exploit social business opportunities. These documents include project descriptions of the social business ventures and background information on the social entrepreneurs. These documents originate from various sources to fulfill the criteria for source triangulation. Sources include: company profiles, published interviews with the social entrepreneur, websites award descriptions, and other sources of information about the social entrepreneur and its organization.

1.6 Concluding remarks on the introduction

The previous paragraphs explained the background and academic knowledge contribution of this study. The research objective is intended to find prescriptive knowledge that can be used to develop social entrepreneurship in the water sector of developing economies. This knowledge is based on descriptive and explanatory knowledge gained from both theoretical and empirical data studied. This report follows the structure of the research framework and answers the research questions in chapter 8. The bibliography and annexes attached at the end of the report are an integral part of this report to provide a complete overview of the study and to enhance the possibility to reproduce this study.

2 Entrepreneurship and developing economies

The previous introduction started with a short description of the research background. This chapter provides an answer to the first sub research question of this study: *What explains the trend to social entrepreneurship in development economies?* To answer this question, the importance of entrepreneurship for development and economic growth is first explained in section 2.1, and is specified related to developing economies in section 2.2. Of particular interest is the water sector of these developing economies and is discussed in section 2.3. Section 2.4 concludes this chapter by giving an answer on the sub research question stated above.

2.1 Entrepreneurship and economic development

The development of an economy is depending on many different factors including a large number of economic and non-economic variables as climate, education, property rights, saving propensity, presence of seaports etc. These variables influence the economic growth of an economy (Sala-i-Martin 1997, Bleaney and Nishiyama 2002). In recent years entrepreneurship has been included as an important driver for economic growth and development through enhancing employment, innovation and welfare effects (Acs 2008). It is nowadays taken for granted that entrepreneurship is the main vehicle leading to economic growth (Anokhin 2008), with the more entrepreneurs present and active in an economy, the faster the economy will grow (Dejardin 2000). Entrepreneurs affect economic growth by introducing innovations (Acs and Audretsch 2003), by increasing productivity due to competition (Nickell, Nicolitsas and Dryden 1997), and by creating and conducting knowledge spill overs (Carree and Thurik 2003). Knowledge spill overs can be strengthened by creating a knowledge based economy. Consequently, economic policy recommendations that foster knowledge creation result in economic growth (Holcombe 1998, Carree and Thurik 2003). Besides policy influences, a strong developed financial system stimulates entrepreneurship and economic growth. This effect is obtained as financial systems foster productivity improvement and innovations by high quality entrepreneurs and projects (King and Levine 1993), allowing opportunities and businesses to grow. Developed financial systems, policy instruments and the involvement of high quality entrepreneurs result in a positive effect of entrepreneurial activity on economic growth for highly developed economies compared to a negative effect for developing economies (van Stel, Carree and Thurik 2005). In developing economies these strong financial systems, entrepreneurship supporting policies and high quality entrepreneurs are often not available and therefore resulting in a negative effect on economic development. However, in terms of economic growth, data from the World Bank shows high economic growth for developing economies when compared to the developed economies as for example Europe and the United States. This high and increasing economic growth of developing economies, and the high need for development in these economies, is marked by a high

number of opportunity driven entrepreneurs in the developing economies (Naudé 2009). A high number of entrepreneurial activities can be expected in developing economies due to the many opportunities available (Wong, Ho and Autio 2005). However, in reality the entrepreneurial activities lack in many developing economies (Munemo 2012) and particularly in Africa. Generally this is considered to be caused by institutional failures (Naudé 2010). A second reason can be indicated when the concept entrepreneurship is split in two different sub-types of entrepreneurship, 1) local productive entrepreneurship and 2) systemic entrepreneurship (Sautet 2011). Local productive entrepreneurship is entrepreneurship that is active in the local community hence constraint by the extent of the local market. Systemic entrepreneurship makes use of the scope of opportunities in developing economies. The large number of local productive entrepreneurs in developing economies does consequently not influence the entrepreneurial numbers, economic growth, and the development of the economy (Sautet 2011).

2.2 Developing economies

The concept 'developing economies' is often used in the previous sections and needs further clarification to avoid misunderstandings of the concept. Economies can be categorized by the gross national income (GNI) per capita. This study makes use of the 2012 GNI per capita from the World Bank Atlas method to define the developing economies. This method categorizes economies of countries in four categories: 1) low-income, 2) lower middle income, 3) upper middle income, and 4) high income countries. The low income country group consists of countries with a GNI per capita of approximate \$1,000 or less, the lower middle income country group has approximate \$1,000 - \$4,000 and the upper middle income, approximate \$4,000 - \$12,500 (WorldBank 2012). From these categories the low-income and middle-income economies are referred to as developing economies. The use of this term is convenient; it is not intended to imply that all economies in the group are experiencing similar development or that other economies have reached a preferred or final stage of development. Furthermore, a classification by income does not necessarily reflect development status (WorldBank 2012). Most of the developing economies can be found in the global south, where poverty of the population presents a unique challenges and is even recognized as a key element of business in developing economies (Khavul and Bruton 2013). Definitions for poverty vary with a general consensus of including the inability of an individuals to address basic human needs, such as food, clean water, shelter, and access to medical care (Bradshaw 2007). With the high population growth in the global south and a low life expectancy, poverty is still pressing on the GNI per capita in these economies. Hence economic development is difficult for these economies, making it difficult to lose the status as developing economy.

2.3 Water sector of developing economies

The development of entrepreneurship in developing economies is benefitting the overall development of these economies. Of particular interest for this study is the entrepreneurial development in the water sector of developing economies. The previous section mentions the need for human development to improve the economic status of developing economies and to strengthen their economic growth. The United Nations Development Program (UNDP) Human Development Report indicates a strong existing correlation between key human development indicators (income, childhood mortality, and life expectancy) and the access to potable water (WHO&UNICEF 2000). Globally, 1.1 billion people have no access to improved water supply sources and 2.4 billion people have no access to any type of improved sanitation facility. Consequently, potable water is still not available for more than one-third of the world's residents. In particular in Africa, where over 50 per cent of the urban population is not formally connected to water networks (Schaub-Jones 2011) and even more in the rural areas. This problem creates a vicious cycle caused by the limited access to potable water and a lack of the provision of services (Partzsch and Ziegler 2011). Consequently, the human development in developing economies inhibits the economic development. By focusing on development of entrepreneurship in the water sector it is assumed that human development indicators will improve hence the development of the economy.

The water sector consists of all means and activities devoted to the creation of net 'added value' from water resources available on a given territory (UN-Water_TFIMR 2009). The water sector operates in a complex interplay between water resources and the socio-economic and environmental system in a given country or economy. (UN-Water_TFIMR 2009). The water sector comprises two main segments (UN-Water_TFIMR 2009) including:

1. 'resources activities' that influence the spatio-temporal distribution or the quality of the water resources with a view to manage these resources as an asset;
2. 'use activities' that use water in transformation process of social uses (e.g. water supply), economic uses (e.g. agriculture, industry, energy), and environmental uses (e.g. functioning, restoration and conservation of ecosystem services).

The water sector is a sector with a broad scope of products and markets, as water is a commodity used in many ways by various industries. This study includes the second segment, the 'use activities' and particularly in specific industries as (1) water supply and (2) sanitation (water supply and sanitation use around 10% of the total water withdrawal), (3) agricultural water (70%), and (4) industrial water (20%). To further specify and demarcate the study context, this study only involves the first two use activities, water supply and sanitation. Agriculture and industry are not included as

agriculture uses water for the production of crops that are considered to be the main element of the agriculture business. The industry uses water to make other products where water is only used in the process of creating these products. The water sector and its services has long been considered a task of the national and local governments of developing economies (Partzsch and Ziegler 2011). But as seen today, the water sector shows a worldwide drive for privatization, both in developed and developing economies (Wolff and Hallstein 2005). This drive is creating many opportunities for individual entrepreneurship in the water sector of developing economies to start a business venture.

2.4 Concluding remarks on entrepreneurship and developing economies

Entrepreneurship is considered to be an important driver for economic growth. The economies in lower to middle income countries are considered to be developing economies and are highly influenced by poverty and the current state of human development. The overall human development of an economy is influenced by a proper functioning water sector. With the worldwide pattern for entrepreneurship and the large number of opportunities in the water supply and sanitation sector, entrepreneurial activities in this sector are considered to be an important driver for economic growth. However due to institutional failures and the large number of local productive entrepreneurs the effect of entrepreneurship on development of the economy and economic growth is limited. The void left by institutional failures, the worldwide pattern for privatizations and entrepreneurship, and the effect of entrepreneurship on economic development explains the trend toward social entrepreneurship. Social entrepreneurship is a type of entrepreneurship that creates and obtains social value where institutions fail to address the needs.

3 Social entrepreneurship

Social entrepreneurship can emerge when other approaches that support any type of development fail, hence develops the economy and ensures economic growth. This chapter explains the concept 'social entrepreneurship' and answers the second sub research question: *What characterizes social entrepreneurship, and specifically in developing economies?* Section 3.1 discovers general social entrepreneurship knowledge and is divided in several paragraphs explaining the definitions of social entrepreneurship, approaches to create and obtain social value, and the advantages and disadvantages of social entrepreneurship. Section 3.2 specifies social entrepreneurship for developing economies and includes paragraphs that describe the social entrepreneurial development process. Furthermore, the concept social entrepreneurship is specified for the water sector. Section 3.3 explains the sub research question stated above.

3.1 Introduction to social entrepreneurship

Social entrepreneurship is a relatively young field of academic research, dating back to the late 90s. In recent years the concept social entrepreneurship gained in popularity, meaning different things to different researchers with a diverse range of broad to narrow definitions for social entrepreneurship (Austin, Stevenson and Wei-Skillern 2006). Social entrepreneurship is a social mind-set that has a place in any kind of business and setting (Roberts and Woods 2005): in the for-profit entrepreneurial setting, not-for-profit or non-profit setting, the public setting, and within other social issues in any kind of management. This is considered to be the broad definition of social entrepreneurship.

Some researchers state that starting a not-for-profit initiative is social entrepreneurship (Austin, Stevenson and Wei-Skillern 2006, Pomerantz 2003, Lasprogata and Cotten 2003). Others define social entrepreneurship as the process transforming non-profit organizations into a for-profits enterprise (Dees and Anderson 2003, Nielsen and Samia 2008, Wallace 1999). A third vision of social entrepreneurship is the process used by business owners to integrate social responsibility into their operations (Sagawa and Segal 2000).

The different definitions of social entrepreneurship are confusing and consequently much of the academic literature on social entrepreneurship is focused on defining the concept (Mair and Marti 2006, Dacin, Dacin and Tracey 2011, Peredo and McLean 2006, Short, Moss and Lumpkin 2009). This implies that the academic knowledge is gained via conceptual research rather than empirical research. The scope of this study includes a domain that combines social issues and non-profit approaches in an entrepreneurial for-profit approach. This specific focus includes a type of social entrepreneurship that is revenue generating for financial sustainability. To find a suitable working definition for social entrepreneurship in the given domain, several perspectives are discussed in the

following text. First of all, social entrepreneurship is defined as the activity associated with the perception of opportunities to create social value and the creation of organizations to pursue these social values (Haugh 2005). In this definition, the aim of social entrepreneurship is to create social value from an innovation value creating opportunity or an opportunity that can be exploited in an innovative way (Pereido and McLean 2006). These perspectives explain what social entrepreneurship activities are, but cannot be found in the previous mentioned research domain that generates revenue. To be able to fit in the given domain it is necessary for social entrepreneurship to exploit opportunities for social change and improvement with a primary mission to create social value and a secondary mission to create economic value or profit maximization (Mair and Marti 2006, Zahra, et al. 2009). Some researchers prioritize the social mission of social entrepreneurship above an economic mission (Dacin, Dacin and Tracey 2011). However in that case, the economic mission still is considered to be used as a bottom line for self-sustainability of the enterprise. When the social enterprise is not financially self-sustaining it cannot fulfil its social mission and is struggling to survive as a social enterprise, whereas it could survive as a Non-Governmental Organization (NGO) or in another not-for-profit initiative. The institute of social entrepreneurship acknowledge both the social and economic value and combines them into the definition: 'the art of simultaneously pursuing both a financial and a social return on investment (the double bottom line)' (Institute_of_Social_Entrepreneurship 2012), consequently implying that one cannot create value without the other in social entrepreneurship. This for-profit mindset demands entrepreneurial creativity for social entrepreneurship (Nicholls 2010, Pereido and McLean 2006) that includes 1) the recognition and 'relentless' pursuit of new opportunity to further the mission of creating social value, 2) continuous engagement in innovation and modifications and 3) bold action undertaken without acceptance of existing resource limitations (Dees 1998, Pereido and McLean 2006). Therefore, social entrepreneurship is the process of initiating, creating and managing settings for social enterprises (Pereido and McLean 2006). Besides the social and economic value there is a third value related to the environment (Mair and Marti 2006, Zahra, et al. 2009, Haugh 2005), for example being 'green' as in sustainable for the local or global environment. This third value is not a criteria in this study but does not exclude this type of social entrepreneurship either.

The various definitions are concluded in a working definition of social entrepreneurship in a for-profit setting with a view to be (financially) self-sustaining in developing economies. The working definition for this study is defined as:

'Social entrepreneurship is the process of creating and maintaining primary social value and secondary economic value with a for-profit aim or in a for-profit entity with a view to grow the social enterprise and reach more people in need.'

Individuals involved in social entrepreneurship are called social entrepreneurs, and are referred to as any person, in any sector, who runs a social business enterprise. Being engaged in a social enterprise is not necessarily the same as being a social entrepreneur. A social entrepreneur, first of all, satisfies the conditions of entrepreneurship (Perego and McLean 2006) by starting or founding a social organization or social enterprise. When the organization is financially sustainable it is often called a social business venture.

The given working definition of social entrepreneurship indicates a clear direction towards for-profit social entrepreneurship and excludes all other types of social entrepreneurship that, for example, follow a not-for-profit or NGO kind of approach or structure.

3.1.1 Social entrepreneurship compared to traditional entrepreneurship

Social entrepreneurship is defined with a for-profit aim, hence might be considered to be the same as a traditional enterprise. This paragraph explains the differences between both types of entrepreneurship. The first part of this paragraph explains the similarities between social entrepreneurship and traditional entrepreneurship. The second part of this paragraph discusses the differences.

Similarities between traditional and social entrepreneurship

Traditional entrepreneurship recognizes and acts upon opportunities to improve systems, create solutions, and invent new approaches (Seelos and Mair 2005). Social entrepreneurship uses a similar approach by improving social systems and creating innovative approaches to solve social problems (Seelos and Mair 2005). There are several similarities between social entrepreneurship and traditional entrepreneurship. First, both types of entrepreneurship challenge conventional wisdom to gain competitive advantage or solve the problem in a better, easier or cheaper way (Yunus, Moingeon and Lehmann-Ortega 2010). Second, both types of entrepreneurship leverage expertise and resources by setting up partnerships to gain access to new information or resources and to grow their business (Yunus, Moingeon and Lehmann-Ortega 2010). Third and final, both types of entrepreneurship undertake continuous experimentation to find another route towards a required solution or learning (Yunus, Moingeon and Lehmann-Ortega 2010). Till so far, social entrepreneurship with a for-profit aim can be seen as traditional entrepreneurship.

Differences between traditional and social entrepreneurship

The differences occur when the objective, or aim, of social entrepreneurship is studied, the objective of social entrepreneurship differs significantly from the objective of traditional entrepreneurship (Mair and Marti 2006, Murphy and Coombes 2009). Four differences between social entrepreneurship and traditional entrepreneurship can be stated. First, social entrepreneurship

searches for novel means to enhance social change (Murphy and Coombes 2009). This different aim results in entrepreneurship that has no intention to maximize profit, although relying on revenue streams, like traditional entrepreneurship does (Murphy and Coombes 2009). In traditional entrepreneurship, social values are seen as a by-product with the main objective of the enterprise to create economic value (Yunus, Moingeon and Lehmann-Ortega 2010, Venkataraman 1997). In the objective of social entrepreneurship it is the other way round. Social value creation is the primary objective and economic value creation is a by-product that allows the organization to achieve sustainability and self-sufficiency (Mair and Marti 2006, Seelos and Mair 2005, Santos 2012). Second, social business ventures are not engaged in contest due to their social objectives and rather learn from each other and share best practices (Yunus, Moingeon and Lehmann-Ortega 2010, Santos 2012). Traditional entrepreneurship is continuously in contest as it aims to maximize economic value. Third, social entrepreneurship has to be innovative as the individual situation of social problems differ from place to place whereas traditional entrepreneurship can be successful without being innovative by copying a successful business format from another enterprise (Shaw and Carter 2007). A social entrepreneur can copy a business format to pursue social change but the local situation is different and therefore needs to be adapted to the local needs. Fourth, traditional entrepreneurship operates based on a wide range of personal reasons from the individual customers, whereas social entrepreneurship is based on homogenous and shared values within the local community (Murphy and Coombes 2009).

Overall social entrepreneurship is a type of traditional entrepreneurship but with a different objective, without contest or profit maximization, that is always social, likely to be innovative and has a community approach instead of an individual customer approach.

3.1.2 ‘Social’ in social entrepreneurship

Social entrepreneurship is a different type of entrepreneurship due to its social objective. But what and when is an objective social? To be able to answer this question an assumption can be made that a social objective includes a process for creating and obtaining social value.

Social value is defined as the social impact that a business enterprise has (Dees 1998). This social value can be achieved by being innovative, proactive and risk oriented (Weerawardena and Mort 2006). This social value can be achieved in different ways; for example, providing food for the homeless, help young girls to get education or improve employment possibilities in the rural areas. Therefore social value can be created by initiatives that addresses social needs and/or drives social transformation (Mair and Schoen 2007). It furthermore is found in products and services that cater directly to the basic human needs that currently remain unsatisfied by the economic and social

institutions (Seelos and Mair 2005). This explanation give an indication of what social value comprises. However, in practice social impact and social value means different things to different people, depending on their personal and cultural backgrounds (Seelos and Mair 2005) and consequently it is impossible to decide which social value is good or best. This study neither assumes social entrepreneurship to be good, but attempts to articulate the social issue in entrepreneurship. The study assumes that creativity is needed to be able to capture and catalyze the social value in entrepreneurial approach.

Social entrepreneurship is vehicle to create social value and has a social impact on society, but is not the only approach to obtain social impact. The social entrepreneurial approach towards obtaining social value and creating social impact has been explained before. The next parts explain why the social entrepreneurial approach has an advantages on the approach of the other actors in the third sector including 1) government and 2) civil society, as part of the public sector, and 3) private businesses as part of the private sector. It has to be noted that this research does not imply that the social entrepreneurial approach has a higher social impact than the other approaches. It focusses on combining the approaches to fill the void left by each individual approach and therefore creates social impact on areas where these individual approaches fail to create social impact.

Governmental approach

People tend to focus on governments and institutional markets as main forces to create social impact and social value creation. The government can obtain social impact by creating laws and by implementing these law directly (Partzsch and Ziegler 2011). Social entrepreneurship cannot use laws directly (Partzsch and Ziegler 2011), but has an important role in this governmental approach. Social enterprises can enhance or undermine governmental efforts to become more efficient and gain social impact more effectively. First, because social entrepreneurs have a greater freedom of action towards social issues (Dees 2007), hence can act faster than public officials. Second, social entrepreneurship can target a specific community or market which is difficult for the government as they have to involve everyone in the state (Dees 2007). Therefore, social innovations and experiments are unlikely to start and become effective driven by governmental organizations (Dees 2007). Third, social entrepreneurs have access to private resources while this is rare for the government (Dees 2007, Santos 2012) and social entrepreneurs can explore a wider range of alternatives as they are not constrained by bureaucratic rules, legislation and political considerations (Dees 2007). On the other side, the access to capital is larger by governments than for social enterprises. Fourth and final, although social entrepreneurs cannot use law directly they do have concrete ideas and powerful means to mobilize resources and consequently affect laws (Partzsch and Ziegler 2011).

Civil society approach

At first one can argue that the approach to improve social need of both civil society and social entrepreneurs are the same. However, the way each pursues their goals and objectives is a different distinctive way. First, civil society tends to treat symptoms by focusing on the activities or processes to achieve results, for example vaccinating children and not the reduction of diseases; whereas social entrepreneurs survive by, and focus on, the results itself (Katzenstein and Chrispin 2011, Tan 2004). The process of achieving the results is of less importance, as in the sense that the quality of the process makes the system more or less efficient, as the goal of the system is to reduce diseases. Second, civil society implements international aid to the local level with the aim for large-scale change and is a top-down approach. Social entrepreneurship focusses on the social needs of a community and therefore uses a bottom-up approach (Katzenstein and Chrispin 2011). The bottom-up approach is considered to be more effective but with the downside that it is difficult to gain large-scale impact. Third and last, social entrepreneurship empowers individuals to pursue social change instead of helping people in their direct need by giving aid and relieving suffering as civil society generally does (Dees 2012). Therefore it can be considered a reasoned investment to solve problems and not as a gift. When people notice that social entrepreneurship can contribute to solving social issues in a more financially independent and sustainable way, they will be less inclined to support the civil society approach (Witkamp, Royakkers and Raven 2011).

Private business approach (Corporate Social Responsibility)

A trend occurs in the private business sector to include a strategically social purpose to gain an added value and competitive advantage (Johnson 2003) by enterprises. The difference between a private businesses using corporate social responsibility compared to a social entrepreneur is related to their objectives. The social responsible private business is associated with a profit maximizing motive, whereas social entrepreneurship strives for social impact and may need to make surplus to assure its financial sustainability (Mair and Marti 2006, Popoviciu and Popoviciu 2011). In order to become financial sustainable they become entrepreneurial in the private business sense (Popoviciu and Popoviciu 2011).

The three different approaches compared to the social entrepreneurship approach differ mainly in their objective to create social value. This study examines the social entrepreneurial approach as the advantages make it possible to fill the void lefts by institutional failures caused by the above explained approaches. This idea is strengthened by the current trend and increasing numbers of social enterprises in both developed and developing economies.

3.1.3 Advantages and disadvantages of social entrepreneurship

The social entrepreneurship approach has benefits over the other approaches in the third sector. This paragraph is split in two parts, the first part explains the advantages social entrepreneurship itself and the second part explains the disadvantages of social entrepreneurship.

Social entrepreneurship is an increasingly used approach to create social impact with important advantages. These advantages are based on the wide range of definitions and are directly linked with the working definition of social entrepreneurship. However, it does not imply that all mentioned advantages can be applied to all definitions of social entrepreneurship. The advantage of social entrepreneurship is given for the for-profit type of social entrepreneurship and consists of seven individual advantages. First, social entrepreneurship creates revenue-generating opportunities with social impact, and due to its entrepreneurial approach it can result in economic efficiencies (Short, Moss and Lumpkin 2009). Hence, social entrepreneurship is a sustainable approach to obtain social impact. Second, social entrepreneurs are comfortable to compete for financial resources (Witkamp, Royakkers and Raven 2011) and do not completely rely on gifts from donors. Third, social enterprises are intended to create lasting social changes for disadvantaged communities and therefore do not aim for short term results and entrepreneurial exit (Murphy and Coombes 2009, Haugh 2005) hence can create social impact. Fourth, social entrepreneurs have strong benefiting relationship with their customer. This relationship creates a valuable asset for the work of the social enterprise. For example, it creates a high understanding and specific knowledge of the customer, and social resources to facilitate new social entrepreneurial discoveries (Murphy and Coombes 2009, Haugh 2005). Fifth, social entrepreneurship does not focus on the customer satisfaction of individuals. The individuals who benefit from a social enterprise do not have the option to choose from several similar enterprises. Therefore the focus of a social enterprise is on the intended social change outcomes of a community rather than an individual customer (Johnson 2003). This approach avoids competition and strengthens the adoption of social enterprises in a community. Sixth, social entrepreneurship uses multi-valued innovation for solving complex social problems and is likely to take into account costs that current types of innovation and organization have great difficulty in finding (Witkamp, Royakkers and Raven 2011). Seventh and final, social entrepreneurship creates a radically new solution to a social problem with the potential to revolutionize a whole sector, change an entire system locally and globally (Sen 2007) which changes the scope of the social impact of a social enterprise.

Although the advantages are promising, the disadvantages cannot be neglected. The first disadvantage is the difficulty to assess social value, social impact, and social return on investment (Dees 2007, van Rooyen, Ellis and Strijbos 2011, Haugh 2005, Katzenstein and Chrispin 2011). For-

profit organizations measure their performance by their financial returns to the shareholders. The impact of social enterprises should be quantified to the nature of their returns and therefore their impact, and on the evaluation of it (Mair and Marti 2006, Haugh 2005). The social impact of social entrepreneurship varies per enterprise, consequently there is no possible general measurement to measure the returns of a social enterprise. The second disadvantage is the difficulty to attract investors. Investors are not able to get profits from their investments and can only invest on emotion and expressive reasons in a social cause (Dees 2007, Yunus, Moingeon and Lehmann-Ortega 2010, Katzenstein and Chrispin 2011). This investor's point of view, once invested, results in a third disadvantage based on the idea that the investor remains the likely owner of the enterprise and thus can decide on the future course of the social enterprise and its social impact (Yunus, Moingeon and Lehmann-Ortega 2010). This has an effect on the self-sustainability of the social enterprise and can have an effect on the objective of the enterprise in a way that it changes to a for-profit enterprise without social goals. A fourth disadvantage can be addressed when the investor is a for-profit enterprise, the for-profit enterprise thrives better when they help social enterprises through partnering or creating alliances so they are aligned with that social cause. A 'green washing' effect can occur by this alignment to increase the market value of the for-profit enterprise (Murphy and Coombes 2009, Peredo and McLean 2006). The fifth disadvantage of social entrepreneurship is the vague concepts of social opportunities and social impact (Weerawardena and Mort 2006, Katzenstein and Chrispin 2011). As a result it is hard to determine whether a social entrepreneur is creating sufficient social value to justify the resources used in creating that value (Dees 1998). The sixth and final disadvantage is the local focus of social entrepreneurship. Social enterprises mostly operate in local communities with their own needs and cultures. This makes it hard to scale the enterprise up to a larger area as social needs and the culture changes every time (Dees 2007). Furthermore the cultural and political landscape on the social issues varies frequently (Dacin, Dacin and Tracey 2011, Katzenstein and Chrispin 2011) making it difficult to anticipate on any change in business environment.

3.2 Social entrepreneurship in developing economies

The focus on revenue generating social enterprises can be useful in developing economies especially due to the combination of the governmental, civil society and private sector approaches. Social entrepreneurship are important in development as studies shot that governments in developing economies often fails to assume its role in creating and strengthening social institutions (Mair and Marti 2009). Therefore, an opportunities for social entrepreneurship is created.

Some of the most outstanding innovations in social entrepreneurial enterprises originate from developing economies and address basic human needs (Seelos and Mair 2005). Social

entrepreneurship is well established in these scope and plays an important role for the provision of public goods on a spectrum from small-scale, local solutions to poverty and social deprivation and functioning as a quasi-government in terms of welfare and employment (Nicholls 2010). The potential for social entrepreneurship in developing economies is present, though it is challenging due to the lack of institutional structures and (Seelos and Mair 2005) the lack of access to capital (human, social and financial, and to exploit entrepreneurial opportunities (Seelos and Mair 2005, Aghion, Caroli and Garcia-Penalosa 1999, Fishman and Simhon 2002, Khavul and Bruton 2013), and government failures (Mair and Marti 2009).

3.2.1 Social enterprise development process

Many social enterprises operate in developing economies (Ashoka 2014) and creating social impact in various ways. This paragraph explains the process to develop a social enterprise.

Entrepreneurial activities start by generating new ideas (Nel and McQuaid 2002). Entrepreneurship and social entrepreneurship is based on the decision to develop a firm and earn income from it rather than working for a wage (Bradley, et al. 2012). This decision can be based on a (1) constraint-free choice, in which it is the free will of an individual to start a firm (Bradley et al. 2012), or based on a (2) constraint-present choice in which constraints such as financial, educational and social constraints are present and force the entrepreneur to develop a business (Bradley, et al. 2012). This study expects to find the second type choice as the most common for developing economies due to the absence of wage jobs and the pressing need to earn income. An important distinction should be made in the constraint-present choice between necessity-driven entrepreneurship and opportunity-driven entrepreneurship. Opportunity-driven entrepreneurship is not a forced choice, but still constraint-present, and therefore allows preparation, planning and due diligence (McMullen, Bagby and Palich 2008). Necessity-driven entrepreneurship is about businesses started in an effort to provide for the basic human needs (Bradley, et al. 2012) of the entrepreneur and is less likely to have innovative opportunities than opportunity-driven entrepreneurship. However, both entrepreneurial types can generate resources needed to improve poverty but with a different background for the creation of ideas. When the idea is generated the social entrepreneur has to gather resources and overcome institutional barriers to be effective and have a mandate to pursue the objectives (Bradley, et al. 2012). The last step is to change from leadership driven to management driven so that the organization will survive and be self-sustaining even when the original team was not involved in a management role (Bradley, et al. 2012). Resources are essential for every social enterprise and these resources are often not owned by the social enterprise itself. Therefore it can be considered to be essential to partner with other organizations that have the needed resources. The kind of partnership and the possibilities are depending on the environment in which the social enterprise is active.

3.2.2 Social entrepreneurship and water

Social entrepreneurship has potential to develop economies and maybe even more potential to development the water sector of developing economies. The United Nations Development Program (UNDP) Human Development Report cites that a strong correlation between key human development indicators (income, childhood mortality, and life expectancy) and the access to potable water (WHO&UNICEF 2000) exists. Unfortunately potable water is still not available for more than one-third of the world's residents, in Africa over 50 per cent of the urban population is not formally connected to water networks (Schaub-Jones 2011). This problem creates a vicious cycle given by the limited access to potable water and a lack of the provision of services (Partzsch and Ziegler 2011). It is impossible, due to the vicious cycle, to improve national development without access to clean potable water (Partzsch and Ziegler 2011). This section explains what the water sector is, and what the current and potential role of social entrepreneurship in the water sector is. Social entrepreneurs in the water sector are agents that perform functions and provide services that have previously been considered to be the sole authority of states and are characterized by their authority gained by: (1) their innovative potential, (2) local embeddedness, (3) educational efforts, (4) additional sources of accountability and legitimacy (Partzsch and Ziegler 2011). Governments often fail to offer these functions whereas social entrepreneurship search to find innovative ways to overcome these institutional failures. Currently there are a few social entrepreneurial initiatives in the water sector of developing economies (Ashoka 2014, Schwab_Foundation 2014, Skoll_Foundation 2014) of which at the time of writing this thesis none included a for-profit objective. Therefore, this research aims to find a business format to get these social enterprises self-sustaining by creating a revenue.

3.3 Concluding remarks on social entrepreneurship

Social entrepreneurship is defined as the process of creating and maintaining primary social value and secondary economic value with a for-profit aim or in a for-profit entity, with a view to grow the social enterprise and reach more people in need. This research includes social enterprises with a for-profit aim, as for profit social enterprises have the potential to scale up their activities and remain financially self-sustaining. Social entrepreneurship is characterized by two key elements that include an overarching social mission combined with entrepreneurial creativity to create advantages over various other approaches. The range of social missions used by social enterprises is broad. This study therefore neither assumes a social mission to be good or better than others, but attempts to articulate the social issue in entrepreneurship. The special focus of this study is on developing economies mainly in the global south, as most research on social entrepreneurship is carried out in developed economies. Social impact created by social entrepreneurs and their impact on the economy is needed to strengthen social institutions left by other approaches. This does not imply

that the social entrepreneurial approach has a higher social impact than the other approaches. Social entrepreneurship in developing economies is potential but has a challenge in starting their operation and in finding resources. Although the environment of every social enterprise is different the social entrepreneurship development process always starts with an idea generation that is either opportunity driven or necessity driven. The second step is to find resources and to overcome institutional problems. The third and final step is to turn the leadership into management that is important for the self-sustainability.

4 Social business formats

Social entrepreneurs make use of a model that is driving their social business. The business model used by a social entrepreneur for operating the social enterprise is defined as a social business format. This social business format is derived from a business model that is normally used in traditional entrepreneurship. This chapter answers sub research question three: *What characterizes the business model and business format of social enterprises in developing economies?* Section 4.1 explain the concept 'business format' and relates the business formats to social entrepreneurship in section 4.2. Section 4.3 states the concluding remarks of this chapter.

4.1 Business model & business format

The concept 'business model' is defined in many different ways by different researchers; including terms as strategy, business-concept, revenue-model, economic-model and business model itself (Zott, Amit and Massa 2011, Morris, Schindehutte and Allen 2005, Trimi and Berbegal-Mirabent 2012). A frequently used definition for business model is 'the concise representation of how corporate decisions are managed with respect to strategy, architecture and economy to create competitive advantages in defined markets' (Morris, Schindehutte and Allen 2005). A definition that describes the internal competencies of an enterprise. Another definition of business models as the structural pattern, describing how the negotiations between a corporation's headquarters and all the external agents in the product and process markets are organized (Zott and Amit 2008). In later years the same authors use the following definition, a business model is the content, structure, and governance of transactions designed to create value through the exploitation of business opportunities (Zott, Amit and Massa 2011) and is therefore more network oriented. The business model is often focused on cooperation, joint value creation and partnership within the enterprise and with other enterprises (Magretta 2002, Mansfield and Fourie 2004, Mäkinen and Seppänen 2007). In general the business model is used to explain in which way 1) the activities of an enterprise work together to execute the strategy of that enterprise and 2) the way the enterprise is combining strategic formulation and implementation (Richardson 2008). In other words, the business model

contains both the content and process of ‘doing business’ and the ‘logic’ of a business (Casadesus-Masanell and Ricart 2010). In traditional entrepreneurship the business model (in its fundamental level) is defined solely in terms of the enterprises economic model (Morris, Schindehutte and Allen 2005). For social entrepreneurship this is not sufficient as social entrepreneurship does not strive to only achieve economic value but aims for both social and economic value.

This study uses the business model of social enterprises to find the success factors that lead to the success of the social enterprise that is studied. The success of a business model includes a wide range of financial performance measures as revenue growth, profitability, market capitalization, and equity (DeYoung 2005, Rédis 2009), additionally for social enterprises the social value provided to stakeholders can be used to measure the success (Mair and Schoen 2007). Concluding, the business model of a social enterprise is used to find out which factors lead to measurable success, both in creating financial and social value. A business model adjusts to on-going experimentation, is evolving over time and affected by environmental changes (Morris, Schindehutte and Allen 2005). Therefore this study makes use of the business format of a social enterprise. A business format is a design (format), at a certain stage of a business life cycle that explains in which way the activities of an enterprise and its partners work together to execute the strategy at that specific moment in time. A business format can be seen as a checklist with a yes or no answer giving answers on the use of the current business model. The answers to this checklist, hence the business format, might change depending on an enterprises life cycle.

4.2 Social business format

The social business format that is used by this study is based on the business model of Hamel (2000). Hamel (2000) defines a business model as “business concept that has been put into practice” (Hamel 2002). This definition makes it possible to study a business model from that perspective rather than a model that will be put in practice. This research makes use of the components of a business model as shown in Table 4-1 (Hamel 2002). These components are used to find patterns in the social entrepreneurial business models and has been used in previous research by Mair and Schoen (2007).

Table 4-1 Components of a business model (Hamel 2002)

Customer interface	Core strategy	Strategic resources	Value network
Fulfilment & Support	Business mission	Core competencies	Suppliers
Information & Insight	Product/Market scope	Strategic assets	Partners
Relationship dynamics	Basis for differentiation	Core processes	Coalitions
Pricing structure			

The next paragraphs explain the sub-components explained in every column divided under the four individual components of a business model for a social enterprise: customer interface, core strategy, strategic resources, and value network. The various sub-components have indicators that specify the choices made in that specific sub-component. Combined together, the set of indicators compose the used social business format. The indicators are not mutually exclusive but show the possibilities a social enterprise can use per sub-component. Due to the hybrid nature of social enterprises it is assumed that social enterprises combine different indicators to create social impact and financial sustainability.

4.2.1 Core strategy

The core strategy of a firm explains what the social enterprise chooses to compete in (Hamel 2002). The first sub-component in this component is the business mission that captures the overall objective of the strategy (Hamel 2002). The objective of a social enterprise can be either opportunity or necessity driven (Hechavarria and Reynolds 2009). The second sub-component is the product/market scope that is about market in which the firm competes (Hamel 2002), in other words the breadth of the business activities and the range of product types and customer types (Miller 1987). Indictors for this scope vary widely and are nog easy to generalize due to the wide range of social enterprises analyzed in this study. The first set of indicators is linked with the breadth of the business activities. Markets in developing economies are largely absent whereas the same markets are mature in the developed countries. This results in a choice to build a new market (Seelos en Mair 2007), or to exploit an existing market for their business activities. The second set of indicators is the breadth of the product/service range that can either be focused on a single product/service or a broad group of products/services (Hofer en Schendel 1978). The third sub-component includes the way in which the social enterprise differentiates itself from others (Hamel 2002). Differentiation strategies therefore refer to the way an enterprise makes the products/services different from other firms as a way to reduce competition (Chamberlin 1948). A social enterprise does not aim to be competing with other social enterprises, therefore the differentiation has to be found in comparison with traditional enterprises. For social enterprises this includes the creation of social impact. In developing economies the Millennium Development Goals (MDGs) of the United Nations provide a valid operationalization of social needs and the impact created for these social needs (Seelos and Mair 2005). This study assumes that the eight MDGs can be generalized in the following three ways of differentiation in creating social impact: 1) income generation, 2) human capability building, and 3) community development (Nielsen and Samia 2008).

4.2.2 Strategic resources

The strategic resources component of a business model is about the resources that create a competitive advantage for the social enterprise (Hamel 2002). The first sub-component is about the core competencies, in other words 'what the firm knows' (Hamel 2002). One of the advantages of social entrepreneurship is a strong benefiting relationship with the customer. Therefore customer knowledge is essential, furthermore they can have 1) entrepreneurial, 2) managerial and 3) technological know-how (Nielsen and Samia 2008). The second sub-component includes the strategic assets of a firm. Strategic assets are the valuables a social enterprise owns (Hamel 2002). For a social enterprise this can be human resource, financing, fixed assets or other resources (Nielsen and Samia 2008). The third and last sub-component is about the core processes of a social enterprise or what the activities of the social enterprise are (Hamel 2002). Social entrepreneurship uses innovative approaches to create social impact. There are three types of innovation: 1) product innovation that creates a new product, 2) process innovation which is a new process to create a product or service, or 3) business model innovation that is a new way of working (Smith 2010).

4.2.3 Customer interface

The third component of the business format explains the interface with the customer including the sub-components: 1) fulfillment and support that refers to how the social enterprise reaches customers, 2) information and insight that refers to the ability of social enterprises to extract insight from the customer, 3) relationship dynamics explaining the nature of the interaction, and 4) pricing structure which is about the way the social enterprise creates revenue (Hamel 2002). Social enterprises have many different types of customers and interact in a great many ways. This study assumes that the way in which the social enterprise reaches the customers and extracts insights from the customers is highly depending on the type of business of the social enterprises. Hence, this study combines the sub-components 1 and 2 to a single sub-components 'organization structure'. In general there are five types of organization structure variables to be defined: 1) sole trader (usually one persons that provides a service), 2) partnership (business activities are related to 2 or more persons), 3) limited single company (owned by shareholders), 4) limited umbrella company, 5) franchises (licensing agreements for a product or service), and 6) co-operatives (equalitarian type of business in which every individual is equally important) (Campbell en Craig 2005). The third sub-component includes the relationship of the social enterprise with the customers. "Is the interaction face to face or indirect? Is it continuous or sporadic; how easy is it for the customer to interact with the producer; what feelings do these interactions invoke on the part of the customer; is there any sense of 'loyalty' created by the pattern of interaction" (Hamel 2002). The last three questions are subjective to psychological observations as the answer to the question might be interpreted by

individuals differently. Therefore the focus of this study only includes the variables direct, indirect, continuous and sporadic. The fourth and final sub-component is the pricing structure and refers to the revenue generating activities. Hamel (2002) is mainly focusing on the sales of products that can be either sold directly to the customer and indirectly through another organization. Besides the direct sales of products/services it is also possible to give out loans as a social enterprise and receive interest on the loans as pricing mechanism.

4.2.4 Value network

The value network component is about the surrounding relations that complement and amplifies the social enterprise's resources (Hamel 2002). The first sub-component in this component includes suppliers for additional resources (Hamel 2002). On the supplier sides the likely players are individuals, employees (including enterprise partners through cooperatives), Small and Medium Enterprises (SMEs), large national firms, multinationals and NGOs (Nielsen and Samia 2008). Due to the diverse range of social enterprises analyzed in this study it is not possible to further specify the variables. The second sub-component describes partners that supply critical complements to a final product or solution (Hamel 2002). Social entrepreneurship acts in the third sector together with different types of organizations that often help financing their activities. Due to the wide range of social enterprises in this study, a broad scope of partners are indicated in three categories: governments, foundations and businesses. The third sub-component discusses coalitions and involves the same actors as for partnerships; however coalition members are more than partners as they directly share the risks and benefits from the social enterprise.

4.3 Concluding remarks on social business formats

This research provides an overview on business formats based on Hamel (2002) used by social enterprises in developing economies. A social business format is characterized by four components of the business model: 1) core strategy, 2) strategic resources, 3) customer interface, and 4) value network. Every component consist of sub-components and variables that are found in academic literature and applicable to social entrepreneurship in developing economies.

5 Theoretical Framework

The main goal of the theoretical framework is to provide specific boundaries & relationships between the research variables in order to function as a clear basis for the empirical part of the study. The theoretical framework relates the literature knowledge obtained from previous chapters. This chapter explains the theoretical framework and how the different components relate to each other.

The objective of the study is to find business formats for social entrepreneurship that seem to be suitable for the water sector of developing economies. The study makes use of the organization theory to study the success, and survival of social enterprises in developing economies and their water sector. Furthermore, the study relates on academic knowledge on social entrepreneurship. This study does not assume social entrepreneurship to be good or better than other approaches to create and obtain social value. Both the organization theory and social entrepreneurship literature are interrelated as both knowledge areas influence each other within the scope of this study. The study makes use of the business model framework of Hamel (2002) as a tool to study social enterprises in their entirety. The business model framework consists of four components and several sub-components. An overview of the components is provided in Table 5-1.

Table 5-1 Components of a business model based on (Hamel 2002)

Customer interface	Core strategy	Strategic resources	Value network
Type of Organization	Business mission	Core competencies	Suppliers
Relationship dynamics	Product/Market scope	Strategic assets	Partners
Pricing structure	Basis for differentiation	Core processes	Coalitions

The use of this business model framework has been applied before in a qualitative and explorative study of Mair and Schoen (2007) that addresses how social entrepreneurs successfully combine social and economic value creation in a financially self-sustained manner (Mair and Schoen 2007). This study makes use of the same approach and aims to address how business models are composed in various organization types that seem useful for the water sector of developing economies. The business model combines all gained knowledge on social entrepreneurship and the organization theory in a social business format. A social business format consists of the four components of the business model: 1) core strategy, 2) strategic resources, 3) customer interface, and 4) value network, and its underlying set sub-components and variables. The set of variables originates from combining social entrepreneurship literature with the business model framework of Hamel (2002) and results in a checklist of possibilities that compose the business model of a social enterprise. The complete checklist is provided in Annex I and is used to study the various social enterprises analyzed by this study. Two comparative case analyses study the social business formats in both a for-profit and a

non-profit setting. The for-profit setting consist of social business ventures in various sectors of developing economies. The non-profit setting is entirely populated by social enterprises in the water sector as none of the cases found in the water sector are categorized as social business ventures.

6 Methodology

This chapter explains the methods used for the empirical part of the study. The methodology comprises both the individually studied cases of social entrepreneurship and the comparative case analyzes. Section 6.1 describes the strategic sample of this study and is divided in a paragraph explaining the selection of the sample and the procedure followed to collect the data. Section 6.2 explains the composition of the social business formats and the corresponding comparative case analyzes, both for social business ventures and social enterprises in the water sector of developing economies. Section 6.3 describes the methodology used to compare the social business formats from the social business ventures with the initiatives in the water sector.

6.1 Strategic sample

The strategic sample consists of successful cases of social entrepreneurship with a for-profit entity, also called social business ventures. The following paragraphs explain the sample selection method, a description of the selected social enterprises and the procedures used to collect the data.

6.1.1 Sample selection

To be able to select social enterprises that are proven to be successful this study makes use of existing databases with social enterprises that fulfill a specific set of selection criteria. In the field of social entrepreneurship, there are many different organizations active with a few organizations that are found prominent in academic literature and debates on social entrepreneurship (Nicholls 2010). The study of Nichols (2010) describes several groups of organizations active in the field of social entrepreneurship and has characterized them into four groups: governments, foundations (UnLtd and Skoll Foundation), fellowship organizations (Ashoka and Schwab Foundation), and network organizations. Table 6-1 provides an overview of the impact each organization has based on the reflexive isomorphism. Reflexive isomorphism is a legitimating strategy in which organizations actively engage in processes that align field-level and internal logics to shape emergent institutional field as closed systems of self-legitimation (Nicholls 2010). The definition of social entrepreneurship used by this study combines a return on investment with maximizing leverage effect to build social value or social capital. From Table 6-1 it becomes clear that either foundations or fellowship organizations strive this effect. Prominent foundations and fellowship organizations operating globally are: 1) Skoll Foundation (Skoll_Foundation 2014), 2 Ashoka (Ashoka 2014) and 3) Schwab Foundation (Schwab_Foundation 2014).

Table 6-1 Impact of organizations in social entrepreneurship (based on (Nicholls 2010) p. 624)

Type	Internal Logic	Logic of reflexive isomorphism	Legitimizing discourse
Government	Deliver public goods	Maximize efficiency, responsiveness, sustainability	Business model ideal type
Foundation	Mobilize resources to bring about change	Maximize return on investment	Individual entrepreneur
Fellowship organization	Build social capital	Maximize leverage effects	Individual entrepreneur
Pure network organization	Build community voice	Maximize engagement and empowerment	Social justice

The fellowship organization Ashoka is the largest body of social entrepreneur. Their database contains more than 3,000 social entrepreneurs globally. The large number of social entrepreneurs makes this database useful for the selection of a large sample. However, many of these social entrepreneurs work in a non-profit entity. This study aims to examine social enterprises in a for-profit entity, hence cannot be obtained from the database of Ashoka. The same argument applies to the Skoll Foundation. The Skoll Foundation has a focus group on water and sanitation but does not categorize social enterprises on being financially self-sustaining. The database of the Skoll Foundation is therefore considered to be not suitable. The Schwab Foundation provides a suitable database for the strategic sample as this database includes and categorizes social business ventures and social enterprises in the water sector. The Schwab Foundation was created by Klaus Schwab, the founder of the World Economic Forum. The objective of the foundation is to identify, reward and disseminate examples of outstanding social entrepreneurship by creating awareness on the significance of social entrepreneurship for societies (Schwab_Foundation 2014). The Schwab Foundation cannot be considered to be a grant-giving body but rather attempts to build a community of practices and provides access to the World Economic Forum (Nicholls 2010). The social entrepreneurs and social enterprises that are part of the Schwab Foundation network are selected based on several criteria (SchwabFoundation 2014). The first criterion, a social enterprise needs to achieve transformative social change through application of innovation in either a new product or service, a new production or distribution method, a new labor supply, the reformulation of an existing product/service for underserved populations, and/or new organizational structures or funding models (SchwabFoundation 2014). Second criterion, the social enterprise should be organizational sustainable including financial sustainability. The Schwab Foundation does not include start-ups or pilot projects and social enterprises are at least three years in operation (SchwabFoundation 2014). This criterion ensures that the social enterprises generate impact, are moving away from donor

dependency and have strong partnerships with key-stakeholders. Third criterion, the social enterprise has proven social and/or environmental impact by having a monitoring and evaluation mechanism so the social enterprise can create more inclusive societies (SchwabFoundation 2014). Fourth criterion, the social entrepreneur's initiative has spread beyond its original location and adapted successfully in another setting. Making sure that the business model and business format is generally applicable. Fifth criteria, the social enterprise is scalable to other areas and the sixth criteria to use the social entrepreneur as ambassador to interact at peer-to-peer level with CEOs and public figures (SchwabFoundation 2014). The last three criteria ensure the availability of data and the scope of impact of these social enterprise for this study. Therefore, this study assumes that the social enterprises of the Schwab Foundation network are tested and proven to be social entrepreneurs, to use a successful and sustainable business model, and to have impact on communities and the inclusiveness of societies.

The database of the Schwab Foundation is selected for several reasons. First, because the Schwab Foundation has been supporting social entrepreneurship over an extended period of time and with a global perspective, hence has sufficient information and social enterprises. Second, the organization has a selection process in which the social entrepreneur must elaborate on the social problem they address and entrepreneurial model they pursue. Third, the Schwab Foundation is selected for their categorization of the organizations. The Schwab Foundation divides the social enterprises in 1) leveraged non-profit ventures, 2) hybrid non-profit ventures, and 3) social business ventures (Schwab_Foundation 2014). The social business ventures are of particular interest for the cross-case analysis of social enterprises in developing economies. Social business ventures are ventures in which the social entrepreneur sets up a for-profit entity or business to provide a social or ecological product or service and combines financial and social returns (Schwab_Foundation 2014).

The selection procedure of this study first selected social enterprises in developing economies 1) Africa, 2) Asia and 3) Latin America. This study assumes that these areas foremost included low-income to middle-income economies. Within this geographic scope the social business ventures are selected when they are social business ventures. The selected social business ventures are checked on the availability of secondary data both academic and non-academic. This procedure results in a strategic sample of 29 social business ventures. 9 social business ventures are active in Africa, 15 in Asia, 12 in Latin America. This includes 7 social business ventures that cover two or more continents. Various sectors are included except for the water sector, as no social business ventures were found, based on these selection criteria. Therefore a second set of social enterprises is needed that are not categorized as social business ventures and are active in the water sector. Resulting in 6 cases of

social enterprises in the water sector that are either leveraged non-profit ventures or hybrid non-profit ventures. The cases selected in the database of the Schwab Foundation are not the only cases of successful social entrepreneurship in the water sector. Other foundations provide more cases, but it is unsure if these social enterprises meet the same criteria as those used by the Schwab Foundation. A description of all selected cases can be found in Annex II.

6.1.2 Data collection

The gathered data for this study originates from several sources to ensure data triangulation. Secondary data used includes: existing case studies, published and unpublished reports and articles, profile description from the Schwab Foundation, award descriptions, internet sources, and published interviews. Only English information is used hence excluding information in Spanish or Portuguese for Latin American cases with the aim to strengthen the reproducibility of this study and to ensure a uniform understanding of the data.

6.2 Comparative case analysis

The comparative case analysis follows a hierarchical method (Verschuren and Doorewaard 2010) that is carried out in two stages. The first stage is an in-depth examination of the individual cases studied independently from each other to conduct a social business format based on the theoretical framework checklist. In the second stage, cases are subsequently analyzed for occurring patterns that compose a general social business format for all 29 cases and a business format based on the various organization structure of the social business venture. Secondary data provides in-depth information about the individual cases, and is analyzed with a coding system based on the variables given in the based on the business model of social enterprises. NVivo 8.0 software for qualitative research is used to store the codes and to compose the social business format for all cases. Various text based sources are used as data input as can be seen in annex III. The text is analyzed by words and sentences that are coded to a specific variable of the theoretical framework checklist. In general, a positive relation between the text and a variable from the theoretical framework checklist is coded with a '1'. When there is no relation between the text and a variable the result is a '0'code. A third type of coding is given for uncertain results due to missing data or unclear or contradicting data and is marked with a '-'. The variables exclude each other in the same sub-component but are not mutually exclusive as social enterprises can use separate methods at the same time for the same or a different purpose. The following paragraphs explain when the coding is a positive relation and is coded with '1'.

Business mission

In the business mission sub-component there are two variables. The social business venture can either be opportunity driven or necessity driven. The social business ventures is necessity driven when the business is started from a financial necessity rather than an opportunity for new business.

Market scope

In the market scope sub-component there are four variables. Market creation is coded when the social business venture has created a new market for its product or services. Market exploitation is coded when the social business venture exploits an existing market for its products or services, for example by targeting other customers than its competitors in the same market. The product/service range is coded broad when the social business venture has many product in different sectors, and narrow when there is only one or a few product in a single sector.

Basis for differentiation

In the basis for differentiation sub-component there are three variables. Income generation is coded when the social business ventures creates direct or indirect income for the customer of the products or services. Human capacity building is coded when individual customers are trained to enhance or gain capabilities. Community development is coded when the social business venture targets a complete community and its activities benefits a certain community or a group of communities.

Core competencies

In the core competencies sub-component there are four variables. Customer orientation is coded when the social entrepreneur has direct knowledge of the customer from a personal background or years of working with the customers. Entrepreneurial know-how is coded when the social entrepreneur has experience is starting an organization. Managerial know-how is coded when the social entrepreneur has working experience in a management position or has fulfilled a management study. Technological know-how is coded when the social entrepreneur has technical or in-depth expertise in the area of work.

Strategic assets

In the strategic assets sub-component there are four variables. Human resources is coded when the social business venture is founded by making use of its own human resources. Financing is coded when the social business venture is founded with making use of its own financing or financing made specifically available by donors for the social business venture. Fixed assets is coded when the social business venture is founded by making use of its own assets, for example in a building owned by the social entrepreneur or with devices already owned by the social entrepreneur. Commodities is coded when the social business ventures has its own commodities, for example crops or building material.

Core processes

In the core processes sub-component there are three variables. Product innovation is coded when the social business venture has created a new product or services for its business. Process innovation is coded when the social business venture uses a new process to produce an existing product or service. Business model innovation is coded when the social business venture uses a new way of doing business either with new products or services or by creating new products or services in the form of a new business model.

Type of organization

In the type or organization sub-component there are six variables. Sole trader is coded when the social business venture is a single person providing a product or service. Partnership is coded when the social business venture is a single organization operated by two or more social entrepreneurs. Limited company is coded when the social business venture has a company status and is managed as a company. Umbrella organization is coded when the social business ventures has several departments. Franchise is coded when the social business venture has several branches with the same products or services on several locations. Co-operative is coded when the social business venture is community owned and managed.

Relationship dynamics

In the relationship dynamics sub-component there are four variables. Direct is coded when the social business venture has a direct relationship with the customer. Indirect is coded when the social business venture has contact via another organization or individual to reach the customer. Continuous is coded when the social business venture has regulated contact on a certain time span with the customer. Sporadic is coded when the social business venture has irregular contact with the customer or only once or twice.

Pricing structure

In the pricing structure sub-component there are three variables. Direct sales is coded when the social business venture gains profit from directly selling a product or service to a customer. Indirect sales is coded when the social business venture gains profit from sales or interest made by another organization or individual that gives a certain percentage of the sales to the social business venture. Interest is coded when the social business venture provides loans.

Suppliers

In the suppliers sub-component there are seven variables. Individual entrepreneurs is coded when the social business venture needed individual entrepreneurs to start-up its business. Employees & partners is coded when the social business venture needed its employees and/or partners for the start-up of the business. SMEs is coded when the social business venture needed other small and medium enterprises to start-up its business. Large national firms is coded when the social business

venture needed large national firms to start-up its business. Multinationals is coded when the social business venture needed multinationals to start-up its business. NGOs is coded when the social business venture needed non-governmental organizations, not-for-profit organizations or foundations to start-up its business. Government institutions is coded when the social business venture needed the national, regional or local government and government institutions to start-up its business.

Partners & Coalitions

The sub-components partners and coalitions are joined together in the analysis as the difference between the two is hard to differentiate in the available data. This sub-component contains three variables. Governments is coded when the social business venture has a partnership, or is in a coalition with, the government. Foundations is coded when the social business venture has a partnership, or is in a coalition with, foundations, knowledge institutes, non-profit organizations and non-governmental organizations. Businesses is coded when the social business venture has a partnership, or is a coalition with, other social business ventures or traditional businesses ventures.

The overview of the coded variables of the theoretical framework checklist results in a social business formats for every individual case. A general social business format is found by cross-case pattern matching. When the majority of coding results of a specific indicator reach a threshold value of at least 60% of similar coding, the result is a relation with that code. 65% of all cases is coded with '1' for opportunity driven hence results in a '1' coding. When the threshold value of 60% is not reached the result is a '-' code. The same process is used to find similarities in the various organization structures. This process is applied to the 29 social business ventures and the 6 social enterprises in the water sector.

6.3 Application towards the water sector

The composed general social business format and the business formats for the various organization structures from the comparative case analysis of the 29 social business ventures is compared with the same formats based on the 6 social enterprises in the water sector. Differences between the two analyzes conclude in prescriptive knowledge to develop social entrepreneurship in the water sector of developing economies.

This chapter has described the methodological choices based on the theoretical framework. The coding of the social enterprises can be found in Annex III to provide transparency in the results and ensures the validity, reliability and reproducibility of the study.

7 Results

This chapter contains the results of both comparative case analyzes and the comparison of the social business formats found in the social business venture comparative case analysis and the social business formats in the social enterprises in the water sector comparative case analysis. This chapter answers sub research question four: *Which business formats are used by social enterprises in developing economies?* This research question is answered throughout this chapter. Section 7.1 provides the results of the comparative case analysis of 29 social business ventures in various sectors in developing economies. Section 7.2 is an overview of the results for the comparative case analysis of 6 social enterprises in the water sector of developing economies and describes the differences between the social business formats found in the first comparative case analysis with the second comparative case analysis.

7.1 Results Social Entrepreneurship Analysis

A total of 128 different sources were used to gather in-depth information about the individual cases discussed in this section. The different information sources related to the cases are coded by the individual variables of each sub-component and component of the theoretical framework checklist. The number '1' identifies that the indicator applies for that specific case, the number '0' identifies that the indicator does not apply, for that case. The '-' shows that no information is found or there is an unclear outcome. A full overview of the coding is given in Annex III.

Table 7-1 presents the general social business format based on the individual case analysis of 29 social enterprises. From these 29 social enterprises: 9 are present in Africa, 15 in Asia, 12 in Latin America. 35% of the social enterprises in this sample is involved in enterprise development, followed by the health sector (28%), trade (28%), education (24%), environment (24%) and rural development (21%). These sectors are defined by the Schwab Foundation. It often occurs that a social business venture is active in two or more sectors. Social enterprises with two or more sectors are double counted in the above given percentages. The '% of total' columns in Table 7-1 is of particular interest for the analysis of the results. A high percentage indicates that the vast majority of the 29 social business ventures got the same coding result. A low percentage indicates a minority of the 29 social business ventures that got the same coding results. For this table, all percentages above 60% result in '1' score for the social business format, percentages between 40% - 60% score a '-' as the threshold value of 60% cannot be met, and percentages lower than 40% are coded with '0'. The opportunity drive business mission is indicated with a high majority percentage of 86% and can be explained by the background of the founders. Most founders have a higher education degree and did not rely on this business for their personal income. Literature indicated the importance of involving the

community in the social enterprise (Murphy and Coombes 2009). This effect is empirically proven by this study in the high percentages for community development and customer orientation. The social enterprises furthermore seem to focus on the community rather than individual customers indicated by the difference between community development and human capacity building with a relatively low percentage of 38%.

Table 7-1 General business format for social entrepreneurship

Component	Sub-Component	Variable	% of total	Format
Core strategy	Business mission	Opportunity driven	86%	1
		Necessity driven	14%	0
	Market scope	Market creation	24%	0
		Market exploitation	76%	1
		Broad scope	48%	-
	Basis for differentiation	Narrow scope	52%	-
		Income generation	62%	1
		Human capacity building	38%	0
		Community development	86%	1
Strategic resources	Core competencies	Customer orientation	86%	1
		Entrepreneurial know-how	43%	-
		Managerial know-how	68%	1
		Technological know-how	71%	1
	Strategic assets	Human resource	100%	1
		Financing	48%	-
		Fixed assets	30%	0
		Commodities	3%	0
	Core processes	Product innovation	34%	0
		Process innovation	34%	0
		Business model innovation	66%	1
Customer interface	Organization structure	Sole trader	0%	0
		Limited company	41%	-
		Franchise	31%	0
		Umbrella organization	28%	0
		Co-operative	10%	0
		Partnership	0%	0
	Relationship dynamics	Direct	66%	1
		Indirect	62%	1
		Continuous	69%	1
		Sporadic	34%	0
	Pricing structure	Direct sales	83%	1
		Indirect sales	17%	0
		Interest	19%	0
Value network	Suppliers	Individual entrepreneurs	55%	-
		Employees	14%	0
		SMEs	21%	0
		Large national firms	10%	0
		Multinationals	25%	0
		Government institutions	21%	0
		NGOs	41%	0
	Partners/Coalitions	Governments	33%	0
		Foundations	81%	1
		Businesses	85%	1

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; N=29

The community focus results in the high percentage of customer orientation followed by the technological know-how. This high percentage for technological know-how in combination with a high percentage for the use of an opportunity driven business mission indicates that social

entrepreneurs start their business from previous work experience and a willingness to provide social value for the less fortunate. Literature indicated that opportunity driven social enterprises are most likely to succeed in their business (Haugh 2005) and is empirically proven by these results. Although it was expected that necessity based social entrepreneurship would be more present in developing economies (Bradley, et al. 2012) it cannot be proved by this study. The 100% majority for human resources is a likely score as the startup of the social enterprise is based on the work of the social entrepreneur itself. In the theoretical part of this study the need for partnering with other organizations was mentioned. The results show a vast majority of the social business ventures to partner with both businesses and foundations. Governments are not considered to be a majority partner for social business ventures as social enterprises are likely to fill the void left by governmental and institutional failures. Theory furthermore discussed that a social enterprises exploits its business in an innovative way (Perego and McLean 2006). With 66% for business model innovation this theoretical knowledge is supported by the empirical results.

The last column of Table 7-1 provides the social business format based on the 60% threshold value and results in a social business format that is opportunity driven in an existing market, that generate income and develops the community by using customer knowledge, managerial know-how and technical know-how; the social business venture uses a new business model including direct and/or indirect sales in a continuous direct or indirect relationship with the customer, foundations and business partners. This social business format is successful based on a 60% threshold value and differ per social business venture. To find differences in the results, the social business formats for various organization structures are being discussed in the following paragraphs. The organization structures 'sole trader' and 'partnership' where not found in this sample. To be able to show the results the social enterprises analyzed are marked with roman characters as can be seen in Table 7-2.

Table 7-2 List of Social Enterprises Analyzed

#	Company	#	Company
I	APAEB	XVI	Kashf Foundation
II	Aravind Eye Care Systems (AECS)	XVII	Lumni
III	Association for Craft Producers (ACP)	XVIII	Naya Jeevan
IV	BASIX Social Enterprise Group	XIX	Novica
V	Bina Swadaya	XX	Nuru Energy Group
VI	Centro Ginecological Integral	XXI	People Tree
VII	CID Consulting	XXII	Sekem Group
VIII	Cinepop	XXIII	SELCO Solar Lights
IX	Coronilla	XXIV	Sero Lease and Finance (Selfina)
X	Dimagi	XXV	Shonaquip
XI	¡Échale! a tu casa	XXVI	Terra Nova Regularizações Fundiárias
XII	Fundación Social	XXVII	THE 99
XIII	Hagar International	XXVIII	The Indalo Project
XIV	Juhudi Kilimo	XXIX	Unión de Ejidos de La Selva
XV	Kantor Berita Radio (KBR68H)		

7.1.1 Co-operatives business format

The results for the comparative case analysis for the organization structure co-operatives is provided in Table 7-3. When these results are compared to the general results, a clear shift from opportunity driven business models to necessity driven is found. This can be explained by the origin of the co-operatives, they all started to gain higher prices for their products, explaining the 100% for the both income generation and market exploitation.

Table 7-3 Analysis Results Organization structure 'Co-operative'

Sub-component	Variable	I	III	XXIX	Yes	No	Format
Business mission	Opportunity driven	0	1	0	33%	67%	0
	Necessity driven	1	0	1	67%	33%	1
Market scope	Market creation	0	0	0	0%	100%	0
	Market exploitation	1	1	1	100%	0%	1
	Broad scope	1	1	0	67%	33%	1
	Narrow scope	0	0	1	33%	67%	0
Basis for differentiation	Income generation	1	1	1	100%	0%	1
	Human capacity building	1	1	0	67%	33%	1
	Community development	1	0	1	67%	33%	1
Core competencies	Customer orientation	1	1	1	100%	0%	1
	Entrepreneurial know-how	0	0	0	0%	100%	0
	Managerial know-how	1	-	0	50%	50%	-
	Technological know-how	0	0	1	33%	67%	0
Strategic assets	Human resource	1	1	1	100%	0%	1
	Financing	0	1	0	33%	67%	0
	Fixed assets	0	1	0	33%	67%	0
	Commodities	0	0	1	33%	67%	0
Core processes	Product innovation	0	0	0	0%	100%	0
	Process innovation	0	1	0	33%	67%	0
	Business model innovation	1	0	1	67%	33%	1
Organization structure	Sole trader	0	0	0	0%	100%	0
	Limited company	0	0	0	0%	100%	0
	Franchise	0	0	0	0%	100%	0
	Umbrella organization	0	0	1	33%	67%	0
	Co-operative	1	1	1	100%	0%	1
	Partnership	0	0	0	0%	100%	0
Relationship dynamics	Direct	1	1	1	100%	0%	1
	Indirect	0	0	0	0%	100%	0
	Continuous	1	1	1	100%	0%	1
	Sporadic	0	1	0	33%	67%	0
Pricing structure	Direct sales	1	1	1	100%	0%	1
	Indirect sales	0	0	0	0%	100%	0
	Interest	0	0	0	0%	100%	0
Suppliers	Individual entrepreneurs	1	1	1	100%	0%	1
	Employees	0	1	0	33%	67%	0
	SMEs	0	0	0	0%	100%	0
	Large national firms	0	0	0	0%	100%	0
	Multinationals	0	0	0	0%	100%	0
	Government institutions	0	0	0	0%	100%	0
Partners/Coalitions	NGOs	0	0	0	0%	100%	0
	Governments	0	0	0	0%	100%	0
	Foundations	1	1	1	100%	0%	1
	Businesses	1	1	0	67%	33%	1

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; **N=3**

The 0% for entrepreneurial know-how is a striking result for co-operatives in which the individual entrepreneurs indicator contains a 100% majority. The founding social entrepreneur was apparently from outside the group of entrepreneurs and not part of their business. This idea is supported by the low percentage for technological know-how. Commodities was expected to score 100% as the co-operations started to sell their own products, but only the Unión de Ejidos de La Selva buys the commodities of the individual entrepreneurs. The other two coordinate production but do not formally own the commodities of the individual entrepreneurs.

7.1.2 Umbrella organizations business format

Umbrella organizations are associations of various firms that formally coordinate their activities. The results for the comparative case analysis in this umbrella organizations structure is given in Table 7-4.

Table 7-4 Analysis Results Organization structure 'Umbrella organization'

Sub-component	Variable	II	IV	V	VII	XII	XIII	XXII	XXIX	Yes	No	Format
Business mission	Opportunity driven	1	1	0	1	1	1	1	0	75%	25%	1
	Necessity driven	0	0	1	0	0	0	0	1	25%	75%	0
Market scope	Market creation	0	0	1	0	0	0	1	0	25%	75%	0
	Market exploitation	1	1	1	1	1	1	0	1	88%	13%	1
Basis for differentiation	Broad scope	1	1	0	0	1	1	0	0	50%	50%	-
	Narrow scope	0	0	0	1	0	0	1	1	38%	63%	0
Core competencies	Income generation	0	1	0	1	0	1	1	1	63%	38%	1
	Human capacity building	1	0	1	1	0	1	1	0	63%	38%	1
Strategic assets	Community development	1	1	1	1	1	1	1	1	100%	0%	1
	Customer orientation	1	0	1	1	0	1	0	1	63%	38%	1
Core processes	Entrepreneurial know-how	0	1	0	1	1	-	0	0	43%	57%	-
	Managerial know-how	1	1	1	1	1	1	1	0	88%	13%	1
Organization structure	Technological know-how	1	1	1	0	1	0	1	1	75%	25%	1
	Human resource	1	1	1	1	1	1	1	1	100%	0%	1
Relationship dynamics	Financing	1	1	0	1	1	-	-	0	67%	33%	1
	Fixed assets	1	0	0	0	0	1	1	0	38%	63%	-
Pricing structure	Commodities	0	0	0	0	0	0	0	1	13%	88%	0
	Sole trader	0	0	0	0	0	0	0	0	0%	100%	0
Suppliers	Limited company	0	0	0	1	0	0	0	0	13%	88%	0
	Franchise	0	0	0	0	0	0	0	0	0%	100%	0
Partners/Coalitions	Umbrella organization	1	1	1	1	1	1	1	1	100%	0%	1
	Co-operative	0	0	0	0	0	0	0	1	13%	88%	0
	Partnership	0	0	0	0	0	0	0	0	0%	100%	0
	Direct	1	0	1	1	0	1	1	1	75%	25%	1
	Indirect	0	1	1	1	1	0	0	0	50%	50%	-
	Continuous	0	1	0	1	1	1	1	1	75%	25%	1
	Sporadic	1	0	1	0	0	0	0	0	25%	75%	0
	Direct sales	1	0	1	1	1	1	1	1	88%	13%	1
	Indirect sales	0	0	0	1	0	0	0	0	13%	88%	0
	Interest	0	1	-	0	1	0	0	0	29%	71%	0
	Individual entrepreneurs	0	1	0	1	0	0	0	1	38%	63%	0
	Employees	0	0	0	0	0	0	1	0	13%	88%	0
	SMEs	0	1	0	0	0	0	0	0	13%	88%	0
	Large national firms	0	0	0	0	0	0	0	0	0%	100%	0
	Multinationals	0	0	0	1	0	0	1	0	25%	75%	0
	Government institutions	0	1	0	0	0	0	0	0	13%	88%	0
	NGOs	0	1	1	1	0	1	1	0	63%	38%	1
	Governments	1	1	1	1	-	0	0	0	57%	43%	-
	Foundations	1	1	1	1	-	1	1	1	100%	0%	1
	Businesses	1	1	1	1	1	-	0	1	71%	29%	1

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; N=8

The high percentage for managerial know-how can be explained by the organization structure itself.

An umbrella organization involves the management for all firms associated with the umbrella organization, hence managerial know-how in all parts of the organization.

The technological know-how with 75% is a striking result as umbrella organizations included different types of organizations. But the high percentage of business model innovation indicates that the technological know-how is based on expertise in business models rather than product or services, but creating income from the direct sales of the technological know-how of business models. An interesting insight is the high percentage for the NGO indicator of the suppliers sub-component. Apparently NGO's are needed for the operations of these umbrella organizations that also explains the 100% score for partnering with foundations.

7.1.3 Franchises business format

The results for the organization type franchises is provided in Table 7-5. The percentages of the variables opportunity driven, community development, customer orientation and the partnership with foundations and other business are all high and result in a vast majority of the social business ventures using these variables. The percentages furthermore indicate an indirect relationship with their customers on a continuous basis, as can be expected from franchises. What is striking is the score for individual entrepreneurs, for franchises one would expect a 100% score here. The 58% for individual entrepreneurs indicate are two types of franchises that can be distinguished, first a social business venture with individual entrepreneurs as franchisees and second a social business venture that approaches the same business on different geographic locations founded by the same social entrepreneur. This idea is supported when the coding for 'individual entrepreneurs' is compared with the coding for 'direct sales' of every case. In almost all cases when the individual entrepreneurs indicator is coded with a 1, the direct sales indicator is coded with a 1 as well; indicating that the individual entrepreneur is involved in the direct sales to its customers.

Table 7-5 Analysis Results Organization structure 'Franchise'

Sub-component	Variable	XI	XII	XIII	XIV	XV	XIX	XX	XXI	XXIII	XXIV	XXV	XXVI	Yes	No	Format	
Business mission	Opportunity driven	1	1	1	1	1	1	1	1	1	1	1	0	92%	8%	1	
	Necessity driven	0	0	0	0	0	0	0	0	0	0	0	1	8%	92%	0	
Market scope	Market creation	0	0	0	0	0	0	1	1	0	1	1	0	33%	67%	0	
	Market exploitation	1	1	1	1	1	1	0	0	1	0	0	1	67%	33%	1	
	Broad scope	0	1	1	0	1	1	0	1	0	0	0	1	50%	50%	-	
	Narrow scope	1	0	0	1	0	0	1	0	1	1	1	0	50%	50%	-	
Basis for differentiation	Income generation	1	0	1	1	0	1	1	1	1	1	1	0	75%	25%	1	
	Human capacity building	0	0	1	1	0	0	0	0	0	0	0	0	17%	83%	0	
	Community development	1	1	1	1	1	0	1	1	1	1	1	1	92%	8%	1	
Core competencies	Customer orientation	1	0	1	1	1	1	1	1	1	1	1	1	92%	8%	1	
	Entrepreneurial know-how	1	1	-	0	0	0	1	1	1	0	1	0	55%	45%	-	
	Managerial know-how	1	1	1	0	0	0	1	1	1	0	0	1	58%	42%	-	
	Technological know-how	1	1	0	1	1	0	1	1	1	0	0	1	67%	33%	1	
Strategic assets	Human resource	1	1	1	1	1	1	1	1	1	1	1	1	100%	0%	1	
	Financing	1	1	-	1	0	1	1	0	0	1	-	0	60%	40%	1	
	Fixed assets	-	0	1	0	1	0	0	0	0	1	0	0	27%	73%	0	
	Commodities	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0	
Core processes	Product innovation	1	0	0	0	1	0	1	0	0	0	1	0	33%	67%	0	
	Process innovation	1	0	0	0	1	1	1	1	1	0	1	0	58%	42%	-	
	Business model innovation	0	1	1	1	1	1	0	0	1	1	1	1	75%	25%	1	
Organization structure	Sole trader	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0	
	Limited company	0	0	0	1	0	1	0	0	0	0	0	0	17%	83%	0	
	Franchise	1	0	0	0	1	1	1	1	1	1	1	1	75%	25%	1	
	Umbrella organization	0	1	1	0	0	0	0	0	0	0	0	0	17%	83%	0	
	Co-operative	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0	
	Partnership	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0	
Relationship dynamics	Direct	0	0	1	1	0	1	0	1	1	1	1	0	58%	42%	-	
	Indirect	1	1	0	1	1	0	1	1	1	0	1	1	75%	25%	1	
	Continuous	1	1	1	1	1	0	1	0	1	1	0	1	75%	25%	1	
	Sporadic	0	0	0	0	0	1	0	1	0	0	1	0	25%	75%	0	
Pricing structure	Direct sales	1	0	1	0	1	1	1	1	1	0	1	1	75%	25%	1	
	Indirect sales	0	0	0	0	0	0	1	0	0	0	0	1	17%	83%	0	
	Interest	0	0	0	1	0	0	0	0	0	1	0	0	17%	83%	0	
Suppliers	Individual entrepreneurs	0	0	0	1	0	1	1	1	1	1	1	0	58%	42%	-	
	Employees	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0	
	SMEs	0	0	0	0	0	0	0	0	1	0	1	0	17%	83%	0	
	Large national firms	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0	
	Multinationals	0	0	0	0	0	0	1	0	1	0	0	1	25%	75%	0	
	Government institutions	1	0	0	0	0	0	0	0	0	0	0	1	25%	75%	0	
Partners/Coalitions	NGOs	1	0	1	1	0	0	0	0	0	0	0	1	0	33%	67%	0
	Governments	1	-	0	0	0	-	0	0	0	0	1	1	30%	70%	0	
	Foundations	1	-	1	1	1	-	1	1	1	0	1	1	90%	10%	1	
	Businesses	1	-	0	0	1	-	1	1	1	1	1	1	80%	20%	1	

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; N=12

7.1.4 Limited companies business format

An overview of the results for the organization structure limited company is provided in Table 7-6.

The limited company cases studied have a high percentage for technological know-how and customer orientation of the core competencies sub-component. These results indicate that the companies started from the expertise of the social entrepreneur hence results in the high percentages for market exploitation. This comparative case analysis for limited companies resulted in high majority percentage for partnerships with other businesses, higher than the previous studied organization structures.

Table 7-6 Analysis Results Organization structure 'Limited Company'

Sub-component	Variable	VI	VII	VIII	IX	X	XIV	XVI	XVII	XVIII	XIX	XXVII	XXVIII	Yes	No	Format
Business mission	Opportunity driven	1	1	1	0	1	1	1	1	1	1	1	1	92%	8%	1
	Necessity driven	0	0	0	1	0	0	0	0	0	0	0	0	8%	92%	0
Market scope	Market creation	0	0	0	0	1	0	0	0	0	0	0	0	8%	92%	0
	Market exploitation	1	1	1	1	0	1	1	1	1	1	1	1	92%	8%	1
Basis for differentiation	Broad scope	1	0	0	0	0	0	0	0	0	0	1	1	33%	67%	0
	Narrow scope	0	1	1	1	1	1	1	1	1	0	0	0	67%	33%	1
Core competencies	Income generation	0	1	0	1	0	1	1	0	0	1	0	1	50%	50%	-
	Human capacity building	0	1	0	1	0	1	1	1	0	0	0	0	42%	58%	0
	Community development	1	1	1	0	1	1	1	0	1	0	1	1	75%	25%	1
Strategic assets	Customer orientation	1	1	1	1	1	1	1	1	1	1	1	1	92%	8%	1
	Entrepreneurial know-how	0	1	0	1	0	0	1	1	0	0	0	1	42%	58%	-
	Managerial know-how	0	1	0	1	1	0	1	1	1	0	0	1	58%	42%	-
	Technological know-how	1	0	1	1	1	1	1	-	1	0	1	0	73%	27%	1
Core processes	Human resource	1	1	1	1	1	1	1	1	1	1	1	1	100%	0%	1
	Financing	-	1	0	1	0	1	1	0	0	1	0	0	45%	55%	-
	Fixed assets	-	0	1	1	0	0	0	0	0	0	0	0	18%	82%	0
	Commodities	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0
Organization structure	Product innovation	0	0	0	0	1	0	0	1	1	0	1	1	42%	58%	-
	Process innovation	0	0	0	1	0	0	0	0	0	1	0	0	17%	83%	0
	Business model innovation	1	1	1	0	0	1	1	0	1	1	0	0	58%	42%	-
	Sole trader	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0
	Limited company	1	1	1	1	1	1	1	1	1	1	1	1	100%	0%	1
	Franchise	0	0	0	0	0	0	0	0	0	1	0	0	8%	92%	0
Relationship dynamics	Umbrella organization	0	1	0	0	0	0	0	0	0	0	0	0	8%	92%	0
	Co-operative	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0
	Partnership	0	0	0	0	0	0	0	0	0	0	0	0	0%	100%	0
	Direct	1	1	1	1	0	1	1	0	0	1	0	1	67%	33%	1
Pricing structure	Indirect	0	1	0	0	1	1	1	1	1	0	1	1	67%	33%	1
	Continuous	1	1	0	0	0	1	1	1	1	0	0	1	58%	42%	-
	Sporadic	0	0	1	1	1	0	0	0	0	1	1	0	42%	58%	-
Suppliers	Direct sales	1	1	1	1	1	0	0	0	1	1	1	1	75%	25%	1
	Indirect sales	1	1	0	0	0	0	0	1	0	0	0	0	25%	75%	0
	Interest	0	0	0	0	0	1	1	0	-	0	0	0	18%	82%	0
	Individual entrepreneurs	0	1	1	1	0	1	1	0	0	1	0	1	58%	42%	-
	Employees	1	0	0	1	0	0	0	0	0	0	0	0	17%	83%	0
	SMEs	0	0	1	0	0	0	0	0	1	0	0	1	25%	75%	0
Partners/Coalitions	Large national firms	1	0	1	0	0	0	0	0	1	0	0	0	25%	75%	0
	Multinationals	0	1	-	0	0	0	0	0	1	0	1	0	27%	73%	0
	Government institutions	0	0	1	0	1	0	0	0	0	0	0	0	17%	83%	0
	NGOs	0	1	1	0	1	1	1	0	1	0	0	0	50%	50%	-
Businesses	Governments	0	1	1	0	1	0	0	0	0	-	0	0	27%	73%	0
	Foundations	1	1	0	0	1	1	1	1	-	0	0	0	64%	36%	1
	Businesses	1	1	1	1	0	0	1	1	1	-	1	1	82%	18%	1

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; N=12

7.1.5 Result for social entrepreneurship business formats

Table 7-7 contains an overview of the social business formats including the general social business format and the social business formats for the various organization structures. The last column of Table 7-7 indicates a cross-case pattern when the results in the social business formats are all the same. When the results are all coded with a 0 it indicates that the indicator is unlikely to lead to success for a social business venture, based on the comparison of all social business ventures and the various organization structures. When all results are coded with a 1, the indicator is likely to lead to success for a social business venture. All other results to not match the threshold value of 60% and

are considered to be not effecting the success of a social business venture. The final column 'leads to success?' indicates the variables that have the same result in the various social business formats. These results are marked to conclude that all social business ventures either use that variable or do not use the specific variable.

Table 7-7 Results between social business formats

Sub-component	Variable	General	Co-operatives	Umbrella organizations	Franchises	Limited companies	Leads to Success?
Business mission	Opportunity driven	1	0	1	1	1	?
	Necessity driven	0	1	0	0	0	?
Market scope	Market creation	0	0	0	0	0	No
	Market exploitation	1	1	1	1	1	Yes
	Broad scope	-	1	-	-	0	?
	Narrow scope	-	0	-	0	1	?
Basis for differentiation	Income generation	1	1	1	1	-	?
	Human capacity building	0	1	0	1	0	?
	Community development	1	1	1	1	1	Yes
Core competencies	Customer orientation	1	1	1	1	1	Yes
	Entrepreneurial know-how	-	0	-	-	-	?
	Managerial know-how	1	-	-	1	-	?
	Technological know-how	1	0	1	1	1	?
Strategic assets	Human resource	1	1	1	1	1	Yes
	Financing	-	0	1	1	-	?
	Fixed assets	0	0	0	-	0	?
	Commodities	0	0	0	0	0	No
Core processes	Product innovation	0	0	0	0	-	No
	Process innovation	0	0	-	0	0	?
	Business model innovation	1	1	1	1	-	?
Organization structure	Sole trader	0	0	0	0	0	No
	Limited company	-	0	0	0	1	?
	Franchise	0	0	1	0	0	?
	Umbrella organization	0	0	0	1	0	?
	Co-operative	0	1	0	0	0	?
	Partnership	0	0	0	0	0	No
Relationship dynamics	Direct	1	1	-	1	1	?
	Indirect	1	0	1	-	1	?
	Continuous	1	1	1	1	-	?
	Sporadic	0	0	0	0	-	?
Pricing structure	Direct sales	1	1	1	1	1	Yes
	Indirect sales	0	0	0	0	0	No
	Interest	0	0	0	0	0	No
Suppliers	Individual entrepreneurs	-	1	-	0	-	?
	Employees	0	0	0	0	0	No
	SMEs	0	0	0	0	0	No
	Large national firms	0	0	0	0	0	No
	Multinationals	0	0	0	0	0	No
	Government institutions	0	0	0	0	0	No
	NGOs	0	0	0	1	-	?
Partners/Coalitions	Governments	0	0	0	-	0	?
	Foundations	1	1	1	1	1	Yes
	Businesses	1	1	1	1	1	Yes

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND;

The table indicates that in all business formats use the variables market exploitation, direct sales, a partnership or coalition formed with both foundations and coalitions. Market creation, commodities, product innovation, indirect sales, interest and the wide range of suppliers are variables that are not empirically proven to be used by successful social business ventures.

7.2 Social enterprise business formats in the water sector

From the database of the Schwab Foundation a total of 6 cases were found specifically for the water sector in developing economies. These cases are not categorized in the social business ventures category but either in the leveraged non-profit or the hybrid non-profit category. These 6 cases are called social enterprises as they match the criteria of the Schwab Foundation, but do not fit the working definition of social entrepreneurship as defined by this study. 18 different data sources were used in the comparative case analysis. The list of analyzed cases related to the water sector is presented in Table 7-8. These cases are either solely about the water sector, or in combination with other sectors.

Table 7-8 List of cases in the water sector analyzed

Character Social Enterprise in Water sector

- A 1001 Fontaines pour demain
- B Barefoot College
- C Ecofiltro
- D Gram Vikas
- E Together Association for Development and Environment
- F Water.org

The theoretical framework checklist is built for social enterprises that are categorized as social business ventures and are used in the comparative case analysis of social enterprises in the water sector. Although the social enterprises in the water sector use a non-profit business model they also have an income generating component. The social enterprise 1001 Fontaines pour demain is a franchise for solar powered UV water filter for clean water supply. The barefoot college is a self-sufficient college to train the local community in drilling water holes and rainwater harvesting. Ecofiltro sells affordable water filters for clean drinking water. Gram Vikas establishes water and sanitation infrastructure with the community. The Together Association for Development and Environment designs and implements low-cost village sanitation systems. Water.org through its Water Credits program catalyzes small-loans to individuals and communities for water and sanitation facilities. The following sections explain the general social business format that results from the six social enterprises in the water sector and specified for the organization structures co-operatives, franchises and limited companies. The partnership organization structure is not included as this structure cannot be compared with the results of the comparative case analysis of social business ventures.

Table 7-9 provides an overview of the social business formats found in the water sector and the resulting social business format in the last column based on the 60% threshold value.

All social entrepreneurs are coded with the business mission indicator 'opportunity driven' and have a 100% majority for financing. This results from donor funding, all social enterprises make use of donor funding for the basis of the business model. The social enterprises in the water sector are all making uses of the variables market exploitation and customer orientation.

Table 7-9 Analysis about Social Entrepreneurship in the Water Sector

Sub-component	Variable	A	B	C	D	E	F	Yes	No	Format
Business mission	Opportunity driven	1	1	1	1	1	1	100%	0%	1
	Necessity driven	0	0	0	0	0	0	0%	100%	0
Market scope	Market creation	0	0	0	0	0	0	0%	100%	0
	Market exploitation	1	1	1	1	1	1	100%	0%	1
	Broad scope	0	1	0	1	1	0	50%	50%	-
	Narrow scope	1	0	1	0	0	1	50%	50%	-
Basis for differentiation	Income generation	1	1	1	0	0	0	50%	50%	-
	Human capacity building	1	1	0	1	1	1	83%	17%	1
	Community development	1	1	1	1	1	1	100%	0%	1
Core competencies	Customer orientation	1	1	0	1	1	1	83%	17%	1
	Entrepreneurial know-how	0	0	1	1	0	0	33%	67%	0
	Managerial know-how	1	0	1	0	1	0	50%	50%	-
	Technological know-how	1	0	1	0	1	1	67%	33%	1
Strategic assets	Human resource	1	1	1	1	1	1	100%	0%	1
	Financing	1	1	1	1	1	1	100%	0%	1
	Fixed assets	0	1	0	0	0	0	17%	83%	0
	Commodities	0	1	1	1	0	0	50%	50%	1
Core processes	Product innovation	0	0	1	0	1	1	50%	50%	1
	Process innovation	1	1	0	0	0	0	33%	67%	0
	Business model innovation	0	0	1	1	0	0	33%	67%	0
Organization structure	Sole trader	0	0	0	0	0	0	0%	100%	0
	Limited company	0	0	0	0	1	1	33%	67%	0
	Franchise	1	1	1	0	0	0	50%	50%	-
	Umbrella organization	0	0	0	0	0	0	0%	100%	0
	Co-operative	0	1	0	1	0	0	33%	67%	0
	Partnership	0	0	0	1	0	0	17%	83%	0
Relationship dynamics	Direct	0	0	1	1	1	1	67%	33%	1
	Indirect	1	1	1	0	0	0	50%	50%	-
	Continuous	0	1	0	1	0	1	50%	50%	-
	Sporadic	1	0	1	0	1	0	50%	50%	-
Pricing structure	Direct sales	1	0	1	0	0	0	33%	67%	0
	Indirect sales	0	0	0	1	0	0	17%	83%	0
	Interest	0	0	0	0	1	1	33%	67%	0
Suppliers	Individual entrepreneurs	1	0	1	0	0	0	33%	67%	0
	Employees & partners	0	1	0	1	1	1	67%	33%	1
	SMEs	0	0	0	0	0	0	0%	100%	0
	Large national firms	0	0	0	0	0	0	0%	100%	0
	Multinationals	0	0	0	0	0	0	0%	100%	0
	Government institutions	1	0	0	1	0	0	33%	67%	0
Partners/Coalitions	NGOs	0	0	0	0	0	1	17%	83%	0
	Governments	1	-	0	1	0	0	40%	60%	0
	Foundations	0	-	1	0	1	1	60%	40%	1
	Businesses	0	-	0	0	1	1	40%	60%	0

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; N=6

Striking is the 60% for the partnership indicator foundations as one could expect this to be important for non-profits. The two community based initiatives indicate the relatively low percentage. Barefoot College and Gram Vikas are completely community driven and do not need other organizations, just as assets that are used by the community including material and financing. Due to a small sample

these to community initiatives have a high impact on the resulting general social business format. To study their effect, the various organization structures are analyzed separately. The following sections define the business formats for the organization structures franchise, umbrella organization and co-operative. Furthermore, the analysis includes the business formats found in the previous paragraph 7.1. When there is a difference found, this can indicate a point for improvement to get the non-profit business format used by these social enterprises to become a social business venture business format.

7.2.1 Co-operative business format (Water)

The resulting social business format for co-operatives in the water sector is presented in Table 7-10 and is based on the social business formats of the Barefoot College and Gram Vikas. As can be seen in the table, the Barefoot College is coded both as a franchise and as a co-operative due to the ownership by the community.

When the social business format of the social enterprises in the water sector is compared to the business format derived from the social business ventures, a difference is found in the business mission. In the social business ventures sample the co-operatives were necessity driven whereas in the water sector the co-operatives are opportunity driven. The co-operatives started within the community with the idea to become a self-sustaining community. Another difference arises in the financing indicator. The social business format in the water sector is financed by the community members whereas in the social business format of the social business ventures the financing was not found as indicator for the strategic assets sub-component. A similar results is found for the direct sales indicator. In the water sector the co-operatives are not indicated to sell anything, whereas for the social business ventures the products offered were sold to the community members. The final column indicates if there is a difference between the found social business format in the water sector and the found social business format of the 29 social business ventures. The marked variables highlight the variables that have a different results in the social business formats.

Table 7-10 Water sector compared to co-operative organization format

Sub-component	Variable	B	D	Yes	No	Format	Format Co-operatives	Difference
Business mission	Opportunity driven	1	1	100%	0%	1	0	Yes
	Necessity driven	0	0	0%	100%	0	1	Yes
Market scope	Market creation	0	0	0%	100%	0	0	No
	Market exploitation	1	1	100%	0%	1	1	No
	Broad scope	1	1	100%	0%	1	1	No
Basis for differentiation	Narrow scope	0	0	0%	100%	0	0	No
	Income generation	1	0	50%	50%	-	1	-
	Human capacity building	1	1	100%	0%	1	1	No
Core competencies	Community development	1	1	100%	0%	1	1	No
	Customer orientation	1	1	100%	0%	1	1	No
	Entrepreneurial know-how	0	1	50%	50%	-	0	-
	Managerial know-how	0	0	0%	100%	0	-	-
Strategic assets	Technological know-how	0	0	0%	100%	0	0	No
	Human resource	1	1	100%	0%	1	1	No
	Financing	1	1	100%	0%	1	0	Yes
	Fixed assets	1	0	50%	50%	-	0	-
Core processes	Commodities	1	1	100%	0%	1	0	Yes
	Product innovation	0	0	0%	100%	0	0	No
	Process innovation	1	0	50%	50%	-	0	-
Organization structure	Business model innovation	0	1	50%	50%	-	1	-
	Sole trader	0	0	0%	100%	0	0	No
	Limited company	0	0	0%	100%	0	0	No
	Franchise	1	0	50%	50%	-	0	-
	Umbrella organization	0	0	0%	100%	0	0	No
	Co-operative	1	1	100%	0%	1	1	No
Relationship dynamics	Partnership	0	1	50%	50%	-	0	-
	Direct	0	1	50%	50%	-	1	-
	Indirect	1	0	50%	50%	-	0	-
	Continuous	1	1	100%	0%	1	1	No
Pricing structure	Sporadic	0	0	0%	100%	0	0	No
	Direct sales	0	0	0%	100%	0	1	Yes
	Indirect sales	0	1	50%	50%	-	0	-
Suppliers	Interest	0	0	0%	100%	0	0	No
	Individual entrepreneurs	0	0	0%	100%	0	1	Yes
	Employees & partners	1	1	100%	0%	1	0	Yes
	SMEs	0	0	0%	100%	0	0	No
	Large national firms	0	0	0%	100%	0	0	No
	Multinationals	0	0	0%	100%	0	0	No
	Government institutions	0	1	50%	50%	-	0	-
Partners/Coalitions	NGOs	0	0	0%	100%	0	0	No
	Governments	-	1	100%	0%	1	0	Yes
	Foundations	-	0	0%	100%	0	1	Yes
Businesses	Businesses	-	0	0%	100%	0	1	Yes

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; N=2

7.2.2 Franchise business format (Water)

For the water sector, the franchise organizations comparative case analysis consist of 1001 fontaines pour demain, Barefoot College, and Ecofiltro. The organizations are all coded with a 1 for the three differentiation variables income generation, human capacity building, and community development; whereas the social business ventures where found to be using variables income generation and community development. Table 7-11 provides an overview of the social business format of the water sector and the general franchise format based on the results of the social business ventures. More

differences between the social business formats are found in the variables commodities, business model innovation, continuous and sporadic relationships and the partnering with other sectors.

Table 7-11 Water sector compared to franchise format

Sub-component	Variable	A	B	C	Yes	No	Format	Franchises Format	Difference
Business mission	Opportunity driven	1	1	1	100%	0%	1	1	No
	Necessity driven	0	0	0	0%	100%	0	0	No
Market scope	Market creation	0	0	0	0%	100%	0	0	No
	Market exploitation	1	1	1	100%	0%	1	1	No
	Broad scope	0	1	0	33%	67%	0	-	-
Basis for differentiation	Narrow scope	1	0	1	67%	33%	1	-	-
	Income generation	1	1	1	100%	0%	1	1	No
	Human capacity building	1	1	0	67%	33%	1	0	Yes
Core competencies	Community development	1	1	1	100%	0%	1	1	No
	Customer orientation	1	1	0	67%	33%	1	1	No
	Entrepreneurial know-how	0	0	1	33%	67%	0	-	-
	Managerial know-how	1	0	1	67%	33%	1	-	-
Strategic assets	Technological know-how	1	0	1	67%	33%	1	1	No
	Human resource	1	1	1	100%	0%	1	1	No
	Financing	1	1	1	100%	0%	1	1	No
	Fixed assets	0	1	0	33%	67%	0	0	No
Core processes	Commodities	0	1	1	67%	33%	1	0	Yes
	Product innovation	0	0	1	33%	67%	0	0	No
	Process innovation	1	1	0	67%	33%	1	-	-
Organization structure	Business model innovation	0	0	1	33%	67%	0	1	Yes
	Sole trader	0	0	0	0%	100%	0	0	No
	Limited company	0	0	0	0%	100%	0	0	No
	Franchise	1	1	1	100%	0%	1	1	No
	Umbrella organization	0	0	0	0%	100%	0	0	No
	Co-operative	0	1	0	33%	67%	0	0	No
Relationship dynamics	Partnership	0	0	0	0%	100%	0	0	No
	Direct	0	0	1	33%	67%	0	-	-
	Indirect	1	1	1	100%	0%	1	1	No
	Continuous	0	1	0	33%	67%	0	1	Yes
Pricing structure	Sporadic	1	0	1	67%	33%	1	0	Yes
	Direct sales	1	0	1	67%	33%	1	1	No
	Indirect sales	0	0	0	0%	100%	0	0	No
	Interest	0	0	0	0%	100%	0	0	No
Suppliers	Individual entrepreneurs	1	0	1	67%	33%	1	-	-
	Employees & partners	0	1	0	33%	67%	0	0	No
	SMEs	0	0	0	0%	100%	0	0	No
	Large national firms	0	0	0	0%	100%	0	0	No
	Multinationals	0	0	0	0%	100%	0	0	No
	Government institutions	1	0	0	33%	67%	0	0	No
Partners/Coalitions	NGOs	0	0	0	0%	100%	0	0	No
	Governments	1	-	0	50%	50%	-	0	-
	Foundations	0	-	1	50%	50%	-	1	-
	Businesses	0	-	0	0%	100%	0	1	Yes

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; **N=3**

7.2.3 Results limited company business format for the Water sector

The individual social business formats of the limited companies 'Together Association for Development and Environment' and 'Water.org' are provided in Table 7-12. A difference in social business format occurs for the indicator human capacity building. The majority of the social business ventures was coded with a 0 for this indicator whereas the cases in the water sector are indicated

with a 1. The same difference occurred for the franchise organization structure and might imply that focusing on human capacity is more a non-profit basis for differentiation than for for-profit social enterprises.

Another difference is found in the variables direct sales and interest. The majority of the social business ventures chose direct sales as pricing structure whereas the water sector uses interest. Direct sales might be more successful for a for-profit social enterprise than interest. In general the business formats do not show clear indicated differences.

Table 7-12 Water sector compared to limited company format

Sub-component	Variable	E	F	Yes	No	Format	Format Limited Companies	Difference
Business mission	Opportunity driven	1	1	100%	0%	1	1	No
	Necessity driven	0	0	0%	100%	0	0	No
Market scope	Market creation	0	0	0%	100%	0	0	No
	Market exploitation	1	1	100%	0%	1	1	No
	Broad scope	1	0	50%	50%	-	0	-
	Narrow scope	0	1	50%	50%	-	1	-
Basis for differentiation	Income generation	0	0	0%	100%	0	-	-
	Human capacity building	1	1	100%	0%	1	0	Yes
	Community development	1	1	100%	0%	1	1	No
Core competencies	Customer orientation	1	1	100%	0%	1	1	No
	Entrepreneurial know-how	0	0	0%	100%	0	-	-
	Managerial know-how	1	0	50%	50%	-	-	-
	Technological know-how	1	1	100%	0%	1	1	No
Strategic assets	Human resource	1	1	100%	0%	1	1	No
	Financing	1	1	100%	0%	1	-	-
	Fixed assets	0	0	0%	100%	0	0	No
	Commodities	0	0	0%	100%	0	0	No
Core processes	Product innovation	1	1	100%	0%	1	-	-
	Process innovation	0	0	0%	100%	0	0	No
	Business model innovation	0	0	0%	100%	0	-	-
Organization structure	Sole trader	0	0	0%	100%	0	0	No
	Limited company	1	1	100%	0%	1	1	No
	Franchise	0	0	0%	100%	0	0	No
	Umbrella organization	0	0	0%	100%	0	0	No
	Co-operative	0	0	0%	100%	0	0	No
	Partnership	0	0	0%	100%	0	0	No
Relationship dynamics	Direct	1	1	100%	0%	1	1	No
	Indirect	0	0	0%	100%	0	1	Yes
	Continuous	0	1	50%	50%	-	-	-
	Sporadic	1	0	50%	50%	-	-	-
Pricing structure	Direct sales	0	0	0%	100%	0	1	Yes
	Indirect sales	0	0	0%	100%	0	0	No
	Interest	1	1	100%	0%	1	0	Yes
Suppliers	Individual entrepreneurs	0	0	0%	100%	0	-	-
	Employees & partners	1	1	100%	0%	1	0	Yes
	SMEs	0	0	0%	100%	0	0	No
	Large national firms	0	0	0%	100%	0	0	No
	Multinationals	0	0	0%	100%	0	0	No
	Government institutions	0	0	0%	100%	0	0	No
Partners/Coalitions	NGOs	0	1	50%	50%	-	-	No
	Governments	0	0	0%	100%	0	0	No
	Foundations	1	1	100%	0%	1	1	No
Businesses	Businesses	1	1	100%	0%	1	1	No

Note: '1' = YES, '0' = NO, '-' = UNKNOWN/NOT FOUND; **N=2**

8 Conclusion

This study contributes to the development of social entrepreneurship in the water sector of developing economies by providing an overview of social business formats of social business ventures and compared these with social business formats of social enterprises in the water sector.

The correlating main research question is: *What are business formats that seem suitable for social*

entrepreneurship in the water sector of developing economies? This chapter answers the main research question by making use of the various sub research questions.

Social entrepreneurship is defined as the process of creating and maintaining primary social value and secondary economic value with a for-profit aim or in a for-profit entity with a view to grow the social enterprise and reach more people in need. Social entrepreneurship results in a social enterprise that is referred to as a social business venture. Social entrepreneurship has been studied more frequently over the past decades resulting in the question: *What explains the trend to social entrepreneurship and specifically in developing economies?* The trend towards social entrepreneurship can be explained by the worldwide pattern for privatizations and entrepreneurship, the effect of entrepreneurship on economic development and especially for developing economies the void left by institutional failures. This trend foremost results in effectively practiced social entrepreneurship in high income economies, while the social value creation of social entrepreneurship is promising for developing low income or developing economies. This consideration results in sub research question: *What characterizes social entrepreneurship, and specifically in developing economies?* The answer is found in two key elements of social entrepreneurship, an overarching social mission and entrepreneurial creativity. These two key elements of social entrepreneurship are characterized by 1) revenue-generating opportunities with social impact, 2) being used to compete for financial resources, 3) intended to create lasting social change for disadvantaged community and does not aim for short term results, 4) creating strong benefiting relationships between the social enterprise and the customer, 5) not being focused on customer satisfaction of the individuals but rather for the community, and 6) using multi-valued innovation for complex social problems. Social entrepreneurship in developing economies emerges when institutions and governments fail to address social needs, whereas social entrepreneurs can fill this void.

Prescriptive knowledge on social entrepreneurship is provided by social business formats found in the empirical part of the study and relates to the sub research question: *What characterizes the business model and business format of social enterprises in developing economies?* All the business formats are characterized by four components of the business model 1) core strategy, 2) strategic resources, 3) customer interface, and 4) value network that make it possible to study the social enterprises in their entirety. The next paragraphs explain the prescriptive knowledge by discussing the various social business formats and their similarities and answer the sub research question: *Which business formats are used by social enterprises in developing economies?* Prescriptive knowledge consists of successful social business venture for a specific organization type.

General social business format

The general social business format is a social enterprise that makes use of a business model that is opportunity driven in an existing market. The social enterprise focuses on the social differentiation for income generation and community development where the core competencies of the social entrepreneur are customer orientation, managerial and technical know-how. Human resource is used as strategic assets for the business model innovation of the social enterprise. The enterprise acts in a direct and indirect way with the customers on a continuous base. Where the social enterprise partners with other businesses and foundations.

Co-operatives social business format

The co-operatives social business format is a social enterprise that uses a business model which is necessity based in an existing market. The product/markets scope of the co-operative is broad and uses a differentiation strategy consisting of a combination of income generation, human capacity building and community development for the customers. The entrepreneur should be customer oriented and using human resources and commodities as strategic assets for its business. The relationship dynamics between the social enterprise and its customers is direct and on a continuous base with direct sales to the individual entrepreneurs of the co-operative. Partnering with businesses and foundations is an added value for the co-operative.

Umbrella organizations social business format

The umbrella organizations social business format is a social enterprise that uses a business model that is opportunity driven in an existing marked with a broad product/markets scope. The umbrella organization differentiates itself by focusing on the combination of income generation, human capacity building and community development. The social entrepreneur has the core competencies customer orientation, entrepreneurial know-how and technological know-how. The social enterprise uses human resource for business model innovations and continuously interacts with its customers in a direct and indirect manner. The pricing structure of the umbrella organization uses direct sales and has NGOs as an important supplier of services to the organization, therefore including governments, foundations and businesses as important partners.

Franchises social business format

The franchises social business format is a social enterprise that uses a business model that is opportunity driven in an existing market with either a broad or a narrow product/market scope. The basis for differentiation is both based on income generation and community development. Where the social entrepreneur has the core competencies customer orientation and technological know-how. Human resources and financing are an important strategic assets to focus on business model innovation. The relationship dynamics of the social enterprise is continuous and indirect but earns

profit by directly selling to its customers which are entrepreneurs. The franchise social enterprise collaborates with foundations and businesses.

Limited companies social business format

The limited companies social business format is a social enterprise that uses a business model that is opportunity driven in an existing market with a narrow product/market scope. The basis for differentiation is based on community development and can be joint by income generation. The social entrepreneur uses customer orientation and technological know-how as core competences for the startup of the social enterprise with its own human resources. The pricing structure of the social enterprise is by direct selling products or services to its customers. Important suppliers are individual entrepreneurs. These social enterprises join a partnership with foundations and other businesses.

In the previously mentioned social business formats commonalities were found. First, none of the social business formats intends to create a new market for their products or services. Second, the social business formats generally use business model innovations as core process driving the business. Third, all social business formats include continuous and direct relationship dynamics. Fourth, the social business formats all are part of a coalition or start partnerships with foundations and businesses. These conclusions empirically prove the theoretical findings.

Water sector social business format

The social business format for the water sector is a social enterprise that uses a non-profit business format that is generally opportunity driven and exploits an existing market with either a broad or narrow product/market scope. The basis of differentiation of these organizations is both human capacity building and community development and makes use of the strategic assets human resources and financing. The core competencies of the founding social entrepreneur included customer orientation and technological know-how. The relationship dynamics are either direct or indirect and continuous or sporadic.

To conclude the findings and answer has to be found for the last sub research question: *Which business formats seem suitable for social business ventures in the water sector of developing economies?* When comparing the social business ventures formats with the social business format used by social enterprises in the water sector, the following differences are found. First, a social business venture does not focus on the basis for differentiation indicated with human capacity building where social enterprises in the water sector do focus on this indicator. Second, the core process driving the social business venture is business model innovation whereas core process driving the social enterprises in the water sector is product innovation. Third, the pricing structure of social business ventures uses direct sales for income where direct sales is not used by the non-profit

social enterprises in the water sector. Fourth and final, the social business ventures are used to be part of a coalition or partner with a business whereas social enterprises in the water sector are not using this indicator in their social business format. This differences should be considered for starting a social business venture in the water sector of developing economies. Considering these differences in business formats in the current social business formats seems suitable for a social business venture.

9 Discussion

This study identifies social business formats to conceptualize social entrepreneurship for developing economies. This has been done by making use of qualitative comparative case analyzes of secondary data from successful social business ventures in developing economies as defined by the Schwab Foundation. This indicates a first point of discussion, related to the data set and strategic sample of the study. The Schwab Foundation clearly defines and categorizes the organizations examined by this study, but also excludes many other social entrepreneurial initiatives globally. This study ignores these initiatives due to solely using cases originating from the database of the Schwab Foundation. This ignored initiatives could be a useful for a larger sample in the water sector and maybe some social business ventures in the water sector could be found. Continuing on the sample size, the results of this study are based on a relative small sample, especially when focused on the various organization structures and the water sector. An increase in the sample size might affect the results. A second point of discussion the lack of statistical significance in the results. The analysis is based on finding patterns based on a majority rule with a threshold value of 60% of the cases with the same result. A typically used method to included statistics is by measuring the construct validity. However due to the various cases in various sectors in three geographic areas it is difficult to statistically test the validity. The internal validity is ensured by making use of 1) the clear formulation of the research framework, 2) pattern matching and 3) theory triangulation. A third point of discussion

Relates to the use of a coding system as method for identifying the social business formats for the individual cases. The analysis that results in the given code is subject to psychological effects. Consequently, the coding of the cases is subject to the researchers' mood and judgment hence to the researchers' bias. This effect has been minimized by including the coding structures in the annex to create transparency and the possibility to reproduce this study. A fourth point of discussion is the absence of in-depth information related to the sub-components that are part of the theoretical framework checklist. A full pattern matching includes matching the theoretical findings with the observed findings in the studied sample. This study uses academic literature and theories to identify the sub-components of a business model and the corresponding variables that compose the social business formats. More knowledge is needed on the individual sub-components and variables to find theoretical evidence that support the empirical findings of this study. A fifth and final point of discussion is the comparison of the social business ventures that resulted from the social business ventures comparative case analysis with the results of the water sector. The sample for the water sector is small, hence differences in social business formats are highly related to the sample size and is likely to change when more cases are added.

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Annex I: Social Business Format Checklist

Component	Sub-Component	Variable
Core strategy	Business mission	<ul style="list-style-type: none"> - Opportunity driven - Necessity driven
	Market scope	<ul style="list-style-type: none"> - Market creation - Market exploitation - Broad scope of products/services - Narrow scope of products/services
	Basis for differentiation	<ul style="list-style-type: none"> - Income generation - Human capability building - Community development
Strategic resources	Core competencies	<ul style="list-style-type: none"> - Customer orientation - Entrepreneurial know-how - Managerial know-how - Technological know-how
	Strategic assets	<ul style="list-style-type: none"> - Human resource - Financing - Fixed assets - Commodities
	Core processes	<ul style="list-style-type: none"> - Product innovation - Process innovation - Business model innovation
Customer interface	Organization structure	<ul style="list-style-type: none"> - Sole trader - Partnership - Limited company - Umbrella organization - Franchise - Co-operative
	Relationship dynamics	<ul style="list-style-type: none"> - Direct - Indirect - Continuous - Sporadic
	Pricing structure	<ul style="list-style-type: none"> - Direct sales - Indirect sales - Interest
Value network	Suppliers	<ul style="list-style-type: none"> - Individual entrepreneurs - Employees of the company - Small and Medium Enterprises - Large national firms - Multinationals - Non-Governmental Organizations - Government institutions
	Partners	<ul style="list-style-type: none"> - Governments - Foundations - Businesses
	Coalitions	<ul style="list-style-type: none"> - Governments - Foundations - Businesses

Annex II: Description of Selected Cases

This annex provides a concise description of the selected cases of the strategic sample. The numbers I till XXIX are social business ventures used in the first comparative case analysis. The characters A till F are social enterprises active in the water sector and are used in a second comparative case analysis to find similarity patterns. The social enterprises described below all meet the criteria of the Schwab Foundation as discussed in the previous section, hence this study assumes these social enterprises to be successful and sustainable organization.

#	Company	Sector	Description
I	APAEB	Education, Environment, Microfinance, Rural Development, Trade	APAEB organizes and trains farmers in an impoverished region of Brazil, helping them forge links with international markets.
II	Aravind Eye Care Systems (AECS)	Health	Specializing in state-of-the-art comprehensive eye care, Aravind treats over 3.1 million patients a year, with an emphasis on providing services to the rural poor and capacity-building services to other eye care providers and programs.
III	Association for Craft Producers (ACP)	Women Empowerment, Fair trade	One of the oldest and largest non-profit handicraft organizations in Nepal, the Association for Craft Producers is dedicated to providing design, marketing, management and technical services to low-income and predominantly female craft producers.
IV	BASIX Social Enterprise Group	Microfinance, Rural Development	BASIX promotes sustainable livelihoods for the rural poor and women through the provision of financial services and technical assistance.
V	Bina Swadaya	Agriculture, Microfinance, Rural Development, Education	Bina Swadaya focuses on the socio-economic development of Indonesia's rural communities through educational publications, training, consulting and microfinance.
VI	Centro Ginecological Integral	Health	CEGIN is a self-financed company that focuses on providing quality health services to single women, mothers and their children in poor areas.
VII	CID Consulting	Education, Enterprise Development, Environment, Waste Management	CID Consulting works with Cairo's garbage collectors, introducing them to environmental initiatives that recycle organic waste into raw materials and manufactured goods.
VIII	Cinepop	Civic Participation, Education, Technology	Cinepop is a social enterprise that offers free cinema and entertainment as a way to increase quality of life for low-income families in Mexico.
IX	Coronilla	Labor Conditions and Unemployment, Trade	As a producer of certified gluten-free pasta and snacks, Coronilla supports organic rural products for export and gives preference to minorities in its hiring process.
X	Dimagi	Health, Agriculture, Financial Services, ICT	Dimagi helps organizations to empower frontline workers to deliver quality services to urban and rural communities around the world. Working in various fields including public health, agriculture, and water and sanitation, Dimagi designs clinical interfaces, health information systems, and mobile technologies to perform client-level disease management and technical assistance, decision support, and system monitoring.
XI	¡Échale! a tu casa	Enterprise Development, Housing, Urban Development	Echale promotes sustainable social housing production and social inclusion through technological empowerment, financial education and associative development.
XII	Fundación Social	Enterprise Development, Financial Inclusion, Homelessness and Housing	Through its highly successful companies, Fundación Social works to better the livelihoods of low-income households by making investments aimed at removing the structural causes of poverty in Colombia.
XIII	Hagar International	Enterprise Development, Youth, Women	Hagar works to help abused, exploited and abandoned women and children through community reintegration and social entrepreneurship.
XIV	Juhudi Kilimo	Rural Development, Financial Inclusion	Juhudi Kilimo provides micro-loans and micro-insurance for productive, income generating assets for small-scale farmers in Kenya.
XV	Kantor Berita Radio (KBR68H)	Communications, Media	KBR68H is Indonesia's only independent radio news agency, providing greater access to information for more than 22 million listeners across Indonesia, Asia, and Australia.
XVI	Kashf Foundation	Financial Inclusion, Microfinance, Women	The Kashf Foundation is Pakistan's first specialized microfinance institution, pioneering new products and providing door-to-door microfinance services to the urban poor, especially women.
XVII	Lumni	Education, Financial Inclusion	Lumni creates an efficient global market for investing in human capital, while revolutionizing sustainable investments in higher education and student talent.

XVII	Naya Jeevan	Health	Naya Jeevan offers affordable, high-quality catastrophic health insurance and "value-added" services to Pakistan's population of low-income workers.
XIX	Novica	Culture, Handicrafts, Enterprise Development	Novica seeks to improve the economic prospects of artists in some of the world's poorest areas, preserve traditional art forms and provide a platform for personal expression.
XX	Nuru Energy Group	Renewable Energy, Enterprise Development, Technology	In an effort to address low power energy needs for more than 700 million people in Africa who live without electricity, Nuru Energy works with micro-entrepreneurs to disseminate its Nuru LED Light, which repowers using an off-grid, pedal-powered recharging platform.
XXI	People Tree	Environment, Trade	People Tree works with producer groups across Asia, Africa and Latin America, improving the lives of marginalized communities through fair trade.
XXII	Sekem Group	Agriculture, Education, Enterprise Development, Environment, Health and Rural Development	By supporting economic, social and cultural institutions, SEKEM aims to realize a vision of sustainable development for individuals, society and nature.
XXIII	SELCO Solar Lights	Energy, Environment, Rural Development	SELCO Solar Light provides sustainable energy solutions and services to underserved households and businesses in India.
XXIV	Sero Lease and Finance (Selfina)	Micro-leasing, Entrepreneurship, HIV/aids	SELFINA increases the incomes of self-employed women in Tanzania through micro-leasing arrangements, resulting in economic and social independence of the borrowers and broader economic opportunities for others within their communities.
XXV	Shonaquip	Disability, Health, Children and Youth	Shonaquip builds innovative, sustainable service delivery systems and mobility devices to improve physical access and quality of life for people living with disabilities in under-resourced and rural regions in Africa.
XXVI	Terra Nova Regularizações Fundiárias	Land Ownership, Urban Planning, Civic Participation	Terra Nova is a social enterprise committed to the sustainable regularization of illegally occupied properties in Brazil's urban areas.
XXVII	THE 99	Communication/Media, Culture, Children and Youth	The Teshkeel Media Group focuses on creating wholesome children's adventures through its superheroes, THE 99, drawn from global culture, history and Islam. These superhero role models tell universally relevant stories that promote multiculturalism and personal responsibility.
XXVIII	The Indalo Project	Social Enterprise Development, Fair trade	The Indalo Project fosters development through design. It is a development and marketing organization with a national impact footprint, investing in handmade producer groups to achieve growth and sustainability through market-lead development.
XXIX	Unión de Ejidos de La Selva	Rural Development, Trade	Unión de Ejidos de La Selva is an association of coffee-producing indigenous families in Chiapas, Mexico, helping farmers to increase their income and self-sufficiency.
A	1001 Fontaines pour demain	Water	1001 fontaines implements low-cost, solar-powered drinking water solutions for rural villages.
B	Barefoot College	Water, Education, Renewable Energy, Rural Development, Technology, Women	Barefoot College works with marginalized, exploited and impoverished rural poor communities, guiding them on a path towards self-sufficiency and sustainability.
C	Ecofiltro	Clean Water, Health	Ecofiltro aims to solve the acute and growing water crisis in developing countries in an efficient and sustainable manner. By selling water filters at an affordable price, Ecofiltro is addressing the urgent need for clean drinking water.
D	Gram Vikas	Education, Health, Rural Development, Water and Sanitation	Helping villagers pool their resources to establish water and sanitation infrastructure, Gram Vikas improves the quality of life of poor rural communities in India.
E	Together Association for Development and Environment	Water & Sanitation, Rural Development	The Together Association designs and implements low-cost village sanitation systems and value-added community development services for those living in the isolated areas of Upper Egypt.
F	Water.org	Water and Sanitation	By catalysing small loans to individuals and communities that do not have access to traditional credit markets, Water.org's WaterCredit program has empowered 350,000 people to address their own water needs at price points they can afford.

Annex III: Coding Results

This annex includes the coding results on both the 29 social business ventures and 6 social enterprises in the water sector. A total of 146 different sources is used to gain the coding results. This annex can be read for every single individual case as follows:

- First, the sources of data are given in a short bibliography for every single case;
- Second, the coding table presented shows the variables to which the coding applies sorted on the sub-components (bolded above the variables) as described in theoretical framework checklist;
- The '# sources' column of the table gives an overview of the number of different sources that give information about the indicator from the first column. This does not imply that this number is the total number of references coded for the indicator.
- The 'references' column of the table gives the coded text that is related to the variables of the same row in the table. This information is the output of the NVivo 8.0 software and can be read as follows:
 - o The first grey line states the sources (presented in the bibliography) of the reference and the number of the reference for the specific indicator.
 - o The coverage percentage presented is an indicator for the amount of text that is coded from that specific source. This is a generated output from the NVivo 8.0 software and is not used by this research for any information.
 - o The accented information contains the references that are coded for the indicator of the same row of the table.

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I APAEB

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Coding

	# sources	References
Basis for differentiation		
Community development	3	<p><Internals\Austin (2007)> - § 1 reference coded [5,97% Coverage]</p> <p>Reference 1 - 5,97% Coverage</p> <p>Associação dos Pequenos Agricultores do Estado da Bahia (the Association of Small-scale Farmers of the State of Bahia, or APAEB), a Brazilian nonprofit that aims to improve the living standards of the sisal growers of Bahia.</p> <p><Internals\Elstrott (2004)> - § 1 reference coded [1,14% Coverage]</p> <p>Reference 1 - 1,14% Coverage</p> <p>These and other APAEB facilities have created hundreds of jobs, with the revenue going back to the community in the form of programs for housing, education, the environment, and culture. More than 4,500 families benefit from the organization's wide range of activities.</p> <p><Internals\Leviner (2007)> - § 1 reference coded [26,83% Coverage]</p> <p>Reference 1 - 26,83% Coverage</p> <p>Overall, APAEB has contributed to reducing migrations to urban centers and has greatly improved farmers' incomes and livelihoods in the region. It has become a leading model for all rural development organizations in Brazil.</p>
Human capacity building	2	<p><Internals\Elstrott (2004)> - § 1 reference coded [1,14% Coverage]</p>

		<p>Reference 1 - 1,14% Coverage</p> <p>These and other APAEB facilities have created hundreds of jobs, with the revenue going back to the community in the form of programs for housing, education, the environment, and culture. More than 4,500 families benefit from the organization's wide range of activities.</p> <p><u><Internals\Schwab APAEB></u> - § 1 reference coded [11,69% Coverage]</p> <p>Reference 1 - 11,69% Coverage</p> <p>APAEB has built an international bridge linking small agricultural producers with international markets. This process entails organizing and training local farmers with little formal education to manage complex manufacturing processes, while increasing financing from banks and donor agencies, and developing lasting relationships with foreign buyers based on economic self-interest, quality workmanship and mutual respect.</p>
Income generation	4	<p><u><Internals\Ashoka APAEB></u> - § 1 reference coded [1,94% Coverage]</p> <p>Reference 1 - 1,94% Coverage</p> <p>Ismael Ferreira is working to make Brazil's declining sisal industry competitive and to put more profits into the hands of the crop's many small producers.</p> <p><u><Internals\Austin (2007)></u> - § 1 reference coded [7,13% Coverage]</p> <p>Reference 1 - 7,13% Coverage</p> <p>In two decades, APAEB created 3,900 jobs in a city of 20,000 people, and the region's per capita income tripled. At the same time, APAEB's own assets went from \$4,000 to \$9 million. APAEB now injects more funds into the local economy than does the local government.</p> <p><u><Internals\Leviner (2007)></u> - § 2 references coded [52,57% Coverage]</p> <p>Reference 1 - 25,75% Coverage</p> <p>With revenues of \$7 million and 980 workers directly employed, APAEB is not only the second-largest employer in Valente but has transformed the economy of the region where an estimated 500,000 people depend on sisal.</p> <p>Reference 2 - 26,83% Coverage</p> <p>Overall, APAEB has contributed to reducing migrations to urban centers and has greatly improved farmers' incomes and livelihoods in the region. It has become a leading model for all rural development organizations in Brazil.</p> <p><u><Internals\Unterstell (2006)></u> - § 1 reference coded [0,23% Coverage]</p> <p>Reference 1 - 0,23% Coverage</p> <p>The Factory is APAEB's backbone: offers 500 direct jobs, produces today about 900.000 metric tons of carpets per year and its revenues are about US\$ 4.5 million.</p>
Business mission		<p>Necessity driven</p> <p><u><Internals\Ashoka APAEB></u> - § 1 reference coded [11,03% Coverage]</p> <p>Reference 1 - 11,03% Coverage</p> <p>A 1989 report by the state government of Bahia gave a clear indication of the direction in which Brazil's sisal industry was heading: thousands of hectares of sisal fields had been abandoned as Brazil lost out to competition from Africa and Mexico and to synthetic substitutes. Ismael contends that large Brazilian exporters have not pursued new markets or uses, or improved the quality of sisal, and thus have lost ground to more progressive foreign competitors. He also faults the current industry structure and lack of large enterprises for not getting the government to lower taxes or guarantee prices as it does for coffee, soy, and other exports. Businesses and ambitious entrepreneurs have found little reason to invest in this sector, especially given the region's historical political economy, which for centuries has been dominated by its large-plantation owners.</p> <p><u><Internals\Elstrodt (2004)></u> - § 1 reference coded [1,64% Coverage]</p>

		<p>Reference 1 - 1,64% Coverage</p> <p>Associa??o dos Pequenos Agricultores do Estado da Bahia (Association of Small Producers from Bahia, or APAEB) was set up in 1980 to bring together small producers of sisal hemp fibers in rural Bahia—one of Brazil's most arid regions and also one of the poorest. The aim was to trade collectively in hopes of getting better prices for the fibers, which are used in ropes and in carpets.</p> <p><u><Internals\Unterstell (2006)></u> - § 1 reference coded [0,29% Coverage]</p> <p>Reference 1 - 0,29% Coverage</p> <p>APAEB, abbreviation for Association of Small Farmers, is the organization they founded in 1980, as a direct response to excessive taxation that Bahia State had applied over agricultural products.</p>
Opportunity driven	0	
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	2	<p><u><Internals\Ashoka APAEB></u> - § 2 references coded [4,62% Coverage]</p> <p>Reference 1 - 1,15% Coverage</p> <p>He draws, too, on his background and contacts in the community and small-producer movements.</p> <p>Reference 2 - 3,47% Coverage</p> <p>Ismael is the son of a sisal grower in Valente, the municipality where the cooperative is based and the thrasher was built. The local economy there depends on sisal production. Ismael studied accounting in secondary school and worked as collection manager at a small-town bank.</p> <p><u><Internals\Schwab APAEB></u> - § 1 reference coded [14,20% Coverage]</p> <p>Reference 1 - 14,20% Coverage</p> <p>Ismael Ferreira is the youngest child of a sisal grower from Valente. During the 1970s, at the time of the military dictatorship in Brazil, two Italian priests organized community meetings in Valente and the surrounding areas to discuss the exploitation of workers and small farmers. At the age of only 12, he participated in these gatherings along with his parents and brothers. In 1980, 30 families participated in the formal creation of APAEB. Ferreira was one of the co-founders and became the General Manager.</p>
Entrepreneurial know-how	0	
Managerial know-how	1	<p><u><Internals\Ashoka APAEB></u> - § 1 reference coded [3,47% Coverage]</p> <p>Reference 1 - 3,47% Coverage</p> <p>Ismael is the son of a sisal grower in Valente, the municipality where the cooperative is based and the thrasher was built. The local economy there depends on sisal production. Ismael studied accounting in secondary school and worked as collection manager at a small-town bank.</p>
Technological know-how	0	
Core processes		
Business model innovation	1	<p><u><Internals\Unterstell (2006)></u> - § 1 reference coded [0,26% Coverage]</p> <p>Reference 1 - 0,26% Coverage</p> <p>The association started buying sisal from the producers (about 1.000 families) and selling it in blocks, dismantling the traditional intermediary net and provoking a 40% price increase.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	2	<p><u><Internals\Ashoka APAEB></u> - § 1 reference coded [1,74% Coverage]</p> <p>Reference 1 - 1,74% Coverage</p>

		Aside from selling directly to overseas buyers, the small growers plan to fabricate more finished products such as rope and carpet backing. <u><Internals\Schoening (2003)></u> - § 1 reference coded [7,20% Coverage] Reference 1 - 7,20% Coverage In 1990, they built a carpet factory.
Market creation	0	
Market exploitation	2	<u><Internals\Ashoka APAEB></u> - § 1 reference coded [3,58% Coverage] Reference 1 - 3,58% Coverage Brazil continues to be the world's largest sisal producer, but the industry has been in steady decline for decades. Ismael plans to revitalize the industry through the 600,000 small producers in the Northeast who grow sisal as their main cash crop, but who lack autonomy and prosperity. <u><Internals\Schoening (2003)></u> - § 1 reference coded [27,63% Coverage] Reference 1 - 27,63% Coverage In 1990, they built a carpet factory. Now they export carpets at a much better price and invest the returns in schools and new business ideas.
Narrow scope	0	
Organization structure		
Co-operative	2	<u><Internals\Ashoka APAEB></u> - § 1 reference coded [3,75% Coverage] Reference 1 - 3,75% Coverage A core of 1,000 families now forms the cooperative organized through the Association of Small Farm Producers of Bahia. They have joined to export sisal processed at the collective thrasher. Families reinvest in the cooperative and still earn 14 percent more than they did selling sisal individually. <u><Internals\Schwab APAEB></u> - § 1 reference coded [4,81% Coverage] Reference 1 - 4,81% Coverage APAEB is a cooperative of small sisal growers based in the interior of Bahia, demonstrating how agricultural workers can organize themselves to succeed in the global economy.
Franchise organizations	0	
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<u><Internals\Schwab APAEB></u> - § 1 reference coded [11,69% Coverage] Reference 1 - 11,69% Coverage APAEB has built an international bridge linking small agricultural producers with international markets. This process entails organizing and training local farmers with little formal education to manage complex manufacturing processes, while increasing financing from banks and donor agencies, and developing lasting relationships with foreign buyers based on economic self-interest, quality workmanship and mutual respect.
Foundations	2	<u><Internals\Ashoka APAEB></u> - § 1 reference coded [2,53% Coverage] Reference 1 - 2,53% Coverage To attract the attention of more small sisal growers, Ismael uses local rural organizations and local media to disseminate news of the sisal industry and involve more small producers in the cooperative. <u><Internals\Unterstell (2006)></u> - § 1 reference coded [0,40% Coverage] Reference 1 - 0,40% Coverage The program "Coexisting with the semi arid" embodies many partner institutions and is overcoming, through practical action, the old mental framework that set up that climate conditions were responsible for the fate of

		poverty and economic lateness in the region.
Governments	0	
Pricing structure		
Direct sales	5	<p><u><Internals\Austin (2007)></u> - § 1 reference coded [5,71% Coverage]</p> <p>Reference 1 - 5,71% Coverage</p> <p>The organization first coordinated production among hundreds of independent sisal growers, then expanded into transporting and processing the fiber, and ultimately began manufacturing sisal cords, rugs, and carpets.</p> <p><u><Internals\Elstrodt (2004)></u> - § 1 reference coded [0,82% Coverage]</p> <p>Reference 1 - 0,82% Coverage</p> <p>APAEB gradually expanded its activities by setting up a brushing station to process the sisal (so that it could be sold directly to the final market) and a carpet factory to add further value.</p> <p><u><Internals\Leviner (2007)></u> - § 1 reference coded [13,17% Coverage]</p> <p>Reference 1 - 13,17% Coverage</p> <p>Seven-hundred-fifty farmer families are members of APAEB and about 2,000 sell sisal fibers to the association.</p> <p><u><Internals\Magalhaes (2004)></u> - § 1 reference coded [10,00% Coverage]</p> <p>Reference 1 - 10,00% Coverage</p> <p>Sales points include APAEB store</p> <p><u><Internals\Unterstell (2006)></u> - § 2 references coded [0,69% Coverage]</p> <p>Reference 1 - 0,42% Coverage</p> <p>First steps</p> <p>APAEB Valente organized a small Grocery Store, a space where the associates could place their agricultural products (flour, beans and others) for sale and at the same time could buy industrialized products at accessible prices (sugar, rice, oil, and others basic indispensable goods).</p> <p>Reference 2 - 0,26% Coverage</p> <p>The association started buying sisal from the producers (about 1.000 families) and selling it in blocks, dismantling the traditional intermediary net and provoking a 40% price increase.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	4	<p><u><Internals\Austin (2007)></u> - § 1 reference coded [5,71% Coverage]</p> <p>Reference 1 - 5,71% Coverage</p> <p>The organization first coordinated production among hundreds of independent sisal growers, then expanded into transporting and processing the fiber, and ultimately began manufacturing sisal cords, rugs, and carpets.</p> <p><u><Internals\Elstrodt (2004)></u> - § 1 reference coded [0,82% Coverage]</p> <p>Reference 1 - 0,82% Coverage</p> <p>APAEB gradually expanded its activities by setting up a brushing station to process the sisal (so that it could be sold directly to the final market) and a carpet factory to add further value.</p> <p><u><Internals\Leviner (2007)></u> - § 1 reference coded [13,17% Coverage]</p> <p>Reference 1 - 13,17% Coverage</p>

		<p>Seven-hundred-fifty farmer families are members of APAEB and about 2,000 sell sisal fibers to the association.</p> <p><u><Internals\Unterstell (2006)></u> - § 1 reference coded [0,40% Coverage]</p> <p>Reference 1 - 0,40% Coverage</p> <p>APAEB Valente organized a small Grocery Store, a space where the associates could place their agricultural products (flour, beans and others) for sale and at the same time could buy industrialized products at accessible prices (sugar, rice, oil, and others basic indispensable goods).</p>
Direct	1	<p><u><Internals\Austin (2007)></u> - § 1 reference coded [5,71% Coverage]</p> <p>Reference 1 - 5,71% Coverage</p> <p>The organization first coordinated production among hundreds of independent sisal growers, then expanded into transporting and processing the fiber, and ultimately began manufacturing sisal cords, rugs, and carpets.</p>
Indirect	0	
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	2	<p><u><Internals\Ashoka_APABE></u> - § 2 references coded [9,61% Coverage]</p> <p>Reference 1 - 4,62% Coverage</p> <p>These farmers have already come a long way since 1984, when Ismael began a four-year journey through bureaucratic labyrinths to finally succeed in winning organized small producers the right to export their sisal directly. Ismael also successfully scouted funds for the expensive central thrasher that the nascent growers cooperative needed to process sisal for export.</p> <p>Reference 2 - 4,99% Coverage</p> <p>He has gathered information, for example, on how African producers earn US\$1 billion a year from selling a pharmaceutical byproduct of sisal to industrialized countries. Likewise, sisal bagasse is increasingly seen as a renewable fuel for thermal electrical energy, but two thirds of bagasse in Brazil goes unused. To force more attention to these issues the cooperative must first gather strength.</p> <p><u><Internals\Schwab_APABE></u> - § 1 reference coded [5,33% Coverage]</p> <p>Reference 1 - 5,33% Coverage</p> <p>As it grew, APAEB fought for export rights, forged links with foreign markets and built processing plants and a factory, and now exports millions of dollars worth of quality, finished products.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	<p><u><Internals\Austin (2007)></u> - § 1 reference coded [5,71% Coverage]</p> <p>Reference 1 - 5,71% Coverage</p> <p>The organization first coordinated production among hundreds of independent sisal growers, then expanded into transporting and processing the fiber, and ultimately began manufacturing sisal cords, rugs, and carpets.</p>
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

II Aravind Eye Care System (AECS)

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Coding

	# sources	References
Basis for differentiation		
Community development	3	<p><u><Internals\Brown (2008)></u> - § 1 reference coded [9,92% Coverage]</p> <p>Reference 1 - 9,92% Coverage</p> <p>Much of its innovative energy has focused on bringing both preventive care and diagnostic screening to the countryside. Since 1990 Aravind has held 'eye camps' in India's rural areas, in an effort to register patients, administer eye exams, teach eye care, and identify people who may require surgery or advanced diagnostic services or who have conditions that warrant monitoring.</p> <p><u><Internals\Mair (2005) Aravind></u> - § 1 reference coded [31,89% Coverage]</p> <p>Reference 1 - 31,89% Coverage</p> <p>Aravind's activities have catalyzed social transformation not only in India but also in Nepal, Egypt, Malawu, Kenya, Gutalamala, El Salvador, and other countries where the initiative has been replicated. Eight-five percent of male and 60% of female patient who had lost their jobs as a result of blindness regained those jobs after surgery (http://www.aravind.com).</p> <p><u><Internals\Rangan (2007)></u> - § 1 reference coded [2,89% Coverage]</p> <p>Reference 1 - 2,89% Coverage</p> <p>The core mission of the hospital and the primary purpose of its founding was to address the needs of the vast numbers of poor, who live mainly in rural areas. Recognizing that surgical centers in urban centers would not be able to attract the vast masses of the rural poor (about two-thirds of India's poor), Dr. V. pioneered the massive use of eye screening camps to reach out to the rural poor and bring into the base hospital those selected for surgery. Instead of waiting for those in need to come to its door, Aravind conducts eye camps in rural areas to find patients. Medical teams work closely with community leaders and service groups to set up camps that screen hundreds of people in a single day. Free screening camps</p>

		<p>are held every day, and while Aravind provides the staff and the medical equipment, community partners like the Lion's Club, charitable organizations, or local philanthropists publicize and organize the camp and provide food and bus- ing for those selected for surgery. The same afternoon or evening of the camp, those selected for surgery are then transported by buses to a base hospital for sur- gery the following day.</p>
Human capacity building	3	<p><u><Internals\Herzlinger (2010)></u> - § 1 reference coded [3,54% Coverage]</p> <p>Reference 1 - 3,54% Coverage</p> <p>Over time, Aravind developed short-term workshops and long-term courses in management and clinical skills which participants could use to adopt this highly successful model.</p> <p><u><Internals\Kumar (2000)></u> - § 1 reference coded [0,30% Coverage]</p> <p>Reference 1 - 0,30% Coverage</p> <ul style="list-style-type: none"> Aravind Eye Hospital has to continuously educate its 'free' patients, who are predominantly illiterate, that their vision can in fact be restored and that the necessary surgery is available to them free of charge. <p><u><Internals\Schwab_AECS></u> - § 1 reference coded [5,53% Coverage]</p> <p>Reference 1 - 5,53% Coverage</p> <p>Specializing in state-of-the-art comprehensive eye care, Aravind treats over 3.1 million patients a year, with an emphasis on providing services to the rural poor and capacity-building services to other eye care providers and programmes.</p>
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	4	<p><u><Internals\AECS Website - Genesis></u> - § 1 reference coded [13,23% Coverage]</p> <p>Reference 1 - 13,23% Coverage</p> <p>The problem of avoidable blindness rapidly escalating remained a major cause of concern in the Indian healthcare scenario. In a developing country the government alone cannot meet the health needs of all owing to a number of challenges like growing population, inadequate infrastructure, low per capita income, aging population, diseases in epidemic proportions and illiteracy. Realizing this, Dr. Venkataswamy wished to establish an alternate health care model that could supplement the efforts of the government and also be self supporting. Following his retirement at age 58 in 1976, he established the GOVEL Trust under which Aravind Eye Hospitals were founded.</p> <p><u><Internals\Brown (2008)></u> - § 1 reference coded [6,11% Coverage]</p> <p>Reference 1 - 6,11% Coverage</p> <p>Founded in 1976 by Dr. G. Venkataswamy, Aravind has as its mission nothing less than the eradication of needless blindness among India's population, including the rural poor, through the effective delivery of superior ophthalmic care.</p> <p><u><Internals\Girling (2009)></u> - § 1 reference coded [8,08% Coverage]</p> <p>Reference 1 - 8,08% Coverage</p> <p>Known widely simply as "Dr.V." His dream was to eradicate curable blindness in India. Beginning in the southern India state of Tamil Nadu, Dr. V. focused on innovations in the workflow, applying advanced managerial concepts to minimize the per patient cost of treatment and post operative care.</p> <p><u><Internals\Kumar (2000)></u> - § 1 reference coded [0,64% Coverage]</p> <p>Reference 1 - 0,64% Coverage</p> <p>Hospitals in India typically fell into one of two categories ? private hospitals that served the small, wealthy segment of the popu- lation with state-of-the-art facilities or charitable hospitals that served the poor, vast majority of the popu- lation with inadequate, out-dated, overcrowded facilities. In addition, most of the poor, who reside in the countryside, were</p>

		unable to access most hospitals, which were usually located in urban areas.
Coalitions		
Businesses	1	<p><u><Internals\Girling (2009)></u> - § 2 references coded [9,67% Coverage]</p> <p>Reference 1 - 4,64% Coverage</p> <p>Aravind organizes about 1,500 eye camps each year conducted with sponsorship and assistance from NGOs like the Rotary or Lions Club, local industrialists and government.</p> <p>Reference 2 - 5,03% Coverage</p> <p>With assistance from several foundations including Seva Foundation, Sight Savers International, CIDA and Ashoka Fellow David Green, Aurolab was founded in 1991 to manufacture lenses.</p>
Foundations	1	<p><u><Internals\Girling (2009)></u> - § 2 references coded [9,67% Coverage]</p> <p>Reference 1 - 4,64% Coverage</p> <p>Aravind organizes about 1,500 eye camps each year conducted with sponsorship and assistance from NGOs like the Rotary or Lions Club, local industrialists and government.</p> <p>Reference 2 - 5,03% Coverage</p> <p>With assistance from several foundations including Seva Foundation, Sight Savers International, CIDA and Ashoka Fellow David Green, Aurolab was founded in 1991 to manufacture lenses.</p>
Governments	1	<p><u><Internals\Girling (2009)></u> - § 1 reference coded [4,64% Coverage]</p> <p>Reference 1 - 4,64% Coverage</p> <p>Aravind organizes about 1,500 eye camps each year conducted with sponsorship and assistance from NGOs like the Rotary or Lions Club, local industrialists and government.</p>
Core competencies		
Customer orientation	1	<p><u><Internals\AECS Website - Genesis></u> - § 1 reference coded [8,24% Coverage]</p> <p>Reference 1 - 8,24% Coverage</p> <p>During his period of government service, Dr. V introduced a number of innovative programmes to deal with the problem of blindness in India. He developed the outreach eye camp programmes in 1960, a rehabilitation centre for the blind in 1966, and the creation of an ophthalmic Assistants Training programme in 1973. In his clinical work, Dr. V personally performed over one hundred thousand successful eye surgeries.</p>
Entrepreneurial know-how	0	
Managerial know-how	1	<p><u><Internals\TED AECS></u> - § 1 reference coded [2,31% Coverage]</p> <p>Reference 1 - 2,31% Coverage</p> <p>MBA, Indian Institute of Management, Calcutta (1971-73)</p>
Technological know-how	3	<p><u><Internals\AECS Website - Genesis></u> - § 2 references coded [18,49% Coverage]</p> <p>Reference 1 - 10,25% Coverage</p> <p>Dr. G. Venkataswamy or 'Dr. V' as he is affectionately called is the founder chairman of Aravind Eye Hospital. He was born on October 1, 1918 in Vadimalapuram, a village eighty kilometers from Madurai. He began his university education in the American college, Madurai from which he graduated with a B.A. in chemistry. He received his medical degree from Stanley Medical College at Chennai in 1944. Thereafter, he joined the Indian Army Medical Corps but had to retire in 1948 after developing rheumatoid arthritis.</p> <p>Reference 2 - 8,24% Coverage</p> <p>During his period of government service, Dr. V introduced a number of innovative programmes to deal with the problem of blindness in India. He developed the outreach eye camp programmes in 1960, a rehabilitation centre for the blind in 1966, and the creation of an ophthalmic Assistants Training programme in 1973. In his clinical work, Dr. V personally performed over one hundred thousand successful eye surgeries.</p> <p><u><Internals\Kumar (2000)></u> - § 1 reference coded [0,22% Coverage]</p> <p>Reference 1 - 0,22% Coverage</p> <p>In 1976, a 58 year old retired eye surgeon, Dr. Venkataswamy, devised a plan to serve the 15</p>

		<p>million residents of India who were blind as a result of cataracts.</p> <p>Internals\Rangan (2007) - § 1 reference coded [1,04% Coverage]</p> <p>Reference 1 - 1,04% Coverage</p> <p>In 1976, a retired ophthalmologist, Dr. G. Venkataswamy (better known as Dr. V.), then 58 years old, founded the Aravind Eye Hospital in Madurai (a bustling town of 3.5 million people in the southern state of Tamil Nadu) to address his mission of eradicating "needless" blindness in India and indeed all over the world. Starting with 11 beds in the living room of his home, he recruited his extended family to join in his mission.</p>
Core processes		
Business model innovation	2	<p>Internals\Girling (2009) - § 1 reference coded [8,96% Coverage]</p> <p>Reference 1 - 8,96% Coverage</p> <p>Most surprising is that the majority of surgeries are free and Aravind is financially self-supporting. You may rightly ask "How this can be?" The secret is Arvin's pioneering sustainable business model. By charging wealthier patients more and poorer patients less, it has been able to provide quality care at a very low cost.</p> <p>Internals\Schwab_AECS - § 1 reference coded [15,86% Coverage]</p> <p>Reference 1 - 15,86% Coverage</p> <p>Aravind created a sustainable service delivery model, currently providing 55% of its services free or significantly subsidized for low-income families. Some of these cost-effective activities and innovations include: producing high-quality, low-cost intraocular lenses and other ophthalmic supplies; extensive use of telemedicine and other technologies to improve rural access; recruiting and training hundreds of young rural women as eye care technicians, thereby providing career opportunities and reducing the cost of eye care; and establishing a network of Vision Centres with low-cost telemedicine technology, providing primary eye care to rural areas and thus enhancing access.</p>
Process innovation	0	
Product innovation	1	<p>Internals\Girling (2009) - § 1 reference coded [4,29% Coverage]</p> <p>Reference 1 - 4,29% Coverage</p> <p>Aravind also began in 1991 to manufacture its own lenses. This was done in order to reduce the high cost of imported lenses which were between \$80 and \$100.</p>
Market scope		
Broad scope	1	<p>Internals\Schwab_AECS - § 1 reference coded [7,02% Coverage]</p> <p>Reference 1 - 7,02% Coverage</p> <p>Some of these cost-effective activities and innovations include: producing high-quality, low-cost intraocular lenses and other ophthalmic supplies; extensive use of telemedicine and other technologies to improve rural access; recruiting and training hundreds of young rural women as eye care technicians</p>
Market creation	0	
Market exploitation	3	<p>Internals\Brown (2008) - § 1 reference coded [10,86% Coverage]</p> <p>Reference 1 - 10,86% Coverage</p> <p>For example, a pair of intraocular lenses made in the west costs \$200, which severely limited the number of patients Aravind could help. Rather than try to persuade suppliers to change the way they did things, Aravind built its own solution: a manufacturing plant in the basement of one of its hospitals. It eventually discovered that it could use relatively inexpensive technology to produce lenses of \$4 a pair.</p> <p>Internals\Kumar (2000) - § 2 references coded [0,77% Coverage]</p> <p>Reference 1 - 0,64% Coverage</p> <p>Hospitals in India typically fell into one of two categories ? private hospitals that served the small, wealthy segment of the population with state-of-the-art facilities or charitable hospitals that served the poor, vast majority of the population with inadequate, out-dated, overcrowded facilities. In addition, most of the poor, who reside in the countryside, were unable to access most hospitals, which were usually located in urban areas.</p>

		<p>Reference 2 - 0,13% Coverage</p> <p>Aravind Eye set prices much lower than those previously available for similar products</p> <p><u><Internals\Schwab_AECS></u> - § 1 reference coded [15,86% Coverage]</p> <p>Reference 1 - 15,86% Coverage</p> <p>Aravind created a sustainable service delivery model, currently providing 55% of its services free or significantly subsidized for low-income families. Some of these cost-effective activities and innovations include: producing high-quality, low-cost intraocular lenses and other ophthalmic supplies; extensive use of telemedicine and other technologies to improve rural access; recruiting and training hundreds of young rural women as eye care technicians, thereby providing career opportunities and reducing the cost of eye care; and establishing a network of Vision Centres with low-cost telemedicine technology, providing primary eye care to rural areas and thus enhancing access.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	2	<p><u><Internals\Girling (2009)></u> - § 1 reference coded [6,18% Coverage]</p> <p>Reference 1 - 6,18% Coverage</p> <p>The system began its work under the nonprofit Govel Trust and by 2003 had grown into The Aravind Eye Care System comprising a chain of five hospitals where they perform cataract surgeries and insert intraocular lenses (IOLs).</p> <p><u><Internals\Schwab_AECS></u> - § 1 reference coded [12,27% Coverage]</p> <p>Reference 1 - 12,27% Coverage</p> <p>Founded in 1976 by Dr G. Venkataswamy with the mission to eliminate needless blindness, Aravind Eye Care System is the largest and most productive eye care facility in the world. It encompasses five tertiary care hospitals, five surgical centres, six community eye clinics, 42 primary eye centres, two managed eye hospitals, a manufacturing centre for ophthalmic products, an international research foundation, and a resource and training centre that is revolutionizing hundreds of eye care programmes across the developing world.</p>
Partners		
Businesses	1	<p><u><Internals\AECS Website - Partners in Services></u> - § 1 reference coded [99,85% Coverage]</p> <p>Reference 1 - 99,85% Coverage</p> <p>PARTNERS IN SERVICE</p> <p>Aravind Eye Care System expresses its gratitude for the consistent support of its well-wishers, friends and several organizations and acknowledges their role in Aravind's development. With Aravind's continuous growth, we are fortunate to have a growing network of such organisations with all of them providing inspiration, technical and material support to go ahead with its noble mission.</p> <p>For Service Delivery, Training and More</p> <ul style="list-style-type: none"> ● Acumen Fund, USA ● Adopt-a-Business, UK ● Alcon Laboratories Inc, USA ● Canadian International Development Agency, Canada ● Carl Zeiss Meditec, Germany ● CBM International, Germany ● Combat Blindness Foundation, USA ● Essilor, India - Friends of Aravind, USA ● Fred Hollows Foundation, Australia. ● Google Foundation, USA ● Indian Institute of Management, Bangalore, India ● Indian Space Research Organisation, India

	<ul style="list-style-type: none"> ● International Federation of Eye Banks, USA ● Indian Overseas Bank, Chennai, Madurai ● International Agency for Prevention of Blindness ● International Eye Foundation, USA ● International Counsel for Ophthalmology (ICO) ● Lavelle Fund for the Blind, USA ● Lions Clubs International Foundation, USA ● Narotam Sekhsaria Foundation, Mumbai ● ORBIS International, USA ● Pegasus Institute for Excellence, India ● Project Impact, USA ● Rotary International, USA ● Right to Sight, Ireland ● Seva Service Society, Canada ● Seva Foundation, USA ● Sight Savers International, UK ● State Bank of India, Madurai ● TIFAC-CORE, Department of Science and Technology, Government of India ● Topcon, Japan University of Michigan, USA ● VISION 2020 – The Right to Sight, India ● W2 Consulting, UK ● World Diabetes Foundation, Denmark ● World Health Organization (WHO) ● University of California, Berkeley, Dept of Computer <p>Collaborators for Research</p> <ul style="list-style-type: none"> ● Allergan Pharmaceuticals, USA ● Defence Research and Development Organisation, Government of India ● Department of Biotechnology, Government of India ● Department of Science & Technology, Government of India ● Francis I. Proctor Foundn. for Research in Ophthalmology, UCSF, USA ● Indian Council of Medical Research, India ● International Centre of Eye Health, UK ● Indian Institute of Technology, Chennai ● London School of Hygiene and Tropical Medicine, UK ● Madurai Kamaraj University, India ● National Eye Institute, USA ● National Institute of Nutrition, Hyderabad ● Royal Tropical Institute, Netherlands ● Singapore National Eye Centre, Singapore ● Tamil Nadu Dr. M.G.R. Medical University, Chennai, India ● University of Wisconsin, Madison ● University of Iowa, USA ● World Health Organization, Switzerland
Foundations	<p>2 <u><Internals\AECS Website - Partners in Services></u> - § 1 reference coded [99,85% Coverage]</p> <p>Reference 1 - 99,85% Coverage</p> <p>PARTNERS IN SERVICE</p> <p>Aravind Eye Care System expresses its gratitude for the consistent support of its well-wishers, friends and several organizations and acknowledges their role in Aravind's development. With Aravind's continuous growth, we are fortunate to have a growing network of such organisations with all of them providing inspiration, technical and material support to go ahead with its noble mission.</p>

For Service Delivery, Training and More

- Acumen Fund, USA
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- Combat Blindness Foundation, USA
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- Fred Hollows Foundation, Australia.
- Google Foundation, USA
- Indian Institute of Management, Bangalore, India
- Indian Space Research Organisation, India
- International Federation of Eye Banks, USA
- Indian Overseas Bank, Chennai, Madurai
- International Agency for Prevention of Blindness
- International Eye Foundation, USA
- International Counsel for Ophthalmology (ICO)
- Lavelle Fund for the Blind, USA
- Lions Clubs International Foundation, USA
- Narotam Sekhsaria Foundation, Mumbai
- ORBIS International, USA
- Pegasus Institute for Excellence, India
- Project Impact, USA
- Rotary International, USA
- Right to Sight, Ireland
- Seva Service Society, Canada
- Seva Foundation, USA
- Sight Savers International, UK
- State Bank of India, Madurai
- TIFAC-CORE, Department of Science and Technology, Government of India
- Topcon, Japan University of Michigan, USA
- VISION 2020 – The Right to Sight, India
- W2 Consulting, UK
- World Diabetes Foundation, Denmark
- World Health Organization (WHO)
- University of California, Berkeley, Dept of Computer

Collaborators for Research

- Allergan Pharmaceuticals, USA
- Defence Research and Development Organisation, Government of India
- Department of Biotechnology, Government of India
- Department of Science & Technology, Government of India
- Francis I. Proctor Foundn. for Research in Ophthalmology, UCSF, USA
- Indian Council of Medical Research, India
- International Centre of Eye Health, UK
- Indian Institute of Technology, Chennai
- London School of Hygiene and Tropical Medicine, UK
- Madurai Kamaraj University, India
- National Eye Institute, USA
- National Institute of Nutrition, Hyderabad

		<ul style="list-style-type: none"> ● Royal Tropical Institute, Netherlands ● Singapore National Eye Centre, Singapore ● Tamil Nadu Dr. M.G.R. Medical University, Chennai, India ● University of Wisconsin, Madison ● University of Iowa, USA ● World Health Organization, Switzerland <p><u><Internals\Rangan (2007)></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>Aravind recognized the value of partnerships with local communities and philanthropic organizations to gain scale, especially in reaching out to poor patients in far-flung villages</p>
Governments	0	
Pricing structure		
Direct sales	4	<p><u><Internals\Brown (2008)></u> - § 1 reference coded [2,27% Coverage]</p> <p>Reference 1 - 2,27% Coverage</p> <p>All these services are free for the roughly 60% of patients who cannot afford to pay.</p> <p><u><Internals\Girling (2009)></u> - § 1 reference coded [8,96% Coverage]</p> <p>Reference 1 - 8,96% Coverage</p> <p>Most surprising is that the majority of surgeries are free and Aravind is financially self-supporting. You may rightly ask "How this can be?" The secret is Arvin's pioneering sustainable business model. By charging wealthier patients more and poorer patients less, it has been able to provide quality care at a very low cost.</p> <p><u><Internals\Kumar (2000)></u> - § 1 reference coded [0,28% Coverage]</p> <p>Reference 1 - 0,28% Coverage</p> <p>Dr Venkataswamy set up hospitals in South India that serve both the rich, who pay for the state-of-the-art cataract surgery, and the poor, who receive almost identical services for free.</p> <p><u><Internals\Rangan (2007)></u> - § 1 reference coded [1,09% Coverage]</p> <p>Reference 1 - 1,09% Coverage</p> <p>In theory, anyone who is unable to afford payment is eligible for free surgery at government-run district hospitals but in practice, a vast number of poor people prefer to pay a small fee to get better quality care at an NGO. Some government eye hospitals have reputations for offering good service, but overall the poor consumers prefer private or voluntary eye hospitals because the services are more reliable and overall outcomes better.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous		
Direct	1	<p><u><Internals\Brown (2008)></u> - § 1 reference coded [3,05% Coverage]</p> <p>Reference 1 - 3,05% Coverage</p> <p>In 2006 and early 2007 Aravind eye camps screened more than 500,000 patients, of whom nearly 113,000 required surgery.</p>
Indirect	0	
Sporadic	3	<p><u><Internals\Brown (2008)></u> - § 1 reference coded [3,05% Coverage]</p> <p>Reference 1 - 3,05% Coverage</p> <p>In 2006 and early 2007 Aravind eye camps screened more than 500,000 patients, of whom nearly 113,000 required surgery.</p> <p><u><Internals\Girling (2009)></u> - § 1 reference coded [3,35% Coverage]</p> <p>Reference 1 - 3,35% Coverage</p>

		<p>By charging wealthier patients more and poorer patients less, it has been able to provide quality care at a very low cost.</p> <p><u><Internals\Rangan (2007)></u> - § 1 reference coded [0,55% Coverage]</p> <p>Reference 1 - 0,55% Coverage</p> <p>In theory, anyone who is unable to afford payment is eligible for free surgery at government-run district hospitals but in practice, a vast number of poor people prefer to pay a small fee to get better quality care at an NGO.</p>
Strategic assets		
Commodities	0	
Financing	2	<p><u><Internals\AECS Website - Genesis></u> - § 1 reference coded [13,23% Coverage]</p> <p>Reference 1 - 13,23% Coverage</p> <p>The problem of avoidable blindness rapidly escalating remained a major cause of concern in the Indian healthcare scenario. In a developing country the government alone cannot meet the health needs of all owing to a number of challenges like growing population, inadequate infrastructure, low per capita income, aging population, diseases in epidemic proportions and illiteracy. Realizing this, Dr. Venkataswamy wished to establish an alternate health care model that could supplement the efforts of the government and also be self supporting. Following his retirement at age 58 in 1976, he established the GOVEL Trust under which Aravind Eye Hospitals were founded.</p> <p><u><Internals\Girling (2009)></u> - § 1 reference coded [6,18% Coverage]</p> <p>Reference 1 - 6,18% Coverage</p> <p>The system began its work under the nonprofit Govel Trust and by 2003 had grown into The Aravind Eye Care System comprising a chain of five hospitals where they perform cataract surgeries and insert intraocular lenses (IOLs).</p>
Fixed assets	1	<p><u><Internals\Brown (2008)></u> - § 1 reference coded [5,87% Coverage]</p> <p>Reference 1 - 5,87% Coverage</p> <p>From 11 beds in Dr. Venkataswamy's home, Aravind has grown to encompass five hospitals (three others are under Aravind management), a plant that manufactures ophthalmic products, a research foundation, and a training center.</p>
Human resource	1	<p><u><Internals\AECS Website - Genesis></u> - § 1 reference coded [13,23% Coverage]</p> <p>Reference 1 - 13,23% Coverage</p> <p>The problem of avoidable blindness rapidly escalating remained a major cause of concern in the Indian healthcare scenario. In a developing country the government alone cannot meet the health needs of all owing to a number of challenges like growing population, inadequate infrastructure, low per capita income, aging population, diseases in epidemic proportions and illiteracy. Realizing this, Dr. Venkataswamy wished to establish an alternate health care model that could supplement the efforts of the government and also be self supporting. Following his retirement at age 58 in 1976, he established the GOVEL Trust under which Aravind Eye Hospitals were founded.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

III Association for Craft Producers (ACP)

Bibliography

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Coding

	# sources	References
Basis for differentiation		
Community development	0	
Human capacity building	5	<p><u><Internals\ACP (2009)></u> - § 1 reference coded [7,54% Coverage]</p> <p>Reference 1 - 7,54% Coverage</p> <p>The Association for Craft Producers (ACP) is a local, not for profit, fair trade organization providing design, marketing, management, and technical services to low-income Nepalese craft producers.</p> <p><u><Internals\Biggs (2005)></u> - § 1 reference coded [0,15% Coverage]</p> <p>Reference 1 - 0,15% Coverage</p> <p>Associ- ation for Craft Producers (ACP), a professional group providing design, marketing, and techni- cal services for low income, primarily female craft artisans.</p> <p><u><Internals\MacHenry (2000)></u> - § 1 reference coded [10,44% Coverage]</p> <p>Reference 1 - 10,44% Coverage</p> <p>From the center, women can learn new skills, obtain high-quality raw materials, and deliver finished products for which they are paid immediately. They have access to a producer's benefit program that includes services such as savings and loan system, retirement fund, bonus program, girl-child education fund, health services, peer counseling, legal counseling, and a fair price shop.</p> <p><u><Internals\Schinschka (2002)></u> - § 1 reference coded [0,56% Coverage]</p> <p>Reference 1 - 0,56% Coverage</p> <p>Mamta Iha, Painting Unit, President of the Producers Alliance.</p> <p>Born and brought up in Janakpur, Eastern Nepal, Mamta Iha was married off to a Kathmandu resident at the tender age of 15. She joined ACP in 1985 and was employed as a producer in the painting unit where she used to earn about US\$10 per month. As a newcomer, Mamta was neither very vocal nor self confident. However in the last 13 years she has spent at ACP, has given her tremendous opportunities for self growth and empowerment. Apart from becoming economically independent (earning \$42 a month</p>

		<p>currently), Mamta feels that she has become more active, self confident and receptive.</p> <p><u><Internals\Schwab_ACP (2012)></u> - § 2 references coded [10,52% Coverage]</p> <p>Reference 1 - 4,35% Coverage</p> <p>Meera Bhattarai set up the Association for Craft Producers as a non-profit social venture to improve the development of low-income women artisans in Nepal.</p> <p>Reference 2 - 6,17% Coverage</p> <p>Drawing on long of experience of working with women, ACP promotes handicraft production backed by a support programme that assures the supply of raw material, design ideas, management skills and organized market outlets.</p>
Income generation	3	<p><u><Internals\MacHenry (2000)></u> - § 1 reference coded [10,44% Coverage]</p> <p>Reference 1 - 10,44% Coverage</p> <p>From the center, women can learn new skills, obtain high-quality raw materials, and deliver finished products for which they are paid immediately. They have access to a producer's benefit program that includes services such as savings and loan system, retirement fund, bonus program, girl-child education fund, health services, peer counseling, legal counseling, and a fair price shop.</p> <p><u><Internals\Schinschka (2002)></u> - § 1 reference coded [0,11% Coverage]</p> <p>Reference 1 - 0,11% Coverage</p> <p>ACP (2000) reports that because of the 18% increase in sales in 2000 ACP was able to increase the wages of producers by 15%.</p> <p><u><Internals\Schwab_ACP (2012)></u> - § 1 reference coded [3,84% Coverage]</p> <p>Reference 1 - 3,84% Coverage</p> <p>ACP is not just a cooperative, but a catalyst for women's empowerment by offering female craft workers fair income earning opportunities.</p>
Business mission		
Necessity driven	0	
Opportunity driven	1	<p><u><Internals\Schwab_ACP (2012)></u> - § 1 reference coded [17,67% Coverage]</p> <p>Reference 1 - 17,67% Coverage</p> <p>Meera Bhattarai started her career at the Nepal Women's Organization. After 10 years she had become increasingly frustrated with the bureaucracy, corruption and mistreatment by government staff towards the poor, particularly women. She resigned her position to set up ACP, to improve the situation of the Nepalese poor. Since then, Bhattarai has focused on three major systemic changes needed to improve how handicraft businesses are run: ensure product portfolios meet international quality and design standards; reintroduce ancient crafts; and organize women with families and farming responsibilities into a reliable workforce.</p>
Coalitions		
Businesses	1	<p><u><Internals\MacHenry (2000)></u> - § 1 reference coded [2,79% Coverage]</p> <p>Reference 1 - 2,79% Coverage</p> <p>The handknit line was developed in cooperation with the two American designers-owners of Tara Handknits</p>
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	1	<p><u><Internals\Schwab_ACP (2012)></u> - § 2 references coded [8,61% Coverage]</p> <p>Reference 1 - 6,17% Coverage</p> <p>Drawing on long of experience of working with women, ACP promotes handicraft production backed by a support programme that assures the supply of raw material, design ideas, management skills and organized market outlets.</p> <p>Reference 2 - 2,44% Coverage</p>

		The Meera Bhattarai started her career at the Nepal Women's Organization.	Entrepreneur
Entrepreneurial know-how	0		
Managerial know-how	0		
Technological know-how	0		
Core processes			
Business model innovation	0		
Process innovation	1	<p><u><Internals\Schwab_ACP (2012)></u> - § 2 references coded [11,30% Coverage]</p> <p>Reference 1 - 5,13% Coverage</p> <p>While there is nothing new about traditional handicraft as a source of income, ACP's engagement with local producers acts as a cornerstone of its model and the reason for its success.</p> <p>Reference 2 - 6,17% Coverage</p> <p>Drawing on long of experience of working with women, ACP promotes handicraft production backed by a support programme that assures the supply of raw material, design ideas, management skills and organized market outlets.</p>	
Product innovation	0		
Market scope			
Broad scope	1	<p><u><Internals\MacHenry (2000)></u> - § 1 reference coded [10,44% Coverage]</p> <p>Reference 1 - 10,44% Coverage</p> <p>From the center, women can learn new skills, obtain high-quality raw materials, and deliver finished products for which they are paid immediately. They have access to a producer's benefit program that includes services such as savings and loan system, retirement fund, bonus program, girl-child education fund, health services, peer counseling, legal counseling, and a fair price shop.</p>	
Market creation	0		
Market exploitation	1	<p><u><Internals\Schwab_ACP (2012)></u> - § 1 reference coded [5,13% Coverage]</p> <p>Reference 1 - 5,13% Coverage</p> <p>While there is nothing new about traditional handicraft as a source of income, ACP's engagement with local producers acts as a cornerstone of its model and the reason for its success.</p>	
Narrow scope	0		
Organization structure			
Co-operative	1	<p><u><Internals\Schwab_ACP (2012)></u> - § 1 reference coded [3,84% Coverage]</p> <p>Reference 1 - 3,84% Coverage</p> <p>ACP is not just a cooperative, but a catalyst for women's empowerment by offering female craft workers fair income earning opportunities.</p>	
Franchise organizations	0		
Limited company	0		
Partnership	0		
Sole trader	0		
Umbrella organization	0		
Partners			
Businesses	1	<p><u><Internals\Wilber (2009)></u> - § 1 reference coded [0,16% Coverage]</p> <p>Reference 1 - 0,16% Coverage</p> <p>Institutionally, ACP has done decorative work for the Hyatt, Summit and Soaltee Hotels, and hopes to expand to restaurants (Shrestha, Revita).</p>	
Foundations	2	<p><u><Internals\MacHenry (2000)></u> - § 1 reference coded [4,67% Coverage]</p> <p>Reference 1 - 4,67% Coverage</p> <p>Through connections with alternative trading organizations (ATOs), ACPN deals with buyers, obtains orders, and handles the export of the craft producers to Western Markets.</p> <p><u><Internals\Schinschka (2002)></u> - § 1 reference coded [0,14% Coverage]</p>	

		Reference 1 - 0,14% Coverage Recommendations are made by the ACP Management Committee members as well as local and foreign NGOs, traditional craft producers and foreign volunteers.
Governments	0	
Pricing structure		
Direct sales	2	<p><u><Internals\MacHenry (2000)></u> - § 2 references coded [9,52% Coverage]</p> <p>Reference 1 - 4,86% Coverage</p> <p>The association purchases crafts produces by artisan groups living in geographically isolated areas of the country; these crafts are transported to the center by foot and by road.</p> <p>Reference 2 - 4,67% Coverage</p> <p>Through connections with alternative trading organizations (ATOs), ACPN deals with buyers, obtains orders, and handles the export of the craft producers to Western Markets.</p> <p><u><Internals\Schwab ACP (2012)></u> - § 2 references coded [12,26% Coverage]</p> <p>Reference 1 - 3,42% Coverage</p> <p>Their work covers 21 product areas including ceramics, basket weaving, toy making, tableware, wool products and carpentry.</p> <p>Reference 2 - 8,84% Coverage</p> <p>Women's earnings from the sales of crafts are an important part of their household economy. Such income has brought increased support and respect from their husbands and fathers, given them a greater voice in household decisions and an increased determination to educate their children, especially their daughters.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	1	<p><u><Internals\ACP (2009)></u> - § 1 reference coded [10,87% Coverage]</p> <p>Reference 1 - 10,87% Coverage</p> <p>Founded in 1984 with just 38 producers, five full time staff members and three skill categories, ACP has grown to around 1000 artisans (90% female), 60 full time staff members, 20 skill categories, and has expanded from a 4000 sq. feet building to a spacious 45,000 sq. feet facility.</p>
Direct	2	<p><u><Internals\ACP (2009)></u> - § 1 reference coded [10,87% Coverage]</p> <p>Reference 1 - 10,87% Coverage</p> <p>Founded in 1984 with just 38 producers, five full time staff members and three skill categories, ACP has grown to around 1000 artisans (90% female), 60 full time staff members, 20 skill categories, and has expanded from a 4000 sq. feet building to a spacious 45,000 sq. feet facility.</p> <p><u><Internals\Schwab ACP (2012)></u> - § 1 reference coded [2,97% Coverage]</p> <p>Reference 1 - 2,97% Coverage</p> <p>ACP started with 38 craft producers, and today has more than 1,100 (90% women) from 15 districts in Nepal.</p>
Indirect	0	
Sporadic	1	<p><u><Internals\MacHenry (2000)></u> - § 1 reference coded [4,86% Coverage]</p> <p>Reference 1 - 4,86% Coverage</p> <p>The association purchases crafts produces by artisan groups living in geographically isolated areas of the country; these crafts are transported to the center by foot and by road.</p>
Strategic assets		
Commodities	0	
Financing	1	<p><u><Internals\Schinschka (2002)></u> - § 1 reference coded [0,36% Coverage]</p> <p>Reference 1 - 0,36% Coverage</p> <p>ACP (1995b) reports that they have been largely financially self sustaining since their inception. It does not rely on outside funds for working capital. It has received some grants</p>

		and loans from the Ford Foundation, Bread for the World, the Asia Foundation and World Neighbours. These have been used for the construction of workshop premises, advisor's salary, the producer benefit package and study and promotional tours.
Fixed assets	1	<p><u><Internals\ACP (2009)></u> - § 1 reference coded [10,87% Coverage]</p> <p>Reference 1 - 10,87% Coverage</p> <p>Founded in 1984 with just 38 producers, five full time staff members and three skill categories, ACP has grown to around 1000 artisans (90% female), 60 full time staff members, 20 skill categories, and has expanded from a 4000 sq. feet building to a spacious 45,000 sq. feet facility.</p>
Human resource	1	<p><u><Internals\ACP (2009)></u> - § 1 reference coded [10,87% Coverage]</p> <p>Reference 1 - 10,87% Coverage</p> <p>Founded in 1984 with just 38 producers, five full time staff members and three skill categories, ACP has grown to around 1000 artisans (90% female), 60 full time staff members, 20 skill categories, and has expanded from a 4000 sq. feet building to a spacious 45,000 sq. feet facility.</p>
Suppliers		
Employees or partners	2	<p><u><Internals\ACP (2009)></u> - § 1 reference coded [10,87% Coverage]</p> <p>Reference 1 - 10,87% Coverage</p> <p>Founded in 1984 with just 38 producers, five full time staff members and three skill categories, ACP has grown to around 1000 artisans (90% female), 60 full time staff members, 20 skill categories, and has expanded from a 4000 sq. feet building to a spacious 45,000 sq. feet facility.</p> <p><u><Internals\Schwab ACP (2012)></u> - § 1 reference coded [4,04% Coverage]</p> <p>Reference 1 - 4,04% Coverage</p> <p>ACP has 60 full-time staff and continues to grow, and has remained fully self-sustaining since 1987 (three years after it initiated operations).</p>
Government institutions	0	
Individual entrepreneurs	2	<p><u><Internals\ACP (2009)></u> - § 1 reference coded [10,87% Coverage]</p> <p>Reference 1 - 10,87% Coverage</p> <p>Founded in 1984 with just 38 producers, five full time staff members and three skill categories, ACP has grown to around 1000 artisans (90% female), 60 full time staff members, 20 skill categories, and has expanded from a 4000 sq. feet building to a spacious 45,000 sq. feet facility.</p> <p><u><Internals\Schwab ACP (2012)></u> - § 1 reference coded [2,97% Coverage]</p> <p>Reference 1 - 2,97% Coverage</p> <p>ACP started with 38 craft producers, and today has more than 1,100 (90% women) from 15 districts in Nepal.</p>
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

IV Bhartiya Samraddhi Investments & Consulting Services Ltd (BASIX)

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Coding

	# sources	References
Basis for differentiation		<p>Community development</p> <p>4</p> <p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [1,98% Coverage]</p> <p>Reference 1 - 1,98% Coverage</p> <p>Vijay's work is aimed at livelihood promotion, rather than microfinance (microfinance being only one tool he uses to reduce poverty and create economic opportunities for the poor).</p> <p><u><Internals\BASIX (2014) BASIX></u> - § 2 references coded [41,01% Coverage]</p> <p>Reference 1 - 17,39% Coverage</p> <p>BASIX mission is to promote a large number of sustainable livelihoods, including for the rural poor and women, through the provision of financial services and technical assistance in an integrated manner.</p> <p>Reference 2 - 23,61% Coverage</p> <p>BASIX strategy is to provide a comprehensive set of livelihood promotion services which include Financial Inclusion Services (FINS), Agricultural / Business Development Services (Ag/BDS) and Institutional Development Services (IDS) to rural poor households under one umbrella.</p> <p><u><Internals\Jumani></u> - § 1 reference coded [0,24% Coverage]</p> <p>Reference 1 - 0,24% Coverage</p> <p>In sum, the BASIX team realized that the less enterprising and poor rural workforce required inputs beyond just credit. As a result, the strategy of microcredit was changed to livelihood support.</p> <p><u><Internals\Mahajan (2010)></u> - § 1 reference coded [1,74% Coverage]</p> <p>Reference 1 - 1,74% Coverage</p> <p>BASIX is an Indian livelihood promotion institution working with more than a million poor households. Its mission is to promote sustainable livelihoods for a large number of rural poor</p>

		people and women.																				
Human capacity building	0																					
Income generation	1	<p><u><Internals\Schwab BASIX></u> - § 1 reference coded [3,91% Coverage]</p> <p>Reference 1 - 3,91% Coverage</p> <p>Studies show that on average, the income of BASIX borrowers increases 20-30% in 2-3 years, and that they also generate substantial wage employment for others.</p>																				
Business mission																						
Necessity driven	0																					
Opportunity driven	1	<p><u><Internals\Jumanii></u> - § 1 reference coded [0,56% Coverage]</p> <p>Reference 1 - 0,56% Coverage</p> <p>Although "access to finance for the rural poor has improved somewhat over the past decades, the vast majority of India's rural poor still do not have access to either formal finance or microfinance. Informal-sector lenders thus retain a strong presence in rural India." Thus, BASIX found itself addressing financial inclusion in the context of governance failures and the poverty of the credit approaches.</p>																				
Coalitions																						
Businesses	2	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [4,57% Coverage]</p> <p>Reference 1 - 4,57% Coverage</p> <p>By successfully lobbying for changes in the Indian regulatory policy framework, BASIX became the first MFI in India (and the world) to attract commercial investments from international financial institutions such as the International Finance Corporation, Shorebank in the U.S., Triodos Bank in Holland, ICICI Bank (India's largest private bank), and HDFC Bank (a tech-savvy commercial bank headquartered in Mumbai).</p> <p><u><Internals\BASIX (2014) Financial Supporters></u> - § 1 reference coded [19,79% Coverage]</p> <p>Reference 1 - 19,79% Coverage</p> <p>Funders</p> <table border="1"> <tr> <td colspan="2">Indian Grameen Services</td> </tr> <tr> <td>1</td> <td>The Ford Foundation, 55 Lodi Estate, New Delhi - 110 003</td> <td>Launch the Indian School of Livelihoods Promotion to build capacity of development practitioners improve the livelihoods of low-income rural people.</td> </tr> <tr> <td>2</td> <td>The Ford Foundation, 55 Lodi Estate, New Delhi - 110 003</td> <td>Study of Savings Behaviour among the Poor and Design of Appropriate Savings Products</td> </tr> <tr> <td>3</td> <td>Government of India, Ministry of Rural Development, Krishi Bhavan, New Delhi</td> <td>Special Project under Swaranjayanti Gram Swarozgar Yojna for Establish Community Based Retailing Enterprises and by the Rural Poor Women in Madhya Pradesh and Jharkhand</td> </tr> <tr> <td>4</td> <td>Sir Ratan Tata Trust, Bombay House, Homi Mody Street, Mumbai - 400 001</td> <td>Supporting livelihoods of rural poor in Jharkhand</td> </tr> <tr> <td>5</td> <td>ICICI Bank Limited, ICICI Tower, Bandra-Kurla Complex, Mumbai - 400 051.</td> <td>Strengthening the Micro-Finance Program Implementation Capabilities of NGO/MFI's through Information Technology and Institution Development</td> </tr> <tr> <td>6</td> <td>Oxfam Intermon, France, H003, Krishna Vasant Sagar, Thankur Village, Kandivali (E), Mumbai - 400 101</td> <td>Enhancing Livelihood Opportunities/ Options for socialit and economically marginalised Poor in the Marathwada Region of Maharashtra State, India through the promotion of Community Based MicroFinance Institutions</td> </tr> </table>	Indian Grameen Services		1	The Ford Foundation, 55 Lodi Estate, New Delhi - 110 003	Launch the Indian School of Livelihoods Promotion to build capacity of development practitioners improve the livelihoods of low-income rural people.	2	The Ford Foundation, 55 Lodi Estate, New Delhi - 110 003	Study of Savings Behaviour among the Poor and Design of Appropriate Savings Products	3	Government of India, Ministry of Rural Development, Krishi Bhavan, New Delhi	Special Project under Swaranjayanti Gram Swarozgar Yojna for Establish Community Based Retailing Enterprises and by the Rural Poor Women in Madhya Pradesh and Jharkhand	4	Sir Ratan Tata Trust, Bombay House, Homi Mody Street, Mumbai - 400 001	Supporting livelihoods of rural poor in Jharkhand	5	ICICI Bank Limited, ICICI Tower, Bandra-Kurla Complex, Mumbai - 400 051.	Strengthening the Micro-Finance Program Implementation Capabilities of NGO/MFI's through Information Technology and Institution Development	6	Oxfam Intermon, France, H003, Krishna Vasant Sagar, Thankur Village, Kandivali (E), Mumbai - 400 101	Enhancing Livelihood Opportunities/ Options for socialit and economically marginalised Poor in the Marathwada Region of Maharashtra State, India through the promotion of Community Based MicroFinance Institutions
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Customer orientation	0	
Entrepreneurial know-how	2	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [6,33% Coverage]</p> <p>Reference 1 - 6,33% Coverage</p> <p>In 1983, Vijay founded Professional Assistance for Development Action (PRADAN), a CO committed to improving forest-based livelihoods, natural resource management, livestock development, and microenterprise promotion. Today, PRADAN works in thirty-three districts of seven states with over 135,000 poor families.</p> <p>In 1996 Vijay handed over the leadership of PRADAN to start BASIX, another CO committed to promoting rural livelihoods, but with a more comprehensive focus that includes, financial services, agricultural and business development, and institutional development.</p> <p><u><Internals\Schwab_BASIX></u> - § 2 references coded [5,02% Coverage]</p> <p>Reference 1 - 2,97% Coverage</p> <p>BASIX was established in 1996 with the ambitious target of disbursing microcredit to one million of India's rural poor.</p> <p>Reference 2 - 2,05% Coverage</p> <p>In 1983 he co-founded PRADAN, one of India's most respected rural development NGOs</p>
Managerial know-how	1	<p><u><Internals\Schwab_BASIX></u> - § 1 reference coded [5,02% Coverage]</p> <p>Reference 1 - 5,02% Coverage</p> <p>Vijay Mahajan was educated at India's Institute of Technology in Delhi, the Institute of Management in Ahmedabad, and is a Fellow at Princeton's Woodrow Wilson School of Public and International Affairs.</p>
Technological know-how	2	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [3,82% Coverage]</p> <p>Reference 1 - 3,82% Coverage</p> <p>Vijay was on a rewarding career track in the 1970s when he took a lucrative position with Philips Global. However, studies in Gandhian ideals stirred in him the desire to do more with his life and more for others. Vijay says, "Giving up my corporate, high-profile job was inevitable...not that it was hailed by one and all, but my mind was made up."</p> <p><u><Internals\Schwab_BASIX></u> - § 1 reference coded [5,02% Coverage]</p> <p>Reference 1 - 5,02% Coverage</p> <p>Vijay Mahajan was educated at India's Institute of Technology in Delhi, the Institute of Management in Ahmedabad, and is a Fellow at Princeton's Woodrow Wilson School of Public and International Affairs.</p>
Core processes		
Business model innovation	1	<p><u><Internals\Siriaram (2004)></u> - § 1 reference coded [0,23% Coverage]</p> <p>Reference 1 - 0,23% Coverage</p> <ul style="list-style-type: none"> • Routing donor money into commercial organizations is not easy, though BASIX did it with a lot of innovative thinking.
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	1	<p><u><Internals\Sriram (2010)></u> - § 1 reference coded [0,15% Coverage]</p> <p>Reference 1 - 0,15% Coverage</p> <p>BASIX had a regional rural bank type of product portfolio – trying to address the needs of the poor as well as the non poor.</p>
Market creation	0	
Market exploitation	2	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [2,64% Coverage]</p> <p>Reference 1 - 2,64% Coverage</p> <p>In response to the latter challenge, not unique to India, programs experimenting with extending micro-loans to groups of poor women, previously considered un-bankable, began to emerge in countries such as Bangladesh and Brazil in the 1970s.</p>

		<p><u><Internals\Sriram (2010)></u> - § 1 reference coded [0,15% Coverage]</p> <p>Reference 1 - 0,15% Coverage</p> <p>BASIX had a regional rural bank type of product portfolio – trying to address the needs of the poor as well as the non poor.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	2	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [1,62% Coverage]</p> <p>Reference 1 - 1,62% Coverage</p> <p>Vijay founded BASIX, an umbrella organization that provides a comprehensive set of livelihood promotion services for rural poor households in 1996.</p> <p><u><Internals\BASIX (2014) BASIX></u> - § 1 reference coded [23,61% Coverage]</p> <p>Reference 1 - 23,61% Coverage</p> <p>BASIX strategy is to provide a comprehensive set of livelihood promotion services which include Financial Inclusion Services (FINS), Agricultural / Business Development Services (Ag/BDS) and Institutional Development Services (IDS) to rural poor households under one umbrella.</p>
Partners		
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	0	
Indirect sales	0	
Interest	1	<p><u><Internals\Schwab BASIX></u> - § 1 reference coded [2,55% Coverage]</p> <p>Reference 1 - 2,55% Coverage</p> <p>It has cumulatively disbursed over 137,000 loans worth +US\$ 33 million, 41% of which are loans to SHGs.</p>
Relationship dynamics		
Continuous	1	<p><u><Internals\Mahajan (2010)></u> - § 1 reference coded [1,09% Coverage]</p> <p>Reference 1 - 1,09% Coverage</p> <p>BASIX works in more than 25,000 villages through a network of 150 branches, each with five field executives under a team leader.</p>
Direct	0	
Indirect	3	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [2,29% Coverage]</p> <p>Reference 1 - 2,29% Coverage</p> <p>The other beneficiaries are supported by over 100 citizen organizations (COs) or community based microfinance institutions to which BASIX provides assistance in funding, training, development, and operations.</p> <p><u><Internals\Mahajan (2010)></u> - § 1 reference coded [15,40% Coverage]</p> <p>Reference 1 - 15,40% Coverage</p> <p>How are services delivered?</p> <p>BASIX works in more than 25,000 villages through a network of 150 branches, each with five field executives under a team leader. Each field executive supervises five livelihood service advisers (LSAs), who each cover about 10 villages, originating credit, selling insurance, and collecting repayments. The LSAs also sell AGLED Services. BASIX has more than 3,000 LSAs.</p> <p>BASIX field executives identify and select villages or clusters of villages to receive these</p>

		<p>services. A cluster is a group of villages within a radius of 6 to 8 kilometers-a size that includes a reasonable customer base for delivering services effectively and efficiently. The branches start enrolling customers for services in those villages where there are at least 30 existing borrowers for either crop or livestock activity.</p> <p>BASIX has built a cadre of nearly 1,000 livelihood services providers (LSPs). LSAs function as BASIX salespeople, whereas LSPs are similar to extension agents. An LSP works with BASIX on a regular basis and is typically a high-school graduate with training as a para-extension worker or a para-veterinarian. He or she covers 200-400 customers for one crop or activity. BASIX distributes product brochures in regional languages telling customers what</p> <p>productivity enhancement, risk-mitigation services, and market linkages, as well as the need for rural producers to come together to amass greater bargaining power in the marketplace. In 2002, therefore, BASIX revised its strategy to provide a comprehensive set of livelihood promotion services to poor rural households. This livelihood triad strategy includes provision of financial inclusion services; agricultural, livestock, and enterprise development services; and institutional development services</p> <p><u><Internals\Schwab_BASIX></u> - § 1 reference coded [7,56% Coverage]</p> <p>Reference 1 - 7,56% Coverage</p> <p>BASIX does not confine its loans to the landless poor and self-employed as do most other MFIs, but rather argues that most of the poorer population groups prefer to be employed. Thus, providing credit to the micro-enterprises that can employ them is as important as providing credit to the poor themselves.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	4	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [1,49% Coverage]</p> <p>Reference 1 - 1,49% Coverage</p> <p>BASIX was initially funded with a ten-year loan of US\$4M from the Ford Foundation and the Swiss Agency for Development and Cooperation.</p> <p><u><Internals\Jumani></u> - § 1 reference coded [0,49% Coverage]</p> <p>Reference 1 - 0,49% Coverage</p> <p>Initial capital for BASIX was in the form of concessional loan commitments totaling US\$14.88 million for the years 1996-2002, funded by a large group of Indian donors such as Sir Ratan Tata Trust³⁵ and SIDBI, foreign donors like the Ford Foundation, the Swiss Agency for Development and Cooperation (SDC) and the Canadian International Development Agency (CIDA) to name a few.</p> <p><u><Internals\Siriaram (2004)></u> - § 1 reference coded [0,16% Coverage]</p> <p>Reference 1 - 0,16% Coverage</p> <p>There are donors who grant revolving funds for starting microfinance activities.</p> <p><u><Internals\Sriram (2010)></u> - § 1 reference coded [0,24% Coverage]</p> <p>Reference 1 - 0,24% Coverage</p> <p>It was indeed difficult for BASIX which started as a commercial entity, but with little capital, to explain to the investors that this was a business in which commercial capital could come in.</p>
Fixed assets	0	
Human resource	2	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [4,57% Coverage]</p> <p>Reference 1 - 4,57% Coverage</p> <p>By successfully lobbying for changes in the Indian regulatory policy framework, BASIX became the first MFI in India (and the world) to attract commercial investments from international financial institutions such as the International Finance Corporation, Shorebank in the U.S., Triodos Bank in Holland, ICICI Bank (India's largest private bank), and HDFC Bank (a tech-savvy commercial bank headquartered in Mumbai).</p> <p><u><Internals\Schwab_BASIX></u> - § 1 reference coded [12,28% Coverage]</p>

		Reference 1 - 12,28% Coverage			
		<p>Innovation and Activities</p> <p>BASIX is the first MFI in India and among the first in the world to attract commercial equity investments internationally and within India. By successfully lobbying for changes in the Indian regulatory policy framework, BASIX helped create a viable institutional space for MFIs in India. The mission of BASIX is to promote a critical mass of opportunities for the rural poor and to attract commercial funding by proving that lending to the poor can be a viable business.</p>			
Suppliers					
Employees or partners	0				
Government institutions	1	<p><u><Internals\BASIX (2014) Financial Supporters></u> - § 1 reference coded [2,41% Coverage]</p> <p>Reference 1 - 2,41% Coverage</p> <table border="1"> <tr> <td>3</td> <td>Government of India, Ministry of Rural Development, Krishi Bhavan, New Delhi</td> <td>Special Project under Swaranjayanti Gram Swarozgar Yojna for Establish Community Based Retailing Enterprises and by the Rural Poor Women in Madhya Pradesh and Jharkhand</td> </tr> </table>	3	Government of India, Ministry of Rural Development, Krishi Bhavan, New Delhi	Special Project under Swaranjayanti Gram Swarozgar Yojna for Establish Community Based Retailing Enterprises and by the Rural Poor Women in Madhya Pradesh and Jharkhand
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Individual entrepreneurs	1	<p><u><Internals\Mahajan (2010)></u> - § 1 reference coded [0,21% Coverage]</p> <p>Reference 1 - 0,21% Coverage</p> <p>network of 150 branches</p>			
Large national firms	0				
Multinationals	0				
NGOs	1	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [2,29% Coverage]</p> <p>Reference 1 - 2,29% Coverage</p> <p>The other beneficiaries are supported by over 100 citizen organizations (COs) or community based microfinance institutions to which BASIX provides assistance in funding, training, development, and operations.</p>			
SMEs	1	<p><u><Internals\Ashoka (2008) BASIX></u> - § 1 reference coded [2,29% Coverage]</p> <p>Reference 1 - 2,29% Coverage</p> <p>The other beneficiaries are supported by over 100 citizen organizations (COs) or community based microfinance institutions to which BASIX provides assistance in funding, training, development, and operations.</p>			

V Bina Swadaya

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Coding

	# sources	References
Basis for differentiation		
Community development	2	<p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [4,35% Coverage]</p> <p>Reference 1 - 4,35% Coverage</p> <p>For decades Bina Swadaya has focused on the socio-economic development of Indonesia's rural poor and their communities, by directly empowering them through education and training.</p> <p><u><Internals\Sproule (1996)></u> - § 1 reference coded [7,60% Coverage]</p> <p>Reference 1 - 7,60% Coverage</p> <p>Bina Swadaya is the largest non-government organization in Indonesia. It has a thirty year history of assisting community development projects throughout the Indonesian archipelago.</p>
Human capacity building	1	<p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [4,35% Coverage]</p> <p>Reference 1 - 4,35% Coverage</p> <p>For decades Bina Swadaya has focused on the socio-economic development of Indonesia's rural poor and their communities, by directly empowering them through education and training.</p>
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	1	<p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [5,37% Coverage]</p> <p>Reference 1 - 5,37% Coverage</p> <p>To address the strong demand for agricultural education and knowledge dissemination, Bina Swadaya formed a publishing business and started Trubus, an agricultural magazine that is currently a market leader on the subject.</p> <p><u><Internals\Ashoka (2008)_Bina Swadaya></u> - § 1 reference coded [3,22% Coverage]</p> <p>Reference 1 - 3,22% Coverage</p> <p>His aim was to answer rural farmer's need for education, information, and access to goods and services. However, due to the political conditions at the time, Bambang could neither rely on government support or on foreign funding for his work.</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	1	<u><Internals\Ashoka (2008)_Bina Swadaya></u> - § 1 reference coded [1,37% Coverage]

		<p>Reference 1 - 1,37% Coverage</p> <p>His aim was to answer rural farmer's need for education, information, and access to goods and services.</p>
Entrepreneurial know-how	0	
Managerial know-how	1	<p><u><Internals\Ashoka (2008) Bina Swadaya></u> - § 1 reference coded [1,74% Coverage]</p> <p>Reference 1 - 1,74% Coverage</p> <p>The organization arose out of the Pancasila social movement and the Pancasila Farmer's Association, of which Bambang was president.</p>
Technological know-how	2	<p><u><Internals\Ashoka (2008) Bina Swadaya></u> - § 2 references coded [2,64% Coverage]</p> <p>Reference 1 - 1,74% Coverage</p> <p>The organization arose out of the Pancasila social movement and the Pancasila Farmer's Association, of which Bambang was president.</p> <p>Reference 2 - 0,90% Coverage</p> <p>In university, Bambang pursued studies in economics and agriculture.</p> <p><u><Internals\Schwab Bina Swadaya></u> - § 1 reference coded [4,73% Coverage]</p> <p>Reference 1 - 4,73% Coverage</p> <p>While pursuing an economics degree at Gadjah Mada University, Bambang Ismawan found that he was interested in neither business nor politics, and wanted to identify with something more meaningful.</p>
Core processes		
Business model innovation	1	<p><u><Internals\Ashoka (2008) Bina Swadaya></u> - § 2 references coded [16,03% Coverage]</p> <p>Reference 1 - 6,26% Coverage</p> <p>Through Bina Swadaya, Bambang began publishing Tribus, an agricultural magazine aimed to improve rural farmer's productivity by providing them with a source of information about agricultural practices and promoting the concept of agribusiness. Tribus has since become the market leader in agricultural publications and its parent company has flourished, publishing 1,246 agricultural books, 606 titles in other areas, and offering printing services to other organizations.</p> <p>Reference 2 - 9,77% Coverage</p> <p>After the publishing company, Bambang launched companies under the Bina Swadaya umbrella, all of which answered a need that became apparent to him as he became more involved in the sector. For instance, he launched an agricultural shop selling tools, seeds, fertilizers, and other farming products because magazine subscribers wrote to ask where they could purchase these items. By 2006, Bambang operated ten large outlets across Indonesia, and today he is franchising these shops as a means to create jobs in the agricultural sector. Among his other companies, he started an ecotourism business that focuses on local and international destinations, and a business which provides workshop facilities to companies and other organizations.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	1	<p><u><Internals\Ashoka (2008) Bina Swadaya></u> - § 2 references coded [7,04% Coverage]</p> <p>Reference 1 - 5,18% Coverage</p> <p>Along with programs to build self-sufficient communities of rural farmers, Bambang launched a series of revenue-generating companies that also served his larger goal of rural development, including a publishing company to produce and distribute an agricultural magazine, Tribus. Today, Tribus is a leading magazine with 70,000 copies published monthly, and has expanded to cover many fields.</p> <p>Reference 2 - 1,86% Coverage</p> <p>Bambang founded Bina Swadaya in 1967 as a community development organization to provide education, products, and services to rural farmers.</p>

Market creation	1	<p><u><Internals\Ashoka (2008) Bina Swadaya></u> - § 1 reference coded [4,15% Coverage]</p> <p>Reference 1 - 4,15% Coverage</p> <p>While farmer's organizations existed, they lacked access to vital agribusiness information and microfinance services. Previously existing social assistance programs were generally based on giving hand-outs to rural farmers; an approach now considered both unsustainable and a disempowering means of development.</p>
Market exploitation	0	
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	3	<p><u><Internals\Ashoka (2008) Bina Swadaya></u> - § 2 references coded [7,68% Coverage]</p> <p>Reference 1 - 5,18% Coverage</p> <p>Along with programs to build self-sufficient communities of rural farmers, Bambang launched a series of revenue-generating companies that also served his larger goal of rural development, including a publishing company to produce and distribute an agricultural magazine, Tribus. Today, Tribus is a leading magazine with 70,000 copies published monthly, and has expanded to cover many fields.</p> <p>Reference 2 - 2,49% Coverage</p> <p>After the publishing company, Bambang launched companies under the Bina Swadaya umbrella, all of which answered a need that became apparent to him as he became more involved in the sector.</p> <p><u><Internals\Dacanay (2005)></u> - § 1 reference coded [0,82% Coverage]</p> <p>Reference 1 - 0,82% Coverage</p> <p>Bina Swadaya has 17 subsidiary companies engaged in eco-tourism, agriculture, printing and publishing.</p> <p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [10,17% Coverage]</p> <p>Reference 1 - 10,17% Coverage</p> <p>Besides generating profits from the sale of its own publications, Bina Swadaya has developed significant expertise in the field of publishing, while at the same time offering leading consulting services. In 2001 the organization started a franchise operation for agricultural shops, providing market access for the Bina Swadaya group's products. It also offers microfinancing through four rural banks and cooperatives.</p>
Partners		
Businesses	1	<p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [4,54% Coverage]</p> <p>Reference 1 - 4,54% Coverage</p> <p>He has been involved in Bina Swadaya's formation and growth for the past 40 years, and has developed a proven track record of successful partnerships with government, NGOs and businesses.</p>
Foundations	1	<p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [4,54% Coverage]</p> <p>Reference 1 - 4,54% Coverage</p> <p>He has been involved in Bina Swadaya's formation and growth for the past 40 years, and has developed a proven track record of successful partnerships with government, NGOs and businesses.</p>
Governments	2	<p><u><Internals\Jain (1994)></u> - § 1 reference coded [10,88% Coverage]</p> <p>Reference 1 - 10,88% Coverage</p> <p>Bina Swadaya also actively works with the government in supporting social forestry, area development and transmigration programs.</p>

		<p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [4,54% Coverage]</p> <p>Reference 1 - 4,54% Coverage</p> <p>He has been involved in Bina Swadaya's formation and growth for the past 40 years, and has developed a proven track record of successful partnerships with government, NGOs and businesses.</p>
Pricing structure		
Direct sales	2	<p><u><Internals\Ashoka (2008)_Bina Swadaya></u> - § 2 references coded [7,04% Coverage]</p> <p>Reference 1 - 5,18% Coverage</p> <p>Along with programs to build self-sufficient communities of rural farmers, Bambang launched a series of revenue-generating companies that also served his larger goal of rural development, including a publishing company to produce and distribute an agricultural magazine, Trubus. Today, Trubus is a leading magazine with 70,000 copies published monthly, and has expanded to cover many fields.</p> <p>Reference 2 - 1,86% Coverage</p> <p>Bambang founded Bina Swadaya in 1967 as a community development organization to provide education, products, and services to rural farmers.</p> <p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [4,93% Coverage]</p> <p>Reference 1 - 4,93% Coverage</p> <p>Besides generating profits from the sale of its own publications, Bina Swadaya has developed significant expertise in the field of publishing, while at the same time offering leading consulting services.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	2	<p><u><Internals\Ashoka (2008)_Bina Swadaya></u> - § 1 reference coded [5,18% Coverage]</p> <p>Reference 1 - 5,18% Coverage</p> <p>Along with programs to build self-sufficient communities of rural farmers, Bambang launched a series of revenue-generating companies that also served his larger goal of rural development, including a publishing company to produce and distribute an agricultural magazine, Trubus. Today, Trubus is a leading magazine with 70,000 copies published monthly, and has expanded to cover many fields.</p> <p><u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [4,35% Coverage]</p> <p>Reference 1 - 4,35% Coverage</p> <p>For decades Bina Swadaya has focused on the socio-economic development of Indonesia's rural poor and their communities, by directly empowering them through education and training.</p>
Indirect	1	<p><u><Internals\Ashoka (2008)_Bina Swadaya></u> - § 1 reference coded [5,18% Coverage]</p> <p>Reference 1 - 5,18% Coverage</p> <p>Along with programs to build self-sufficient communities of rural farmers, Bambang launched a series of revenue-generating companies that also served his larger goal of rural development, including a publishing company to produce and distribute an agricultural magazine, Trubus. Today, Trubus is a leading magazine with 70,000 copies published monthly, and has expanded to cover many fields.</p>
Sporadic	2	<p><u><Internals\Ashoka (2008)_Bina Swadaya></u> - § 1 reference coded [5,18% Coverage]</p> <p>Reference 1 - 5,18% Coverage</p> <p>Along with programs to build self-sufficient communities of rural farmers, Bambang launched a series of revenue-generating companies that also served his larger goal of rural development, including a publishing company to produce and distribute an agricultural magazine, Trubus. Today, Trubus is a leading magazine with 70,000 copies published monthly, and has expanded to cover many fields.</p>

		<u><Internals\Schwab_Bina Swadaya></u> - § 1 reference coded [4,93% Coverage]
		Reference 1 - 4,93% Coverage
		Besides generating profits from the sale of its own publications, Bina Swadaya has developed significant expertise in the field of publishing, while at the same time offering leading consulting services.
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	1	<u><Internals\Ashoka (2008)_Bina Swadaya></u> - § 1 reference coded [1,74% Coverage]
		Reference 1 - 1,74% Coverage
		The organization arose out of the Pancasila social movement and the Pancasila Farmer's Association, of which Bambang was president.
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	1	<u><Internals\Ashoka (2008)_Bina Swadaya></u> - § 1 reference coded [1,74% Coverage]
		Reference 1 - 1,74% Coverage
		The organization arose out of the Pancasila social movement and the Pancasila Farmer's Association, of which Bambang was president.
SMEs	0	

VI Centro Ginecological Integral (CEGIN)

Bibliography

- Schwab_Foundation. 2012. "Jorge G. Gronda – Centro Ginecological Integral' in "Outstanding Social Entrepreneurship", Schwab Foundation for Social Entrepreneurship, Geneva, Switzerland.
- Lashley, K. (2008). "Health-care provision meets microcredit finance in Argentina". Bulletin of the World Health Organization, 86(1), 9-10.

Coding

	# sources	References
Basis for differentiation		
Community development	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [4,41% Coverage]</p> <p>Reference 1 - 4,41% Coverage</p> <p>Jorge Gronda retired from public administration because of the failures he perceived in the public health system. He set up Centro Ginecologico Integral to improve basic primary health needs.</p>
Human capacity building	0	
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [4,41% Coverage]</p> <p>Reference 1 - 4,41% Coverage</p> <p>Jorge Gronda retired from public administration because of the failures he perceived in the public health system. He set up Centro Ginecologico Integral to improve basic primary health needs.</p>
Coalitions		
Businesses	1	<p><u><Internals\Lashley (2008)></u> - § 1 reference coded [5,75% Coverage]</p> <p>Reference 1 - 5,75% Coverage</p> <p>The bank BMM, pays the SER-CEGIN US\$1.70 montly for each cleint. "This means that people only pay a third of the cost of a visit to the doctor," says Nicolae. The ful cost of a visit to the doctor is US\$ 6.</p>
Foundations	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [2,31% Coverage]</p> <p>Reference 1 - 2,31% Coverage</p> <p>CEGIN recently consolidated with the SER Foundation to extend access to healthcare to 40,000 people.</p>
Governments	0	
Core competencies		
Customer orientation	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [2,87% Coverage]</p> <p>Reference 1 - 2,87% Coverage</p> <p>With a reputation for integrity, Gronda is easily able to generate good will, create partnerships and expand his operations.</p>
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [4,41% Coverage]</p> <p>Reference 1 - 4,41% Coverage</p> <p>Jorge Gronda retired from public administration because of the failures he perceived in the public health system. He set up Centro Ginecologico Integral to improve basic primary health needs.</p>
Core processes		
Business model innovation	2	<p><u><Internals\Lashley (2008)></u> - § 1 reference coded [5,75% Coverage]</p>

		<p>Reference 1 - 5,75% Coverage</p> <p>The bank BMM, pays the SER-CEGIN US\$1.70 montly for each cleint. "This means that people only pay a third of the cost of a visit to the doctor," says Nicolae. The ful cost of a visit to the doctor is US\$ 6.</p> <p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [7,69% Coverage]</p> <p>Reference 1 - 7,69% Coverage</p> <p>Thanks to its innovative approach to meeting market demands, the company is able to offer health services for significantly less than private medical coverage and better quality than many public facilities. Fixed costs of providing basic healthcare are high, while the incremental cost of treating each additional patient is minimal.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	2	<p><u><Internals\Lashley (2008)></u> - § 1 reference coded [8,05% Coverage]</p> <p>Reference 1 - 8,05% Coverage</p> <p>Through a system of affiliated doctors, the card gives clients and their extende families access to a host of health care services such as gynaecology, paediatrics, dental services, ophthalmology, cardiology and general medicine. However, it does not cover them if they need hospital care.</p> <p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [3,30% Coverage]</p> <p>Reference 1 - 3,30% Coverage</p> <p>CEGIN is a self-financed company that focuses on providing quality health services to single women, mothers and their children in poor areas.</p>
Market creation	0	
Market exploitation	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [4,41% Coverage]</p> <p>Reference 1 - 4,41% Coverage</p> <p>Jorge Gronda retired from public administration because of the failures he perceived in the public health system. He set up Centro Ginecologico Integral to improve basic primary health needs.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	2	<p><u><Internals\Lashley (2008)></u> - § 1 reference coded [4,54% Coverage]</p> <p>Reference 1 - 4,54% Coverage</p> <p>In the health-care model SER-CEGIN exemplifies is built n the same principle as that of BMM: an enterprise that seeks to help low-income people through its service.</p> <p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [3,63% Coverage]</p> <p>Reference 1 - 3,63% Coverage</p> <p>CEGIN is a completely self-financed and profitable company, which offers affordable health services to mothers, their children and women in poor rural areas.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [4,69% Coverage]</p> <p>Reference 1 - 4,69% Coverage</p>

		Any treatment subsequently prescribed is either provided by CEGIN or a CEGIN partner at less than half of the normal market price or, for some illnesses, the patient may be referred to a public hospital.
Indirect sales	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [4,25% Coverage]</p> <p>Reference 1 - 4,25% Coverage</p> <p>It sells membership cards to the public for a small cost, registering them as CEGIN clients. With the card, a patient has access to consultations at any CEGIN centre for a reduced fee.</p>
Interest	0	
Relationship dynamics		
Continuous	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [2,31% Coverage]</p> <p>Reference 1 - 2,31% Coverage</p> <p>These doctors are obliged to join a 3-4 day medical tour to remote rural areas at least once a year.</p>
Direct	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [3,70% Coverage]</p> <p>Reference 1 - 3,70% Coverage</p> <p>Patients from rural areas who are referred for treatment are either transported to the cities or treated by CEGIN specialists during their regular field visits.</p>
Indirect	0	
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [4,16% Coverage]</p> <p>Reference 1 - 4,16% Coverage</p> <p>He set up Centro Ginecologico Integral to improve basic primary health needs. CEGINs central offices and main clinic are in San Salvador, serving around 20,000 since its inception.</p>
Suppliers		
Employees or partners	1	<p><u><Internals\Schwab (2012) CEGIN></u> - § 1 reference coded [4,69% Coverage]</p> <p>Reference 1 - 4,69% Coverage</p> <p>Any treatment subsequently prescribed is either provided by CEGIN or a CEGIN partner at less than half of the normal market price or, for some illnesses, the patient may be referred to a public hospital.</p>
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	1	<p><u><Internals\Lashley (2008)></u> - § 1 reference coded [5,70% Coverage]</p> <p>Reference 1 - 5,70% Coverage</p> <p>The bank BMM, pays the SER-CEGIN US\$1.70 montly for each cleint. "This means that people only pay a third of the cost of a visit to the doctor," says Nicolae. The ful cost of a visit to the doctor is US\$ 6.</p>
Multinationals	0	
NGOs	0	
SMEs	0	

VII CID Consulting

Bibliography

- el Tarabishy, A., Griffin, J.J. and Abdallah, A.M. 2012. "The Social Impact Broker: How CID Consulting integrates Corporate Social Responsibility with Social Entrepreneurship in Egypt", KCC Publishing, American University of Cairo, Egypt.
- Schwab_Foundation. 2012. 'Laila Iskander – CID Consulting' in "Outstanding Social Entrepreneurship", Schwab Foundation for Social Entrepreneurship, Geneva, Switzerland.
- CID_Consulting. 2014., "CID Consulting, Community Development" URL: http://www.cid.com.eg/community_development/overview (accessed march, 2014).

Coding

	# sources	References
Basis for differentiation		
Community development	3	<p><u><Internals\CID Consulting (2014)></u> - § 1 reference coded [9,66% Coverage]</p> <p>Reference 1 - 9,66% Coverage</p> <p>COMMUNITY DEVELOPMENT</p> <p>In order to be effective and sustainable, projects require a vision for a better community as well as experience in the sector. Our team is passionate about development and trained to provide strategies for sustainability. Our diverse experience means that we deal with projects on a case-by-case basis; a methodology that allows us to examine each project holistically, yet always in context.</p> <p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [0,49% Coverage]</p> <p>Reference 1 - 0,49% Coverage</p> <p>CID Consulting's Community Development division has a particular interest in the Zabaleen community and the solid waste management problem of Egypt.</p> <p><u><Internals\Schwab_Foundation_(2012)_CID_Consulting></u> - § 2 references coded [18,82% Coverage]</p> <p>Reference 1 - 10,37% Coverage</p> <p>Laila Iskandar has worked with the Zabbaleen since 1982, introducing innovative social and environmental initiatives that have included recycling as much as 80% of the inorganic waste they collect into raw materials and manufactured goods like plastics, rugs, pots, paper and glass. As a result, garbage collectors have begun to break the cycle of poverty.</p> <p>Reference 2 - 8,44% Coverage</p> <p>The consulting agency is working with communities in the Moqattam area outside of Cairo and in other parts of the country, including the Sinai Peninsula, to set up sustainable waste recycling and education programmes. These efforts promote job creation while improving sanitary conditions.</p>
Human capacity building	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [3,96% Coverage]</p> <p>Reference 1 - 3,96% Coverage</p> <p>During their daily rounds of garbage collection, the boys sought to collect bottles of specific P&G brands. The enterprising boys would go a step further and purchase bottles from other garbage collectors in the community. P&G then compensated the boys for each bottle that they collected and inventoried. Since the payments were channeled through the school, each boy was required to attend a minimum number of weekly lessons in order to receive compensation. Yet beyond this requirement, the model necessitated that they learn to read and write, organize information, and perform mathematical functions to calculate the corresponding payment for bottles collected. Further, the boys learned to use computer software, such as Excel, to inventory their bottles and strategically plan their collection routes. In addition to scholarly pursuits, the boys could participate in a choir, drama group, field trips, and take part in health education sessions with their sisters and their mothers. The educational model also</p>

		promoted collaboration and leadership by increasing the financial cap placed on each boy's individual compensation if he mentored a less business savvy boy during his collection routes. <p style="background-color: #e0e0e0; padding: 2px;"><u><Internals\el Tarabishy (2012)></u> - § 3 references coded [6,60% Coverage]</p> <p style="background-color: #e0e0e0; padding: 2px;">Reference 1 - 1,40% Coverage</p> <p style="background-color: #e0e0e0; padding: 2px;">The “learn and earn” model allows children to gain entrepreneurial skills while simultaneously mitigating the effects of brand name fraud for the multinational corporation, Procter & Gamble (P&G). In return, P&G engages in corporate social responsibility (CSR) by paying out a stipend to children at the school who recover the containers that would otherwise be fraudulently refilled to fund this non-formal education system.</p> <p style="background-color: #e0e0e0; padding: 2px;">Reference 2 - 1,24% Coverage</p> <p style="background-color: #e0e0e0; padding: 2px;">Following the study, under Dr. Iskandar's direction, CID Consulting proposed to Procter & Gamble (P&G) a solution that addressed each of these three problems. They established a buy-back scheme through which P&G would pay for bottles that the Zabaleen boys collect, inventory, and convert to a recyclable byproduct, leaving no chance of being resold on the counterfeit market.</p> <p style="background-color: #e0e0e0; padding: 2px;">Reference 3 - 3,96% Coverage</p> <p style="background-color: #e0e0e0; padding: 2px;">During their daily rounds of garbage collection, the boys sought to collect bottles of specific P&G brands. The enterprising boys would go a step further and purchase bottles from other garbage collectors in the community. P&G then compensated the boys for each bottle that they collected and inventoried. Since the payments were channeled through the school, each boy was required to attend a minimum number of weekly lessons in order to receive compensation. Yet beyond this requirement, the model necessitated that they learn to read and write, organize information, and perform mathematical functions to calculate the corresponding payment for bottles collected. Further, the boys learned to use computer software, such as Excel, to inventory their bottles and strategically plan their collection routes. In addition to scholarly pursuits, the boys could participate in a choir, drama group, field trips, and take part in health education sessions with their sisters and their mothers. The educational model also promoted collaboration and leadership by increasing the financial cap placed on each boy's individual compensation if he mentored a less business savvy boy during his collection routes.</p> <p style="background-color: #e0e0e0; padding: 2px;"><u><Internals\Schwab Foundation (2012) CID Consulting></u> - § 2 references coded [18,82% Coverage]</p> <p style="background-color: #e0e0e0; padding: 2px;">Reference 1 - 10,37% Coverage</p> <p style="background-color: #e0e0e0; padding: 2px;">Laila Iskandar has worked with the Zabbaleen since 1982, introducing innovative social and environmental initiatives that have included recycling as much as 80% of the inorganic waste they collect into raw materials and manufactured goods like plastics, rugs, pots, paper and glass. As a result, garbage collectors have begun to break the cycle of poverty.</p> <p style="background-color: #e0e0e0; padding: 2px;">Reference 2 - 8,44% Coverage</p> <p style="background-color: #e0e0e0; padding: 2px;">The consulting agency is working with communities in the Moqattam area outside of Cairo and in other parts of the country, including the Sinai Peninsula, to set up sustainable waste recycling and education programmes. These efforts promote job creation while improving sanitary conditions.</p>
Business mission		
Necessity driven	0	
Opportunity driven	1	<p style="background-color: #e0e0e0; padding: 2px;"><u><Internals\el Tarabishy (2012)></u> - § 2 references coded [1,40% Coverage]</p> <p style="background-color: #e0e0e0; padding: 2px;">Reference 1 - 0,76% Coverage</p> <p style="background-color: #e0e0e0; padding: 2px;">With new opportunities in Egypt post-Arab Spring, a changing ecosystem for waste collection, and the need for a social enterprise to balance social and financial goals, Dr. Iskandar turns away from the window and sits at her desk.</p> <p style="background-color: #e0e0e0; padding: 2px;">Reference 2 - 0,64% Coverage</p> <p style="background-color: #e0e0e0; padding: 2px;">Through her work in the Zabaleen community, Dr. Iskandar and CID Consulting noticed three problems related to waste management in Cairo that offered a unique opportunity for social innovation.</p>
Coalitions		
Businesses	1	<p style="background-color: #e0e0e0; padding: 2px;"><u><Internals\el Tarabishy (2012)></u> - § 3 references coded [3,20% Coverage]</p>

		<p>Reference 1 - 1,40% Coverage</p> <p>The "learn and earn" model allows children to gain entrepreneurial skills while simultaneously mitigating the effects of brand name fraud for the multinational corporation, Procter & Gamble (P&G). In return, P&G engages in corporate social responsibility (CSR) by paying out a stipend to children at the school who recover the containers that would otherwise be fraudulently refilled to fund this non-formal education system.</p> <p>Reference 2 - 1,22% Coverage</p> <p>The "learn and earn" model uniquely intersected three types of organizations to generate social value: the Mokattam Recycling School as an enterprising nonprofit that has a revenue generating component, CID Consulting as a for-profit social enterprise with a clear social mission, and P&G as a business with a strategic Corporate Social Responsibility partnership model</p> <p>Reference 3 - 0,58% Coverage</p> <p>Additionally, of the seven multinational companies who commissioned the brand name fraud study, only P&G entered into a partnership with the school, despite CID's invitations.</p>
Foundations	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [1,22% Coverage]</p> <p>Reference 1 - 1,22% Coverage</p> <p>The "learn and earn" model uniquely intersected three types of organizations to generate social value: the Mokattam Recycling School as an enterprising nonprofit that has a revenue generating component, CID Consulting as a for-profit social enterprise with a clear social mission, and P&G as a business with a strategic Corporate Social Responsibility partnership model</p>
Governments	0	
Core competencies		
Customer orientation	2	<p><u><Internals\el Tarabishy (2012)></u> - § 2 references coded [1,22% Coverage]</p> <p>Reference 1 - 0,64% Coverage</p> <p>Dr. Laila Iskandar, a social entrepreneur from Cairo and co-founder of CID Consulting,1 initiated her engagement with the Zabaleen community in 1982 as part of a church mission to teach children</p> <p>Reference 2 - 0,58% Coverage</p> <p>The project was the culmination of 30 years of Dr. Iskandar's work in the Zabaleen community, and while she and CID stay involved in the project today, it is as a facilitator.</p> <p><u><Internals\Schwab Foundation (2012) CID Consulting></u> - § 1 reference coded [10,37% Coverage]</p> <p>Reference 1 - 10,37% Coverage</p> <p>Laila Iskandar has worked with the Zabbaleen since 1982, introducing innovative social and environmental initiatives that have included recycling as much as 80% of the inorganic waste they collect into raw materials and manufactured goods like plastics, rugs, pots, paper and glass. As a result, garbage collectors have begun to break the cycle of poverty.</p>
Entrepreneurial know-how	1	<p><u><Internals\el Tarabishy (2012)></u> - § 2 references coded [1,43% Coverage]</p> <p>Reference 1 - 0,28% Coverage</p> <p>Dr. Laila Iskandar, a social entrepreneur from Cairo and co-founder of CID Consulting</p> <p>Reference 2 - 1,15% Coverage</p> <p>With advanced degrees from both Egypt and United States, Dr. Iskandar has an unyielding passion for educational development and is committed to promoting environmental sustainability. To leverage her passion and expertise to better support disfurnished communities in Egypt, she co-founded CID Consulting, a for-profit consulting company, in 1995.</p>
Managerial know-how	2	<p><u><Internals\el Tarabishy (2012)></u> - § 2 references coded [1,09% Coverage]</p> <p>Reference 1 - 0,28% Coverage</p> <p>Dr. Laila Iskandar, a social entrepreneur from Cairo and co-founder of CID Consulting</p>

		<p>Reference 2 - 0,81% Coverage</p> <p>Exhibit 1: Timeline of Dr. Laila Iskandar</p> <p>Early Days</p> <p>BSc in Economics, Political Science and Business at Cairo University</p> <p>MA in Near-Eastern Studies and International Education Development from the University of California Berkeley</p> <p><u><Internals\Schwab_Foundation (2012) CID Consulting></u> - § 1 reference coded [5,22% Coverage]</p> <p>Reference 1 - 5,22% Coverage</p> <p>Laila Iskandar studied economics, political science and business in Cairo, and Near Eastern studies and international education development at UC Berkeley and Columbia University.</p>
Technological know-how	0	
Core processes	0	
Business model innovation	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [1,18% Coverage]</p> <p>Reference 1 - 1,18% Coverage</p> <p>CID's community development division works with public, private, and non-profit partners. With over 150 clients across Middle East North Africa (MENA), North America, and Europe, CID leverages its social network capital across sectors by designing innovative business models that blend for-profit incentives with achieving socially responsible objectives.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [2,06% Coverage]</p> <p>Reference 1 - 2,06% Coverage</p> <p>Members of the Zabaleen community are waste collectors by trade. Men used to collect refuse by going door to door in wealthier neighborhoods in Cairo, and bring it back to Mokattam in donkey carts. They now use small trucks. Women then sort the refuse and separate it into seven types of recyclable material. The Zabaleen receive a small stipend from the private residences they service, but the majority of their income is generated in an informal economy by recycling about 80% of the waste collected. Most privatized garbage collecting companies in developed countries recycle only 20 to 25 percent of the waste collected.</p>
Narrow scope	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [0,49% Coverage]</p> <p>Reference 1 - 0,49% Coverage</p> <p>CID Consulting's Community Development division has a particular interest in the Zabaleen community and the solid waste management problem of Egypt.</p>
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [1,18% Coverage]</p> <p>Reference 1 - 1,18% Coverage</p> <p>CID is a privately held, for-profit consulting firm with a social mission embedded into its business model. As a result, CID considers itself a social enterprise. In addition to the community development division that operates under the direction of Dr. Iskandar, CID also contains a marketing communications division and a management consulting division.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [0,62% Coverage]</p> <p>Reference 1 - 0,62% Coverage</p> <p>To increase social impact, P&G is considering bringing this CSR initiative to a global scale. However, the model functions in part due to the context of the localized problem it addresses.</p>

Partners		
Businesses	3	<p><u><Internals\CID Consulting (2014)></u> - § 1 reference coded [8,13% Coverage]</p> <p>Reference 1 - 8,13% Coverage</p> <p>OUR PARTNERS CID partners include:</p> <p>strong network of international partners and associates</p> <p>extensive network of contacts in Egypt among the government and private sector</p> <p>international, regional and local non-governmental organizations (NGOs)</p> <p>international development organizations</p> <p>selection of credible and reputed media partners</p> <p><u><Internals\el Tarabishy (2012)></u> - § 2 references coded [1,75% Coverage]</p> <p>Reference 1 - 1,18% Coverage</p> <p>CID's community development division works with public, private, and non-profit partners. With over 150 clients across Middle East North Africa (MENA), North America, and Europe, CID leverages its social network capital across sectors by designing innovative business models that blend for-profit incentives with achieving socially responsible objectives.</p> <p>Reference 2 - 0,58% Coverage</p> <p>Additionally, of the seven multinational companies who commissioned the brand name fraud study, only P&G entered into a partnership with the school, despite CID's invitations.</p> <p><u><Internals\Schwab Foundation (2012) CID Consulting></u> - § 1 reference coded [6,43% Coverage]</p> <p>Reference 1 - 6,43% Coverage</p> <p>CID is a for-profit organization that seeks to link the private, government and non-profit sectors to achieve sustainable development and create viable business partnerships where people and organizations learn together.</p>
Foundations	3	<p><u><Internals\CID Consulting (2014)></u> - § 2 references coded [13,72% Coverage]</p> <p>Reference 1 - 8,13% Coverage</p> <p>OUR PARTNERS CID partners include:</p> <p>strong network of international partners and associates</p> <p>extensive network of contacts in Egypt among the government and private sector</p> <p>international, regional and local non-governmental organizations (NGOs)</p> <p>international development organizations</p> <p>selection of credible and reputed media partners</p> <p>Reference 2 - 5,59% Coverage</p> <p>Our Community Development department has worked on projects that encourage social entrepreneurship in both individuals and organizations. We also work closely with NGOs, enabling them to effectively assess and remedy obstacles to development.</p> <p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [1,18% Coverage]</p> <p>Reference 1 - 1,18% Coverage</p> <p>CID's community development division works with public, private, and non-profit partners. With over 150 clients across Middle East North Africa (MENA), North America, and Europe, CID leverages its social network capital across sectors by designing innovative business models that blend for-profit incentives with achieving socially responsible objectives.</p> <p><u><Internals\Schwab Foundation (2012) CID Consulting></u> - § 1 reference coded [6,43% Coverage]</p> <p>Reference 1 - 6,43% Coverage</p> <p>CID is a for-profit organization that seeks to link the private, government and non-profit sectors</p>

		<p>to achieve sustainable development and create viable business partnerships where people and organizations learn together.</p>
Governments	3	<p><u><Internals\CID Consulting (2014)></u> - § 1 reference coded [8,13% Coverage]</p> <p>Reference 1 - 8,13% Coverage</p> <p><u>OUR PARTNERS</u> CID partners include:</p> <p>strong network of international partners and associates</p> <p>extensive network of contacts in Egypt among the government and private sector</p> <p>international, regional and local non-governmental organizations (NGOs)</p> <p>international development organizations</p> <p>selection of credible and reputed media partners</p> <p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [1,18% Coverage]</p> <p>Reference 1 - 1,18% Coverage</p> <p>CID's community development division works with public, private, and non-profit partners. With over 150 clients across Middle East North Africa (MENA), North America, and Europe, CID leverages its social network capital across sectors by designing innovative business models that blend for-profit incentives with achieving socially responsible objectives.</p> <p><u><Internals\Schwab_Foundation (2012) CID Consulting></u> - § 1 reference coded [6,43% Coverage]</p> <p>Reference 1 - 6,43% Coverage</p> <p>CID is a for-profit organization that seeks to link the private, government and non-profit sectors to achieve sustainable development and create viable business partnerships where people and organizations learn together.</p>
Pricing structure		
Direct sales	1	<p><u><Internals\el Tarabishy (2012)></u> - § 2 references coded [2,64% Coverage]</p> <p>Reference 1 - 1,40% Coverage</p> <p>The “learn and earn” model allows children to gain entrepreneurial skills while simultaneously mitigating the effects of brand name fraud for the multinational corporation, Procter & Gamble (P&G). In return, P&G engages in corporate social responsibility (CSR) by paying out a stipend to children at the school who recover the containers that would otherwise be fraudulently refilled to fund this non-formal education system.</p> <p>Reference 2 - 1,24% Coverage</p> <p>Following the study, under Dr. Iskandar’s direction, CID Consulting proposed to Procter & Gamble (P&G) a solution that addressed each of these three problems. They established a buy-back scheme through which P&G would pay for bottles that the Zabaleen boys collect, inventory, and convert to a recyclable byproduct, leaving no chance of being resold on the counterfeit market.</p>
Indirect sales	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [0,71% Coverage]</p> <p>Reference 1 - 0,71% Coverage</p> <p>They established a buy-back scheme through which P&G would pay for bottles that the Zabaleen boys collect, inventory, and convert to a recyclable byproduct, leaving no chance of being resold on the counterfeit market.</p>
Interest	0	
Relationship dynamics		
Continuous	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [0,71% Coverage]</p> <p>Reference 1 - 0,71% Coverage</p> <p>They established a buy-back scheme through which P&G would pay for bottles that the Zabaleen boys collect, inventory, and convert to a recyclable byproduct, leaving no chance of being resold on the counterfeit market.</p>
Direct	1	<p><u><Internals\Schwab_Foundation (2012) CID Consulting></u> - § 1 reference coded [8,44% Coverage]</p> <p>Reference 1 - 8,44% Coverage</p>

		The consulting agency is working with communities in the Moqattam area outside of Cairo and in other parts of the country, including the Sinai Peninsula, to set up sustainable waste recycling and education programmes. These efforts promote job creation while improving sanitary conditions.
Indirect	1	<p><u><Internals\el Tarabishy (2012)></u> - § 3 references coded [2,33% Coverage]</p> <p>Reference 1 - 1,22% Coverage</p> <p>The "learn and earn" model uniquely intersected three types of organizations to generate social value: the Mokattam Recycling School as an enterprising nonprofit that has a revenue generating component, CID Consulting as a for-profit social enterprise with a clear social mission, and P&G as a business with a strategic Corporate Social Responsibility partnership model</p> <p>Reference 2 - 0,53% Coverage</p> <p>CID Consulting established the Mokattam Recycling School in 2000 but transferred management and ownership to the community-based nonprofit Spirit of Youth in 2004</p> <p>Reference 3 - 0,58% Coverage</p> <p>The project was the culmination of 30 years of Dr. Iskandar's work in the Zabaleen community, and while she and CID stay involved in the project today, it is as a facilitator.</p>
Sporadic	0	
Strategic assets	0	
Commodities	0	
Financing	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [1,14% Coverage]</p> <p>Reference 1 - 1,14% Coverage</p> <p>With the knowledge that P&G might be interested in participating in this project to reduce counterfeiting, CID sought and received a \$500,000 grant from the United Nations Educational, Scientific, and Cultural Organization (UNESCO) to set up a school for the Zabaleen boys, ensuring a social impact component is incorporated into the innovation.</p>
Fixed assets	0	
Human resource	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [1,93% Coverage]</p> <p>Reference 1 - 1,93% Coverage</p> <p>As a social entrepreneur, business leader, community advocate, and an educator, Dr. Iskandar has dedicated over 30 years of her life to this community. Acquiring the social capital, developing the partnerships, and putting the financing structure in place took stamina and the ability to mobilize people and resources. The model had nurtured a symbiotic relationship between P&G facing brand-name fraud and working children without access to formal educational opportunities, converging the private and informal sectors to create an educational enterprise for a marginalized community.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [0,64% Coverage]</p> <p>Reference 1 - 0,64% Coverage</p> <p>The Zabaleen receive a small stipend from the private residences they service, but the majority of their income is generated in an informal economy by recycling about 80% of the waste collected.</p>
Large national firms	0	
Multinationals	1	<p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [1,40% Coverage]</p> <p>Reference 1 - 1,40% Coverage</p> <p>The "learn and earn" model allows children to gain entrepreneurial skills while simultaneously mitigating the effects of brand name fraud for the multinational corporation, Procter & Gamble (P&G). In return, P&G engages in corporate social responsibility (CSR) by paying out a stipend to children at the school who recover the containers that would otherwise be fraudulently refilled to fund this non-formal education system.</p>
NGOs	2	<p><u><Internals\CID Consulting (2014)></u> - § 1 reference coded [5,59% Coverage]</p> <p>Reference 1 - 5,59% Coverage</p>

		<p>Our Community Development department has worked on projects that encourage social entrepreneurship in both individuals and organizations. We also work closely with NGOs, enabling them to effectively assess and remedy obstacles to development.</p> <p><u><Internals\el Tarabishy (2012)></u> - § 1 reference coded [0,53% Coverage]</p> <p>Reference 1 - 0,53% Coverage</p> <p>CID Consulting established the Mokattam Recycling School in 2000 but transferred management and ownership to the community-based nonprofit Spirit of Youth in 2004</p>
SMEs	0	

VIII CinePop

Bibliography

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- Schwab_Foundation. 2013. 'Social Enterprise: Cinepop / Hormiga' in "Breaking the Binary: Policy Guide to Scaling Social Innovation".
- CinePop. 2014. "CinePop" URL: <http://www.cinepop.com.mx/> (accessed march, 2014)
- Lopez-Claros, A. 2010. 'Social Entrepreneurial Venture 5: Cinepop' in "The Innovation for Development Report 2010-2011" by A. Lopez-Claros.
- Frasca, L. 2010. "Bringing Movies to the Masses: The CinePop Model" Chazen Web Journal of International Business, Columbia Business School.

Coding

	# sources	References
Basis for differentiation		
Community development	1	<p><u><Internals\Schwab_Cinepop></u> - § 2 references coded [28,28% Coverage]</p> <p>Reference 1 - 18,27% Coverage</p> <p>Going into low-income municipalities away from major cities, Ariel Zylbersztejn discovered that a large part of the economic, educational and social divide in Mexico is due to their isolation from the system. The lack of access to information, technology, products and services has created a growing gap between the social classes that has become hard to bridge. Aware that 90% of Mexicans have no access to conventional movie theatres, Zylbersztejn created Cinepop to put free and educational entertainment within the reach of the lowest income population.</p> <p>Reference 2 - 10,01% Coverage</p> <p>Each week, Cinepop gathers thousands of people in urban and sub-urban communities throughout Mexico to view free outdoor movies on giant screens. These large gatherings, supported by corporations, create a family environment where parents, children, grandparents and grandchildren can spend time together.</p>
Human capacity building	0	
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	3	<p><u><Internals\Frasca (2010)></u> - § 1 reference coded [2,14% Coverage]</p> <p>Reference 1 - 2,14% Coverage</p> <p><i>The idea for CinePop was born when Zylbersztejn – seeing his career as a filmmaker stymied by the lack of industry in his native country – learned that over 90% of the Mexican population had no access to the movies.</i></p> <p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [15,28% Coverage]</p> <p>Reference 1 - 15,28% Coverage</p> <p>He also discovered that a large part of the economic, educational, and social lag in Mexico is due to isolation from the system. Lack of access to information, technology, products, and services has created a growing gap between the wealthy and the poor. Cinepop, which Ariel founded at the age 24 in 2004, responds to an opportunity where films serve to entertain and to educate while also contributing to the economic and cultural advancement of poorer communities.</p> <p><u><Internals\Schwab_Cinepop></u> - § 1 reference coded [18,27% Coverage]</p> <p>Reference 1 - 18,27% Coverage</p> <p>Going into low-income municipalities away from major cities, Ariel Zylbersztejn discovered that a large part of the economic, educational and social divide in Mexico is due to their isolation</p>

		from the system. The lack of access to information, technology, products and services has created a growing gap between the social classes that has become hard to bridge. Aware that 90% of Mexicans have no access to conventional movie theatres, Zylbersztejn created Cinepop to put free and educational entertainment within the reach of the lowest income population.
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	1	<p><u><Internals\Frasca (2010)></u> - § 1 reference coded [6,63% Coverage]</p> <p>Reference 1 - 6,63% Coverage</p> <p><i>The idea for CinePop was born when Zylbersztejn – seeing his career as a filmmaker stymied by the lack of industry in his native country – learned that over 90% of the Mexican population had no access to the movies. This situation existed for two reasons. “The first is geographic. It’s hard for many to believe, but there are simply no screens in much of rural Mexico,” Zylbersztejn said to open up the panel discussion. “The second is that the ticket cost alone for a family is 10% of their monthly income – which averages about \$350 each month.” That’s when Zylbersztejn had an idea: if people couldn’t go to the movies, why not bring the movies to the people?</i></p>
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	1	<p><u><Internals\Schwab_Cinepop></u> - § 1 reference coded [7,05% Coverage]</p> <p>Reference 1 - 7,05% Coverage</p> <p>Ariel Zylbersztejn studied mass communication and film, and has produced several short films. He has attended over 70 film festivals, including the Cannes Film Festival, and created Cinepop when he was 24 years-old.</p>
Core processes		
Business model innovation	3	<p><u><Internals\Cinepop Website></u> - § 2 references coded [11,17% Coverage]</p> <p>Reference 1 - 5,45% Coverage</p> <p>Aiming to generate an idea in which private enterprises find an extraordinary and profitable promotional jeans, which can be easily remembered, that generated royalty from potential consumers, while making a commitment to education and culture sharing with popular sectors, Cinepop is born.</p> <p>Reference 2 - 5,71% Coverage</p> <p>Promotional means in which investors, experts in MOVIES, COMMERCE and ADVERTISING, join together in order to create a business and social project, all in one. A project allowing to make THE MOVIES ACCESSIBLE TO EVERYONE, to those who, for different reasons, have no access to conventional movie theaters.</p> <p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [16,56% Coverage]</p> <p>Reference 1 - 16,56% Coverage</p> <p>Until recently, going to the movies in Mexico represented a regular family activity that was affordable to all. However, large movie chains have emerged and bought out the smaller, more affordable theatres frequented by lower-income families. As a result, the typical cost of a movie in Mexico (US\$20) for a family of five represents a considerable luxury, given the average Mexican family's monthly income of US\$160 to US\$800. Cinepop targets large, poor, urban areas or isolated, rural towns in Mexico.</p> <p><u><Internals\Schwab (2013)></u> - § 1 reference coded [5,25% Coverage]</p> <p>Reference 1 - 5,25% Coverage</p> <p>The Innovation Use the hook of free entertainment to attract and emotionally connect with large audiences, expose them to educational messages, and provide a platform to connect them business offerings and government programs.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	0	

Market creation	0	
Market exploitation	1	<p><u><Internals\Cinepop Website></u> - § 2 references coded [13,44% Coverage]</p> <p>Reference 1 - 5,94% Coverage</p> <p>Movies in Mexico have become a very appealing recreational activity for the population.</p> <p>However, in the last decade, the cost of a ticket has suffered acute increases, aimed to middle- and high-income groups, thus changing an activity that used to be popular in an elitist recreation. Movies have become inaccessible to low-income groups due to the lack of theaters in towns and the high cost of tickets.</p> <p>Reference 1 - 7,50% Coverage</p> <p>The low-income audiences, which are usually more enthusiastic and loyal, deserve to enjoy this recreational activity. And the best way to do it is taking it to their towns.</p> <p>Thus, CINEPOP is born, the movies accessible to everyone. A magnificent forum of audiovisual projection with +5-story height inflatable screens, capable of taking the movies to any town, thus providing free entertainment.</p>
Narrow scope	1	<p><u><Internals\Cinepop Website></u> - § 1 reference coded [2,29% Coverage]</p> <p>Reference 1 - 2,29% Coverage</p> <p>Movies in Mexico have become a very appealing recreational activity for the population.</p> <p>However, in the last decade, the cost of a ticket has suffered acute increases, aimed to middle- and high-income groups, thus changing an activity that used to be popular in an elitist recreation. Movies have become inaccessible to low-income groups due to the lack of theaters in towns and the high cost of tickets.</p>
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals\Schwab (2013)></u> - § 1 reference coded [11,01% Coverage]</p> <p>Reference 1 - 11,01% Coverage</p> <p>Cinepop started producing original content and educational programs, evolving into a deeper platform named HORMIGA. As HORMIGA embarks on an ambitious expansion strategy through a franchise system – it aims to be the most effective platform to connect to the Bottom of the Pyramid market – it has developed a compelling and measurable value proposition for its corporate and government partners, which Ariel Zylbersztein believes is critical to sustaining the business model</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	4	<p><u><Internals\Frasca (2010)></u> - § 2 references coded [3,52% Coverage]</p> <p>Reference 1 - 1,24% Coverage</p> <p>In fact, he has partnered with over 20 large corporate organizations and scores more small- to medium-sized ones.</p> <p>Reference 2 - 2,28% Coverage</p> <p>CinePop's success is directly linked to the partnerships that Zylbersztein has established</p>

		<p>with the cross-subsidizing businesses that sponsor him, but none of it would be possible without the support of the local municipalities.</p> <p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [19,05% Coverage]</p> <p>Reference 1 - 19,05% Coverage</p> <p>To offset the free movie screenings, Cinepop has changed the pay-for-entertainment paradigm by creating a win-win situation for all stakeholders involved. The local government provides a spot for Cinepop to host its massive screening events. They provide venue facilities, and transport. Prior to film showings, Cinepop offers an opportunity for sponsors to carry out promotional activities and public service messages to an audience otherwise inaccessible to the. Sponser include microfinance organizations, low-cost medical clinics, housing projects, and educational organizations.</p> <p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p> <p><u><Internals\Schwab_Cinepop></u> - § 3 references coded [23,20% Coverage]</p> <p>Reference 1 - 5,12% Coverage</p> <p>He believes that a healthy entertainment environment shared by companies, government and the public contributes to growth, self-improvement and development.</p> <p>Reference 2 - 8,07% Coverage</p> <p>Cinepop has developed a free entertainment and educational platform that allows governments, businesses and low-income communities to create economic and social development opportunities that can increase quality-of-life and raise family incomes.</p> <p>Reference 3 - 10,01% Coverage</p> <p>Cinepop gathers thousands of people in urban and sub-urban communities throughout Mexico to view free outdoor movies on giant screens. These large gatherings, supported by corporations, create a family environment where parents, children, grandparents and grandchildren can spend time together.</p>
Foundations	2	<p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p> <p><u><Internals\Schwab_Cinepop></u> - § 2 references coded [13,19% Coverage]</p> <p>Reference 1 - 5,12% Coverage</p> <p>He believes that a healthy entertainment environment shared by companies, government and the public contributes to growth, self-improvement and development.</p> <p>Reference 2 - 8,07% Coverage</p> <p>Cinepop has developed a free entertainment and educational platform that allows governments, businesses and low-income communities to create economic and social development opportunities that can increase quality-of-life and raise family incomes.</p>
Governments	4	<p><u><Internals\Frasca (2010)></u> - § 2 references coded [5,43% Coverage]</p>

		<p>Reference 1 - 2,28% Coverage</p> <p>CinePop's success is directly linked to the partnerships that Zylbersztein has established with the cross-subsidizing businesses that sponsor him, but none of it would be possible without the support of the local municipalities.</p> <p>Reference 2 - 3,14% Coverage</p> <p>"When we go to a local plaza, we are partnering with the local government?They provide us with the location, security, and sanitation services and we try to leave them with a database and tools that they can use to understand the needs of the people, and bring them even more opportunities."</p> <p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [19,05% Coverage]</p> <p>Reference 1 - 19,05% Coverage</p> <p>To offset the free movie screenings, Cinepop has changed the pay-for-entertainment paradigm by creating a win-win situation for all stakeholders involved. The local government provides a spot for Cinepop to host its massive screening events. They provide venue facilities, and transport. Prior to film showings, Cinepop offers an opportunity for sponsors to carry out promotional activities and public service messages to an audience otherwise inaccessible to the. Sponser include microfinance organizations, low-cost medical clinics, housing projects, and educational organizations.</p> <p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p> <p><u><Internals\Schwab_Cinepop></u> - § 2 references coded [13,19% Coverage]</p> <p>Reference 1 - 5,12% Coverage</p> <p>He believes that a healthy entertainment environment shared by companies, government and the public contributes to growth, self-improvement and development.</p> <p>Reference 2 - 8,07% Coverage</p> <p>Cinepop has developed a free entertainment and educational platform that allows governments, businesses and low-income communities to create economic and social development opportunities that can increase quality-of-life and raise family incomes.</p>
Pricing structure		
Direct sales	1	<p><u><Internals\Schwab (2013)></u> - § 1 reference coded [5,78% Coverage]</p> <p>Reference 1 - 5,78% Coverage</p> <p>And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	1	<p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [11,05% Coverage]</p> <p>Reference 1 - 11,05% Coverage</p> <p>Lack of access to information, technology, products, and services has created a growing gap between the wealthy and the poor. Cinepo, which ariel founded at the age 24 in 2004, responds to an opportunity wher films serves to entertain and to educate while also contributing to the</p>

		economic and cultural advancement of poorer communities.
Indirect	0	
Sporadic	1	<p><u><Internals\Schwab_Cinepop></u> - § 1 reference coded [9,65% Coverage]</p> <p>Reference 1 - 9,65% Coverage</p> <p>Cinepop gathers thousands of people in urban and sub-urban communities throughout Mexico to view free outdoor movies on giant screens. These large gatherings, supported by corporations, create a family environment where parents, children, grandparents and grandchildren can spend time together.</p>
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	1	<p><u><Internals\Frasca (2010)></u> - § 1 reference coded [1,92% Coverage]</p> <p>Reference 1 - 1,92% Coverage</p> <p>After weeks of research, Zylbersztein found a European manufacturer of giant, inflatable screens for outdoor use. The initial showing on a giant five-story screen proved that he had a market.</p>
Human resource	1	<p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p>
Suppliers		
Employees or partners	0	
Government institutions	1	<p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [4,30% Coverage]</p> <p>Reference 1 - 4,30% Coverage</p> <p>The local government provides a spot for Cinepop to host its massive screening events. They provide venue facilities, and transport.</p>
Individual entrepreneurs	2	<p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [19,05% Coverage]</p> <p>Reference 1 - 19,05% Coverage</p> <p>To offset the free movie screenings, Cinepop has changed the pay-for-entertainment paradigm by creating a win-win situation for all stakeholders involved. The local government provides a spot for Cinepop to host its massive screening events. They provide venue facilities, and transport. Prior to film showings, Cinepop offers an opportunity for sponsors to carry out promotional activities and public service messages to an audience otherwise inaccessible to them. Sponsors include microfinance organizations, low-cost medical clinics, housing projects, and educational organizations.</p> <p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p>
Large national firms	2	<p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [19,05% Coverage]</p> <p>Reference 1 - 19,05% Coverage</p> <p>To offset the free movie screenings, Cinepop has changed the pay-for-entertainment paradigm by creating a win-win situation for all stakeholders involved. The local government provides a spot for Cinepop to host its massive screening events. They provide venue facilities, and transport. Prior to film showings, Cinepop offers an opportunity for sponsors to carry out</p>

		<p>promotional activities and public service messages to an audience otherwise inaccessible to the. Sponser include microfinance organizations, low-cos medical clinics, housing projects, and educational organizations.</p> <p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p>
Multinationals	1	<p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p>
NGOs	2	<p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [19,05% Coverage]</p> <p>Reference 1 - 19,05% Coverage</p> <p>To offset the free movie screenings, Cinepop has changed the pay-for-entertainment paradigm by creating a win-win situation for all stakeholders involved. The local government provides a spot for Cinepop to host its massive screening events. They provide venue facilities, and transport. Prior to film showings, Cinepop offers an opportunity for sponsors to carry out promotional activities and public service messages to an audience otherwise inaccessible to the. Sponser include microfinance organizations, low-cos medical clinics, housing projects, and educational organizations.</p> <p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).</p>
SMEs	2	<p><u><Internals\Lopez-Claros (2010)></u> - § 1 reference coded [19,05% Coverage]</p> <p>Reference 1 - 19,05% Coverage</p> <p>To offset the free movie screenings, Cinepop has changed the pay-for-entertainment paradigm by creating a win-win situation for all stakeholders involved. The local government provides a spot for Cinepop to host its massive screening events. They provide venue facilities, and transport. Prior to film showings, Cinepop offers an opportunity for sponsors to carry out promotional activities and public service messages to an audience otherwise inaccessible to the. Sponser include microfinance organizations, low-cos medical clinics, housing projects, and educational organizations.</p> <p><u><Internals\Schwab (2013)></u> - § 1 reference coded [14,14% Coverage]</p> <p>Reference 1 - 14,14% Coverage</p> <p>Local governments provide the physical space, security, and energy hook-ups. In return, they get an extremely efficient communication platform to reach large audiences with targeted messages. HORMIGA incorporates educational programming both before and after the movie screenings on topics such as health, family budgeting, social values, the environment, etc. And at most screenings, HORMIGA rents out space to its corporate sponsors in inflatable stalls to</p>

	sell products and services designed for the bottom of the pyramid (such as microcredit, low-cost medical consultations, discounted mobile phones, etc.).
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IX Coronilla

Bibliography

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Coding

	# sources	References
Basis for differentiation		
Community development	0	
Human capacity building	2	<p><u><Internals\Lundström (2014)></u> - § 1 reference coded [7,38% Coverage]</p> <p>Reference 1 - 7,38% Coverage</p> <p>For employees: Hiring of women and disabled people</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [7,83% Coverage]</p> <p>Reference 1 - 7,83% Coverage</p> <p>Coronilla employees have a very important place in the company's strategy; a majority of them are women, minorities and handicapped people. Staff members benefit from continual vocational training and certified fair trade conditions by the International Fair Trade Association (IFAT).</p>
Income generation	3	<p><u><Internals\Boers (2009)></u> - § 1 reference coded [3,51% Coverage]</p> <p>Reference 1 - 3,51% Coverage</p> <p>Mission "Generating wealth for people and contributing to Bolivia's development" (Coronilla S.A., 2004-2005).</p> <p>"We are working to generate financial wellbeing and stability of all those who work in the production chain we are part of; our employees, our suppliers, our partners. In appreciation of their efforts, dedication and hard work, we commit working towards bettering the standard of living of every single one of them" (Coronilla S.A., 2004-2005)</p> <p><u><Internals\Lundström (2014)></u> - § 1 reference coded [11,00% Coverage]</p> <p>Reference 1 - 11,00% Coverage</p> <p>Coronilla purchases raw materials from poor Andean farmers at higher prices</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [17,88% Coverage]</p> <p>Reference 1 - 17,88% Coverage</p>

		<p>The company buys from local suppliers, supporting the production of organic produce in poor rural areas. Buying ingredients from local producers following fair trade principles, Coronilla provides a stable source of revenue for hundreds of families. It buys a large proportion of its prime ingredients from impoverished communities of the Bolivian Altiplano, providing a source of income and a chance of survival to the rural poor in the region. The organic food products it exports offer a significant opportunity to develop Bolivia's economy. Coronilla is certified for social responsibility by the Swiss-based Institute for Marketecology (IMO).</p>
Business mission		
Necessity driven	1	<p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [11,34% Coverage]</p> <p>Reference 1 - 11,34% Coverage</p> <p>Coronilla was a traditional family pasta business until cheap foreign exports began to drive the business into bankruptcy. It was re-launched in 1997 by Martha Wille, the daughter of the founder, who diversified the company's product lines to produce healthy, organic products largely for export to Europe, the US and Oceania. The reinvented company aims to be economically sustainable with a social conscience.</p>
Opportunity driven	0	
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	2	<p><u><Internals\Boers (2009)></u> - § 2 references coded [4,35% Coverage]</p> <p>Reference 1 - 1,60% Coverage</p> <p>Coronilla is specialized in products obtained from AndeanCereals, and demonstrates its commitment to clients by guaranteeing high-quality products based on the respect for nature and on a deep social philosophy</p> <p>Reference 2 - 2,75% Coverage</p> <p>It was a very natural process to take over. I have been in the company since its foundation and I already helped my dad with setting up the company ...because I had been working at the company, actively, since 1981 and since I had already been involved in the foundation, the employees knew me for a long time. They respected and trusted me." (Wille G. , 2009)</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [8,61% Coverage]</p> <p>Reference 1 - 8,61% Coverage</p> <p>Martha Wille was influenced by the social convictions of her father and incorporated them into the family business. She is convinced that change can be achieved by reducing the poverty gap, incorporating women and handicapped minorities into the workforce, and through other tasks of a socially conscious nature.</p>
Entrepreneurial know-how	1	<p><u><Internals\Boers (2009)></u> - § 2 references coded [11,13% Coverage]</p> <p>Reference 1 - 6,64% Coverage</p> <p>Coronilla S.A. is a pasta-manufacturing firm, located in Cochabamba, Bolivia, founded in 1972 by Guillermo Wille. The founder, who is of Bolivian-German origin, is one of the five sons of a German immigrant, who have begun an entire generation of industrial entrepreneurs. These five brothers founded and brought life to an important fraction of the Bolivian national industry. Some of the most distinguished enterprises created by this entrepreneurial family are Potosina (beer factory, still run by the Wille family in the city of Potosí), Ducal (beer factory sold to the Quilmes Group in 1996), Coronilla (pasta manufacturing, still run by the Wille family in the city of Cochabamba), Haas (meat and sausage industry, still run by Hass-Wille in the city of Cochabamba), Pepsi-Santa Cruz (sold in 1999 in the city of Santa Cruz) and some other smaller firms.</p> <p>Reference 2 - 4,49% Coverage</p> <p>In 1971, Guillermo, who until then had been the CEO of</p>

		<p>Potosina , the beer company in Potosí,suffered a heart attack and faced the reality of having to leave the city where he had spent mostof his life and find a lower-altitude place to live and make business. Therefore, with the supportof his wife, who took care of finding a new place, Guillermo and his five children arrived to the city of Cochabamba forty-eight hours after his heart-attack. Once he was completely recovered,he decided to explore a different industry and give birth to Coronilla Ltda. (Limited LiabilityCompany).</p>
Managerial know-how	2	<p><u><Internals\Boers (2009)></u> - § 3 references coded [8,29% Coverage]</p> <p>Reference 1 - 4,49% Coverage</p> <p>In 1971, Guillermo, who until then had been the CEO of Potosina , the beer company in Potosí,suffered a heart attack and faced the reality of having to leave the city where he had spent mostof his life and find a lower-altitude place to live and make business. Therefore, with the supportof his wife, who took care of finding a new place, Guillermo and his five children arrived to the city of Cochabamba forty-eight hours after his heart-attack. Once he was completely recovered,he decided to explore a different industry and give birth to Coronilla Ltda. (Limited LiabilityCompany).</p> <p>Reference 2 - 2,75% Coverage</p> <p>It was a very natural process to take over. I have been in the company since its foundation and I already helped my dad with setting up the company ...because I had been working at the company, actively, since 1981 and since I had already been involved in the foundation, the employees knew me for a long time.They respected and trusted me.” (Wille G. , 2009)</p> <p>Reference 3 - 1,05% Coverage</p> <p>That was the moment when Martha E. Wille(Gerardo's sister), who had been the administrative-financial manager so far, took over the firm.</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [8,61% Coverage]</p> <p>Reference 1 - 8,61% Coverage</p> <p>Martha Wille was influenced by the social convictions of her father and incorporated them into the family business. She is convinced that change can be achieved by reducing the poverty gap, incorporating women and handicapped minorities into the workforce, and through other tasks of a socially conscious nature.</p>
Technological know-how	2	<p><u><Internals\Boers (2009)></u> - § 1 reference coded [2,75% Coverage]</p> <p>Reference 1 - 2,75% Coverage</p> <p>It was a very natural process to take over. I have been in the company since its foundation and I already helped my dad with setting up the company ...because I had been working at the company, actively, since 1981 and since I had already been involved in the foundation, the employees knew me for a long time.They respected and trusted me.” (Wille G. , 2009)</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [8,61% Coverage]</p> <p>Reference 1 - 8,61% Coverage</p> <p>Martha Wille was influenced by the social convictions of her father and incorporated them into the family business. She is convinced that change can be achieved by reducing the poverty gap, incorporating women and handicapped minorities into the workforce, and through other tasks of a socially conscious nature.</p>
Core processes		
Business model innovation	0	
Process innovation	2	<p><u><Internals\Coronilla Website></u> - § 1 reference coded [4,76% Coverage]</p> <p>Reference 1 - 4,76% Coverage</p> <p>Coronilla S.A. was established in 1972 by the Guillermo Wille of She focuses on people suffering from the Celiac Syndrome, by offering organic and gluten free self made industrialist products. She adjusts the company to all Fair</p>

		<p>German-Bolivian origin. With the new generation, a solid academic education is integrated. Gerardo, Guillermo's son, contributes from within the company's management up to 1996 and Martha, daughter of Guillermo, assumes the leadership of the company in 1997 extending the family philosophy throughout the whole production chain.</p> <p>Besides the ecosocial extension, she incorporates quinoa and other Andean cereals to its products.</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [17,88% Coverage]</p> <p>Reference 1 - 17,88% Coverage</p> <p>The company buys from local suppliers, supporting the production of organic produce in poor rural areas. Buying ingredients from local producers following fair trade principles, Coronilla provides a stable source of revenue for hundreds of families. It buys a large proportion of its prime ingredients from impoverished communities of the Bolivian Altiplano, providing a source of income and a chance of survival to the rural poor in the region. The organic food products it exports offer a significant opportunity to develop Bolivia's economy. Coronilla is certified for social responsibility by the Swiss-based Institute for Marketecology (IMO).</p>
Product innovation	0	
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	1	<p><u><Internals\Schwab_Coronilla></u> - § 2 references coded [24,97% Coverage]</p> <p>Reference 1 - 17,88% Coverage</p> <p>The company buys from local suppliers, supporting the production of organic produce in poor rural areas. Buying ingredients from local producers following fair trade principles, Coronilla provides a stable source of revenue for hundreds of families. It buys a large proportion of its prime ingredients from impoverished communities of the Bolivian Altiplano, providing a source of income and a chance of survival to the rural poor in the region. The organic food products it exports offer a significant opportunity to develop Bolivia's economy. Coronilla is certified for social responsibility by the Swiss-based Institute for Marketecology (IMO).</p> <p>Reference 2 - 7,09% Coverage</p> <p>In addition to promoting organic agriculture, which is sustainable and more environmentally friendly than conventional agriculture, the company recycles its solid waste and was the first to respect the city of Cochabamba's environmental laws for companies.</p>
Narrow scope	1	<p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [9,38% Coverage]</p> <p>Reference 1 - 9,38% Coverage</p> <p>Buying ingredients from local producers following fair trade principles, Coronilla provides a stable source of revenue for hundreds of families. It buys a large proportion of its prime ingredients from impoverished communities of the Bolivian Altiplano, providing a source of income and a chance of survival to the rural poor in the region</p>
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [17,88% Coverage]</p> <p>Reference 1 - 17,88% Coverage</p> <p>The company buys from local suppliers, supporting the production of organic produce in poor rural areas. Buying ingredients from local producers following fair trade principles, Coronilla</p>

		provides a stable source of revenue for hundreds of families. It buys a large proportion of its prime ingredients from impoverished communities of the Bolivian Altiplano, providing a source of income and a chance of survival to the rural poor in the region. The organic food products it exports offer a significant opportunity to develop Bolivia's economy. Coronilla is certified for social responsibility by the Swiss-based Institute for Marketecology (IMO).
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p><u><Internals\Boers (2009)></u> - § 1 reference coded [6,08% Coverage]</p> <p>Reference 1 - 6,08% Coverage</p> <p>Coronilla found a potential partner to offer the 45% of the shares, and made a deal with SEAF, a worldwide fund manager that recently was hired by a Bolivian Fund of Capital (FCAB) to manage the fund. The FCAB shared Coronilla's social vision and after an extended negotiation process, they, finally, agreed to close the deal for a "low" amount of money, but with a prospect of stock's buyback after a period of five years. Consequently, Coronilla Ltda. had to change its legal form to Coronilla S.A. (Corporation), which entailed a chain of changes in order to professionalize and make the firm's management and operations transparent. The investment was done in 2002 with a 5-year projection, so, as planned, in 2005, the Wille family recovered 100% of the shares and the investment fund stepped out.</p>
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	2	<p><u><Internals\Lundström (2014)></u> - § 1 reference coded [11,00% Coverage]</p> <p>Reference 1 - 11,00% Coverage</p> <p>Coronilla purchases raw materials from poor Andean farmers at higher prices</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [17,88% Coverage]</p> <p>Reference 1 - 17,88% Coverage</p> <p>The company buys from local suppliers, supporting the production of organic produce in poor rural areas. Buying ingredients from local producers following fair trade principles, Coronilla provides a stable source of revenue for hundreds of families. It buys a large proportion of its prime ingredients from impoverished communities of the Bolivian Altiplano, providing a source of income and a chance of survival to the rural poor in the region. The organic food products it exports offer a significant opportunity to develop Bolivia's economy. Coronilla is certified for social responsibility by the Swiss-based Institute for Marketecology (IMO).</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	2	<p><u><Internals\Coronilla Website></u> - § 1 reference coded [10,60% Coverage]</p> <p>Reference 1 - 10,60% Coverage</p> <p>At Coronilla, the company's profitability is only the result of a holistic concept where the most simple values and family philosophy have been incorporated to the company.</p> <p>The ecosocial concept, that in essence is to incorporate benefits to the group, respecting nature in the process, comprises as a whole the farmers who provide the Andean cereals, our workers, and the production plant, our diverse suppliers, and all of you, our customers, offering healthy food products in harmony with nature. Profitability, in its results, follows the same philosophical path by complying Coronilla</p>

		<p>with all that means and is Fair Trade.</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [17,88% Coverage]</p> <p>Reference 1 - 17,88% Coverage</p> <p>The company buys from local suppliers, supporting the production of organic produce in poor rural areas. Buying ingredients from local producers following fair trade principles, Coronilla provides a stable source of revenue for hundreds of families. It buys a large proportion of its prime ingredients from impoverished communities of the Bolivian Altiplano, providing a source of income and a chance of survival to the rural poor in the region. The organic food products it exports offer a significant opportunity to develop Bolivia's economy. Coronilla is certified for social responsibility by the Swiss-based Institute for Marketecology (IMO).</p>
Indirect	0	
Sporadic	2	<p><u><Internals\Lundström (2014)></u> - § 1 reference coded [11,00% Coverage]</p> <p>Reference 1 - 11,00% Coverage</p> <p>Coronilla purchases raw materials from poor Andean farmers at higher prices</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [6,87% Coverage]</p> <p>Reference 1 - 6,87% Coverage</p> <p>The company buys from local suppliers, supporting the production of organic produce in poor rural areas. Buying ingredients from local producers following fair trade principles, Coronilla provides a stable source of revenue for hundreds of families.</p>
Strategic assets		
Commodities	0	
Financing	1	<p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [11,34% Coverage]</p> <p>Reference 1 - 11,34% Coverage</p> <p>Coronilla was a traditional family pasta business until cheap foreign exports began to drive the business into bankruptcy. It was re-launched in 1997 by Martha Wille, the daughter of the founder, who diversified the company's product lines to produce healthy, organic products largely for export to Europe, the US and Oceania. The reinvented company aims to be economically sustainable with a social conscience.</p>
Fixed assets	1	<p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [11,34% Coverage]</p> <p>Reference 1 - 11,34% Coverage</p> <p>Coronilla was a traditional family pasta business until cheap foreign exports began to drive the business into bankruptcy. It was re-launched in 1997 by Martha Wille, the daughter of the founder, who diversified the company's product lines to produce healthy, organic products largely for export to Europe, the US and Oceania. The reinvented company aims to be economically sustainable with a social conscience.</p>
Human resource	1	<p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [11,34% Coverage]</p> <p>Reference 1 - 11,34% Coverage</p> <p>Coronilla was a traditional family pasta business until cheap foreign exports began to drive the business into bankruptcy. It was re-launched in 1997 by Martha Wille, the daughter of the founder, who diversified the company's product lines to produce healthy, organic products largely for export to Europe, the US and Oceania. The reinvented company aims to be economically sustainable with a social conscience.</p>
Suppliers		
Employees or partners	2	<p><u><Internals\Coronilla Website></u> - § 1 reference coded [10,60% Coverage]</p> <p>Reference 1 - 10,60% Coverage</p>

		<p>At Coronilla, the company's profitability is only the result of a holistic concept where the most simple values and family philosophy have been incorporated to the company.</p> <p>T The ecosocial concept, that in essence is to incorporate benefits to the group, respecting nature in the process, comprises as a whole the farmers who provide the Andean cereals, our workers, and the production plant, our diverse suppliers, and all of you, our customers, offering healthy food products in harmony with nature. Profitability, in its results, follows the same philosophical path by complying Coronilla with all that means and is Fair Trade.</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [7,83% Coverage]</p> <p>Reference 1 - 7,83% Coverage</p> <p>Coronilla employees have a very important place in the company's strategy; a majority of them are women, minorities and handicapped people. Staff members benefit from continual vocational training and certified fair trade conditions by the International Fair Trade Association (IFAT).</p>
Government institutions	0	
Individual entrepreneurs	2	<p><u><Internals\Coronilla_Website></u> - § 1 reference coded [10,60% Coverage]</p> <p>Reference 1 - 10,60% Coverage</p> <p>At Coronilla, the company's profitability is only the result of a holistic concept where the most simple values and family philosophy have been incorporated to the company.</p> <p>T The ecosocial concept, that in essence is to incorporate benefits to the group, respecting nature in the process, comprises as a whole the farmers who provide the Andean cereals, our workers, and the production plant, our diverse suppliers, and all of you, our customers, offering healthy food products in harmony with nature. Profitability, in its results, follows the same philosophical path by complying Coronilla with all that means and is Fair Trade.</p> <p><u><Internals\Schwab_Coronilla></u> - § 1 reference coded [17,88% Coverage]</p> <p>Reference 1 - 17,88% Coverage</p> <p>The company buys from local suppliers, supporting the production of organic produce in poor rural areas. Buying ingredients from local producers following fair trade principles, Coronilla provides a stable source of revenue for hundreds of families. It buys a large proportion of its prime ingredients from impoverished communities of the Bolivian Altiplano, providing a source of income and a chance of survival to the rural poor in the region. The organic food products it exports offer a significant opportunity to develop Bolivia's economy. Coronilla is certified for social responsibility by the Swiss-based Institute for Marketecology (IMO).</p>
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

X Dimagi

Bibliography

- Dimagi. 2014. "Dimagi – About Us" URL: <http://www.dimagi.com/about/> (accessed March, 2014).
- Schwab_Foundation. 2012. 'Jackson Jonatha & Kumar Vikram – Dimagi' in "Outstanding Social Entrepreneurship", Schwab Foundation for Social Entrepreneurship, Geneva, Switzerland.
- Keim, B. 2007. "Vikram Kumar". Nature medicine, 13(2), 113-113.

Coding

	# sources	References
Basis for differentiation		
Community development	1	<p><u><Internals\Schwab_Dimagi></u> - § 1 reference coded [1,20% Coverage]</p> <p>Reference 1 - 1,20% Coverage</p> <p>Dimagi's vision is to apply open-source and scalable technology to improve community-based service delivery across the world.</p>
Human capacity building	0	
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	1	<p><u><Internals\Keim (2007)></u> - § 2 references coded [19,71% Coverage]</p> <p>Reference 1 - 12,93% Coverage</p> <p>In rural Zambia, people are often on the move, changing homes, schools and clinics with every move. Their medical records are rarely, if ever, maintained by hospitals.</p> <p>But since last year, 60,000 HIV-positive Zambians in Lusaka district have carried their entire medical histories on plastic 'smart cards'—like those used at gas stations or office cafeterias in the US or Europe. When a doctor swipes the card at a clinic's computer, a program pulls up the person's entire medical record, helping the doctor decide on the best course of treatment. The transaction is then recorded in a central database that can later be used to track outcomes and order new drugs.</p> <p>This creative system, dubbed SmartCare, was designed in consultation with Zambia's Ministry of Health and the US Centers for Disease Control and Prevention (CDC) by Dimagi, a tiny Boston-based informatics company.</p> <p>Reference 2 - 6,79% Coverage</p> <p>Around this time Kumar also attended a public health conference where speakers discussed the benefits of wiring Africa for the Internet, but didn't address where the money would come from or whether people could benefit more quickly from simpler systems.</p> <p>"The idea that you needed a huge infrastructure that didn't yet exist struck me as excessive," says Kumar, who figured that small-scale interventions using already-available products made more sense.</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	1	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [5,41% Coverage]</p> <p>Reference 1 - 5,41% Coverage</p> <p>In Zambia, the Ministry of Health adopted the record-keeping framework by Dimagi to accompany SmartCare as standard. The ministry plans to program in every clinic that distributes drugs. Kumar hopes the system will be other countries and diseases. Eventually, like to open a personalized medicine clinic, intention of leaving Dimagi or defining more</p>

		narrowly.
Core competencies		
Customer orientation	1	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [4,31% Coverage]</p> <p>Reference 1 - 4,31% Coverage</p> <p>Kumar learned to write code at the prestigious Indian Institute of Technology in New Delhi, where he spent a year studying textile engineering. Anxious to pursue more philanthropic ends, he transferred to Columbia University in 1995 and began studying medicine, business and engineering.</p>
Entrepreneurial know-how	0	
Managerial know-how	1	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [4,31% Coverage]</p> <p>Reference 1 - 4,31% Coverage</p> <p>Kumar learned to write code at the prestigious Indian Institute of Technology in New Delhi, where he spent a year studying textile engineering. Anxious to pursue more philanthropic ends, he transferred to Columbia University in 1995 and began studying medicine, business and engineering.</p>
Technological know-how	2	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [4,31% Coverage]</p> <p>Reference 1 - 4,31% Coverage</p> <p>Kumar learned to write code at the prestigious Indian Institute of Technology in New Delhi, where he spent a year studying textile engineering. Anxious to pursue more philanthropic ends, he transferred to Columbia University in 1995 and began studying medicine, business and engineering.</p> <p><u><Internals\Schwab_Dimagi></u> - § 1 reference coded [5,51% Coverage]</p> <p>Reference 1 - 5,51% Coverage</p> <p>Jonathan Jackson is an entrepreneur and innovator with extensive health technology expertise in both developed and developing countries. Jonathan earned his bachelor's and master's degrees in electrical engineering and computer science from the Massachusetts Institute of Technology. Vikram Kumar is an engineer and pathologist who developed one of the earliest video games for health on a wireless mobile device. He studied engineering at the Indian Institute of Technology and Columbia University and medicine at the Harvard-MIT Division of Health Sciences and Technology.</p>
Core processes		
Business model innovation	0	
Process innovation	0	
Product innovation	1	<p><u><Internals\Schwab_Dimagi></u> - § 1 reference coded [7,93% Coverage]</p> <p>Reference 1 - 7,93% Coverage</p> <p>CommCare, Dimagi's flagship ICT solution, is a revolutionary job-aid tool for frontline workers (FLWs) that resolutely addresses such weaknesses by expanding the technical capacity of FLWs and the quality of their services, increasing FLW motivation, and providing a powerful set of tools for monitoring, supervising, and supporting FLWs. It does so by replacing burdensome paper registers, reporting forms, and client education materials with an open source software application that runs on a mobile phone. The tool, which is extremely flexible in terms of content, may be readily adapted to a wide range of contexts and technical applications, providing direct decision support to the FLW, ensuring that they are following proper protocols and providing them with the guidance they require to effectively carry out their work.</p>
Market scope		
Broad scope	0	
Market creation	1	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [6,79% Coverage]</p> <p>Reference 1 - 6,79% Coverage</p> <p>Around this time Kumar also attended a public health conference where speakers discussed the benefits of wiring Africa for the Internet, but didn't address where the money would come from or whether people could benefit more quickly from simpler systems.</p> <p>"The idea that you needed a huge infrastructure that didn't yet exist struck me as excessive," says Kumar, who figured that small-scale interventions using already-available products made more sense.</p>
Market exploitation	0	
Narrow scope	1	<u><Internals\Keim (2007)></u> - § 1 reference coded [3,34% Coverage]

		Reference 1 - 3,34% Coverage												
		A clinician, programmer, entrepreneur and do-gooder, Vikram Kumar has turned Dimagi into a one-stop technical shop for public health experts who use data management to save lives—and this before his academic career has even begun.												
Organization structure														
Co-operative	0													
Franchise organizations	0													
Limited company	1	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [0,74% Coverage]</p> <p>Reference 1 - 0,74% Coverage</p> <p>Dimagi, a tiny Boston-based informatics company</p>												
Partnership	0													
Sole trader	0													
Umbrella organization	0													
Partners														
Businesses	0													
Foundations	1	<p><u><Internals\Schwab_Dimagi></u> - § 1 reference coded [1,57% Coverage]</p> <p>Reference 1 - 1,57% Coverage</p> <p>Dimagi has collaborated with over 40 partners around the world, including the Gates Foundation, the World Health Organization, large NGOs, and national governments.</p>												
Governments	1	<p><u><Internals\Schwab_Dimagi></u> - § 1 reference coded [1,57% Coverage]</p> <p>Reference 1 - 1,57% Coverage</p> <p>Dimagi has collaborated with over 40 partners around the world, including the Gates Foundation, the World Health Organization, large NGOs, and national governments.</p>												
Pricing structure														
Direct sales	2	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [3,36% Coverage]</p> <p>Reference 1 - 3,36% Coverage</p> <p>A clinician, programmer, entrepreneur and do-gooder, Vikram Kumar has turned Dimagi into a one-stop technical shop for public health experts who use data management to save lives—and this before his academic career has even begun.</p> <p><u><Internals\Schwab_Dimagi></u> - § 1 reference coded [0,68% Coverage]</p> <p>Reference 1 - 0,68% Coverage</p> <table border="1"> <tr> <td>Annual</td> <td>Budget:</td> <td>US\$</td> <td>3.48</td> <td>million</td> <td>(2012)</td> </tr> <tr> <td>Percentage Earned Revenue:</td> <td>100%</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Annual	Budget:	US\$	3.48	million	(2012)	Percentage Earned Revenue:	100%				
Annual	Budget:	US\$	3.48	million	(2012)									
Percentage Earned Revenue:	100%													
Indirect sales	0													
Interest	0													
Relationship dynamics														
Continuous	0													
Direct	0													
Indirect	1	<p><u><Internals\Schwab_Dimagi></u> - § 1 reference coded [2,26% Coverage]</p> <p>Reference 1 - 2,26% Coverage</p> <p>The flagship tool is CommCare, an open source turnkey platform that enables partners to develop their own content of protocols and data collection, utilize multimedia for low literacy interfaces, and manage their program's performance.</p>												
Sporadic	1	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [3,34% Coverage]</p> <p>Reference 1 - 3,34% Coverage</p> <p>A clinician, programmer, entrepreneur and do-gooder, Vikram Kumar has turned Dimagi into a one-stop technical shop for public health experts who use data management to save lives—and this before his academic career has even begun.</p>												
Strategic assets														
Commodities	0													
Financing	0													
Fixed assets	0													

Human resource	1	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [5,41% Coverage]</p> <p>Reference 1 - 5,41% Coverage</p> <p>At the media lab, he developed DiaBetNet, a guessing game designed to help children with type 1 diabetes with the arduous task of tracking their diets and blood sugar. Named by Business Week magazine as one of the top ten designs of the 1990s, DiaBetNet never went beyond academic use, but embodied a focus on individual user experience that has become Kumar's signature.</p>
Suppliers		
Employees or partners	0	
Government institutions	2	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [1,76% Coverage]</p> <p>Reference 1 - 1,76% Coverage</p> <p>In Zambia, the Ministry of Health adopted the record-keeping framework by Dimagi to accompany SmartCare as standard.</p> <p><u><Internals\Schwab_Dimagi></u> - § 1 reference coded [1,57% Coverage]</p> <p>Reference 1 - 1,57% Coverage</p> <p>Dimagi has collaborated with over 40 partners around the world, including the Gates Foundation, the World Health Organization, large NGOs, and national governments.</p>
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	1	<p><u><Internals\Keim (2007)></u> - § 1 reference coded [5,14% Coverage]</p> <p>Reference 1 - 5,14% Coverage</p> <p>One of those relationships is with Stephen Rahaim, a program officer at the Program for Appropriate Technology in Health, a Seattle- based nonprofit health organization. After meeting Kumar over lunch, Rahaim immediately agreed to partner with Dimagi on an application to implement the US Agency for International Development's AIDS programs.</p>
SMEs	0	

XI *¡Échale! a tu Casa*

Bibliography

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- Castro-Salazar, R. 2013. "The Many Faces of Social Entrepreneurial Leadership". *Advances in Educational Administration*, 20, 3-21.
- Christianson, G., K. Hyder, A. Kang. 2012 "New Ventures Voices of Entrepreneurship" World Resource Institute.
- Schwab_Foundation. 2012. 'Francesco Piazzesi – *¡Échale! a tu Casa*' in "Outstanding Social Entrepreneurship", Schwab Foundation for Social Entrepreneurship, Geneva, Switzerland.
- Schöning, M., & Hartigan, P. *Monitoring and Evaluation in the Social Sector*.
- Rohman, J. E. (2010). Business strategies at the bottom of the pyramid (BOP): an examination of Mexico's BOP and insights from some of the inclusive strategies employed there (Doctoral dissertation, San Diego State University). 96-109.

Coding

	# sources	References
Basis for differentiation		
Community development	4	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [1,62% Coverage]</p> <p>Reference 1 - 1,62% Coverage</p> <p>This auto-construction model is focused on community-based financing and construction of safe, ecologically friendly, and adequate homes, in order to offer both dignity and (re-sale) value to low-income homeowners.</p> <p><u><Internals\Christianson (2012)></u> - § 1 reference coded [6,80% Coverage]</p> <p>Reference 1 - 6,80% Coverage</p> <p>¡Échale! a tu casa works with low-income communities to help them self-build new homes using environmentally friendly building materials.</p> <p><u><Internals\Rohman (2010)></u> - § 2 references coded [2,30% Coverage]</p> <p>Reference 1 - 1,02% Coverage</p> <p>According to M. Lopez, all of these locally specific differences create huge incentives for working directly with the community, which is why, in addition to the creation of SHPUs, Échale brings the families in to be active participants in the co-creation of their homes (personal communication, September 10, 2009).</p> <p>Reference 2 - 1,29% Coverage</p> <p>Understanding the need for capacity building amongst community members who have usually had little if any formal training on home building, the Échale model also integrates four training sessions per house at critical junctures of the pre-construction and construction processes so that homeowners can properly implement the program and take away transferable skills (Ecoblock International, 2009a).</p> <p><u><Internals\Schwab_Echale a tu casa></u> - § 2 references coded [10,36% Coverage]</p> <p>Reference 1 - 2,28% Coverage</p> <p>Echale helps the units create community trusts, creating both financial and social capital.</p> <p>Reference 2 - 8,08% Coverage</p>

		Over time, Echale works with communities to form a micro-construction industry for the area, through which community members can generate income and assist in the construction of each others' homes. This "sweat equity" approach cultivates greater community ownership and instils a sense of pride for self-made communities.
Human capacity building	0	
Income generation	2	<p><u><Internals\Castro-Salazar (2013)></u> - § 1 reference coded [22,58% Coverage]</p> <p>Reference 1 - 22,58% Coverage</p> <p>The company has helped families build tens of thousands of sustainable homes, while creating 130,000 jobs and the equivalent of 65 million dollars in income for those involved in the process.</p> <p><u><Internals\Schwab_Echale a tu casa></u> - § 1 reference coded [8,08% Coverage]</p> <p>Reference 1 - 8,08% Coverage</p> <p>Over time, Echale works with communities to form a micro-construction industry for the area, through which community members can generate income and assist in the construction of each others' homes. This "sweat equity" approach cultivates greater community ownership and instils a sense of pride for self-made communities.</p>
Business mission		
Necessity driven	0	
Opportunity driven	3	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [3,79% Coverage]</p> <p>Reference 1 - 3,79% Coverage</p> <p>Shoddily constructed or half-built abandoned houses are a common sight throughout rural and suburban Mexico. According to government estimates, 4.5 million families in lower socioeconomic brackets (i.e. 20 percent of the Mexican population) lack the knowledge, time, and financing to build safe and decent homes. Most of these families at the bottom of the pyramid do not have access to mortgage financing from Mexican banks because they cannot provide the financial guarantee needed to secure a loan.</p> <p><u><Internals\Rohman (2010)></u> - § 1 reference coded [2,63% Coverage]</p> <p>Reference 1 - 2,63% Coverage</p> <p>According to M. Lopez (personal communication, September 10, 2009), one of the biggest problems with programs in Mexico aimed at addressing the country's housing issues is that they tend to operate on the belief that the real need behind Mexico's housing shortage is that the poor simply lack access to the proper building materials they need to build proper homes. Lopez says the organizations behind these programs believe that if the poor are given access to materials, they will be able to build their own homes and the housing shortage will disappear. However, Lopez insisted, simply giving materials to poor families that have no education or formal training when it comes to homebuilding and then expecting them to construct homes that will resolve the country's need for adequate housing is just not realistic.</p> <p><u><Internals\Schwab_Echale a tu casa></u> - § 2 references coded [11,89% Coverage]</p> <p>Reference 1 - 8,13% Coverage</p> <p>In recent years many companies have marketed to individuals at the base of the pyramid by selling housing construction materials, such as cement, in smaller quantities. The result of this self-build strategy has been a housing process marked by poor planning, high waste, high costs and long completion times (10–15 years).</p> <p>Reference 2 - 3,76% Coverage</p> <p>Echale has devised a housing construction strategy for the poor to become owners of structurally sound houses in a cost-effective and sustainable way.</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	2	<u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [6,91% Coverage]

		<p>Reference 1 - 6,91% Coverage</p> <p>Since he was young, Francesco has been motivated to find housing solutions for the poorest families who lack decent homes. In the 1980s, he took the initiative to collaborate with the CRATerre Institute at the architecture school in Grenoble, France to design a machine that could use dirt as the raw material for the auto-construction of homes. In 1985 Francesco tested the first Adopress machine—the same type of machine that Échale uses today to produce Adoblock—in a Chalcan community in the state of Estado de Mexico, and in 1987 Francesco founded the non-profit organization Adobe Home Aid to promote what he called social housing using the Adopress machine. A decade later, Francesco founded Ecoblock International, a for-profit structure that served as the necessary financial intermediary so that communities doing auto-construction and producing Adoblock commercially could be legally paid for their work.</p> <p><u><Internals\Schwab_Echale a tu casa></u> - § 1 reference coded [15,93% Coverage]</p> <p>Reference 1 - 15,93% Coverage</p> <p>Francesco Piazzesi, who grew up in Mexico learning about his family's construction business, is deeply passionate about home ownership and community building for the poorest of the poor. After writing his PhD dissertation on "Sustainable Housing Microfinance Mortgage", he founded Adobe Homes Aid in 1985, as a non-profit that teaches communities how to make robust construction materials out of 90% natural earth. Realizing that community building and home ownership requires other components such as social capital, financial literacy and credit instruments, in 1997 he transformed Eco-Block into the social business Echale a Tu Casa.</p>
Entrepreneurial know-how	1	<p><u><Internals\Schwab_Echale a tu casa></u> - § 1 reference coded [15,93% Coverage]</p> <p>Reference 1 - 15,93% Coverage</p> <p>Francesco Piazzesi, who grew up in Mexico learning about his family's construction business, is deeply passionate about home ownership and community building for the poorest of the poor. After writing his PhD dissertation on "Sustainable Housing Microfinance Mortgage", he founded Adobe Homes Aid in 1985, as a non-profit that teaches communities how to make robust construction materials out of 90% natural earth. Realizing that community building and home ownership requires other components such as social capital, financial literacy and credit instruments, in 1997 he transformed Eco-Block into the social business Echale a Tu Casa.</p>
Managerial know-how	1	<p><u><Internals\Schwab_Echale a tu casa></u> - § 1 reference coded [2,31% Coverage]</p> <p>Reference 1 - 2,31% Coverage</p> <p>Francesco Piazzesi, who grew up in Mexico learning about his family's construction business,</p>
Technological know-how	2	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 2 references coded [8,37% Coverage]</p> <p>Reference 1 - 1,46% Coverage</p> <p>Drawing upon years of experience in the housing industry, Francesco Piazzesi Tommasi is addressing the lack of decent housing for Mexicans at the bottom of the pyramid through Échale a tu casa!</p> <p>Reference 2 - 6,91% Coverage</p> <p>Since he was young, Francesco has been motivated to find housing solutions for the poorest families who lack decent homes. In the 1980s, he took the initiative to collaborate with the CRATerre Institute at the architecture school in Grenoble, France to design a machine that could use dirt as the raw material for the auto-construction of homes. In 1985 Francesco tested the first Adopress machine—the same type of machine that Échale uses today to produce Adoblock—in a Chalcan community in the state of Estado de Mexico, and in 1987 Francesco founded the non-profit organization Adobe Home Aid to promote what he called social housing using the Adopress machine. A decade later, Francesco founded Ecoblock International, a for-profit structure that served as the necessary financial intermediary so that communities doing auto-construction and producing Adoblock commercially could be legally paid for their work.</p> <p><u><Internals\Schwab_Echale a tu casa></u> - § 1 reference coded [15,93% Coverage]</p> <p>Reference 1 - 15,93% Coverage</p> <p>Francesco Piazzesi, who grew up in Mexico learning about his family's construction business, is deeply passionate about home ownership and community building for the poorest of the poor. After writing his PhD dissertation on "Sustainable Housing Microfinance Mortgage", he founded Adobe Homes Aid in 1985, as a non-profit that teaches communities how to make robust</p>

		construction materials out of 90% natural earth. Realizing that community building and home ownership requires other components such as social capital, financial literacy and credit instruments, in 1997 he transformed Eco-Block into the social business Échale a Tu Casa.
Core processes		
Business model innovation	0	
Process innovation	2	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [10,72% Coverage]</p> <p>Reference 1 - 10,72% Coverage</p> <p>The core of the Échale model is the organization of the traditional auto-construction process into a community-based effort. Once Échale identifies the communities that would most benefit from the program with the help of state and local governments, and occasionally NGOs and philanthropic organizations, Francesco and his team approach the community leaders with an explanation of how the project is structured. The Échale architects always offer to build a model home to gain the community's trust. In the end, the community must decide on its own whether to implement the project. If the residents decide to proceed, they elect a representative housing committee that becomes responsible for designing the homes, overseeing the project finances, and managing the project overall. Échale provides technical advice and support throughout the entire process as well as the machinery necessary for producing the building materials and payment for the labor that the families contribute to constructing their own homes. Neighbors band together into work groups that jointly produce the building materials and lay the foundations for every new home in the community, thus achieving economies of scale while strengthening social relationships between families. The efficiency of this collaborative auto-construction reduces the average time for completing a home in these communities from several years to just two months.</p> <p><u><Internals\Rohman (2010)></u> - § 1 reference coded [1,26% Coverage]</p> <p>Reference 1 - 1,26% Coverage</p> <p>The core of the Échale business model is the Adopress 3000 machine, a patentprotected means of creating the Adoblock, a construction block, made of 70% dirt, 30% of water and cement, which, in addition to being cheaper, stronger, and more eco-friendly than the traditional cement block, also has both acoustic and thermal properties (F. Piazzesi, personal communication, September 10, 2009).</p>
Product innovation	1	<p><u><Internals\Rohman (2010)></u> - § 1 reference coded [1,07% Coverage]</p> <p>Reference 1 - 1,07% Coverage</p> <p>The core of the Échale business model is the Adopress 3000 machine, a patentprotected means of creating the Adoblock, a construction block, made of 70% dirt, 30% of water and cement, which, in addition to being cheaper, stronger, and more eco-friendly than the traditional cement block, also has both acoustic and thermal properties</p>
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	1	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [10,72% Coverage]</p> <p>Reference 1 - 10,72% Coverage</p> <p>The core of the Échale model is the organization of the traditional auto-construction process into a community-based effort. Once Échale identifies the communities that would most benefit from the program with the help of state and local governments, and occasionally NGOs and philanthropic organizations, Francesco and his team approach the community leaders with an explanation of how the project is structured. The Échale architects always offer to build a model home to gain the community's trust. In the end, the community must decide on its own whether to implement the project. If the residents decide to proceed, they elect a representative housing committee that becomes responsible for designing the homes, overseeing the project finances, and managing the project overall. Échale provides technical advice and support throughout the entire process as well as the machinery necessary for producing the building materials and payment for the labor that the families contribute to constructing their own homes. Neighbors band together into work groups that jointly produce the building materials and lay the foundations for every new home in the community, thus achieving economies of scale while strengthening social relationships between families. The efficiency of this collaborative auto-construction reduces the average time for completing a home in these communities from several years to just two months.</p>
Narrow scope	1	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [1,77% Coverage]</p> <p>Reference 1 - 1,77% Coverage</p>

		Échale provides technical advice and support throughout the entire process as well as the machinery necessary for producing the building materials and payment for the labor that the families contribute to constructing their own homes.
Organization structure		
Co-operative	0	
Franchise organizations	2	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [4,51% Coverage]</p> <p>Reference 1 - 4,51% Coverage</p> <p>Échale will continue to manage the back-office operations, including financing, but the day-to-day project management will be in the hands of the community leaders, who will be paid a commission for their work. Other former participants in the Échale program may also choose to employ the construction skills that they have learned to work as contractors in the social franchises new construction projects. Francesco has begun piloting this social franchise model in the states of Aguascalientes and San Luis Potosí, and he expects to implement many more franchises in the next two to three years.</p> <p><u><Internals\Schöning></u> - § 1 reference coded [23,59% Coverage]</p> <p>Reference 1 - 23,59% Coverage</p> <p>They become part of the social franchise system of Echale and allow Echale to have a permanent presence in the different communities with technical expertise once the housing project is completed. All Echale houses are inhabited in contrast to many other government and private housing settlements.</p>
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [2,17% Coverage]</p> <p>Reference 1 - 2,17% Coverage</p> <p>Once Échale identifies the communities that would most benefit from the program with the help of state and local governments, and occasionally COs and philanthropic organizations, Francesco and his team approach the community leaders with an explanation of how the project is structured.</p>
Foundations	1	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [2,17% Coverage]</p> <p>Reference 1 - 2,17% Coverage</p> <p>Once Échale identifies the communities that would most benefit from the program with the help of state and local governments, and occasionally COs and philanthropic organizations, Francesco and his team approach the community leaders with an explanation of how the project is structured.</p>
Governments	2	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [2,17% Coverage]</p> <p>Reference 1 - 2,17% Coverage</p> <p>Once Échale identifies the communities that would most benefit from the program with the help of state and local governments, and occasionally COs and philanthropic organizations, Francesco and his team approach the community leaders with an explanation of how the project is structured.</p> <p><u><Internals\Schwab_Echale a tu casa></u> - § 1 reference coded [3,41% Coverage]</p> <p>Reference 1 - 3,41% Coverage</p> <p>With this capital, and a partnership with the federal mortgage authority, Echale can offer mortgages and financing to community members.</p>
Pricing structure		
Direct sales	3	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 2 references coded [8,37% Coverage]</p> <p>Reference 1 - 1,77% Coverage</p> <p>Échale provides technical advice and support throughout the entire process as well as the machinery necessary for producing the building materials and payment for the labor that the families contribute to constructing their own homes.</p>

		<p>Reference 2 - 6,60% Coverage</p> <p>To solve the financing problem, Francesco recently launched a partnership with Ashoka Fellow Isabel Cruz to create a new type of community fund known as a community financial society (SOFINCO). By law, the SOFINCO fund structure allows families savings to be used as a financial guarantee to obtain government or commercial bank loans. Each family that deposits savings into the SOFINCO is effectively buying shares in the fund, which incentivizes the families themselves as well as the elected housing committee to manage the fund prudently. In general, approximately 10 percent of the cost of a house is covered by family savings, with another 40 percent covered by a government housing subsidy and the remainder financed by loans, although the exact proportions of funding coming from subsidies versus loans may vary depending on the availability of government subsidies.</p> <p><u><Internals\Rohman (2010)></u> - § 3 references coded [3,24% Coverage]</p> <p>Reference 1 - 1,07% Coverage</p> <p>The core of the Échale business model is the Adopress 3000 machine, a patentprotected means of creating the Adoblock, a construction block, made of 70% dirt, 30% of water and cement, which, in addition to being cheaper, stronger, and more eco-friendly than the traditional cement block, also has both acoustic and thermal properties</p> <p>Reference 2 - 0,33% Coverage</p> <p>Échale streamlines and facilitates the self-build process through the sale of housing kits to consumers.</p> <p>Reference 3 - 1,84% Coverage</p> <p>As noted in Ecoblock International (2009a), the kits, which can be built in as little as two months, are sold in three different home sizes and incorporate everything that an individual would need in order to construct their homes such as, construction materials (including the Adopress 3000 rental, cement, tools, iron etc), the technical assistance to oversee the process (a detailed construction manual, the full-time assistance of a trained mason to oversee construction, and a supervisor) and the architectural expertise to guarantee structural integrity and safety.</p> <p><u><Internals\Schöning></u> - § 1 reference coded [19,98% Coverage]</p> <p>Reference 1 - 19,98% Coverage</p> <p>We are generally looking for grants to cover M&E costs as we cannot shift these onto the customer, our end beneficiary. It is not easy to find donors for M&E activities, but we finally found a US based foundation." Francesco Piazzesi, Échale a tu Casa</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	3	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [1,77% Coverage]</p> <p>Reference 1 - 1,77% Coverage</p> <p>Échale provides technical advice and support throughout the entire process as well as the machinery necessary for producing the building materials and payment for the labor that the families contribute to constructing their own homes.</p> <p><u><Internals\Rohman (2010)></u> - § 1 reference coded [1,84% Coverage]</p> <p>Reference 1 - 1,84% Coverage</p> <p>As noted in Ecoblock International (2009a), the kits, which can be built in as little as two months, are sold in three different home sizes and incorporate everything that an individual would need in order to construct their homes such as, construction materials (including the Adopress 3000 rental, cement, tools, iron etc), the technical assistance to oversee the process (a detailed construction manual, the full-time assistance of a trained mason to oversee construction, and a supervisor) and the architectural expertise to guarantee structural integrity and safety.</p> <p><u><Internals\Schöning></u> - § 1 reference coded [10,27% Coverage]</p> <p>Reference 1 - 10,27% Coverage</p>

		Echale a tu Casa establishes themselves in the community in which they work and are in a constant exchange with the beneficiaries.
Direct	0	
Indirect	3	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 2 references coded [5,95% Coverage]</p> <p>Reference 1 - 3,79% Coverage</p> <p>Échale is designed to bring community organization to the commonplace practice of self-construction in rural areas, in which families generally fend for themselves rather than work together. The centerpiece of the model is a local housing committee appointed by each community that assumes responsibility for the project along with the professional support of the Échale team. All construction work is done collectively, with teams of neighbors pooling their labor to help each other build their homes</p> <p>Reference 2 - 2,17% Coverage</p> <p>Once Échale identifies the communities that would most benefit from the program with the help of state and local governments, and occasionally COs and philanthropic organizations, Francesco and his team approach the community leaders with an explanation of how the project is structured.</p> <p><u><Internals\Rohman (2010)></u> - § 1 reference coded [2,10% Coverage]</p> <p>Reference 1 - 2,10% Coverage</p> <p>THE SOCIAL HOUSING PRODUCTION UNIT</p> <p>The SHPU is made up of qualifying community members who have committed to the Échale program. According to F. Piazzesi (personal communication, September 10, 2009), each SHPU must agree upon and sign a social agreement that incorporates the future plans of saving and ultimately financing the purchase of a self-build kit. SHPUs are then held responsible for the distribution of industrialized materials that come with the kits, the production of the Adoblock, the promotion of the program--both inside and outside their own communities, and the construction of the self-build kits (Ecoblock International, 2009b).</p> <p><u><Internals\Schöning></u> - § 1 reference coded [43,34% Coverage]</p> <p>Reference 1 - 43,34% Coverage</p> <p>Echale a tu Casa establishes themselves in the community in which they work and are in a constant exchange with the beneficiaries. The first step is to identify the real construction demands, followed by social inclusion workshops where the community and Echale select responsible people for financial management, material procurement, etc. Then Echale runs a design workshop to determine the local specific housing model, since houses, practices and climatic conditions vary greatly across Mexico. Next, able craftsmen are identified and trained.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	1	<p><u><Internals\Schwab_Echale a tu casa></u> - § 1 reference coded [3,09% Coverage]</p> <p>Reference 1 - 3,09% Coverage</p> <p>It begins by creating social housing production units that work with a combination of sweat equity and facilitated capital.</p>
Fixed assets	0	
Human resource	1	<p><u><Internals\Schwab_Echale a tu casa></u> - § 1 reference coded [3,09% Coverage]</p> <p>Reference 1 - 3,09% Coverage</p> <p>It begins by creating social housing production units that work with a combination of sweat equity and facilitated capital.</p>
Suppliers		
Employees or partners	0	
Government institutions	1	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [0,94% Coverage]</p> <p>Reference 1 - 0,94% Coverage</p> <p>Once Échale identifies the communities that would most benefit from the program with the</p>

		help of state and local governments
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	1	<p><u><Internals\Ashoka (2010) Echale a tu casa></u> - § 1 reference coded [1,44% Coverage]</p> <p>Reference 1 - 1,44% Coverage</p> <p>Échale is designed to bring community organization to the commonplace practice of self-construction in rural areas, in which families generally fend for themselves rather than work together.</p>
SMEs	0	

XII Fundación Social

Bibliography

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- Wisniwski, S. 1999. "Banco Caja Social (BCS), Colombia (Case Study)". Working Group on Savings Mobilization. Eschborn, Alemania: CGAP.

Coding

	# sources	References
Basis for differentiation		
Community development	2	<p><u><Internals\Medina (2007)></u> - § 1 reference coded [0,09% Coverage]</p> <p>Reference 1 - 0,09% Coverage</p> <p>The foundation helped the displaced waste pickers to form a cooperative.</p> <p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [9,01% Coverage]</p> <p>Reference 1 - 9,01% Coverage</p> <p>Fundación Social develops its activities through two main areas. One focuses on creating the conditions whereby civil society and business organizations in poor communities can emerge and thrive. Fundación Social provides skill-building activities and leadership training to very poor communities as a first step, and subsequently connecting their enterprises to the formal economy.</p>
Human capacity building	0	
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 2 references coded [11,63% Coverage]</p> <p>Reference 1 - 8,16% Coverage</p> <p>From the moment José María Campomor, a Jesuit priest, arrived in Colombia from Spain in the early 1900s, he mobilized thousands of poor workers to set aside small amounts of money in savings banks, agreeing to contribute the interest generated to education, nutrition, housing and other basic needs underpinning personal and collective progress.</p> <p>Reference 2 - 3,47% Coverage</p> <p>Fundación Social's mission is to help overcome the structural causes of poverty in Colombia by building a more humane, prosperous and just society.</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	0	
Entrepreneurial know-how	1	<p><u><Internals\Wisniwski (1999)></u> - § 1 reference coded [0,11% Coverage]</p> <p>Reference 1 - 0,11% Coverage</p> <p>During the 1970s, the Jesuits founded 12 other enterprises in order to provide a greater variety of services to the poor segments of society.</p>
Managerial know-how	2	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [6,72% Coverage]</p> <p>Reference 1 - 6,72% Coverage</p>

		<p>While the venture was conceived by a visionary pragmatist, the adherence to its mission has never waivered thanks to the contribution of other similar entrepreneurs who followed the priest's footsteps. Among them is Alvaro Dávila, who has been president of Fundación Social since 1986.</p> <p><u><Internals\Velez (2013)></u> - § 1 reference coded [2,21% Coverage]</p> <p>Reference 1 - 2,21% Coverage</p> <p>most of the organization's top management team, as well as the members of its board of directors and its higher instance, were educated in Jesuit universities.</p>
Technological know-how	2	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [6,72% Coverage]</p> <p>Reference 1 - 6,72% Coverage</p> <p>While the venture was conceived by a visionary pragmatist, the adherence to its mission has never waivered thanks to the contribution of other similar entrepreneurs who followed the priest's footsteps. Among them is Alvaro Dávila, who has been president of Fundación Social since 1986.</p> <p><u><Internals\Velez (2013)></u> - § 1 reference coded [2,21% Coverage]</p> <p>Reference 1 - 2,21% Coverage</p> <p>most of the organization's top management team, as well as the members of its board of directors and its higher instance, were educated in Jesuit universities.</p>
Core processes		
Business model innovation	0	
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 2 references coded [10,29% Coverage]</p> <p>Reference 1 - 7,48% Coverage</p> <p>One focuses on creating the conditions whereby civil society and business organizations in poor communities can emerge and thrive. Fundación Social provides skill-building activities and leadership training to very poor communities as a first step, and subsequently connecting their enterprises to the formal economy.</p> <p>Reference 2 - 2,81% Coverage</p> <p>The second area is responsible for the functioning of Fundación Social's 12 businesses, and creating others as needed.</p>
Market creation	0	
Market exploitation	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [7,48% Coverage]</p> <p>Reference 1 - 7,48% Coverage</p> <p>One focuses on creating the conditions whereby civil society and business organizations in poor communities can emerge and thrive. Fundación Social provides skill-building activities and leadership training to very poor communities as a first step, and subsequently connecting their enterprises to the formal economy.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	2	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [9,20% Coverage]</p> <p>Reference 1 - 9,20% Coverage</p> <p>Fundación Social has 12 highly successful for-profit companies, which focus on banking, insurance and housing. It is also the major shareholder in Banco Caja Social Colombiana (BCSC), a leader in financial services and mortgages for low-income sectors, and its accompanying networks Banco Caja Social BCSC and Colmena (insurance), and Deco Construcciones (low-income housing construction).</p>

		<p><u><Internals\Wisniowski (1999)></u> - § 1 reference coded [0,10% Coverage]</p> <p>Reference 1 - 0,10% Coverage</p> <p><i>Fundaci?n Social</i> emerged as the leading agency to coordinate the various social programs and maintain the leadership of the 13 companies.</p>
Partners	0	
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [16,56% Coverage]</p> <p>Reference 1 - 16,56% Coverage</p> <p>Fundación Social develops its activities through two main areas. One focuses on creating the conditions whereby civil society and business organizations in poor communities can emerge and thrive. Fundación Social provides skill-building activities and leadership training to very poor communities as a first step, and subsequently connecting their enterprises to the formal economy.</p>
Indirect sales	0	
Interest	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [16,56% Coverage]</p> <p>Reference 1 - 16,56% Coverage</p> <p>The second area is responsible for the functioning of Fundación Social's 12 businesses, and creating others as needed. The organization seeks to be a market leader in financial services for the poor in Colombia as well as to significantly influence solutions to social problems, emphasizing housing and microfinance.</p>
Relationship dynamics		
Continuous	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [7,20% Coverage]</p> <p>Reference 1 - 7,20% Coverage</p> <p>Fundación Social provides skill-building activities and leadership training to very poor communities as a first step, and subsequently connecting their enterprises to the formal economy. The second area is responsible for the functioning of Fundación Social's 12 businesses, and creating others as needed.</p>
Direct	0	
Indirect	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [16,52% Coverage]</p> <p>Reference 1 - 16,52% Coverage</p> <p>Fundación Social develops its activities through two main areas. One focuses on creating the conditions whereby civil society and business organizations in poor communities can emerge and thrive. Fundación Social provides skill-building activities and leadership training to very poor communities as a first step, and subsequently connecting their enterprises to the formal economy. The second area is responsible for the functioning of Fundación Social's 12 businesses, and creating others as needed. The organization seeks to be a market leader in financial services for the poor in Colombia as well as to significantly influence solutions to social problems, emphasizing housing and microfinance.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [5,66% Coverage]</p> <p>Reference 1 - 5,66% Coverage</p> <p>he mobilized thousands of poor workers to set aside small amounts of money in savings banks, agreeing to contribute the interest generated to education, nutrition, housing and other basic needs underpinning personal and collective progress.</p>
Fixed assets	0	
Human resource	1	<p><u><Internals\Schwab_Fundacion Social></u> - § 1 reference coded [2,74% Coverage]</p> <p>Reference 1 - 2,74% Coverage</p> <p>Fundación Social provides skill-building activities and leadership training to very poor communities as a first step</p>

Suppliers	
Employees or partners	0
Government institutions	0
Individual entrepreneurs	0
Large national firms	0
Multinationals	0
NGOs	0
SMEs	0

XIII Hagar International

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- Nancarrow, C., Webb, D., Larsen, R., & Wrigley, S. 2013. "Case 10: Hagar: From Darkness to Hope in Cambodia". In Best Practices in Marketing and their Impact on Quality of Life (pp. 177-192). Springer Netherlands.
- Teo, K., & Lim, L. L. 2009. "Social Enterprise: A Moral Framework for Leadership and Excellence?". Social Space, 42-46.

Coding

	# sources	References
Basis for differentiation		
Community development	4	<p><u><Internals\Nancarrow (2013)></u> - § 1 reference coded [0,30% Coverage]</p> <p>Reference 1 - 0,30% Coverage</p> <p>Not only do Hagar's programmes benefit individuals and families but also the wider community of which the client is a member.</p> <p><u><Internals\Schwab_Hagar></u> - § 1 reference coded [5,37% Coverage]</p> <p>Reference 1 - 5,37% Coverage</p> <p>Hagar has initiated a number of projects, including a successful programme to provide water filters and expand educational opportunities in extremely vulnerable communities.</p> <p><u><Internals\Teo (2009)></u> - § 1 reference coded [11,51% Coverage]</p> <p>Reference 1 - 11,51% Coverage</p> <p>Hagar emphasises the reintegration of its beneficiaries back into society by getting them out of the shelters into a paying job within Hagar's social businesses.</p> <p><u><Internals\Ty (2006)></u> - § 1 reference coded [11,03% Coverage]</p> <p>Reference 1 - 11,03% Coverage</p> <p>Apart from the humanity supports, Hagar also has some businesses activities where it aims to reintegrate the vulnerable people into communities by providing the job to them.</p>
Human capacity building	3	<p><u><Internals\Nancarrow (2013)></u> - § 1 reference coded [0,30% Coverage]</p> <p>Reference 1 - 0,30% Coverage</p> <p>Not only do Hagar's programmes benefit individuals and families but also the wider community of which the client is a member.</p> <p><u><Internals\Schwab_Hagar></u> - § 1 reference coded [11,67% Coverage]</p> <p>Reference 1 - 11,67% Coverage</p> <p>Reintegration work is primarily focused on providing economic opportunities through Hagar's commercial enterprises and social enterprise partners. The synergistic relationship between</p>

		<p>non-profit and for-profit activities is essential to the rehabilitation and reintegration process, enabling women to develop and maintain independent and productive lives in their communities.</p> <p><u><Internals\Ty (2006)></u> - § 1 reference coded [11,03% Coverage]</p> <p>Reference 1 - 11,03% Coverage</p> <p>Apart from the humanity supports, Hagar also has some businesses activities where it aims to reintegrate the vulnerable people into communities by providing the job to them1.</p>
Income generation	4	<p><u><Internals\Nancarrow (2013)></u> - § 1 reference coded [0,84% Coverage]</p> <p>Reference 1 - 0,84% Coverage</p> <p>The pro- gramme caters for students with little education and employment experience and gives them the opportunity to explore career options and fulfil their career ambitions. Due to the high level of job readiness and skills training that the students graduate with, it is providing employers with a motivated, enthusiastic and job-ready work force.</p> <p><u><Internals\Schwab_Hagar></u> - § 1 reference coded [3,54% Coverage]</p> <p>Reference 1 - 3,54% Coverage</p> <p>Tami has made his dream of providing hope, recovery, restoration and sustainable income for these women a reality.</p> <p><u><Internals\Teo (2009)></u> - § 1 reference coded [18,88% Coverage]</p> <p>Reference 1 - 18,88% Coverage</p> <p>Hagar provides skills training and runs its own social businesses in the areas of food catering, handbag manufacturing and packaged soya bean drinks5 to provide employment for the women participating in Hagar, as well as to generate profits to support the shelter.</p> <p><u><Internals\Ty (2006)></u> - § 1 reference coded [11,03% Coverage]</p> <p>Reference 1 - 11,03% Coverage</p> <p>Apart from the humanity supports, Hagar also has some businesses activities where it aims to reintegrate the vulnerable people into communities by providing the job to them1.</p>
Business mission		
Necessity driven	0	
Opportunity driven	2	<p><u><Internals\Nancarrow (2013)></u> - § 1 reference coded [0,32% Coverage]</p> <p>Reference 1 - 0,32% Coverage</p> <p>Hagar began in 1994 when its Swiss national founder, Pierre Tami, was devastated by the predicament of women and children in Cambodia.</p> <p><u><Internals\Schwab_Hagar></u> - § 1 reference coded [9,97% Coverage]</p> <p>Reference 1 - 9,97% Coverage</p> <p>Pierre Tami, a Swiss national, first visited Cambodia in 1990. He had been working in Asia since 1983, but his initial trip to Cambodia changed his life. Deeply moved by the needs of women and children and realizing the potential for making a difference, Tami and his family moved to Phnom Penh and founded Hagar in 1994.</p>
Coalitions		
Businesses	0	
Foundations	1	<p><u><Internals\SEAF (2001)></u> - § 2 references coded [4,97% Coverage]</p> <p>Reference 1 - 2,28% Coverage</p> <p>Sponsored by Youth with a Mission, an international Christian NGO,</p>

		Reference 2 - 2,69% Coverage Now, assistance from the IFC-managed Mekong Project Development Facility(MPDF)
Governments	0	
Core competencies		
Customer orientation	1	<Internals\Schwab_Hagar> - § 1 reference coded [4,75% Coverage] Reference 1 - 4,75% Coverage Pierre Tami, a Swiss national, first visited Cambodia in 1990. He had been working in Asia since 1983, but his initial trip to Cambodia changed his life.
Entrepreneurial know-how	0	
Managerial know-how	1	<Internals\John (2013)> - § 1 reference coded [12,05% Coverage] Reference 1 - 12,05% Coverage Pierre Tami is an Italian-speaking Swiss businessman who left a successful career in the airline industry to join a Christian organisation in 1982.
Technological know-how	0	
Core processes		
Business model innovation	1	<Internals\Schwab_Hagar> - § 1 reference coded [7,11% Coverage] Reference 1 - 7,11% Coverage The synergistic relationship between non-profit and for-profit activities is essential to the rehabilitation and reintegration process, enabling women to develop and maintain independent and productive lives in their communities.
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	1	<Internals\SEAF (2001)> - § 1 reference coded [4,03% Coverage] Reference 1 - 4,03% Coverage Operational since 1997, Hagar Crafts makes high-quality bags, mats, slippers, and other items from local woven cloth.
Market creation	0	
Market exploitation	1	<Internals\SEAF (2001)> - § 1 reference coded [9,83% Coverage] Reference 1 - 9,83% Coverage Operational since 1997, Hagar Crafts makes high-quality bags, mats, slippers, and other items from local woven cloth. It currently turns a small profit by selling the goods to tourists in Phnom Penh and Siam Reap as well as exporting them, mainly to Switzerland, Japan, and Singapore.
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	4	<Internals\John (2013)> - § 1 reference coded [6,97% Coverage] Reference 1 - 6,97% Coverage The Hagar Social Enterprise Group (HSEG) is the organisation's for-profit subsidiary. <Internals\Schwab_Hagar> - § 1 reference coded [4,53% Coverage] Reference 1 - 4,53% Coverage Reintegration work is primarily focused on providing economic opportunities through Hagar's commercial enterprises and social enterprise partners. <Internals\Teo (2009)> - § 1 reference coded [18,88% Coverage] Reference 1 - 18,88% Coverage Hagar provides skills training and

		<p>runs its own social businesses in the areas of food catering, handbag manufacturing and packaged soya bean drinks5 to provide employment for the women participating in Hagar, as well as to generate profits to support the shelter.</p> <p><u><Internals\Ty (2006)></u> - § 1 reference coded [18,56% Coverage]</p> <p>Reference 1 - 18,56% Coverage</p> <p>The summary of the business activities of Hagar are listed below:</p> <ul style="list-style-type: none"> • Hagar Soya: Manufacture nutritious soya milk. • Hagar Design: Produce quality home fashion and women's accessories. • Hagar Catering: Supply good quality and affordable food. • Hagar On Time (HOT): Design and garment making.
Partners	0	
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	2	<p><u><Internals\Schwab_Hagar></u> - § 1 reference coded [11,67% Coverage]</p> <p>Reference 1 - 11,67% Coverage</p> <p>Reintegration work is primarily focused on providing economic opportunities through Hagar's commercial enterprises and social enterprise partners. The synergistic relationship between non-profit and for-profit activities is essential to the rehabilitation and reintegration process, enabling women to develop and maintain independent and productive lives in their communities.</p> <p><u><Internals\SEAF (2001)></u> - § 1 reference coded [4,03% Coverage]</p> <p>Reference 1 - 4,03% Coverage</p> <p>Operational since 1997, Hagar Crafts makes high-quality bags, mats, slippers, and other items from local woven cloth.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	2	<p><u><Internals\Schwab_Hagar></u> - § 1 reference coded [4,56% Coverage]</p> <p>Reference 1 - 4,56% Coverage</p> <p>Reintegration work is primarily focused on providing economic opportunities through Hagar's commercial enterprises and social enterprise partners.</p> <p><u><Internals\SEAF (2001)></u> - § 1 reference coded [7,79% Coverage]</p> <p>Reference 1 - 7,79% Coverage</p> <p>Many of the women at the Hagar shelter previously lived on the streets and were subject to exploitation. Hagar provides them with relief assistance, job training, schooling for their children, and housing for up to six months.</p>
Direct	3	<p><u><Internals\John (2013)></u> - § 1 reference coded [16,23% Coverage]</p> <p>Reference 1 - 16,23% Coverage</p> <p>HSEG manages Hagar's social enterprise investments, which provide sustainable training, employment opportunities and an empowering workplace environment for survivors of extreme human rights abuses.</p> <p><u><Internals\Nancarrow (2013)></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>Hagar has developed a number of programmes that aim to provide their clients with a range of skills that will assist in recreating their ability to deal with day- to-day challenges.</p> <p><u><Internals\SEAF (2001)></u> - § 1 reference coded [7,79% Coverage]</p>

		Reference 1 - 7,79% Coverage Many of the women at the Hagar shelter previously lived on the streets and were subject to exploitation. Hagar provides them with relief assistance, job training, schooling for their children, and housing for up to six months.
Indirect	0	
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	1	<Internals\Nancarrow (2013)> - § 1 reference coded [0,49% Coverage] Reference 1 - 0,49% Coverage Pierre Tami, was devastated by the predicament of women and children in Cambodia. He opened a women's shelter where abused, abandoned and trafficked women could come to receive coun-selling and health care
Human resource	1	<Internals\Nancarrow (2013)> - § 1 reference coded [0,49% Coverage] Reference 1 - 0,49% Coverage Pierre Tami, was devastated by the predicament of women and children in Cambodia. He opened a women's shelter where abused, abandoned and trafficked women could come to receive coun-selling and health care
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

XIV Juhudi Kilimo

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Coding

	# sources	References
Basis for differentiation		
Community development	1	<p><u><Internals\Juhudi Kilimo Website></u> - § 1 reference coded [2,59% Coverage]</p> <p>Reference 1 - 2,59% Coverage</p> <p>While Juhudi Kilimo's primary focus is the financial needs of smallholder farmers in Kenya, we also work to support and protect clients and strengthen the communities in which we work.</p>
Human capacity building	1	<p><u><Internals\Schwab Juhudi Kilimo></u> - § 1 reference coded [5,32% Coverage]</p> <p>Reference 1 - 5,32% Coverage</p> <p>Juhudi Kilimo begins working with prospective borrowers nearly six months in advance to provide financial literacy training and animal husbandry assistance.</p>
Income generation	1	<p><u><Internals\Juhudi Kilimo (2011)></u> - § 1 reference coded [3,07% Coverage]</p> <p>Reference 1 - 3,07% Coverage</p> <p>Unlike traditional microfinance, which primarily provides loans for working capital to informal businesses, Juhudi finances specific assets that offer immediate and sustainable income for the farmers.</p>
Business mission		
Necessity driven	0	
Opportunity driven	3	<p><u><Internals\Juhudi Kilimo Website></u> - § 1 reference coded [2,94% Coverage]</p> <p>Reference 1 - 2,94% Coverage</p> <p>Unlike traditional microfinance, which primarily provides loans for working capital to informal businesses, Juhudi finances specific agricultural assets that offer immediate and sustainable income for farmers.</p> <p><u><Internals\Juhudi Kilimo (2011)></u> - § 1 reference coded [3,07% Coverage]</p> <p>Reference 1 - 3,07% Coverage</p> <p>Unlike traditional microfinance, which primarily provides loans for working capital to informal businesses, Juhudi finances specific assets that offer immediate and sustainable income for the farmers.</p> <p><u><Internals\Schwab Juhudi Kilimo></u> - § 1 reference coded [10,07% Coverage]</p> <p>Reference 1 - 10,07% Coverage</p> <p>In Kenya 63% of those small-scale farmers live below the poverty line, and many of them have little or no access to financing to invest in their businesses. In Kenya microfinance reaches only 18% of the population and most of the micro-loans are for working capital, such as seeds or fertilizer.</p>

Coalitions		
Businesses	0	
Foundations	2	<p><u><Internals\GBF (2010)></u> - § 1 reference coded [1,89% Coverage]</p> <p>Reference 1 - 1,89% Coverage</p> <p>The Grassroots Business Fund has partnered with the K-Rep Group to provide loan funding and capacity</p> <p><u><Internals\Juhudi Kilimo Website></u> - § 1 reference coded [2,25% Coverage]</p> <p>Reference 1 - 2,25% Coverage</p> <p>Juhudi Kilimo began in 2004 as an initiative within K-Rep Development Agency, an NGO that performs research and product development for the microfinance sector.</p>
Governments	0	
Core competencies		
Customer orientation	2	<p><u><Internals\Schwab_Juhudi Kilimo></u> - § 1 reference coded [5,63% Coverage]</p> <p>Reference 1 - 5,63% Coverage</p> <p>Aleke Dondo, considered the “Grandfather of Microfinance in East Africa”, built Juhudi Kilimo from two of his strongest passions: microfinance and rural development.</p> <p><u><Internals\Skoll_Juhudi Kilimo></u> - § 1 reference coded [12,98% Coverage]</p> <p>Reference 1 - 12,98% Coverage</p> <p>Mr. Dondo has over 15 years of hands-on experience in microfinance and small enterprise (Informal Sector) development.</p>
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	2	<p><u><Internals\Schwab_Juhudi Kilimo></u> - § 1 reference coded [8,19% Coverage]</p> <p>Reference 1 - 8,19% Coverage</p> <p>He holds a Master’s degree in Economics from York University in Toronto. Dondo has carried out more than 30 major studies in the field of small enterprise and microfinance development, and has published 10 research papers on these subjects.</p> <p><u><Internals\Skoll_Juhudi Kilimo></u> - § 1 reference coded [12,98% Coverage]</p> <p>Reference 1 - 12,98% Coverage</p> <p>Mr. Dondo has over 15 years of hands-on experience in microfinance and small enterprise (Informal Sector) development.</p>
Core processes		
Business model innovation	2	<p><u><Internals\Juhudi_Kilimo (2011)></u> - § 1 reference coded [3,07% Coverage]</p> <p>Reference 1 - 3,07% Coverage</p> <p>Unlike traditional microfinance, which primarily provides loans for working capital to informal businesses, Juhudi finances specific assets that offer immediate and sustainable income for the farmers.</p> <p><u><Internals\Schwab_Juhudi Kilimo></u> - § 1 reference coded [11,33% Coverage]</p> <p>Reference 1 - 11,33% Coverage</p> <p>Juhudi Kilimo begins working with prospective borrowers nearly six months in advance to provide financial literacy training and animal husbandry assistance. This serves the dual purposes of facilitating the borrowers’ future success, and screening and selecting borrowers with the perseverance and commitment to be reliable clients</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	2	<u><Internals\Juhudi_Kilimo (2011)></u> - § 1 reference coded [3,07% Coverage]

		<p>Reference 1 - 3,07% Coverage</p> <p>Unlike traditional microfinance, which primarily provides loans for working capital to informal businesses, Juhudi finances specific assets that offer immediate and sustainable income for the farmers.</p> <p><u><Internals\Schwab_Juhudi Kilimo></u> - § 1 reference coded [4,71% Coverage]</p> <p>Reference 1 - 4,71% Coverage</p> <p>In Kenya microfinance reaches only 18% of the population and most of the micro-loans are for working capital, such as seeds or fertilizer.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals\Juhudi Kilimo Website></u> - § 1 reference coded [1,63% Coverage]</p> <p>Reference 1 - 1,63% Coverage</p> <p>In 2009, Juhudi became an independent for-profit company and is projected to grow to reach 100,000 clients by 2015.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	0	
Indirect sales	0	
Interest	2	<p><u><Internals\Juhudi Kilimo (2011)></u> - § 1 reference coded [1,29% Coverage]</p> <p>Reference 1 - 1,29% Coverage</p> <p>Juhudi clients support each other within farming groups and co-guarantee their loans</p> <p><u><Internals\Schwab_Juhudi Kilimo></u> - § 1 reference coded [8,91% Coverage]</p> <p>Reference 1 - 8,91% Coverage</p> <p>In addition to offering loans for rural farmers to invest in productive assets such as cows, agricultural equipment and transport, Juhudi Kilimo offers compulsory asset insurance and life insurance to the borrower at a small cost (approximately 5% of the loan).</p>
Relationship dynamics		
Continuous	1	<p><u><Internals\Schwab_Juhudi Kilimo></u> - § 1 reference coded [5,32% Coverage]</p> <p>Reference 1 - 5,32% Coverage</p> <p>Juhudi Kilimo begins working with prospective borrowers nearly six months in advance to provide financial literacy training and animal husbandry assistance.</p>
Direct	2	<p><u><Internals\Juhudi Kilimo Website></u> - § 1 reference coded [1,59% Coverage]</p> <p>Reference 1 - 1,59% Coverage</p> <p>Prior to each loan, officers visit the client's farm to perform a business assessment and advise on improvements.</p> <p><u><Internals\Schwab_Juhudi Kilimo></u> - § 1 reference coded [11,33% Coverage]</p> <p>Reference 1 - 11,33% Coverage</p> <p>Juhudi Kilimo begins working with prospective borrowers nearly six months in advance to provide financial literacy training and animal husbandry assistance. This serves the dual purposes of facilitating the borrowers' future success, and screening and selecting borrowers</p>

		with the perseverance and commitment to be reliable clients.
Indirect	1	<p><u><Internals\Juhudi Kilimo Website></u> - § 1 reference coded [5,99% Coverage]</p> <p>Reference 1 - 5,99% Coverage</p> <p>Solidarity Loan Groups Juhudi's clients support each other through solidarity loan groups, and co-guarantee their loans. Led by client representatives, groups function independently but with strong support and oversight from loan officers. Loan groups serve as a central meeting place for farmers to share ideas and encouragement, learn about new products and services, and organize for access to better pricing and markets.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	1	<p><u><Internals\GBF (2010)></u> - § 1 reference coded [1,89% Coverage]</p> <p>Reference 1 - 1,89% Coverage</p> <p>The Grassroots Business Fund has partnered with the K-Rep Group to provide loan funding and capacity</p>
Fixed assets	0	
Human resource	2	<p><u><Internals\GBF (2010)></u> - § 1 reference coded [1,89% Coverage]</p> <p>Reference 1 - 1,89% Coverage</p> <p>The Grassroots Business Fund has partnered with the K-Rep Group to provide loan funding and capacity</p> <p><u><Internals\Juhudi Kilimo Website></u> - § 1 reference coded [2,25% Coverage]</p> <p>Reference 1 - 2,25% Coverage</p> <p>Juhudi Kilimo began in 2004 as an initiative within K-Rep Development Agency, an NGO that performs research and product development for the microfinance sector.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

XV Kantor Berita Radio (KBR 68H)

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Coding

Basis for differentiation	# sources	References
Community development	2	<p><u><Internals\Ashoka_KBR68H (2006)></u> - § 1 reference coded [0,70% Coverage]</p> <p>Reference 1 - 0,70% Coverage</p> <p>Tosca's vision is to create a well-informed, aware, and active Indonesian citizenry.</p> <p><u><Internals\Schwab_KBR68H></u> - § 2 references coded [23,39% Coverage]</p> <p>Reference 1 - 14,37% Coverage</p> <p>KBR68H is committed to raising standards in the radio industry and giving greater access to information to the entire region. It currently has 50 journalists in Jakarta, 100 correspondents across Indonesia, and 30 contributors in Asia. A new initiative of KBR68H, 'Asia Calling', delivers in-depth reporting on major regional issues, utilizing the knowledge of local correspondents across the continent, sharing insights on major regional and local challenges, and inspirational stories of successful men and women who positively impact their communities.</p> <p>Reference 2 - 9,02% Coverage</p> <p>Green Radio, a recently launched KBR68H subsidiary, highlights environmental issues relevant to Indonesians and encourages citizens to take action to protect their local environment. Recently, Green Radio organized a reforestation project in partnership with local communities and set up a small ecotourism programme in Gede Pangrango National Park.</p>
Human capacity building	0	
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	3	<p><u><Internals\Ashoka_KBR68H (2006)></u> - § 1 reference coded [2,76% Coverage]</p> <p>Reference 1 - 2,76% Coverage</p> <p>Having lived under strict state control of media for more than three decades, Indonesians are finally enjoying greater freedom of the press. However, most have limited access to independent news. Tosca Santoso founded an independent radio news industry that is capable</p>

		<p>of delivering public-interest news to the entire population.</p> <p><u><Internals\Girard (2003)></u> - § 1 reference coded [42,21% Coverage]</p> <p>Reference 1 - 42,21% Coverage</p> <p>Kantor Berita Radio 68H is an Indonesian radio news agency established in 1999, not long after the end of the authoritarian Suharto regime (see chapter 10). Suharto had banned independent news programmes and obliged the country's thousands of radio stations to carry an official newscast. Suddenly able to broadcast news, radio stations were unprepared. The only network was the government's, as were the only trained radio journalists. The 68H news agency stepped in to support and broaden the country's fragile democracy.</p> <p><u><Internals\Schwab_KBR68H></u> - § 1 reference coded [13,00% Coverage]</p> <p>Reference 1 - 13,00% Coverage</p> <p>As the country transitioned to democracy, independent news radio was yet unheard of, as many citizens had never imagined that radio could deliver practical information. There was neither broadcast journalism equipment nor journalists trained to design and deliver such content. Since its establishment in 2000, KBR68H has been revolutionizing Indonesia's news and radio industry, allowing greater access to news and practical information for millions of rural and urban Indonesians and Southeast Asians.</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	1	<p><u><Internals\Schwab_KBR68H></u> - § 1 reference coded [6,20% Coverage]</p> <p>Reference 1 - 6,20% Coverage</p> <p>A graduate of the Bogor Agriculture Institute, Santoso founded Kantor Berita Radio (KBR68H) in 2000, establishing the first independent news radio in Indonesia. Prior to Indonesia's transition to democracy, he was involved with print media.</p>
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	2	<p><u><Internals\Ashoka_KBR68H (2006)></u> - § 1 reference coded [1,54% Coverage]</p> <p>Reference 1 - 1,54% Coverage</p> <p>Tosca's career path as a journalist started after he graduated in 1989 and worked at the National News Agency; the Bisnis Indonesia daily in 1990; and the Forum Keadilan weekly in 1994.</p> <p><u><Internals\Schwab_KBR68H></u> - § 1 reference coded [6,20% Coverage]</p> <p>Reference 1 - 6,20% Coverage</p> <p>A graduate of the Bogor Agriculture Institute, Santoso founded Kantor Berita Radio (KBR68H) in 2000, establishing the first independent news radio in Indonesia. Prior to Indonesia's transition to democracy, he was involved with print media.</p>
Core processes		
Business model innovation	1	<p><u><Internals\Reen (2008)></u> - § 1 reference coded [42,60% Coverage]</p> <p>Reference 1 - 42,60% Coverage</p> <p>Their brilliantly innovative idea was to link the existing local radio stations all over archipelago into a radio network which they would feed with news and information programming created in Jakarta. Each member station is free to pick, choose and broadcast only those parts of the programming they like, all for free. In return, they provide advertising time to the news agency, which it sells to advertisers. Revenues generated in this way are split between the news agency and member stations.</p>
Process innovation	2	<p><u><Internals\Ashoka_KBR68H (2006)></u> - § 1 reference coded [5,33% Coverage]</p> <p>Reference 1 - 5,33% Coverage</p> <p>Tosca's radio network, KBR 68H, is changing the way local radio stations serve their audiences. Tosca brought together local entertainment-based radio stations and introduced them to the</p>

		<p>concept of radio journalism. Now, they develop high-quality programs that serve the needs and interests of their listeners as well as train local professional radio journalists. Tosca has broadened the type of content produced by radio stations to cover issues of local as well as national interest. Even the most sensitive issues, such as religious tolerance and pluralism, can now be discussed openly through an interactive program of public debate.</p> <p><u><Internals> Jakarta Post (2009)></u> - § 1 reference coded [7,77% Coverage]</p> <p>Reference 1 - 7,77% Coverage</p> <p>But if the new technologies of the time weren't helping, they looked elsewhere: KBR 68H found the answer to the problem in what many radio stations had abandoned during the New Order era: Palapa satellite. For decades the technology, which the government had launched in the 1970s, had been ignored because radio stations were obliged to broadcast only government programs 18 hours a day. "The satellite technology suited the country's archipelagic character but radio stations were under pressure and they never even thought about how to reach a larger audience," says Heru Hendratmoko. "The technology is there but they never see the opportunity."</p>
Product innovation	1	<p><u><Internals> Freeman (2009)></u> - § 1 reference coded [7,36% Coverage]</p> <p>Reference 1 - 7,36% Coverage</p> <p>One of the challenges the radio network faced were advertisers who wanted to be sure that their ads were running on the more distant affiliates. In response, KBR 68H created a computer program called simply "Logger" that is able to analyze digital recordings of the radio broadcasts to ensure that member stations are airing KBR programming.</p>
Market scope		
Broad scope	1	<p><u><Internals> Reen (2008)></u> - § 1 reference coded [17,24% Coverage]</p> <p>Reference 1 - 17,24% Coverage</p> <p>Their brilliantly innovative idea was to link the existing local radio stations all over archipelago into a radio network which they would feed with news and information programming created in Jakarta.</p>
Market creation	0	
Market exploitation	3	<p><u><Internals> Ashoka KBR68H (2006)></u> - § 1 reference coded [2,76% Coverage]</p> <p>Reference 1 - 2,76% Coverage</p> <p>Having lived under strict state control of media for more than three decades, Indonesians are finally enjoying greater freedom of the press. However, most have limited access to independent news. Tosca Santoso founded an independent radio news industry that is capable of delivering public-interest news to the entire population.</p> <p><u><Internals> Jakarta Post (2009)></u> - § 1 reference coded [2,82% Coverage]</p> <p>Reference 1 - 2,82% Coverage</p> <p>Founded as a news agency on April 29, 1999, KBR 68H was created to realize radio's potential as a force of democracy. It was the first agency outside of state radio to produce a news bulletin, and the first to offer an editorial on air.</p> <p><u><Internals> Reen (2008)></u> - § 1 reference coded [32,46% Coverage]</p> <p>Reference 1 - 32,46% Coverage</p> <p>After President Suharto's resignation and the opening-up of the media in Indonesia, a small group of journalists formed KBR 68H, the nation's only independent radio news agency. Their brilliantly innovative idea was to link the existing local radio stations all over archipelago into a radio network which they would feed with news and information programming created in Jakarta.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	5	<p><u><Internals> Girard (2003)></u> - § 1 reference coded [38,66% Coverage]</p> <p>Reference 1 - 38,66% Coverage</p>

		<p>Like Púlsar, 68H also began modestly, with fourteen member stations exchanging several one-minute audio programmes each day via the Internet. However, Indonesia's Internet infrastructure is not up to the challenges of its geography, with 200 million people scattered across an archipelago of 17 000 islands and 68H now uses a low-cost satellite channel to distribute its programmes from the capital, with the Internet primarily used for receiving programmes from member stations.</p> <p>Internals\Jakarta Post (2009) - § 1 reference coded [2,72% Coverage]</p> <p>Reference 1 - 2,72% Coverage</p> <p>From its humble beginnings, the radio news agency has expanded rapidly in the past 10 years, becoming a network that reaches more than 650 radio stations across the country and is available in 10 countries in Asia and Australia.</p> <p>Internals\Lim (2011) - § 1 reference coded [15,16% Coverage]</p> <p>Reference 1 - 15,16% Coverage</p> <p>In one decade, the radio news agency has expanded rapidly, becoming a network that reaches 625 stations with an estimated 18 million listeners, and is available in 10 countries in Asia and Australia.</p> <p>Internals\Reen (2008) - § 2 references coded [42,52% Coverage]</p> <p>Reference 1 - 32,46% Coverage</p> <p>After President Suharto's resignation and the opening-up of the media in Indonesia, a small group of journalists formed KBR 68H, the nation's only independent radio news agency. Their brilliantly innovative idea was to link the existing local radio stations all over archipelago into a radio network which they would feed with news and information programming created in Jakarta.</p> <p>Reference 2 - 10,06% Coverage</p> <p>Each member station is free to pick, choose and broadcast only those parts of the programming they like, all for free.</p> <p>Internals\Schwab_KBR68H - § 1 reference coded [3,15% Coverage]</p> <p>Reference 1 - 3,15% Coverage</p> <p>KBR68H works with a network of 650 radio stations across the archipelago, as well as in 9 countries in Asia and Australia.</p>
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p>Internals\Jakarta Post (2009) - § 2 references coded [5,61% Coverage]</p> <p>Reference 1 - 3,74% Coverage</p> <p>The KBR 68H also invites many foreign journalists to provide employees with journalism skills and also sends its journalists to participate in training abroad, such as to the Radio Nederland's Training Centre, Fojo Program in Swedia, the BBC Radio Four or the Center for Investigative Journalism in the Philippines.</p> <p>Reference 2 - 1,87% Coverage</p> <p>The agency's services have been used by some international radio stations such as Radio Nederland, Deutsche Welle, SBS Australia and the Voice of America.</p>
Foundations	1	<p>Internals\Jakarta Post (2009) - § 1 reference coded [3,74% Coverage]</p> <p>Reference 1 - 3,74% Coverage</p> <p>The KBR 68H also invites many foreign journalists to provide employees with journalism skills and also sends its journalists to participate in training abroad, such as to the Radio Nederland's</p>

		Training Centre, Fojo Program in Swedia, the BBC Radio Four or the Center for Investigative Journalism in the Philippines.
Governments	0	
Pricing structure		
Direct sales	3	<p><u><Internals\Ashoka_KBR68H (2006)></u> - § 3 references coded [14,05% Coverage]</p> <p>Reference 1 - 6,95% Coverage</p> <p>The investment cost of building the infrastructure for radio journalism in Indonesia is relatively inexpensive compared to print and television media, given that radio can reach almost 80 percent of the population. Tosca recognizes that a rapidly changing society like Indonesia needs a fast and responsive communication medium. Therefore, he provides his clients in the radio news industry with access to satellite-based internet technology. This simple, low-cost strategy has enabled radio stations to serve their listeners much faster and to significantly increase their coverage areas. Tosca is now ready to propose a nation-wide market of radio stations and introduce exciting opportunities for advertising revenue for local stations that will help ensure the development and sustainability of the radio journalism industry.</p> <p>Reference 2 - 2,02% Coverage</p> <p>Tosca brought together several local radio stations and they established a national, interactive programmatic radio network. Initially, the programming was distributed free of cost but now member radio stations are charged on a sliding scale.</p> <p>Reference 3 - 5,08% Coverage</p> <p>To speed up development and profitability of the radio news industry, Tosca employs different marketing strategies to shore up the financial sustainability of KBR 68H and the local radio news stations in the network. He conducted a marketing research survey to identify the diversity and preferences of the KBR 68H's listeners. This data was used as a marketing tool to attract commercial ventures and advertising partners. Going one step further, Tosca and his team also developed a software program, Digital Proof, which allows sponsors to verify that their commercials are actually being broadcast locally.</p> <p><u><Internals\Freeman (2009)></u> - § 1 reference coded [3,23% Coverage]</p> <p>Reference 1 - 3,23% Coverage</p> <p>The author describes KBR 68H's unique position in that it accepts both advertising dollars and subscriptions from member stations in order to operate.</p> <p><u><Internals\Reen (2008)></u> - § 1 reference coded [15,30% Coverage]</p> <p>Reference 1 - 15,30% Coverage</p> <p>In return, they provide advertising time to the news agency, which it sells to advertisers. Revenues generated in this way are split between the news agency and member stations.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	1	<p><u><Internals\Ashoka_KBR68H (2006)></u> - § 1 reference coded [2,02% Coverage]</p> <p>Reference 1 - 2,02% Coverage</p> <p>Tosca brought together several local radio stations and they established a national, interactive programmatic radio network. Initially, the programming was distributed free of cost but now member radio stations are charged on a sliding scale.</p>
Direct	0	
Indirect	1	<p><u><Internals\Schwab_KBR68H></u> - § 1 reference coded [4,99% Coverage]</p> <p>Reference 1 - 4,99% Coverage</p> <p>In total, KBR68H broadcasts reach +22 million people, addressing practical and relevant topics such as legal issues, health, environmental preservation, economic policy, education and politics.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	

Fixed assets	1	<p><u><Internals\Ashoka_KBR68H (2006)></u> - § 1 reference coded [6,95% Coverage]</p> <p>Reference 1 - 6,95% Coverage</p> <p>The investment cost of building the infrastructure for radio journalism in Indonesia is relatively inexpensive compared to print and television media, given that radio can reach almost 80 percent of the population. Tosca recognizes that a rapidly changing society like Indonesia needs a fast and responsive communication medium. Therefore, he provides his clients in the radio news industry with access to satellite-based internet technology. This simple, low-cost strategy has enabled radio stations to serve their listeners much faster and to significantly increase their coverage areas. Tosca is now ready to propose a nation-wide market of radio stations and introduce exciting opportunities for advertising revenue for local stations that will help ensure the development and sustainability of the radio journalism industry.</p>
Human resource	2	<p><u><Internals\Ashoka_KBR68H (2006)></u> - § 1 reference coded [6,95% Coverage]</p> <p>Reference 1 - 6,95% Coverage</p> <p>The investment cost of building the infrastructure for radio journalism in Indonesia is relatively inexpensive compared to print and television media, given that radio can reach almost 80 percent of the population. Tosca recognizes that a rapidly changing society like Indonesia needs a fast and responsive communication medium. Therefore, he provides his clients in the radio news industry with access to satellite-based internet technology. This simple, low-cost strategy has enabled radio stations to serve their listeners much faster and to significantly increase their coverage areas. Tosca is now ready to propose a nation-wide market of radio stations and introduce exciting opportunities for advertising revenue for local stations that will help ensure the development and sustainability of the radio journalism industry.</p> <p><u><Internals\Jakarta Post (2009)></u> - § 1 reference coded [2,52% Coverage]</p> <p>Reference 1 - 2,52% Coverage</p> <p>From a team of just seven reporters, the station now has more than 120 employees, with around 50 journalists based in Jakarta alone. It also has 100 correspondents across the country and 30 contributors in Asia.</p>
Suppliers	0	
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

XVI Kashf Foundation

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Coding

	# sources	References
Basis for differentiation		
Community development	3	<p><Internals\Ashoka Kashf Foundation (1997)> - § 1 reference coded [5,47% Coverage]</p> <p>Reference 1 - 5,47% Coverage</p> <p>Roshaneh Zafar is convinced that micro-credit programs are an important tool for offering new economic opportunities to poor women in rural settings. But unlike many proponents of such programs, she is also persuaded that parallel and closely linked training and support programs have a critically important role to play in assuring the effective management of such schemes and the success of the activities that they fund.</p> <p><Internals\Johnson (1997)> - § 1 reference coded [9,32% Coverage]</p> <p>Reference 1 - 9,32% Coverage</p> <p>The Kashf concept relies heavily on building dynamic centres, each comprising 25 women. These centres then become the window of opportunity through which Kashf's social transformation training courses on leadership, gender and reproductive health are offered. Kashf also propagates social themes and offers women the opportunity to evolve individual social contracts.</p> <p><Internals\Schwab Kashf Foundation> - § 1 reference coded [19,35% Coverage]</p> <p>Reference 1 - 19,35% Coverage</p> <p>Upon the application for a loan with Kashf, its business development officers undertake a mandatory one-on-one Basic Financial Literacy session with all applicants. Next, the client undergoes a loan screening process strongly focused upon ensuring the loans are used for productive purposes, including an appraisal of the client's business. The major loan product is the productive loan (up to US\$ 570) for expanding and building economic opportunities. Additionally, Kashf Foundation provides its clients with the following services: Systemized Financial Education training, Gender Training, Social Sensitization through community theatre performances, and Business Incubation services. These services are free and clients can opt into any of these programmes.</p>
Human capacity building	3	<p><Internals\Ashoka Kashf Foundation (1997)> - § 1 reference coded [5,47% Coverage]</p> <p>Reference 1 - 5,47% Coverage</p>

		<p>Roshaneh Zafar is convinced that micro-credit programs are an important tool for offering new economic opportunities to poor women in rural settings. But unlike many proponents of such programs, she is also persuaded that parallel and closely linked training and support programs have a critically important role to play in assuring the effective management of such schemes and the success of the activities that they fund.</p> <p><u><Internals\Kashf Foundation (2013)></u> - § 2 references coded [4,86% Coverage]</p> <p>Reference 1 - 2,84% Coverage</p> <p>Kashf Foundation not only has a vibrant financial access program but also offers a range of non-financial services that help create an enabling environment for bottom of pyramid households to effectively use the credit they access from the institution.</p> <p>Reference 2 - 2,02% Coverage</p> <p>These services include financial literacy and education trainings, business development trainings, trainings on gender roles and gender justice and business expansion trainings.</p> <p><u><Internals\Schwab Kashf Foundation></u> - § 1 reference coded [19,35% Coverage]</p> <p>Reference 1 - 19,35% Coverage</p> <p>Upon the application for a loan with Kashf, its business development officers undertake a mandatory one-on-one Basic Financial Literacy session with all applicants. Next, the client undergoes a loan screening process strongly focused upon ensuring the loans are used for productive purposes, including an appraisal of the client's business. The major loan product is the productive loan (up to US\$ 570) for expanding and building economic opportunities. Additionally, Kashf Foundation provides its clients with the following services: Systemized Financial Education training, Gender Training, Social Sensitization through community theatre performances, and Business Incubation services. These services are free and clients can opt into any of these programmes.</p>
Income generation	3	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [5,47% Coverage]</p> <p>Reference 1 - 5,47% Coverage</p> <p>Roshaneh Zafar is convinced that micro-credit programs are an important tool for offering new economic opportunities to poor women in rural settings. But unlike many proponents of such programs, she is also persuaded that parallel and closely linked training and support programs have a critically important role to play in assuring the effective management of such schemes and the success of the activities that they fund.</p> <p><u><Internals\Kashf Foundation (2013)></u> - § 1 reference coded [2,84% Coverage]</p> <p>Reference 1 - 2,84% Coverage</p> <p>Kashf Foundation not only has a vibrant financial access program but also offers a range of non-financial services that help create an enabling environment for bottom of pyramid households to effectively use the credit they access from the institution.</p> <p><u><Internals\Schwab Kashf Foundation></u> - § 1 reference coded [19,35% Coverage]</p> <p>Reference 1 - 19,35% Coverage</p> <p>Upon the application for a loan with Kashf, its business development officers undertake a mandatory one-on-one Basic Financial Literacy session with all applicants. Next, the client undergoes a loan screening process strongly focused upon ensuring the loans are used for productive purposes, including an appraisal of the client's business. The major loan product is the productive loan (up to US\$ 570) for expanding and building economic opportunities. Additionally, Kashf Foundation provides its clients with the following services: Systemized Financial Education training, Gender Training, Social Sensitization through community theatre performances, and Business Incubation services. These services are free and clients can opt into any of these programmes.</p>
Business mission		
Necessity driven	0	
Opportunity driven	4	<p><u><Internals\Kashf Foundation (2013)></u> - § 1 reference coded [2,50% Coverage]</p> <p>Reference 1 - 2,50% Coverage</p>

	<p>In 1996, for every Rupee disbursed in the market as micro-loans, only 25% was provided to women. Today however, as a result of Kashf Foundation's success, almost 50% of the clientele in the microfinance sector is female.</p> <p><u><Internals\Saleem (2008)></u> - § 1 reference coded [33,60% Coverage]</p> <p>Reference 1 - 33,60% Coverage</p> <p>The idea of Kashf foundation was gestated when its Founder and President Roshaneh Zafar (a wharton graduate) met Professor Muhammad Yunus of the Grameen Bank in a chance meeting in 1993; Inspired by the success of the Grameen Bank, Kashf Foundation (meaning miracle or revelation i.e. a process of selfdiscovery) began in 1996 as an action research program focusing, for the first two years, on determining and understanding key factors having an impact on the demand for microfinance services by poor women.</p> <p><u><Internals\Schwab Kashf Foundation></u> - § 1 reference coded [7,78% Coverage]</p> <p>Reference 1 - 7,78% Coverage</p> <p>Inspired by the success of the Grameen Bank, the Kashf Foundation (miracle or revelation in Urdu) works to alleviate poverty in Pakistan by providing quality, cost-effective microfinance services to low-income households, especially women. This enhances their economic role and decision-making capacity.</p> <p><u><Internals\Skoll Kashf Foundation (2013)></u> - § 1 reference coded [15,69% Coverage]</p> <p>Reference 1 - 15,69% Coverage</p> <p>Through a chance meeting with Muhammad Yunus, Roshaneh Zafar was inspired to quit her job and establish the Kashf Foundation. Believing that the Grameen model could help empower women both economically and socially, Roshaneh ignored warnings that a microfinance program focusing on women would not work in Pakistan.</p>
Coalitions	<p>Businesses</p> <p>2</p> <p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [4,37% Coverage]</p> <p>Reference 1 - 4,37% Coverage</p> <p>Roshaneh founded the Kashf Foundation in November 1995 with the intent of addressing the latter constraints. With the aid of a start-up loan from the Grameen Trust in Bangladesh and additional funding from a Swiss source, a revolving fund was established, and lending programs were initiated in mid-1996 in two villages outside of Lahore.</p> <p><u><Internals\Zafar, R. (2009)></u> - § 1 reference coded [3,24% Coverage]</p> <p>Reference 1 - 3,24% Coverage</p> <p>Unlike 2007, when the Foundation was able to raise \$32 million in the commercial market to meet its growing capital needs, in 2008 access to finance was highly constrained.</p>
<p>Foundations</p> <p>2</p>	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [4,37% Coverage]</p> <p>Reference 1 - 4,37% Coverage</p> <p>Roshaneh founded the Kashf Foundation in November 1995 with the intent of addressing the latter constraints. With the aid of a start-up loan from the Grameen Trust in Bangladesh and additional funding from a Swiss source, a revolving fund was established, and lending programs were initiated in mid-1996 in two villages outside of Lahore.</p> <p><u><Internals\Johnson (1997)></u> - § 1 reference coded [3,98% Coverage]</p> <p>Reference 1 - 3,98% Coverage</p> <p>In Pakistan, AusAID and CGAP undertook in October 2000 a joint appraisal of KASHF Foundation, one of the few specialist microfinance providers in the country.</p>

Governments	0	
Core competencies		
Customer orientation	1	<p><u><Internals\Schwab Kashf Foundation></u> - § 1 reference coded [3,23% Coverage]</p> <p>Reference 1 - 3,23% Coverage</p> <p>She worked as a WID/Community Participation Specialist at UNDP and the World Bank before founding the Kashf Foundation in 1996.</p>
Entrepreneurial know-how	1	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [2,69% Coverage]</p> <p>Reference 1 - 2,69% Coverage</p> <p>Before embarking on the Kashf initiative, Roshaneh was one of the co-founders of Bedari, Pakistan's first women's crisis intervention center, which provides counseling and other services to women in Islamabad</p>
Managerial know-how	1	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [2,82% Coverage]</p> <p>Reference 1 - 2,82% Coverage</p> <p>Educated in the United States at Yale University and the Wharton School of Business of the University of Pennsylvania, Roshaneh is well equipped with the knowledge and skills that the Kashf Foundation venture requires.</p>
Technological know-how	1	<p><u><Internals\Schwab Kashf Foundation></u> - § 1 reference coded [5,87% Coverage]</p> <p>Reference 1 - 5,87% Coverage</p> <p>Roshaneh Zafar comes from an established Lahore family of intellectuals. She received her BS in Finance and BA in Economics from the University of Pennsylvania, and an MA in International Development Economics from Yale University.</p>
Core processes		
Business model innovation	1	<p><u><Internals\Schwab Kashf Foundation></u> - § 2 references coded [19,86% Coverage]</p> <p>Reference 1 - 16,02% Coverage</p> <p>Since 2008 Pakistan's economy has been shadowing the global economic meltdown, and populations at the bottom of the pyramid face many challenges, including increasing inflation, rising energy and commodity prices and general economic retardation. To help clients deal with this, Kashf Foundation ensures that clients have continued access to financial services despite the instability in the macro and micro economy. This has been done through focusing credit for productive purposes, reducing loan overlap, assessing debt capacity of clients prior to disbursements, and adjusting credit methodology to increase loan productivity.</p> <p>Reference 2 - 3,84% Coverage</p> <p>Kashf Foundation follows a micro-finance plus approach, i.e. offering a suite of complementary financial and non-financial services to its client base.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	1	<p><u><Internals\Kashf Foundation (2013)></u> - § 1 reference coded [2,50% Coverage]</p> <p>Reference 1 - 2,50% Coverage</p> <p>In 1996, for every Rupee disbursed in the market as micro-loans, only 25% was provided to women. Today however, as a result of Kashf Foundation's success, almost 50% of the clientele in the microfinance sector is female.</p>
Narrow scope	1	<p><u><Internals\Kashf Foundation (2013)></u> - § 1 reference coded [2,48% Coverage]</p> <p>Reference 1 - 2,48% Coverage</p> <p>In 1996, for every Rupee disbursed in the market as micro-loans, only 25% was provided to women. Today however, as a result of Kashf Foundation's success, almost 50% of the clientele in the microfinance sector is female.</p>
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	0	

Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	0	
Indirect sales	0	
Interest	2	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [2,07% Coverage]</p> <p>Reference 1 - 2,07% Coverage</p> <p>Thus far, loans totaling more than 275,000 rupees have been extended to some 70 borrowers in the two villages, and the on-schedule repayment rate is 97 percent.</p> <p><u><Internals\Johnson (1997)></u> - § 1 reference coded [8,92% Coverage]</p> <p>Reference 1 - 8,92% Coverage</p> <p>The Kashf approach includes the provision of pro-poor loans and savings services that particularly cater to the needs of poor women. These include two basic lending products, the general loan and the consumption loan, along with a flexible, open access savings product. Kashf also offers a life insurance product for its customers to manage life risks.</p>
Relationship dynamics		
Continuous	1	<p><u><Internals\Johnson (1997)></u> - § 1 reference coded [6,54% Coverage]</p> <p>Reference 1 - 6,54% Coverage</p> <p>The Kashf concept relies heavily on building dynamic centres, each comprising 25 women. These centres then become the window of opportunity through which Kashf's social transformation training courses on leadership, gender and reproductive health are offered.</p>
Direct	2	<p><u><Internals\Johnson (1997)></u> - § 1 reference coded [9,32% Coverage]</p> <p>Reference 1 - 9,32% Coverage</p> <p>The Kashf concept relies heavily on building dynamic centres, each comprising 25 women. These centres then become the window of opportunity through which Kashf's social transformation training courses on leadership, gender and reproductive health are offered. Kashf also propagates social themes and offers women the opportunity to evolve individual social contracts.</p> <p><u><Internals\Latifee (2000)></u> - § 1 reference coded [19,86% Coverage]</p> <p>Reference 1 - 19,86% Coverage</p> <p>Kashf Foundation is one of the pioneering organizations that is providing financial services to the poorest women in Punjab in Pakistan.</p>
Indirect	2	<p><u><Internals\Johnson (1997)></u> - § 1 reference coded [9,32% Coverage]</p> <p>Reference 1 - 9,32% Coverage</p> <p>The Kashf concept relies heavily on building dynamic centres, each comprising 25 women. These centres then become the window of opportunity through which Kashf's social transformation training courses on leadership, gender and reproductive health are offered. Kashf also propagates social themes and offers women the opportunity to evolve individual social contracts.</p> <p><u><Internals\Kristof (2009)></u> - § 1 reference coded [41,97% Coverage]</p> <p>Reference 1 - 41,97% Coverage</p> <p>Kashf is typical of microfinance institutions, in that it lends almost exclusively to women, in groups of 25. The women guarantee one another's debts and meet every two weeks to make</p>

		payments and discuss a social issue, like family planning or schooling for girls.
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	1	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [4,37% Coverage]</p> <p>Reference 1 - 4,37% Coverage</p> <p>Roshaneh founded the Kashf Foundation in November 1995 with the intent of addressing the latter constraints. With the aid of a start-up loan from the Grameen Trust in Bangladesh and additional funding from a Swiss source, a revolving fund was established, and lending programs were initiated in mid-1996 in two villages outside of Lahore.</p>
Fixed assets	0	
Human resource	1	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 2 references coded [6,53% Coverage]</p> <p>Reference 1 - 4,37% Coverage</p> <p>Roshaneh founded the Kashf Foundation in November 1995 with the intent of addressing the latter constraints. With the aid of a start-up loan from the Grameen Trust in Bangladesh and additional funding from a Swiss source, a revolving fund was established, and lending programs were initiated in mid-1996 in two villages outside of Lahore.</p> <p>Reference 2 - 2,16% Coverage</p> <p>In a six-month period, Roshaneh and her colleagues have helped village women organize, taken them through basic business training, and coached them in basic literacy.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [2,07% Coverage]</p> <p>Reference 1 - 2,07% Coverage</p> <p>Thus far, loans totaling more than 275,000 rupees have been extended to some 70 borrowers in the two villages, and the on-schedule repayment rate is 97 percent.</p>
Large national firms	0	
Multinationals	0	
NGOs	1	<p><u><Internals\Ashoka Kashf Foundation (1997)></u> - § 1 reference coded [2,96% Coverage]</p> <p>Reference 1 - 2,96% Coverage</p> <p>With the aid of a start-up loan from the Grameen Trust in Bangladesh and additional funding from a Swiss source, a revolving fund was established, and lending programs were initiated in mid-1996 in two villages outside of Lahore</p>
SMEs	0	

XVII Lumni

Bibliography

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Coding

	# sources	References
Basis for differentiation		
Community development	0	
Human capacity building	1	<p><u><Internals\Schwab_Lumni></u> - § 1 reference coded [10,39% Coverage]</p> <p>Reference 1 - 10,39% Coverage</p> <p>Lumni is the first organization to successfully bring to market the concept of human capital contracts. Whereas student loans require students to pay back both the full principal of the loan plus interest payments and fees, human capital contracts only require graduates to pay back a percentage of their income after graduation.</p>
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	2	<p><u><Internals\Ashoka (2006) Lumni></u> - § 1 reference coded [1,51% Coverage]</p> <p>Reference 1 - 1,51% Coverage</p> <p>Recognizing the need for an efficient system to finance higher education, Felipe Vergara is introducing human capital contracts—a new set of financial products—to draw private capital toward the high education sector.</p> <p><u><Internals\Schwab_Lumni></u> - § 1 reference coded [17,09% Coverage]</p> <p>Reference 1 - 17,09% Coverage</p> <p>Growing up in Colombia, he became acutely aware of educational inequality when a top student in his class was unable to attend university due to an inability to pay. Vergara realized the education financing market was inefficient, and that investment in the education of a high potential future worker would more than compensate for the educational cost. Years later, when Vergara met Miguel Palacios, who was perfecting the model for human capital contracts and human capital investments, this innovative model emerged and Lumni was born.</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	1	<p><u><Internals\Ashoka (2006) Lumni></u> - § 1 reference coded [3,56% Coverage]</p> <p>Reference 1 - 3,56% Coverage</p> <p>As a young student, Felipe fell in love with the idea of education itself, the ability it gave him to expand his own mind, to see outside his world, to learn. When hardship struck his family, the education that had seemed his right for so many years, suddenly became a privilege for which he and his family had to struggle. Felipe was struck by the arbitrary nature of access to education in Colombia. In a period that remains with him today, the absurdity of his country's social hierarchy stood in strong relief.</p>
Entrepreneurial know-how	1	<p><u><Internals\Ashoka (2006) Lumni></u> - § 1 reference coded [1,88% Coverage]</p> <p>Reference 1 - 1,88% Coverage</p>

		Against all advice, at 25 years old, Felipe left his position at the bank and launched Taller de Estrategia, or the Strategy Workshop, to consult to small and mid-sized organizations on Andean-wide strategies at a time when only large corporations were operating regionally.
Managerial know-how	2	<p><u><Internals\Ashoka (2006) Lumni></u> - § 1 reference coded [1,98% Coverage]</p> <p>Reference 1 - 1,98% Coverage</p> <p>On the side, Felipe began consulting for a small clothing designer on the verge of bankruptcy, but with dreams of exporting his wares. After six months, Felipe had stabilized the company and added a small bakery to his work-load. A few months later, it was a hydraulic press manufacturer.</p> <p><u><Internals\Schwab Lumni></u> - § 1 reference coded [5,15% Coverage]</p> <p>Reference 1 - 5,15% Coverage</p> <p>Felipe Vergara received an MBA from Wharton, worked formerly as a McKinsey consultant, and has been passionate about access to higher education since he was young.</p>
Technological know-how	1	<p><u><Internals\Schwab Lumni></u> - § 1 reference coded [5,15% Coverage]</p> <p>Reference 1 - 5,15% Coverage</p> <p>Felipe Vergara received an MBA from Wharton, worked formerly as a McKinsey consultant, and has been passionate about access to higher education since he was young.</p>
Core processes		
Business model innovation	0	
Process innovation	0	
Product innovation	3	<p><u><Internals\Ashoka (2006) Lumni></u> - § 2 references coded [2,62% Coverage]</p> <p>Reference 1 - 1,51% Coverage</p> <p>Recognizing the need for an efficient system to finance higher education, Felipe Vergara is introducing human capital contracts—a new set of financial products—to draw private capital toward the high education sector.</p> <p>Reference 2 - 1,11% Coverage</p> <p>The cornerstone of Felipe's innovation, the "human capital contract", eliminates the risks to both students and investors that otherwise deter private investment.</p> <p><u><Internals\Berg (2014)></u> - § 2 references coded [1,23% Coverage]</p> <p>Reference 1 - 0,51% Coverage</p> <p>The organization's history started in 2002 when founders Felipe Vergara and Miguel Palacios launched Lumni Chile and began financing students who commit a fixed percent of their income in a human capital contact format.</p> <p>Reference 2 - 0,72% Coverage</p> <p>Instead of a standard student loan where students have to pay back the amount owed plus interest, at Lumni students sign contracts to pay a fixed percentage of their paychecks for a set period of time. This substantially lowers the risk for students if their education doesn't benefit them directly with increased income.</p> <p><u><Internals\Schwab Lumni></u> - § 1 reference coded [10,39% Coverage]</p> <p>Reference 1 - 10,39% Coverage</p> <p>Lumni is the first organization to successfully bring to market the concept of human capital contracts. Whereas student loans require students to pay back both the full principal of the loan plus interest payments and fees, human capital contracts only require graduates to pay back a percentage of their income after graduation.</p>
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	3	<p><u><Internals\Ashoka (2006) Lumni></u> - § 2 references coded [1,88% Coverage]</p> <p>Reference 1 - 1,51% Coverage</p>

		<p>Recognizing the need for an efficient system to finance higher education, Felipe Vergara is introducing human capital contracts—a new set of financial products—to draw private capital toward the high education sector.</p> <p>Reference 2 - 0,38% Coverage</p> <p>This education funding hole traces to a market failure.</p> <p><u><Internals\Berg (2014)></u> - § 1 reference coded [0,72% Coverage]</p> <p>Reference 1 - 0,72% Coverage</p> <p>Instead of a standard student loan where students have to pay back the amount owed plus interest, at Lumni students sign contracts to pay a fixed percentage of their paychecks for a set period of time. This substantially lowers the risk for students if their education doesn't benefit them directly with increased income.</p> <p><u><Internals\Schwab_Lumni></u> - § 1 reference coded [5,94% Coverage]</p> <p>Reference 1 - 5,94% Coverage</p> <p>Vergara realized the education financing market was inefficient, and that investment in the education of a high potential future worker would more than compensate for the educational cost.</p>
Narrow scope	1	<p><u><Internals\Ashoka (2006) Lumni></u> - § 1 reference coded [0,98% Coverage]</p> <p>Reference 1 - 0,98% Coverage</p> <p>Felipe Vergara is introducing human capital contracts—a new set of financial products—to draw private capital toward the high education sector.</p>
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals\Lumni (2014) Website></u> - § 1 reference coded [7,60% Coverage]</p> <p>Reference 1 - 7,60% Coverage</p> <p>Lumni is a pioneer in the field of human capital financing. The company designs and manages social-investment funds that invest in the education of diversified pools of students.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p><u><Internals\Lumni (2014) Website></u> - § 2 references coded [0,13% Coverage]</p> <p>Reference 1 - 0,04% Coverage</p>  <p>Reference 2 - 0,09% Coverage</p> 
Foundations	1	<u><Internals\Lumni (2014) Website></u> - § 2 references coded [0,13% Coverage]

		<p>Reference 1 - 0,04% Coverage</p>  <p>Internals\Lumni (2014) Website - § 2 references coded [0,09% Coverage]</p>
		<p>Reference 1 - 0,04% Coverage</p> 
		<p>Reference 2 - 0,04% Coverage</p> 
Governments	0	
Pricing structure		
Direct sales	0	
Indirect sales	1	<p>Internals\Ashoka (2006) Lumni - § 1 reference coded [1,28% Coverage]</p> <p>Reference 1 - 1,28% Coverage</p> <p>In exchange for education financing, these legally binding agreements require students to pay a fixed percentage of their income over a pre-determined number of months after graduation.</p>
Interest	3	<p>Internals\Berg (2014) - § 3 references coded [1,06% Coverage]</p> <p>Reference 1 - 0,51% Coverage</p> <p>The organization's history started in 2002 when founders Felipe Vergara and Miguel Palacios launched Lumni Chile and began financing students who commit a fixed percent of their income in a human capital contact format.</p> <p>Reference 2 - 0,29% Coverage</p> <p>The overall program is designed so that the average student will pay about the equivalent of 8 % interest rate if fully employed.</p> <p>Reference 3 - 0,26% Coverage</p> <p>It is very important to the Lumni model that the agreements with students are considered "contracts" not "loans".</p> <p>Internals\Lumni (2014) Website - § 1 reference coded [4,36% Coverage]</p> <p>Reference 1 - 4,36% Coverage</p> <p>In exchange, each student commits to pay a fixed percentage of income for 120 months after graduation.</p> <p>Internals\Schwab_Lumni - § 2 references coded [19,08% Coverage]</p> <p>Reference 1 - 10,39% Coverage</p> <p>Lumni is the first organization to successfully bring to market the concept of human capital contracts. Whereas student loans require students to pay back both the full principal of the</p>

		<p>loan plus interest payments and fees, human capital contracts only require graduates to pay back a percentage of their income after graduation.</p> <p>Reference 2 - 8,69% Coverage</p> <p>Lumni students are required to pay a fixed percentage of income during a predetermined number of years. In most cases, the income differential for attending university more than offsets these payments, representing a win-win solution for both the investor and the student.</p>
Relationship dynamics		
Continuous	1	<p><u><Internals\Ashoka (2006) Lumni></u> - § 1 reference coded [1,27% Coverage]</p> <p>Reference 1 - 1,27% Coverage</p> <p>In exchange for education financing, these legally binding agreements require students to pay a fixed percentage of their income over a pre-determined number of months after graduation.</p>
Direct	0	
Indirect	1	<p><u><Internals\Ashoka (2006) Lumni></u> - § 1 reference coded [4,11% Coverage]</p> <p>Reference 1 - 4,11% Coverage</p> <p>For students, human capital contracts do away with both the need for collateral and the threat of burdensome debt associated with traditional loans. The effect makes unemployment and underemployment less ominous, but also allows students to pursue their dreams, whether dreams of business success, entrepreneurial pursuit, or contribution to the social good. For investors, they essentially allow the purchase of equity shares in students' post-college financial success.</p> <p>Lumni operates as a node, facilitating win-win financing opportunities between Universities, private investors, and students.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	1	<p><u><Internals\Ashoka (2006) Lumni></u> - § 1 reference coded [0,86% Coverage]</p> <p>Reference 1 - 0,86% Coverage</p> <p>Lumni operates as a node, facilitating win-win financing opportunities between Universities, private investors, and students.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

XVIII Naya Jeevan

Bibliography

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- Thompson Chaudhry, T., & Nabeel, F. 2013. "Microinsurance in Pakistan: Progress, Problems, and Prospects". Lahore Journal of Economics, 18.

Coding

	# sources	References
Basis for differentiation		
Community development	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [2,33% Coverage]</p> <p>Reference 1 - 2,33% Coverage</p> <p>Starting in Pakistan, Asher Hasan is providing quality, private health insurance to low-income workers in the emerging economies through an approach that distributes cost and social responsibility among several stakeholders affiliated with low-income beneficiaries.</p>
Human capacity building	0	
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	1	<p><u><Internals\Schwab_Naya Jeevan></u> - § 2 references coded [13,52% Coverage]</p> <p>Reference 1 - 11,31% Coverage</p> <p>Lack of access to proper care has hindered millions from escaping cycles of poverty. Moreover, operational healthcare facilities suffer from overcrowding, underfunding, corruption and misallocation of resources. These problems have left much of south Asia, particularly Pakistan, with a critical public health problem for which few viable, effective solutions have been proposed.</p> <p>Reference 2 - 2,20% Coverage</p> <p>Asher Hasan was born in the UK and spent many formative years in Pakistan.</p>
C coalitions		
Businesses	1	<p><u><Internals\Naya Jeevan (2011) Website></u> - § 1 reference coded [10,42% Coverage]</p> <p>Reference 1 - 10,42% Coverage</p> <p>Naya Jeevan offers its insurance program in Pakistan at subsidized rates under a novel national group health insurance model (underwritten by Allianz-EFU, IGI, Saudi Pak and Insurance,. At Naya Jeevan we work in collaboration with corporate, academic, and non-profit institutions so that we can catalyze a new wave of social responsibility that can be leveraged to realize a positive sustainable outcome for all stakeholders. We believe that philanthropy should not be a transient, ad-hoc event but be institutionalized as a fully integrated part of our society.</p>
Foundations	1	<p><u><Internals\Naya Jeevan (2011) Website></u> - § 1 reference coded [10,42% Coverage]</p> <p>Reference 1 - 10,42% Coverage</p> <p>Naya Jeevan offers its insurance program in Pakistan at subsidized rates under a novel national group health insurance model (underwritten by Allianz-EFU, IGI, Saudi Pak and Insurance,. At Naya Jeevan we work in collaboration with corporate, academic, and non-profit institutions so that we can catalyze a new wave of social responsibility that can be leveraged to realize a positive sustainable outcome for all stakeholders. We believe that philanthropy should not be a transient, ad-hoc event but be institutionalized as a fully integrated part of our society.</p>
Governments	0	
Core competencies		
Customer orientation	1	<p><u><Internals\Schwab_Naya Jeevan></u> - § 1 reference coded [8,57% Coverage]</p> <p>Reference 1 - 8,57% Coverage</p>

		<p>Asher Hasan was born in the UK and spent many formative years in Pakistan. Commuting from the UK to south Asia, he grew acutely aware of how Pakistan's low-income population lacked access to healthcare and education opportunities, and the inequalities in south Asia's healthcare paradigm.</p>
Entrepreneurial know-how	0	
Managerial know-how	2	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [1,64% Coverage]</p> <p>Reference 1 - 1,64% Coverage</p> <p>During his tenure in the pharma-biotech industry, he obtained an MBA from New York University's Stern School of Business and began to pursue the idea that would become Naya Javeen in 2008.</p> <p><u><Internals\Schwab_Naya Jeevan></u> - § 1 reference coded [6,97% Coverage]</p> <p>Reference 1 - 6,97% Coverage</p> <p>After studying medicine in the US and receiving his MBA from NYU, Hasan became emerged in the biotech industry, but felt compelled to develop a transformative, replicable model that would address the entrenched problems in Pakistan.</p>
Technological know-how	1	<p><u><Internals\Schwab_Naya Jeevan></u> - § 1 reference coded [6,97% Coverage]</p> <p>Reference 1 - 6,97% Coverage</p> <p>After studying medicine in the US and receiving his MBA from NYU, Hasan became emerged in the biotech industry, but felt compelled to develop a transformative, replicable model that would address the entrenched problems in Pakistan.</p>
Core processes		
Business model innovation	2	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [2,94% Coverage]</p> <p>Reference 1 - 2,94% Coverage</p> <p>His flagship plan, one of several he is currently testing, reaches domestic staff and shares costs across three payers: The well-to-do employer of the corporation, the well-to-do corporate executive and the informal domestic worker of the corporate executive who is the end beneficiary of the health plan—a maid, driver, cook, or guard.</p> <p><u><Internals\Schwab_Naya Jeevan></u> - § 1 reference coded [12,35% Coverage]</p> <p>Reference 1 - 12,35% Coverage</p> <p>Naya Jeevan's approach allows for the distribution of the financial burden of high-quality healthcare coverage among employers, sponsors, government or multilateral agencies who pay the majority of the premium. The low-income employees only pay a minor cost and are covered in all major private hospitals in Pakistan, with an annual limit of PKR 150,000 (US\$ 1,800), the approximate cost of cardiac bypass surgery.</p>
Process innovation	0	
Product innovation	1	<p><u><Internals\Thompson Chaydhry (2013) Naya Jeevan></u> - § 1 reference coded [11,74% Coverage]</p> <p>Reference 1 - 11,74% Coverage</p> <p>Currently, Naya Jeevan offers two variants of the health insurance product. The first is an HMI product for low-income employees in the formal and informal sectors with a maximum income of PRs 15,000–25,000 per household, for coverage up to PRs 200,000.³³ The organization approaches employers in the formal sector (e.g., Unilever) as well as employers of domestic staff (drivers, housemaids, cooks, etc.) to fund the insurance premiums for their employees. The second product variant, currently in the pilot phase, follows the self-insurance model: instead of transferring the risk to the employer, low-income individuals pay for HMI themselves via a community-based risk-pooling platform.</p>
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [2,28% Coverage]</p> <p>Reference 1 - 2,28% Coverage</p> <p>In South Asia, where quality health insurance is available only to the wealthy, Asher is</p>

		leveraging corporate, academic, large citizen organizations (COs), and small medium enterprise resources to finance low-cost, private health insurance for the working poor.
Narrow scope	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [0,93% Coverage]</p> <p>Reference 1 - 0,93% Coverage</p> <p>Asher Hasan is providing quality, private health insurance to low-income workers in the emerging economies</p>
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [1,97% Coverage]</p> <p>Reference 1 - 1,97% Coverage</p> <p>Asher's organization, Naya Javeen, distributes responsibility and cost across three payers: The wealthy employer of domestic staff, the company that is the parent employer, and the domestic worker who is the plan beneficiary.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p><u><Internals\Schwab_Naya Jeevan></u> - § 1 reference coded [7,03% Coverage]</p> <p>Reference 1 - 7,03% Coverage</p> <p>Designed to leverage the ideals of corporate social responsibility with academic, corporate, and NGO distribution channels, Naya Jeevan is able to purchase large group health insurance plans from underwriters at highly discounted rates.</p>
Foundations	1	<p><u><Internals\Schwab_Naya Jeevan></u> - § 1 reference coded [7,03% Coverage]</p> <p>Reference 1 - 7,03% Coverage</p> <p>Designed to leverage the ideals of corporate social responsibility with academic, corporate, and NGO distribution channels, Naya Jeevan is able to purchase large group health insurance plans from underwriters at highly discounted rates.</p>
Governments	0	
Pricing structure		
Direct sales	3	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 2 references coded [9,31% Coverage]</p> <p>Reference 1 - 2,99% Coverage</p> <p>Naya Javeen's underwriters have developed a matrix which computes the cost based on three considerations: (i) group size (ii) risk classification/profile of members, and (iii) annual coverage limits/benefit design. They typically have a single market price (the price Naya Javeen charges its customers) with discounting in rare circumstances.</p> <p>Reference 2 - 6,33% Coverage</p> <p>To give one example: Unilever has 800 officers/managers in Pakistan, with 15,000 workers associated with these officers as maids, cooks, drivers, and the dependents of these informal workers. The plan is structured so that Unilever employees pay 80 percent of the insurance premium for coverage (\$1.20/month ideally through auto-payroll deductions); Unilever pays 15 cents per month and also cascades the health plan to its officers/managers; and the domestic workers themselves pay 15 cents per month. By leveraging these centralized distribution systems, Asher has reduced marketing costs as well as minimized the cost of distribution/collection that has been a barrier to sustainability in the micro-insurance industry.</p> <p><u><Internals\Schwab_Naya Jeevan></u> - § 1 reference coded [7,03% Coverage]</p> <p>Reference 1 - 7,03% Coverage</p> <p>Designed to leverage the ideals of corporate social responsibility with academic, corporate, and NGO distribution channels, Naya Jeevan is able to purchase large group health insurance plans from underwriters at highly discounted rates.</p> <p><u><Internals\Thompson Chaydhry (2013) Naya Jeevan></u> - § 3 references coded [22,37% Coverage]</p> <p>Reference 1 - 3,88% Coverage</p>

		<p>It intends for the majority of insurance premium contributions to be made by the primary employer (80 percent) and the remainder made by the beneficiary (10 percent) and the employer's employer/contractor/sponsor (10 percent).</p> <p>Reference 2 - 11,74% Coverage</p> <p>Currently, Naya Jeevan offers two variants of the health insurance product. The first is an HMI product for low-income employees in the formal and informal sectors with a maximum income of PRs 15,000–25,000 per household, for coverage up to PRs 200,000.33 The organization approaches employers in the formal sector (e.g., Unilever) as well as employers of domestic staff (drivers, housemaids, cooks, etc.) to fund the insurance premiums for their employees. The second product variant, currently in the pilot phase, follows the self-insurance model: instead of transferring the risk to the employer, low-income individuals pay for HMI themselves via a community-based risk-pooling platform.</p> <p>Reference 3 - 6,75% Coverage</p> <p>The two products are also priced differently: the former costs PRs 200 per worker per month, while the latter is a self-pay option priced at PRs 150 per individual per month (or PRs 5 per day auto-debited from their mobile phone). The difference in price is to account for an adverse selection bias as employers may have a greater propensity to enroll their least healthy employees in an HMI plan.</p>
Indirect sales	2	<p><u><Internals>Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [6,33% Coverage]</p> <p>Reference 1 - 6,33% Coverage</p> <p>To give one example: Unilever has 800 officers/managers in Pakistan, with 15,000 workers associated with these officers as maids, cooks, drivers, and the dependents of these informal workers. The plan is structured so that Unilever employees pay 80 percent of the insurance premium for coverage (\$1.20/month ideally through auto-payroll deductions); Unilever pays 15 cents per month and also cascades the health plan to its officers/managers; and the domestic workers themselves pay 15 cents per month. By leveraging these centralized distribution systems, Asher has reduced marketing costs as well as minimized the cost of distribution/collection that has been a barrier to sustainability in the micro-insurance industry.</p> <p><u><Internals>Thompson Chaydhry (2013) Naya Jeevan></u> - § 1 reference coded [3,88% Coverage]</p> <p>Reference 1 - 3,88% Coverage</p> <p>It intends for the majority of insurance premium contributions to be made by the primary employer (80 percent) and the remainder made by the beneficiary (10 percent) and the employer's employer/contractor/sponsor (10 percent).</p>
Interest	0	
Relationship dynamics		
Continuous	2	<p><u><Internals>Ashoka (2011) Naya Jeevan></u> - § 2 references coded [5,65% Coverage]</p> <p>Reference 1 - 2,94% Coverage</p> <p>His flagship plan, one of several he is currently testing, reaches domestic staff and shares costs across three payers: The well-to-do employer of the corporation, the well-to-do corporate executive and the informal domestic worker of the corporate executive who is the end beneficiary of the health plan—a maid, driver, cook, or guard.</p> <p>Reference 2 - 2,71% Coverage</p> <p>The plan is structured so that Unilever employees pay 80 percent of the insurance premium for coverage (\$1.20/month ideally through auto-payroll deductions); Unilever pays 15 cents per month and also cascades the health plan to its officers/managers; and the domestic workers themselves pay 15 cents per month.</p> <p><u><Internals>Thompson Chaydhry (2013) Naya Jeevan></u> - § 1 reference coded [1,29% Coverage]</p> <p>Reference 1 - 1,29% Coverage</p> <p>Currently, Naya Jeevan offers two variants of the health insurance</p>

		product.
Direct	0	
Indirect	2	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 2 references coded [4,92% Coverage]</p> <p>Reference 1 - 2,94% Coverage</p> <p>His flagship plan, one of several he is currently testing, reaches domestic staff and shares costs across three payers: The well-to-do employer of the corporation, the well-to-do corporate executive and the informal domestic worker of the corporate executive who is the end beneficiary of the health plan—a maid, driver, cook, or guard.</p> <p>Reference 2 - 1,97% Coverage</p> <p>Asher's organization, Naya Javeen, distributes responsibility and cost across three payers: The wealthy employer of domestic staff, the company that is the parent employer, and the domestic worker who is the plan beneficiary.</p> <p><u><Internals\Schwab_Naya Jeevan></u> - § 1 reference coded [3,69% Coverage]</p> <p>Reference 1 - 3,69% Coverage</p> <p>Naya Jeevan advocates on behalf of its clients and their sponsors and works to ensure that legitimate claims are not denied.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 2 references coded [3,90% Coverage]</p> <p>Reference 1 - 1,92% Coverage</p> <p>Asher's Karachi-based team negotiates exclusive pooled-risk agreements with insurance underwriters and leverages the underwriters' existing nationwide networks of quality, inpatient/ER-trauma healthcare delivery systems.</p> <p>Reference 2 - 1,97% Coverage</p> <p>Asher's organization, Naya Javeen, distributes responsibility and cost across three payers: The wealthy employer of domestic staff, the company that is the parent employer, and the domestic worker who is the plan beneficiary.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 2 references coded [2,50% Coverage]</p> <p>Reference 1 - 2,28% Coverage</p> <p>In South Asia, where quality health insurance is available only to the wealthy, Asher is leveraging corporate, academic, large citizen organizations (COs), and small medium enterprise resources to finance low-cost, private health insurance for the working poor.</p> <p>Reference 2 - 0,22% Coverage</p> <p>and domestic corporation</p>
Multinationals	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [0,40% Coverage]</p> <p>Reference 1 - 0,40% Coverage</p> <p>13 percent is multinational corporations (MNC)</p>
NGOs	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 1 reference coded [2,28% Coverage]</p> <p>Reference 1 - 2,28% Coverage</p> <p>In South Asia, where quality health insurance is available only to the wealthy, Asher is leveraging corporate, academic, large citizen organizations (COs), and small medium enterprise resources to finance low-cost, private health insurance for the working poor.</p>
SMEs	1	<p><u><Internals\Ashoka (2011) Naya Jeevan></u> - § 2 references coded [2,81% Coverage]</p>

	<p>Reference 1 - 2,28% Coverage</p> <p>In South Asia, where quality health insurance is available only to the wealthy, Asher is leveraging corporate, academic, large citizen organizations (COs), and small medium enterprise resources to finance low-cost, private health insurance for the working poor.</p>
	<p>Reference 2 - 0,53% Coverage</p> <p>10 percent of the pool is small and medium enterprise clients</p>

XIX Novica

Bibliography

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Coding

	# sources	References
Basis for differentiation		
Community development	0	
Human capacity building	0	
Income generation	2	<p>Internals\Schwab_Novica - § 2 references coded [13,29% Coverage]</p> <p>Reference 1 - 6,63% Coverage</p> <p>Novica works directly with artists and artisans to reduce the effect of the two most significant factors that prevent them from earning a living from their craft and keeping traditions alive: geographic distance and multiple layers of middlemen.</p> <p>Reference 2 - 6,66% Coverage</p> <p>Novica has opened up global markets to those long restricted by local distribution, and has helped artists set their own prices, often earning 10-50% more than the going local rate. In addition, consumers benefits by paying below-market prices.</p> <p>Internals\UNESCO'S ROLE, I. W. (2002) - § 1 reference coded [22,63% Coverage]</p> <p>Reference 1 - 22,63% Coverage</p> <p>Novica works directly with more than 1,700 artist and artisan groups, providing income to approximately 50,000 artists and their families world-wide, sourcing home décor items that it sells directly to wholesale buyers and online retail customers.</p>
Business mission		
Necessity driven	0	
Opportunity driven	1	<p>Internals\Schwab_Novica - § 1 reference coded [10,02% Coverage]</p> <p>Reference 1 - 10,02% Coverage</p> <p>Roberto Milk, a Peruvian-American, and Armenia Nercessian de Oliveira, a Brazilian, co-founded Novica. From a young age Milk loved going to local markets and collecting indigenous artefacts. He met Nercessian de Oliveira in 1995 when he was finishing his undergraduate degree at Stanford University. Within a week of their meeting they had created their idea for Novica.</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies	0	
Customer orientation	1	Internals\Schwab_Novica - § 1 reference coded [6,28% Coverage]

		Reference 1 - 6,28% Coverage
Entrepreneurial know-how	0	Armenia Nercessian de Oliveira has been a lover of traditional handicrafts all her life. A sociology professor at the Universidade Federal de Rio de Janeiro, she served as a UN officer for 16 years, primarily working with refugees.
Managerial know-how	0	
Technological know-how	0	
Core processes		
Business model innovation	1	<p><u><Internals\Schwab_Novica></u> - § 1 reference coded [6,66% Coverage]</p> <p>Reference 1 - 6,66% Coverage</p> <p>Novica has opened up global markets to those long restricted by local distribution, and has helped artists set their own prices, often earning 10-50% more than the going local rate. In addition, consumers benefits by paying below-market prices.</p>
Process innovation	2	<p><u><Internals\Nistor (2011)></u> - § 1 reference coded [5,31% Coverage]</p> <p>Reference 1 - 5,31% Coverage</p> <p>The people running Novica argue that they revolutionized the way we purchase handmade products.</p> <p><u><Internals\Schwab_Novica></u> - § 1 reference coded [6,63% Coverage]</p> <p>Reference 1 - 6,63% Coverage</p> <p>Novica works directly with artists and artisans to reduce the effect of the two most significant factors that prevent them from earning a living from their craft and keeping traditions alive: geographic distance and multiple layers of middlemen.</p>
Product innovation	0	
Market scope		
Broad scope	1	<p><u><Internals\Schwab_Novica></u> - § 1 reference coded [6,61% Coverage]</p> <p>Reference 1 - 6,61% Coverage</p> <p>Novica has opened up global markets to those long restricted by local distribution, and has helped artists set their own prices, often earning 10-50% more than the going local rate. In addition, consumers benefits by paying below-market prices.</p>
Market creation	0	
Market exploitation	1	<p><u><Internals\Schwab_Novica></u> - § 2 references coded [13,29% Coverage]</p> <p>Reference 1 - 6,63% Coverage</p> <p>Novica works directly with artists and artisans to reduce the effect of the two most significant factors that prevent them from earning a living from their craft and keeping traditions alive: geographic distance and multiple layers of middlemen.</p> <p>Reference 2 - 6,66% Coverage</p> <p>Novica has opened up global markets to those long restricted by local distribution, and has helped artists set their own prices, often earning 10-50% more than the going local rate. In addition, consumers benefits by paying below-market prices.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	1	<p><u><Internals\FastCompany (2013)></u> - § 1 reference coded [8,69% Coverage]</p> <p>Reference 1 - 8,69% Coverage</p> <p>They simultaneously opened offices in countries throughout Asia, Africa, and Latin America, each staffed and run by local art and technology experts who worked directly with thousands of artists and artisans to help them get their stories and their products on the Internet.</p>

Limited company	1	<p><u><Internals\UNESCO'S ROLE, I. W. (2002)></u> - § 1 reference coded [18,85% Coverage]</p> <p>Reference 1 - 18,85% Coverage</p> <p>Novica is a private, venture capitalbacked company founded in 1998 with a mission to provide business opportunities to artisans in developing economies and actively promote traditional cultures and skills.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	2	<p><u><Internals\Kumphai (2006)></u> - § 1 reference coded [14,42% Coverage]</p> <p>Reference 1 - 14,42% Coverage</p> <p>novica.com, an online retailer sells handmade international arts and home décor products, has some products such as modern designed dragonfly necklace made from glass crystals and mango wood vases from artisans in Thailand.</p> <p><u><Internals\Nistor (2011)></u> - § 2 references coded [13,28% Coverage]</p> <p>Reference 1 - 5,31% Coverage</p> <p>The people running Novica argue that they revolutionized the way we purchasene handmade products.</p> <p>Reference 2 - 7,97% Coverage</p> <p>The Novica way is difrent: the artisans sell their work to Novica, which sells it to retail stores, website clients and interior design companies.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	4	<p><u><Internals\Nelson (2011)></u> - § 1 reference coded [18,28% Coverage]</p> <p>Reference 1 - 18,28% Coverage</p> <p>Novica is an online retailer of beautiful handmade items from Brazil, Ghana, India, Indonesia, Mexico, Peru, and Thailand. Created to connect artists in developing countries with buyers in the United States, Novica is unique among sellers of international art in sustainaing global culture by opening direct lines of communication and trade among a diverse group of individuals.</p> <p><u><Internals\Nistor (2011)></u> - § 1 reference coded [7,97% Coverage]</p> <p>Reference 1 - 7,97% Coverage</p> <p>The Novica way is difrent: the artisans sell their work to Novica, which sells it to retail stores, website clients and interior design companies.</p> <p><u><Internals\Schwab_Novica></u> - § 1 reference coded [6,63% Coverage]</p> <p>Reference 1 - 6,63% Coverage</p> <p>Novica works directly with artists and artisans to reduce the effect of the two most significant factors that prevent them from earning a living from their craft and keeping traditions alive: geographic distance and multiple layers of middlemen.</p> <p><u><Internals\UNESCO'S ROLE, I. W. (2002)></u> - § 1 reference coded [22,63% Coverage]</p> <p>Reference 1 - 22,63% Coverage</p>

		Novica works directly with more than 1,700 artist and artisan groups, providing income to approximately 50,000 artists and their families world-wide, sourcing home décor items that it sells directly to wholesale buyers and online retail customers.
Indirect	0	
Sporadic	2	<p><u><Internals\Kumphai (2006)></u> - § 1 reference coded [14,42% Coverage]</p> <p>Reference 1 - 14,42% Coverage</p> <p>novica.com, an online retailer sells handmade international arts and home décor products, has some products such as modern designed dragonfly necklace made from glass crystals and mango wood vases from artisans in Thailand.</p> <p><u><Internals\Nistor (2011)></u> - § 1 reference coded [7,86% Coverage]</p> <p>Reference 1 - 7,86% Coverage</p> <p>The Novica way is different: the artisans sell their work to Novica, which sells it to retail stores, website clients and interior design companies.</p>
Strategic assets		
Commodities	0	
Financing	1	<p><u><Internals\UNESCO'S ROLE, I. W. (2002)></u> - § 1 reference coded [18,85% Coverage]</p> <p>Reference 1 - 18,85% Coverage</p> <p>Novica is a private, venture capital backed company founded in 1998 with a mission to provide business opportunities to artisans in developing economies and actively promote traditional cultures and skills.</p>
Fixed assets	0	
Human resource	1	<p><u><Internals\FastCompany (2013)></u> - § 1 reference coded [8,69% Coverage]</p> <p>Reference 1 - 8,69% Coverage</p> <p>They simultaneously opened offices in countries throughout Asia, Africa, and Latin America, each staffed and run by local art and technology experts who worked directly with thousands of artists and artisans to help them get their stories and their products on the Internet.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	<p><u><Internals\Nistor (2011)></u> - § 1 reference coded [2,02% Coverage]</p> <p>Reference 1 - 2,02% Coverage</p> <p>the artisans sell their work to Novica</p>
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

XX Nuru Energy Groupe

Bibliography

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Coding

	# sources	References
Basis for differentiation		
Community development	2	<p><u><Internals\Forbes (2011)></u> - § 1 reference coded [4,13% Coverage]</p> <p>Reference 1 - 4,13% Coverage</p> <p>Our product helps reduce the use of kerosene, a significant cause for respiratory diseases. We're helping the local environment by removing the fumes and toxicity of kerosene from the air. We are creating job opportunities for the community. Plus, for the first time the kids in the community now have the ability to complete schoolwork at their leisure, freeing up for time for play and extracurricular!</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [12,38% Coverage]</p> <p>Reference 1 - 12,38% Coverage</p> <p>Nuru Energy deploys its innovative technology via a network of micro-franchises operated by village level entrepreneurs (VLEs), who sell Nuru Lights and then provide recharging services for a small fee using the Nuru POWERcycle. Nuru Energy identifies, selects, and trains VLEs from local cooperatives who, once trained, receive a loan of 50 Lights from one of Nuru Light's microfinance partners. Customers then buy the Nuru Lights from the VLEs and return to them for recharging approximately every 7 days.</p>
Human capacity building	0	
Income generation	1	<p><u><Internals\IAP (2012)></u> - § 1 reference coded [6,47% Coverage]</p> <p>Reference 1 - 6,47% Coverage</p> <p>lucrative income-generating asset in the hands of a Village Level Entrepreneur (VLE) who earns money through the sale and recharging of lights.</p>
Business mission		
Necessity driven	0	
Opportunity driven	2	<p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [4,63% Coverage]</p> <p>Reference 1 - 4,63% Coverage</p> <p>Traditionally, the underprivileged spend up to 40% of their income on kerosene that they then burn to generate light. In 2008, we came up with a simple idea that we thought could change their future.</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [11,29% Coverage]</p> <p>Reference 1 - 11,29% Coverage</p>

		<p>In the absence of alternatives, most African households burn kerosene for lighting, which is expensive, pollutes the environment, produces noxious fumes, and causes countless deaths due to fires and burns. At the same time, the primary energy needs of base-of-pyramid populations are basic in nature – cooking, lighting, mobile phone recharging and radio. All of these (with the exception of cooking) can be addressed by an appropriate low-power, off-grid solution.</p>
Coalitions		
Businesses	1	<p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [4,77% Coverage]</p> <p>Reference 1 - 4,77% Coverage</p> <p>Nuru Energy was seed-funded by the World Bank in 2008, commercially financed by <u>Bank of America Merrill Lynch</u> and the <u>Africa Enterprise Challenge Fund</u> in 2011 and currently operates in East Africa and India.</p>
Foundations	2	<p><u><Internals\Forbes (2011)></u> - § 1 reference coded [1,76% Coverage]</p> <p>Reference 1 - 1,76% Coverage</p> <p>With initial funding from the World Bank, Hajee spent two months living in Rwanda to understand specifically what “they need energy for and what they were currently using.”</p> <p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [4,77% Coverage]</p> <p>Reference 1 - 4,77% Coverage</p> <p>Nuru Energy was seed-funded by the World Bank in 2008, commercially financed by <u>Bank of America Merrill Lynch</u> and the <u>Africa Enterprise Challenge Fund</u> in 2011 and currently operates in East Africa and India.</p>
Governments	0	
Core competencies		
Customer orientation	3	<p><u><Internals\Forbes (2011)></u> - § 1 reference coded [0,92% Coverage]</p> <p>Reference 1 - 0,92% Coverage</p> <p>Hajee went to work in Kenya as a member of the United Nations Development Programme (UNDP)</p> <p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [10,37% Coverage]</p> <p>Reference 1 - 10,37% Coverage</p> <p>Sameer directs the strategic vision of the company. Sameer brings to the team his background in international development (having started/managed the Growing Sustainable Business initiative at UNDP Kenya), technology (a bachelors in Electrical Engineering from McMaster University in Canada and industry experience from the semiconductor and telecom sectors) and business (an MBA from INSEAD where he is currently a Social Entrepreneur-in-Residence).</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [12,89% Coverage]</p> <p>Reference 1 - 12,89% Coverage</p> <p>Sameer Hajee is the CEO and co-founder of Nuru Energy International. Sameer brings to the team his background in international development (having started and managed the Growing Sustainable Business initiative at UNDP Kenya), technology (an Electrical Engineer from McMaster University in Canada and industry experience from the semiconductor and telecom sectors) and business (an MBA from INSEAD where he is currently the Social Entrepreneur-in-Residence). He has a deep understanding of East Africa with native roots in Kenya.</p>
Entrepreneurial know-how	3	<p><u><Internals\Forbes (2011)></u> - § 1 reference coded [2,88% Coverage]</p> <p>Reference 1 - 2,88% Coverage</p> <p>His team’s solution: A donor model with help from the UNDP. “Free Play became a viable business, but we didn’t have control of our products now,” he says. And he was itching for something new. Again. So in 2008, along with two colleagues, Hajee left Free Play to start Nuru Light.</p> <p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [10,37% Coverage]</p> <p>Reference 1 - 10,37% Coverage</p>

		<p>Sameer directs the strategic vision of the company. Sameer brings to the team his background in international development (having started/managed the Growing Sustainable Business initiative at UNDP Kenya), technology (a bachelors in Electrical Engineering from McMaster University in Canada and industry experience from the semiconductor and telecom sectors) and business (an MBA from INSEAD where he is currently a Social Entrepreneur-in-Residence).</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [12,89% Coverage]</p> <p>Reference 1 - 12,89% Coverage</p> <p>Sameer Hajee is the CEO and co-founder of Nuru Energy International. Sameer brings to the team his background in international development (having started and managed the Growing Sustainable Business initiative at UNDP Kenya), technology (an Electrical Engineer from McMaster University in Canada and industry experience from the semiconductor and telecom sectors) and business (an MBA from INSEAD where he is currently the Social Entrepreneur-in-Residence). He has a deep understanding of East Africa with native roots in Kenya.</p>
Managerial know-how	2	<p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [10,37% Coverage]</p> <p>Reference 1 - 10,37% Coverage</p> <p>Sameer directs the strategic vision of the company. Sameer brings to the team his background in international development (having started/managed the Growing Sustainable Business initiative at UNDP Kenya), technology (a bachelors in Electrical Engineering from McMaster University in Canada and industry experience from the semiconductor and telecom sectors) and business (an MBA from INSEAD where he is currently a Social Entrepreneur-in-Residence).</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [12,89% Coverage]</p> <p>Reference 1 - 12,89% Coverage</p> <p>Sameer Hajee is the CEO and co-founder of Nuru Energy International. Sameer brings to the team his background in international development (having started and managed the Growing Sustainable Business initiative at UNDP Kenya), technology (an Electrical Engineer from McMaster University in Canada and industry experience from the semiconductor and telecom sectors) and business (an MBA from INSEAD where he is currently the Social Entrepreneur-in-Residence). He has a deep understanding of East Africa with native roots in Kenya.</p>
Technological know-how	3	<p><u><Internals\Kumpulainen (2011)></u> - § 1 reference coded [5,61% Coverage]</p> <p>Reference 1 - 5,61% Coverage</p> <p>The social enterprise used the World Bank funding to develop and field test its product, the Nuru lighting system, in Rwanda.</p> <p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [10,37% Coverage]</p> <p>Reference 1 - 10,37% Coverage</p> <p>Sameer directs the strategic vision of the company. Sameer brings to the team his background in international development (having started/managed the Growing Sustainable Business initiative at UNDP Kenya), technology (a bachelors in Electrical Engineering from McMaster University in Canada and industry experience from the semiconductor and telecom sectors) and business (an MBA from INSEAD where he is currently a Social Entrepreneur-in-Residence).</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [12,89% Coverage]</p> <p>Reference 1 - 12,89% Coverage</p> <p>Sameer Hajee is the CEO and co-founder of Nuru Energy International. Sameer brings to the team his background in international development (having started and managed the Growing Sustainable Business initiative at UNDP Kenya), technology (an Electrical Engineer from McMaster University in Canada and industry experience from the semiconductor and telecom sectors) and business (an MBA from INSEAD where he is currently the Social Entrepreneur-in-Residence). He has a deep understanding of East Africa with native roots in Kenya.</p>
Core processes		
Business model innovation	0	
Process innovation	1	<p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [13,72% Coverage]</p> <p>Reference 1 - 13,72% Coverage</p>

		<p>Nuru Energy co-created a unique off-grid recharging platform that uses human power to recharge both Nuru Energy's portable LED Lights as well as other low-power devices, such as radios and mobile phones. The technology consists of the Nuru Light and the Nuru POWERCycle. The Nuru Light is a portable, rechargeable LED Light, many times brighter than the light produced by a typical kerosene lamp. The Nuru Light gives up to 26 hours of light with a full recharge and is 1/6th the cost of kerosene to recharge, making it easy for customers to switch from kerosene.</p>
Product innovation	1	<p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [13,72% Coverage]</p> <p>Reference 1 - 13,72% Coverage</p> <p>Nuru Energy co-created a unique off-grid recharging platform that uses human power to recharge both Nuru Energy's portable LED Lights as well as other low-power devices, such as radios and mobile phones. The technology consists of the Nuru Light and the Nuru POWERCycle. The Nuru Light is a portable, rechargeable LED Light, many times brighter than the light produced by a typical kerosene lamp. The Nuru Light gives up to 26 hours of light with a full recharge and is 1/6th the cost of kerosene to recharge, making it easy for customers to switch from kerosene.</p>
Market scope		
Broad scope	0	
Market creation	1	<p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [11,29% Coverage]</p> <p>Reference 1 - 11,29% Coverage</p> <p>In the absence of alternatives, most African households burn kerosene for lighting, which is expensive, pollutes the environment, produces noxious fumes, and causes countless deaths due to fires and burns. At the same time, the primary energy needs of base-of-pyramid populations are basic in nature – cooking, lighting, mobile phone recharging and radio. All of these (with the exception of cooking) can be addressed by an appropriate low-power, off-grid solution.</p>
Market exploitation	0	
Narrow scope	1	<p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [6,56% Coverage]</p> <p>Reference 1 - 6,56% Coverage</p> <p>With just the light to purchase at \$6.25, and with the option to buy in instalments, even the poorest of the poor can afford safe, reliable, and user-friendly lighting. At the current recharge price of \$0.17, customers spend 85% less than they did previously on kerosene</p>
Organization structure		
Co-operative	0	
Franchise organizations	4	<p><u><Internals\Bardouille (2012)></u> - § 1 reference coded [10,69% Coverage]</p> <p>Reference 1 - 10,69% Coverage</p> <p>Each franchise sells lights, normally at a small margin (\$6) to local customers, and then receives ongoing revenues by charging customers a fee of \$0.25 to charge each lantern.</p> <p><u><Internals\Kumpulainen (2011)></u> - § 1 reference coded [7,74% Coverage]</p> <p>Reference 1 - 7,74% Coverage</p> <p>Nuru lights are sold at a low-price to the communities via a network of local entrepreneurs who can take micro-loans to buy the pedal chargers and a suitable amount of lights.</p> <p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [6,94% Coverage]</p> <p>Reference 1 - 6,94% Coverage</p> <p>We work with local organizations to recruit and train micro-franchise entrepreneurs, <u>Nuru Energy Entrepreneurs</u>, who sell Nuru's LED lights to their community and then offer POWERCycle™ recharging services for a small fee, typically earning in 20 minutes what they previously earned in an entire day.</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [5,54% Coverage]</p> <p>Reference 1 - 5,54% Coverage</p>

		Nuru Energy deploys its innovative technology via a network of micro-franchises operated by village level entrepreneurs (VLEs), who sell Nuru Lights and then provide recharging services for a small fee using the Nuru POWERCycle.
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	3	<p><u><Internals\Bardouille (2012)></u> - § 1 reference coded [10,63% Coverage]</p> <p>Reference 1 - 10,63% Coverage</p> <p>Entrepreneurs purchase 50 lanterns (\$5 each) and a POWERCycle (\$150) from Nuru, with financing from a partner microfinance institution, and begin serving a demarcated area.</p> <p><u><Internals\IAP (2012)></u> - § 1 reference coded [6,51% Coverage]</p> <p>Reference 1 - 6,51% Coverage</p> <p>There are three primary revenue streams for Nuru Energy: a small margin on the products sold, microfranchise fees from VLEs, and carbon credits.</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [6,58% Coverage]</p> <p>Reference 1 - 6,58% Coverage</p> <p>With just the light to purchase at \$6.25, and with the option to buy in instalments, even the poorest of the poor can afford safe, reliable, and user-friendly lighting. At the current recharge price of \$0.17, customers spend 85% less than they did previously on kerosene.</p>
Indirect sales	1	<p><u><Internals\Bardouille (2012)></u> - § 1 reference coded [10,57% Coverage]</p> <p>Reference 1 - 10,57% Coverage</p> <p>Entrepreneurs purchase 50 lanterns (\$5 each) and a POWERCycle (\$150) from Nuru, with financing from a partner microfinance institution, and begin serving a demarcated area.</p>
Interest	0	
Relationship dynamics		
Continuous	2	<p><u><Internals\IAP (2012)></u> - § 1 reference coded [6,51% Coverage]</p> <p>Reference 1 - 6,51% Coverage</p> <p>There are three primary revenue streams for Nuru Energy: a small margin on the products sold, microfranchise fees from VLEs, and carbon credits.</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [6,58% Coverage]</p> <p>Reference 1 - 6,58% Coverage</p> <p>With just the light to purchase at \$6.25, and with the option to buy in instalments, even the poorest of the poor can afford safe, reliable, and user-friendly lighting. At the current recharge price of \$0.17, customers spend 85% less than they did previously on kerosene.</p>
Direct	0	
Indirect	2	<p><u><Internals\Kumpulainen (2011)></u> - § 1 reference coded [7,74% Coverage]</p> <p>Reference 1 - 7,74% Coverage</p> <p>Nuru lights are sold at a low-price to the communities via a network of local entrepreneurs who can take micro-loans to buy the pedal chargers and a suitable amount of lights.</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [6,82% Coverage]</p> <p>Reference 1 - 6,82% Coverage</p>

		Nuru Energy identifies, selects, and trains VLEs from local cooperatives who, once trained, receive a loan of 50 Lights from one of Nuru Light's microfinance partners. Customers then buy the Nuru Lights from the VLEs and return to them for recharging approximately every 7 days.
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	3	<p><u><Internals\Forbes (2011)></u> - § 2 references coded [4,70% Coverage]</p> <p>Reference 1 - 1,76% Coverage</p> <p>With initial funding from the World Bank, Hajee spent two months living in Rwanda to understand specifically what "they need energy for and what they were currently using."</p> <p>Reference 2 - 2,94% Coverage</p> <p>First, you need seed investment. For Nuru Light, that meant a complete initial dependence on grant money to get through the first two-and-a-half years of research and testing. "We were completely funded by grants. It took every penny of the \$500,000 we raised to make this work in Africa."</p> <p><u><Internals\Kumpulainen (2011)></u> - § 1 reference coded [5,61% Coverage]</p> <p>Reference 1 - 5,61% Coverage</p> <p>The social enterprise used the World Bank funding to develop and field test its product, the Nuru lighting system, in Rwanda.</p> <p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [4,77% Coverage]</p> <p>Reference 1 - 4,77% Coverage</p> <p>Nuru Energy was seed-funded by the World Bank in 2008, commercially financed by <u>Bank of America Merrill Lynch</u> and the <u>Africa Enterprise Challenge Fund</u> in 2011 and currently operates in East Africa and India.</p>
Fixed assets	0	
Human resource	2	<p><u><Internals\Forbes (2011)></u> - § 1 reference coded [1,76% Coverage]</p> <p>Reference 1 - 1,76% Coverage</p> <p>With initial funding from the World Bank, Hajee spent two months living in Rwanda to understand specifically what "they need energy for and what they were currently using."</p> <p><u><Internals\Kumpulainen (2011)></u> - § 1 reference coded [5,61% Coverage]</p> <p>Reference 1 - 5,61% Coverage</p> <p>The social enterprise used the World Bank funding to develop and field test its product, the Nuru lighting system, in Rwanda.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	2	<p><u><Internals\Kumpulainen (2011)></u> - § 1 reference coded [7,74% Coverage]</p> <p>Reference 1 - 7,74% Coverage</p> <p>Nuru lights are sold at a low-price to the communities via a network of local entrepreneurs who can take micro-loans to buy the pedal chargers and a suitable amount of lights.</p> <p><u><Internals\Schwab_Nuru Energy Groupe></u> - § 1 reference coded [5,54% Coverage]</p> <p>Reference 1 - 5,54% Coverage</p> <p>Nuru Energy deploys its innovative technology via a network of micro-franchises operated by</p>

		village level entrepreneurs (VLEs), who sell Nuru Lights and then provide recharging services for a small fee using the Nuru POWERCycle.
Large national firms	0	
Multinationals	2	<p><u><Internals\Forbes (2011)></u> - § 1 reference coded [1,76% Coverage]</p> <p>Reference 1 - 1,76% Coverage</p> <p>With initial funding from the World Bank, Hajee spent two months living in Rwanda to understand specifically what "they need energy for and what they were currently using."</p> <p><u><Internals\NuruEnergy (2014) - About Nuru Energy></u> - § 1 reference coded [4,77% Coverage]</p> <p>Reference 1 - 4,77% Coverage</p> <p>Nuru Energy was seed-funded by the World Bank in 2008, commercially financed by <u>Bank of America Merrill Lynch</u> and the <u>Africa Enterprise Challenge Fund</u> in 2011 and currently operates in East Africa and India.</p>
NGOs	0	
SMEs	0	

XXI People Tree

Bibliography

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Coding

Basis for differentiation	# sources	References
Community development	1	<p><u><Internals\Parker (2011)></u> - § 2 references coded [7,39% Coverage]</p> <p>Reference 1 - 4,68% Coverage</p> <p>People Tree is a design-led company that sees clothing as a vehicle for poverty alleviation. Thus its focus is on community centred sustainability through economic stability, skills preservation and low impact production methods. The company aims to maximise use of local skills (handwoven fabrics, hand screen printing and hand embroidery) to create employment.</p> <p>Reference 2 - 2,71% Coverage</p> <p>People Tree producers are also involved in community development and training for workers. in Bangladesh, they work with the community projects Swallows, Artisan Hut, Folk Bangladesh, Kumundini and Action Bag10</p>
Human capacity building	0	
Income generation	4	<p><u><Internals\Habte Selassie (2011)></u> - § 1 reference coded [7,00% Coverage]</p> <p>Reference 1 - 7,00% Coverage</p> <p>The producers that they work with are paid fair prices, provided technical and design assistance and are offered payments in advance.</p> <p><u><Internals\Parker (2011)></u> - § 1 reference coded [4,68% Coverage]</p> <p>Reference 1 - 4,68% Coverage</p> <p>People Tree is a design-led company that sees clothing as a vehicle for poverty alleviation. Thus its focus is on community centred sustainability through economic stability, skills preservation and low impact production methods. The company aims to maximise use of local skills (handwoven fabrics, hand screen printing and hand embroidery) to create employment.</p> <p><u><Internals\PeopleTree (2014)></u> - § 1 reference coded [1,41% Coverage]</p> <p>Reference 1 - 1,41% Coverage</p> <p>To support producer partners' efforts towards economic independence and control over their environment and to challenge the power structures that undermine their rights to a livelihood.</p> <p><u><Internals\Schwab_People Tree></u> - § 1 reference coded [8,72% Coverage]</p>

		Reference 1 - 8,72% Coverage People Tree works with more than 60 fashion and handicraft producer groups in India, Bangladesh, Nepal and 16 other countries across Africa and Latin America. These producer organizations provide work for some 2,000 people, while 10,000 benefit from People Tree programmes. Studies suggest that these fair trade producers can on average double their income compared to the local market.
Business mission		
Necessity driven	0	
Opportunity driven	1	<Internals\Schwab_People Tree> - § 1 reference coded [5,58% Coverage] Reference 1 - 5,58% Coverage Based in the UK and Japan, People Tree has successfully demonstrated that even in the fast-moving, highly volatile fashion and garment industry, fair trade can succeed; it pioneered the first and only fair trade fashion supply chain in the world.
Coalitions		
Businesses	1	<Internals\Terasaki (2012)> - § 2 references coded [3,30% Coverage] Reference 1 - 1,90% Coverage Particularly, collaboration with Vogue Nippon in 2007 contributed to the expansion of People Tree's sales channels. Reference 2 - 1,40% Coverage Fair trade clothes in 'People Tree Collection 2008' were also retailed at Takashimaya.
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	1	<Internals\Terasaki (2012)> - § 1 reference coded [4,42% Coverage] Reference 1 - 4,42% Coverage A series of promotional efforts did not emphasise the conceptual message of fair trade. People Tree first attracted the attention of young Japanese for its fashionable clothes. Then, the company shared the embedded messages of fair trade with local producers in the South.
Entrepreneurial know-how	1	<Internals\Schwab_People Tree> - § 1 reference coded [5,85% Coverage] Reference 1 - 5,85% Coverage Finding Tokyo to be a high-tech city with low environmental awareness, she decided that her first task would be to compile a directory of organic and vegetarian food shops and recycling facilities. This effort spawned Global Village, an NGO she founded in 1991.
Managerial know-how	2	<Internals\Schwab_People Tree> - § 2 references coded [5,72% Coverage] Reference 1 - 3,79% Coverage In 1995, Minney incorporated The Fair Trade Company (trading as People Tree) as a for-profit organization in Japan to take over the trading activities of Global Village. Reference 2 - 1,93% Coverage In 2009, Minney received an MBE for services to fair trade and the fashion industry.
Technological know-how	1	<Internals\Schwab_People Tree> - § 2 references coded [5,65% Coverage] Reference 1 - 1,41% Coverage This effort spawned Global Village, an NGO she founded in 1991. Reference 2 - 4,24% Coverage Minney worked in the publishing and advertising industry in the UK. During this time, she advised NGOs and publishers of trade and general interest magazines on marketing and

		distribution.
Core processes		
Business model innovation	0	
Process innovation	1	<p><u><Internals\PeopleTree (2014)></u> - § 2 references coded [4,32% Coverage]</p> <p>Reference 1 - 1,99% Coverage</p> <p>People Tree developed the first integrated supply chain for organic cotton from farm to final product and we were the first organization anywhere to achieve GOTS (Global Organic Textile Standard) certification on a supply chain entirely in the developing world.</p> <p>Reference 2 - 2,33% Coverage</p> <p>People Tree aims to be 100% Fair Trade throughout our supply chain. People Tree purchases Fair Trade products from marginalized producer groups in the developing world. We guarantee the majority of all our purchasing is Fair Trade and is committed to the <u>World Fair Trade Organization Fair Trade standards</u>.</p>
Product innovation	0	
Market scope		
Broad scope	1	<p><u><Internals\Schwab_People Tree></u> - § 1 reference coded [8,63% Coverage]</p> <p>Reference 1 - 8,63% Coverage</p> <p>People Tree works with more than 60 fashion and handicraft producer groups in India, Bangladesh, Nepal and 16 other countries across Africa and Latin America. These producer organizations provide work for some 2,000 people, while 10,000 benefit from People Tree programmes. Studies suggest that these fair trade producers can on average double their income compared to the local market</p>
Market creation	2	<p><u><Internals\Schwab_People Tree></u> - § 1 reference coded [5,58% Coverage]</p> <p>Reference 1 - 5,58% Coverage</p> <p>Based in the UK and Japan, People Tree has successfully demonstrated that even in the fast-moving, highly volatile fashion and garment industry, fair trade can succeed; it pioneered the first and only fair trade fashion supply chain in the world.</p> <p><u><Internals\Terasaki (2012)></u> - § 1 reference coded [3,46% Coverage]</p> <p>Reference 1 - 3,46% Coverage</p> <p>Overall, People Tree's product development contributes to the promotion of fair trade fashion. Nevertheless, promotional efforts by advertisements are also indispensable for further penetration of such new markets.</p>
Market exploitation	0	
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	1	<p><u><Internals\Schwab_People Tree></u> - § 1 reference coded [4,64% Coverage]</p> <p>Reference 1 - 4,64% Coverage</p> <p>In 2000, the company was launched in the UK to establish fair trade fashion in Europe. Today, there are 130 shops that carry People Tree products throughout the continent, in addition to 400 shops in Japan.</p>
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	0	
Foundations	1	<p><u><Internals\Parker (2011)></u> - § 1 reference coded [0,78% Coverage]</p> <p>Reference 1 - 0,78% Coverage</p> <p>The company is a member of the World Fair Trade Organisation.</p>
Governments	0	
Pricing structure		
Direct sales	1	<u><Internals\Parker (2011)></u> - § 1 reference coded [3,64% Coverage]

		<p>Reference 1 - 3,64% Coverage</p> <p>To enable financial stability producers are paid 50% of the order value in advance and the balance is paid on delivery. Most fashion companies pay up to three months after delivery. The garments are then shipped for 3-6 weeks to the UK and Japan for quality control and distribution.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	1	<p><u><Internals\Parker (2011)></u> - § 1 reference coded [1,95% Coverage]</p> <p>Reference 1 - 1,95% Coverage</p> <p>People Tree design, production and technical teams regularly visit producers to get to know their capabilities, check quality and resolve any problems.</p>
Indirect	3	<p><u><Internals\Habte Selassie (2011)></u> - § 1 reference coded [11,10% Coverage]</p> <p>Reference 1 - 11,10% Coverage</p> <p>The company works with 70 different Fair trade groups in 20 developing countries. This cooperation helps people that live in some of the most marginalized communities to use Fair Trade to move away from poverty.</p> <p><u><Internals\PeopleTree (2014)></u> - § 2 references coded [2,77% Coverage]</p> <p>Reference 1 - 2,16% Coverage</p> <p>Each Fair Trade group is unique, with some set up specifically to deal with a particular issue, or help a specific community. Read about them in more detail by clicking on the links. People Tree sources over 90% of our products and materials from the following Fair Trade (WFTO) groups.</p> <p>Reference 2 - 0,61% Coverage</p> <p>People Tree actively supports 50 Fair Trade groups in eight developing countries.</p> <p><u><Internals\Schwab_People Tree></u> - § 1 reference coded [5,58% Coverage]</p> <p>Reference 1 - 5,58% Coverage</p> <p>Through its Market Exposure programme, representatives of producer groups are invited to meet customers in the UK and Japan to learn about the market and build an understanding of the importance of design, quality and raise the fair trade profile.</p>
Sporadic	2	<p><u><Internals\PeopleTree (2014)></u> - § 1 reference coded [0,78% Coverage]</p> <p>Reference 1 - 0,78% Coverage</p> <p>People Tree sources over 90% of our products and materials from the following Fair Trade (WFTO) groups.</p> <p><u><Internals\Schwab_People Tree></u> - § 1 reference coded [5,58% Coverage]</p> <p>Reference 1 - 5,58% Coverage</p> <p>Through its Market Exposure programme, representatives of producer groups are invited to meet customers in the UK and Japan to learn about the market and build an understanding of the importance of design, quality and raise the fair trade profile.</p>
Strategic assets		
Commodities	0	
Financing	1	<p><u><Internals\Terasaki (2012)></u> - § 1 reference coded [1,15% Coverage]</p> <p>Reference 1 - 1,15% Coverage</p> <p>People Tree does not have the financial support of a large corporation.</p>
Fixed assets	0	
Human resource	2	<p><u><Internals\Parker (2011)></u> - § 1 reference coded [1,90% Coverage]</p>

		<p>Reference 1 - 1,90% Coverage</p> <p>Close working relationships between design and production, sales and marketing enable existing skills utilisation as well as new skills development.</p> <p><u><Internals\Terasaki (2012)></u> - § 1 reference coded [2,53% Coverage]</p> <p>Reference 1 - 2,53% Coverage</p> <p>For</p> <p>People Tree, Minney is the greatest champion of fair trade fashion. Consequently, a key to the company's enduring success will be a smooth succession.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	<p><u><Internals\PeopleTree (2014)></u> - § 1 reference coded [1,02% Coverage]</p> <p>Reference 1 - 1,02% Coverage</p> <p>We see it as <u>our mission</u> to work closely with people in developing countries to build viable businesses that can sustain communities.</p>
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

XXII SEKEM Group

Bibliography

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Coding

	# sources	References
Basis for differentiation		<p>Community development 3</p> <p><u><Internals\ Mair (2007) Successful social entrepreneurial business models in the context of developing economies></u> - § 1 reference coded [0,83% Coverage]</p> <p>Reference 1 - 0,83% Coverage</p> <p>Sekem integrated its target group – Egyptians – directly into its value chain. First, by creating jobs, which were desperately needed in a country with an unof cial unemployment rate of nearly 20 percent. Second, and in line with the customer interface approach discussed above, Sekem and its employees created a healthy environment offering cultural, social, and professional services that Sekem employees could directly bene t from.</p> <p><u><Internals\ SEKEM (2011) SEKEM CodeOfConduct EN 120112></u> - § 1 reference coded [5,78% Coverage]</p> <p>Reference 1 - 5,78% Coverage</p> <p>We establish biodynamic agriculture as the competitive solution for the environmental, social and food security challenges of the 21st century.</p> <p>We support individual development through holistic education and medical care. We create workplaces reflecting human dignity and supporting employee development.</p> <p>We build successful business models in accordance with ecological and ethical principles. We innovate for sustainable development through research in natural and social sciences.</p> <p>We locally and globally advocate for a holistic approach to sustainable development.</p> <p><u><Internals\ Sekem, Right Livelihood Award - Acceptance Speech></u> - § 1 reference coded [5,20% Coverage]</p> <p>Reference 1 - 5,20% Coverage</p> <p>Furthermore the institution offers health care and therapeutic services, based on holistic</p>

		medical care, including outreach programmes in neighbouring villages. Within the Sekem Academy we initiate research, dealing with all aspects of life, searching for solutions to major questions.
Human capacity building	3	<p><u><Internals\ Mair (2007) Successful social entrepreneurial business models in the context of developing economies></u> - § 1 reference coded [0,83% Coverage]</p> <p>Reference 1 - 0,83% Coverage</p> <p>Sekem integrated its target group – Egyptians – directly into its value chain. First, by creating jobs, which were desperately needed in a country with an official unemployment rate of nearly 20 percent. Second, and in line with the customer interface approach discussed above, Sekem and its employees created a healthy environment offering cultural, social, and professional services that Sekem employees could directly benefit from.</p> <p><u><Internals\ SEKEM (2011) SEKEM CodeOfConduct EN 120112></u> - § 1 reference coded [5,78% Coverage]</p> <p>Reference 1 - 5,78% Coverage</p> <p>We establish biodynamic agriculture as the competitive solution for the environmental, social and food security challenges of the 21st century.</p> <p>We support individual development through holistic education and medical care. We create workplaces reflecting human dignity and supporting employee development.</p> <p>We build successful business models in accordance with ecological and ethical principles. We innovate for sustainable development through research in natural and social sciences.</p> <p>We locally and globally advocate for a holistic approach to sustainable development.</p> <p><u><Internals\ Sekem, Right Livelihood Award - Acceptance Speech></u> - § 1 reference coded [5,08% Coverage]</p> <p>Reference 1 - 5,08% Coverage</p> <p>Cultural life within Sekem is nurtured and cultivated by the "Egyptian Society for Cultural Development". It has the never-ending task of educating our children, youth and adults, consolidating both their cognitive and practical skills, while enhancing their command of free will.</p>
Income generation	3	<p><u><Internals\ Mair (2007) Successful social entrepreneurial business models in the context of developing economies></u> - § 1 reference coded [0,83% Coverage]</p> <p>Reference 1 - 0,83% Coverage</p> <p>Sekem integrated its target group – Egyptians – directly into its value chain. First, by creating jobs, which were desperately needed in a country with an official unemployment rate of nearly 20 percent. Second, and in line with the customer interface approach discussed above, Sekem and its employees created a healthy environment offering cultural, social, and professional services that Sekem employees could directly benefit from.</p> <p><u><Internals\ SEKEM (2011) SEKEM CodeOfConduct EN 120112></u> - § 1 reference coded [5,78% Coverage]</p> <p>Reference 1 - 5,78% Coverage</p> <p>We establish biodynamic agriculture as the competitive solution for the environmental, social and food security challenges of the 21st century.</p> <p>We support individual development through holistic education and medical care. We create workplaces reflecting human dignity and supporting employee development.</p> <p>We build successful business models in accordance with ecological and ethical principles. We innovate for sustainable development through research in natural and social sciences.</p>

		<p>We locally and globally advocate for a holistic approach to sustainable development.</p> <p><u><Internals\UNEP (2012) Sekem></u> - § 1 reference coded [9,89% Coverage]</p> <p>Reference 1 - 9,89% Coverage</p> <p>SEKEM's commercial compost project stimulates additional employment opportunities up and down the value chain. It creates new jobs at the composting facilities and provides arable land to hundreds of farmers in Egypt through land reclamation projects in drought-prone and desert areas.</p>
Business mission		
Necessity driven	0	
Opportunity driven	2	<p><u><Internals\Schwab_Sekem Group></u> - § 1 reference coded [8,13% Coverage]</p> <p>Reference 1 - 8,13% Coverage</p> <p>Upon returning to Egypt he was overwhelmed by its pressing problems in education and overpopulation, which led him to implement biodynamic farming methods for the first time in the desert. For this unique approach, SEKEM was awarded the Right Livelihood Award, also known as the Alternative Nobel Prize, in 2003.</p> <p><u><Internals\Sekem, Right Livelihood Award 2003></u> - § 2 references coded [10,09% Coverage]</p> <p>Reference 1 - 7,36% Coverage</p> <p>In 1975, on a visit to Egypt, he was overwhelmed by the country's pressing problems in overpopulation, environmental degradation, inadequate education and health care. Agriculture involves 40% of the workforce and remains the least developed sector of the Egyptian economy. Cost of agricultural production has increased while the resource base has shrunk. Today, Egypt has become one of the world's largest importers of food.</p> <p>Reference 2 - 2,73% Coverage</p> <p>Taking its name from the hieroglyphic transcription meaning "vitality of the sun", SEKEM was the first entity to develop biodynamic farming methods in Egypt.</p>
Coalitions		
Businesses	0	
Foundations	2	<p><u><Internals\Mair_(2005)_se_business_models_2005_1273></u> - § 1 reference coded [0,54% Coverage]</p> <p>Reference 1 - 0,54% Coverage</p> <p>Besides the companies, Sekem has also established and now promotes the Egyptian Society for Cultural Development (SCD). Through this non-profit organization Sekem supports a kindergarten, the Institute for Adult Training, a Medical Center, various other social and cultural activities, and is in the process of setting up a university.</p> <p><u><Internals\Sekem, Right Livelihood Award 2003></u> - § 1 reference coded [5,07% Coverage]</p> <p>Reference 1 - 5,07% Coverage</p> <p>In 2012, SEKEM co-founded the non-profit "Heliopolis University" offering undergraduate degrees in science and technology and the arts. In its first year, some 70 students were studying at faculties such as Pharmacy, Engineering and Economics - all with a strong emphasis on sustainability.</p>
Governments	0	
Core competencies		
Customer orientation	0	
Entrepreneurial know-how	0	
Managerial know-how	2	<p><u><Internals\Sekem Website-Founder></u> - § 1 reference coded [3,36% Coverage]</p> <p>Reference 1 - 3,36% Coverage</p> <p>Before founding the SEKEM group of companies he worked as Manager of Research and Development in a pharmaceutical company, in Austria from 1969-77.</p> <p><u><Internals\Sekem, Right Livelihood Award 2003></u> - § 1 reference coded [5,26% Coverage]</p> <p>Reference 1 - 5,26% Coverage</p>

		<p>"Dr. Ibrahim Abouleish was born in Egypt in 1937. He began his studies in chemistry and medicine at the University of Graz, Austria, receiving his Ph.D. in Pharmacology in 1969. He then engaged in pharmaceutical research, taking on the position as Head of Division for pharmaceutical research until 1977.</p>
Technological know-how	3	<p><u><Internals\Schwab_Sekem Group></u> - § 1 reference coded [4,87% Coverage]</p> <p>Reference 1 - 4,87% Coverage</p> <p>SEKEM is the vision of Dr Ibrahim Abouleish, an Egyptian pharmacologist. He earned a doctorate in medical chemistry in Austria, where he then worked initially in research and development.</p> <p><u><Internals\Sekem Website-Founder></u> - § 2 references coded [8,63% Coverage]</p> <p>Reference 1 - 5,26% Coverage</p> <p>Dr. Ibrahim Abouleish graduate of Chemical Engineering from the Technical University of Graz, Austria, from 1956-1961, and medical science from the University of Graz, Austria – 1969 is the Founder and Chairman of SEKEM Initiative.</p> <p>Reference 2 - 3,36% Coverage</p> <p>Before founding the SEKEM group of companies he worked as Manager of Research and Development in a pharmaceutical company, in Austria from 1969-77.</p> <p><u><Internals\Sekem, Right Livelihood Award 2003></u> - § 1 reference coded [5,26% Coverage]</p> <p>Reference 1 - 5,26% Coverage</p> <p>"Dr. Ibrahim Abouleish was born in Egypt in 1937. He began his studies in chemistry and medicine at the University of Graz, Austria, receiving his Ph.D. in Pharmacology in 1969. He then engaged in pharmaceutical research, taking on the position as Head of Division for pharmaceutical research until 1977.</p>
Core processes	0	
Business model innovation	0	
Process innovation	1	<p><u><Internals\Schwab_Sekem Group></u> - § 1 reference coded [8,13% Coverage]</p> <p>Reference 1 - 8,13% Coverage</p> <p>Upon returning to Egypt he was overwhelmed by its pressing problems in education and overpopulation, which led him to implement biodynamic farming methods for the first time in the desert. For this unique approach, SEKEM was awarded the Right Livelihood Award, also known as the Alternative Nobel Prize, in 2003.</p>
Product innovation	0	
Market scope		
Broad scope	0	
Market creation	2	<p><u><Internals\Mair (2005) se business models 2005_1273></u> - § 3 references coded [3,65% Coverage]</p> <p>Reference 1 - 1,64% Coverage</p> <p>While these efforts focused on distribution, Sekem was also active on the sourcing side. In 1986 it partnered with a German pharmaceutical company, Dr. Schaette, in order to develop and conduct research on the phytopharmaceutical market. This was followed, in 1990, by the establishment of The Centre of Organic Agriculture in Egypt (COAE), a non-profit organization whose purpose was to establish biodynamic standards for Egyptian growers, as well as to offer training and consultancy services to those applying such standards (Merckens 2000). Later, the foundation of the Egyptian Biodynamic Association (EBDA) complemented COAE's efforts by providing consultancy services to farmers during their transition to biodynamic agriculture. With this combination, Sekem was able to set a number of standards for biodynamic agriculture in Egypt. Furthermore, these initiatives allowed Sekem to expand its impact by realizing its mission beyond the direct reach of the business group.</p> <p>Reference 2 - 1,50% Coverage</p> <p>The first resource problem Abouleish faced when he started Sekem was the availability of organically grown crops, which were essential for the first organic medicinal products he planned to produce. Biodynamic or organic farming was not</p>

		<p>popular among farmers at that time. One of the reasons was the prevailing belief that organic farming was a risky venture with low yields and limited returns. The quick solution Abouleish found was to acquire additional farmland, so that he could grow whatever he needed himself. However, he also knew that this approach would not carry far and could limit the scalability of his business. He therefore needed to foster organic farming in Egypt on a large scale. He achieved this by establishing COAE and, a few years later, EBDA. Both institutions provided training and consultancy services, and defined standards for farmers and processing firms interested in organic farming in Egypt.</p> <p>Reference 3 - 0,51% Coverage</p> <p>Overall, Abouleish's approach ensured that the number of farmers converting to organic methods grew continuously, thereby improving the supply of raw materials for Sekem. By the end of 2003, some 800 farmers from Aswan to Alexandria were using biodynamic farming methods (The Schwab Foundation 2003).</p> <p><Internals\Schwab_Sekem Group> - § 1 reference coded [6,86% Coverage]</p> <p>Reference 1 - 6,86% Coverage</p> <p>SEKEM is the first initiative to develop biodynamic farming methods in Egypt, building up fertile soil structures, improving agro-biodiversity and promoting organic composting; all products of the system can be sold, used in processing or re-used in cultivation.</p>
Market exploitation	0	
Narrow scope	1	<p><Internals\Schwab_Sekem Group> - § 1 reference coded [6,83% Coverage]</p> <p>Reference 1 - 6,83% Coverage</p> <p>SEKEM is the first initiative to develop biodynamic farming methods in Egypt, building up fertile soil structures, improving agro-biodiversity and promoting organic composting; all products of the system can be sold, used in processing or re-used in cultivation.</p>
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	3	<p><Internals\Mair (2005) se business models 2005 1273> - § 1 reference coded [0,38% Coverage]</p> <p>Reference 1 - 0,38% Coverage</p> <p>Under the umbrella of a holding organization, the group comprises six companies. Their activities span from packing and distributing herbs and fresh fruit to the manufacture of phytopharmaceuticals and organic textiles.</p> <p><Internals\Sekem_Website-History> - § 1 reference coded [1,88% Coverage]</p> <p>Reference 1 - 1,88% Coverage</p> <p>Over the years, SEKEM became the umbrella of a multifaceted agro-industrial group of companies and NGOs. Today, SEKEM is regarded as a leading social business worldwide.</p> <p><Internals\Sekem, Right Livelihood Award 2003> - § 1 reference coded [9,80% Coverage]</p> <p>Reference 1 - 9,80% Coverage</p> <p>SEKEM is formed by three closely interrelated entities: The SEKEM Holding Company comprising eight companies and multiple project-based initiatives, each responsible for an aspect of SEKEM's business value proposition, the Egyptian SEKEM Development Foundation (SDF), responsible for all cultural aspects, and the Cooperative of SEKEM Employees (CSE), responsible for human resource development. Working together, they have created a modern corporation based on innovative agricultural products and a responsibility towards society and environmental sustainability.</p>
Partners		
Businesses	1	<p><Internals\Mair (2005) se business models 2005 1273> - § 2 references coded [1,80% Coverage]</p> <p>Reference 1 - 0,16% Coverage</p>

		<p>Sekem, for example, partnered at a very early stage with distributors (Lebensbaum and Piramide) in Germany.</p> <p>Reference 2 - 1,64% Coverage</p> <p>While these efforts focused on distribution, Sekem was also active on the sourcing side. In 1986 it partnered with a German pharmaceutical company, Dr. Schaeette, in order to develop and conduct research on the phytopharmaceutical market. This was followed, in 1990, by the establishment of The Centre of Organic Agriculture in Egypt (COAE), a non-profit organization whose purpose was to establish biodynamic standards for Egyptian growers, as well as to offer training and consultancy services to those applying such standards (Merckens 2000). Later, the foundation of the Egyptian Biodynamic Association (EBDA) complemented COAE's efforts by providing consultancy services to farmers during their transition to biodynamic agriculture. With this combination, Sekem was able to set a number of standards for biodynamic agriculture in Egypt. Furthermore, these initiatives allowed Sekem to expand its impact by realizing its mission beyond the direct reach of the business group.</p>																												
Foundations	0																													
Governments	0																													
Pricing structure																														
Direct sales	3	<p><u><Internals\ Mair (2005) se business models 2005 1273></u> - § 1 reference coded [1,08% Coverage]</p> <p>Reference 1 - 1,08% Coverage</p> <p>Table 1: The Organizations and their social and economic background</p> <table border="1"> <thead> <tr> <th></th> <th>Grameen Bank</th> <th>Sekem</th> <th>MCC</th> </tr> </thead> <tbody> <tr> <td>Country of Origin</td> <td>Bangladesh</td> <td>Egypt</td> <td>Spain</td> </tr> <tr> <td>Geographic Scope</td> <td>Bangladesh</td> <td>Europe, Middle-East, Africa</td> <td>Global</td> </tr> <tr> <td>Year of foundation</td> <td>1983</td> <td>1977</td> <td>1955</td> </tr> <tr> <td>Core Business</td> <td>Micro-Lending</td> <td>Organic products Phyto-pharmaceuticals</td> <td>Diverse industrial conglomerate producing almost anything from kitchen appliances to parts for cars</td> </tr> <tr> <td>Number of Employees</td> <td>~12,000</td> <td>~2,000</td> <td>~70,000</td> </tr> <tr> <td>Target Group for social value creation</td> <td>Poor women living in rural areas of Bangladesh</td> <td>Egyptian society</td> <td>Employees of co-operatives and their social environment</td> </tr> </tbody> </table> <p><u><Internals\ Schwab_Sekem Group></u> - § 1 reference coded [6,86% Coverage]</p> <p>Reference 1 - 6,86% Coverage</p> <p>SEKEM is the first initiative to develop biodynamic farming methods in Egypt, building up fertile soil structures, improving agro-biodiversity and promoting organic composting; all products of the system can be sold, used in processing or re-used in cultivation.</p> <p><u><Internals\ Sekem, Right Livelihood Award 2003></u> - § 1 reference coded [1,99% Coverage]</p> <p>Reference 1 - 1,99% Coverage</p> <p>All products of the system can be either sold or re-used in cultivation, thereby creating a sustainable process.</p>		Grameen Bank	Sekem	MCC	Country of Origin	Bangladesh	Egypt	Spain	Geographic Scope	Bangladesh	Europe, Middle-East, Africa	Global	Year of foundation	1983	1977	1955	Core Business	Micro-Lending	Organic products Phyto-pharmaceuticals	Diverse industrial conglomerate producing almost anything from kitchen appliances to parts for cars	Number of Employees	~12,000	~2,000	~70,000	Target Group for social value creation	Poor women living in rural areas of Bangladesh	Egyptian society	Employees of co-operatives and their social environment
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Target Group for social value creation	Poor women living in rural areas of Bangladesh	Egyptian society	Employees of co-operatives and their social environment																											

Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	2	<p><u><Internals\ Mair (2005) se business models 2005 1273></u> - § 1 reference coded [0,27% Coverage]</p> <p>Reference 1 - 0,27% Coverage</p> <p>Central to this effort is the concept of the “mother farm”, which is where Sekem employees live and work, benefitting from the environment created by the organization.</p> <p><u><Internals\ Schwab Sekem Group></u> - § 1 reference coded [6,80% Coverage]</p> <p>Reference 1 - 6,80% Coverage</p> <p>SEKEM is the first initiative to develop biodynamic farming methods in Egypt, building up fertile soil structures, improving agro-biodiversity and promoting organic composting; all products of the system can be sold, used in processing or re-used in cultivation</p>
Direct	2	<p><u><Internals\ Mair (2005) se business models 2005 1273></u> - § 1 reference coded [0,52% Coverage]</p> <p>Reference 1 - 0,52% Coverage</p> <p>Central to this effort is the concept of the “mother farm”, which is where Sekem employees live and work, benefitting from the environment created by the organization. Based on a 2000 hectare plot, the mother farm includes the farming and processing facilities, but also housing, a kindergarten, a school, and a hospital.</p> <p><u><Internals\ Mair (2007) Successful social entrepreneurial business models in the context of developing economies></u> - § 1 reference coded [0,83% Coverage]</p> <p>Reference 1 - 0,83% Coverage</p> <p>Sekem integrated its target group – Egyptians – directly into its value chain. First, by creating jobs, which were desperately needed in a country with an official unemployment rate of nearly 20 percent. Second, and in line with the customer interface approach discussed above, Sekem and its employees created a healthy environment offering cultural, social, and professional services that Sekem employees could directly benefit from.</p>
Indirect	0	
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	2	<p><u><Internals\ Sekem Website-History></u> - § 2 references coded [4,55% Coverage]</p> <p>Reference 1 - 2,84% Coverage</p> <p>In 1977, Dr. Ibrahim Abouleish started the SEKEM initiative on an untouched part of the Egyptian desert (70 hectares) 60 km northeast of Cairo. Using biodynamic agricultural methods, desert land was revitalized and a thriving agricultural business developed.</p> <p>Reference 2 - 1,70% Coverage</p> <p>1977</p> <ul style="list-style-type: none"> • SEKEM was established by Dr. Ibrahim Abouleish and his wife Gudrun, on an area of 70 hectares of desert land through applying Biodynamic principles. <p><u><Internals\ Sekem, Right Livelihood Award - Acceptance Speech></u> - § 1 reference coded [10,59% Coverage]</p> <p>Reference 1 - 10,59% Coverage</p> <p>Economic life within Sekem's group of companies begins on a practical level by healing the soil through the application of biodynamic farming methods. Through this method we have raw materials at our disposal and are able to develop and manufacture natural medicine and a wide range of other products, adhering to the highest possible quality standards, which conform to the true needs of our consumers. In partnership with our close friends and colleagues in Europe, and our local partners in trade, we strive to market our products, employing what we</p>

		call the "Economics of Love".
Human resource	1	<p><u><Internals\Schwab Sekem Group></u> - § 1 reference coded [9,80% Coverage]</p> <p>Reference 1 - 9,80% Coverage</p> <p>SEKEM is the vision of Dr Ibrahim Abouleish, an Egyptian pharmacologist. He earned a doctorate in medical chemistry in Austria, where he then worked initially in research and development. Upon returning to Egypt he was overwhelmed by its pressing problems in education and overpopulation, which led him to implement biodynamic farming methods for the first time in the desert.</p>
Suppliers		
Employees or partners	2	<p><u><Internals\SEKEM (2011) SEKEM CodeOfConduct EN 120112></u> - § 1 reference coded [6,80% Coverage]</p> <p>Reference 1 - 6,80% Coverage</p> <p>Forced or compulsory labour</p> <p>The SEKEM Group tolerates no form of forced or compulsory labor, bondage, servitude, slavery or conditions similar thereto. Employees must not be compelled to work by way of violence or intimidation, be it directly or indirectly. Instead, all employees must have sought work and/or employment on their own free will.</p> <p>Freedom of association and collective bargaining</p> <p>The Cooperative of SEKEM Employees (CSE) is assigned with providing supportive working conditions, trainings on human rights and health & safety issues and as a forum for collective bargaining or other interest discussions of the employees. Furthermore every employee is free to become a member of work associations of any kind.</p> <p><u><Internals\Sekem, Right Livelihood Award - Acceptance Speech></u> - § 1 reference coded [6,09% Coverage]</p> <p>Reference 1 - 6,09% Coverage</p> <p>To ensure that the democratic rights and values for our co-workers are adequately implemented, we founded the "Cooperative of Sekem Employees", which addresses all questions concerning civil society in the workplace. It is our objective here that all members of the Sekem community will grow towards taking responsibility for society.</p>
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	1	<p><u><Internals\Mair (2005) se business models 2005 1273></u> - § 1 reference coded [0,29% Coverage]</p> <p>Reference 1 - 0,29% Coverage</p> <p>In 1986 it partnered with a German pharmaceutical company, Dr. Schaette, in order to develop and conduct research on the phytopharmaceutical market.</p>
NGOs	1	<p><u><Internals\Mair (2005) se business models 2005 1273></u> - § 1 reference coded [0,81% Coverage]</p> <p>Reference 1 - 0,81% Coverage</p> <p>This was followed, in 1990, by the establishment of The Centre of Organic Agriculture in Egypt (COAE), a non-profit organization whose purpose was to establish biodynamic standards for Egyptian growers, as well as to offer training and consultancy services to those applying such standards (Merckens 2000). Later, the foundation of the Egyptian Biodynamic Association (EBDA) complemented COAE's efforts by providing consultancy services to farmers during their transition to biodynamic agriculture.</p>
SMEs	0	

XXIII SELCO

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Coding

	# sources	References
Basis for differentiation		
Community development	3	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [1,29% Coverage]</p> <p>Reference 1 - 1,29% Coverage</p> <p>Harish Hande is uplifting underserved populations by selling, servicing, and financing clean energy that improves their quality of life.</p> <p><u><Internals\CPSL (2011)></u> - § 1 reference coded [13,51% Coverage]</p> <p>Reference 1 - 13,51% Coverage</p> <p>For example, indentured farm labourers are able to weave baskets at night to earn their own income, or rose pickers who work at dawn can abandon hand-held lanterns for electric head-torches, doubling their output. Clean, cheap energy also benefits health (with a reduction in harmful cooking fumes) and education (as children have light for their homework).</p> <p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,92% Coverage]</p> <p>Reference 1 - 0,92% Coverage</p> <p>SELCO not only lights up homes and improves productivity, but also has been instrumental in creating several entrepreneurs in rural Karnataka. Besides the home lights, SELCO manufactures solar lamps that can be used by street vendors to sell their products during evenings. Since street vendors will not need the lights for the entire day, SELCO identified entrepreneurs who would buy the lamps from SELCO and rent them to the vendors daily.</p>
Human capacity building	0	

Income generation	1	<p><u><Internals\CP&SL (2011)></u> - § 1 reference coded [8,07% Coverage]</p> <p>Reference 1 - 8,07% Coverage</p> <p>For example, indentured farm labourers are able to weave baskets at night to earn their own income, or rose pickers who work at dawn can abandon hand-held lanterns for electric head-torches, doubling their output.</p> <p><u><Internals\Malhotra (2013)></u> - § 1 reference coded [43,97% Coverage]</p> <p>Reference 1 - 43,97% Coverage</p> <p>By identifying the varied demands of the Indian rural population, he came out with an innovative solution for small-scale entrepreneurs in rural communities. These entrepreneurs would own and maintain the solar panels as well as the batteries they could charge in their stores.</p> <p><u><Internals\Schwab_SELCO></u> - § 1 reference coded [2,57% Coverage]</p> <p>Reference 1 - 2,57% Coverage</p> <p>The organization runs its grassroots operations through 28 Energy Service Centres (ESCs).</p>
Business mission		
Necessity driven	0	
Opportunity driven	2	<p><u><Internals\Mukherji (2009)></u> - § 2 references coded [1,06% Coverage]</p> <p>Reference 1 - 0,74% Coverage</p> <p>One of the biggest hurdles before is their inaccessibility to clean and cost effective sources of electricity. Most of India's rural population does not have access to electricity. Instead, they are dependent on highly polluting and inefficient sources of energy such as kerosene or forest wood. Solar lights are free from pollution and provide greater illumination.</p> <p>Reference 2 - 0,32% Coverage</p> <p>Harish got the idea of bringing solar lighting systems to rural India when he was doing his PhD on sustainable energy at the University of Massachusetts in the USA.</p> <p><u><Internals\Schwab_SELCO></u> - § 1 reference coded [11,21% Coverage]</p> <p>Reference 1 - 11,21% Coverage</p> <p>About 57% of India's population does not have electricity and for many more the supply is unreliable. SELCO's approach to the lack of working electricity through much of rural India relies on three principles: the poor can afford sustainable technologies; the poor can maintain sustainable technologies; and it is commercially viable to operate a venture serving the needs of the poor.</p>
Coalitions		
Businesses	4	<p><u><Internals\ Davies (2010)></u> - § 1 reference coded [7,42% Coverage]</p> <p>Reference 1 - 7,42% Coverage</p> <p>Perhaps more importantly SELCO has developed strategic partnerships with a range of technology, community-based, finance, carbon trading and international development organisations that enable it to draw on state-of-the-art developments in all fields²¹</p> <p><u><Internals\Mukherji (2009)></u> - § 3 references coded [0,84% Coverage]</p> <p>Reference 1 - 0,22% Coverage</p> <p>Malaprabha Grameen Bank, Mr. K. M. Udupa, to sanction INR 1.5 million (US\$30,000) for financing 100 solar lights.</p> <p>Reference 2 - 0,45% Coverage</p> <p>SELCO decided that they would work with rural banks, credit cooperatives and microfinance agencies to make necessary arrangement of credit for their customers, but</p>

		<p>will not get into financing themselves.</p> <p>Reference 3 - 0,18% Coverage</p> <p>In 2006, SELCO was approached by SEWA Bank to be their technology partners in Project Urja⁸</p> <p><u><Internals\Novy-Hildesley (2006)></u> - § 1 reference coded [0,42% Coverage]</p> <p>Reference 1 - 0,42% Coverage</p> <p>SELCO's partnership with SEWA Bank has allowed the company to overcome market development barriers that slowed its business growth over the past several years.</p> <p><u><Internals\Schwab SELCO></u> - § 1 reference coded [2,22% Coverage]</p> <p>Reference 1 - 2,22% Coverage</p> <p>The company works with banks to structure innovative financing for customers.</p>
Foundations	2	<p><u><Internals\ Davies (2010)></u> - § 1 reference coded [7,42% Coverage]</p> <p>Reference 1 - 7,42% Coverage</p> <p>Perhaps more importantly SELCO has developed strategic partnerships with a range of technology, community-based, finance, carbon trading and international development organisations that enable it to draw on state-of-the-art developments in all fields²¹</p> <p><u><Internals\ Mukherji (2009)></u> - § 1 reference coded [0,34% Coverage]</p> <p>Reference 1 - 0,34% Coverage</p> <p>Towards the end of 1996, SELCO received a conditional loan⁴ of INR 5 million from USAID through its partner the US-based nonprofit organization Winrock International.</p>
Governments	0	
Core competencies		
Customer orientation	4	<p><u><Internals\ CPSL (2011)></u> - § 1 reference coded [5,96% Coverage]</p> <p>Reference 1 - 5,96% Coverage</p> <p>Trained as an energy engineer in India and USA, Hande was enthused by a postgraduate fieldwork study on the potential of solar power in the Dominican Republic</p> <p><u><Internals\ Kleindorfer (2010)></u> - § 2 references coded [8,76% Coverage]</p> <p>Reference 1 - 4,44% Coverage</p> <p>The key factors which enabled SELCO's success were its "customer-centric products", its financing scheme and its culture of honesty and technical competence in its dealings.</p> <p>Reference 2 - 4,32% Coverage</p> <p>By designing <u>lighting systems centered on their customer needs</u>, SELCO was able to influence its rural customers' willingness to pay and created demand for its products.</p> <p><u><Internals\ Mukherji (2009)></u> - § 1 reference coded [0,85% Coverage]</p> <p>Reference 1 - 0,85% Coverage</p> <p>He wanted to have firsthand experience of issues and realities of villages that had no access to electricity in order to figure out how he can solve some of their problems by installing solar lights. He lived there for the next six months, understanding the linkages between poverty and energy issues till his stay came to an abrupt end because the village was stormed by an armed rebel group who took away all his solar panels.</p> <p><u><Internals\ Schwab SELCO></u> - § 1 reference coded [5,66% Coverage]</p> <p>Reference 1 - 5,66% Coverage</p>

		<p>Hande originally started his PhD thesis in heat transfer, but changed his academic focus after visiting the Dominican Republic and observing areas with poverty worse than India using solar energy.</p>
Entrepreneurial know-how	2	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [1,78% Coverage]</p> <p>Reference 1 - 1,78% Coverage</p> <p>Even as a student, Harish showed entrepreneurial talent. With a friend, Harish addressed IIT's drug problems by implementing a drug-free campaign that led to a virtually drug-free campus.</p> <p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,50% Coverage]</p> <p>Reference 1 - 0,50% Coverage</p> <p>Subsequently, Harish came back to Massachusetts and met Mr. Neville Williams, a former Greenpeace activist, who founded Solar Electric Light Fund (SELF), a non-profit organization that intended to promote solar energy in developing countries.</p>
Managerial know-how	1	<p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,46% Coverage]</p> <p>Reference 1 - 0,46% Coverage</p> <p>In 1993, SELF received a grant of US\$40,000 from the US-based Rockefeller Foundation to install solar lights in 100 rural homes and Neville asked Harish to lead and implement the project in the Western Ghats region of India.</p>
Technological know-how	3	<p><u><Internals\CPSL (2011)></u> - § 1 reference coded [5,96% Coverage]</p> <p>Reference 1 - 5,96% Coverage</p> <p>Trained as an energy engineer in India and USA, Hande was enthused by a postgraduate fieldwork study on the potential of solar power in the Dominican Republic</p> <p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,32% Coverage]</p> <p>Reference 1 - 0,32% Coverage</p> <p>Harish got the idea of bringing solar lighting systems to rural India when he was doing his PhD on sustainable energy at the University of Massachusetts in the USA.</p> <p><u><Internals\Schwab_SELCO></u> - § 1 reference coded [5,81% Coverage]</p> <p>Reference 1 - 5,81% Coverage</p> <p>Harish Hande is an engineering graduate of the Indian Institute of Technology, Kharagpur. He earned his doctorate in energy engineering at the University of Massachusetts, specializing in solar energy.</p>
Core processes	0	
Business model innovation	4	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [2,88% Coverage]</p> <p>Reference 1 - 2,88% Coverage</p> <p>SELCO's success is based on innovations in maintenance and customization processes, as well as sound cost-structures that make solar rural electrification a long-term viable option for families, small business owners, and communities who depend on light for commerce, education, and cultural activities.</p> <p><u><Internals\Bound (2012)></u> - § 2 references coded [10,87% Coverage]</p> <p>Reference 1 - 5,24% Coverage</p> <p>By contrast, SELCO, a company which is making solar power a feasible option for the rural poor, is an excellent example of creating an entirely new service ecosystem around a product.</p> <p>Reference 2 - 5,63% Coverage</p> <p>The conventional policy response to widening access to solar power had been to treat it as a product, with banks subsidised by the government to give loans to customers</p>

		<p>for purchasing solar panels.</p> <p><u><Internals\Kleindorfer (2010)></u> - § 1 reference coded [4,11% Coverage]</p> <p>Reference 1 - 4,11% Coverage</p> <p>As part of the financing scheme SELCO focussed around establishing connections with state-owned rural banks and convincing them to make loans to the rural poor.</p> <p><u><Internals\Schwab SELCO></u> - § 1 reference coded [6,39% Coverage]</p> <p>Reference 1 - 6,39% Coverage</p> <p>Rather than focus on a saturated solar technology production field, SELCO brings the sustainable technology to the base of the pyramid using financing mechanisms that render it affordable and productive for the end user.</p>
Process innovation	3	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [2,88% Coverage]</p> <p>Reference 1 - 2,88% Coverage</p> <p>SELCO's success is based on innovations in maintenance and customization processes, as well as sound cost-structures that make solar rural electrification a long-term viable option for families, small business owners, and communities who depend on light for commerce, education, and cultural activities.</p> <p><u><Internals\Kleindorfer (2010)></u> - § 1 reference coded [4,32% Coverage]</p> <p>Reference 1 - 4,32% Coverage</p> <p>By designing <u>lighting systems centered on their customer needs</u>, SELCO was able to influence its rural customers' willingness to pay and created demand for its products.</p> <p><u><Internals\Malhotra (2013)></u> - § 1 reference coded [80,00% Coverage]</p> <p>Reference 1 - 80,00% Coverage</p> <p>By identifying the varied demands of the Indian rural population, he came out with an innovative solution for small-scale entrepreneurs in rural communities. These entrepreneurs would own and maintain the solar panels as well as the batteries they could charge in their stores. They would then rent out these batteries to the end consumer on pay per use basis and collect payments every day. This creative energy distribution model made SELCO's solution affordable and accessible to many rural consumers.</p>
Product innovation	0	
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	3	<p><u><Internals\Bound (2012)></u> - § 1 reference coded [5,24% Coverage]</p> <p>Reference 1 - 5,24% Coverage</p> <p>By contrast, SELCO, a company which is making solar power a feasible option for the rural poor, is an excellent example of creating an entirely new service ecosystem around a product.</p> <p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>Harish found that solar lights were not novel in rural India. Almost every year in the month of March, the Indian government would install solar-powered street lights to utilize funds devoted to non-conventional energy.</p> <p><u><Internals\Schwab SELCO></u> - § 1 reference coded [6,39% Coverage]</p> <p>Reference 1 - 6,39% Coverage</p> <p>Rather than focus on a saturated solar technology production field, SELCO brings the sustainable technology to the base of the pyramid using financing mechanisms that render it affordable and productive for the end user.</p>
Narrow scope	1	<u><Internals\Schwab SELCO></u> - § 1 reference coded [6,36% Coverage]

		Reference 1 - 6,36% Coverage
		Rather than focus on a saturated solar technology production field, SELCO brings the sustainable technology to the base of the pyramid using financing mechanisms that render it affordable and productive for the end user.
Organization structure		
Co-operative	0	
Franchise organizations	3	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [2,04% Coverage]</p> <p>Reference 1 - 2,04% Coverage</p> <p>SELCO has twenty-five solar service center offices in the states of Karnataka, Andhra, Pradesh, and Kerala and has significantly expanded to service communities and institutional infrastructure as far as Sri Lanka.</p> <p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,61% Coverage]</p> <p>Reference 1 - 0,61% Coverage</p> <p>SELCO today services its customers from 25 service centres spread all across rural Karnataka. Figure 1 in the Annex and its associated note explain SELCO's organization structure and Figure 2 on the next page depicts SELCO's branch network in Karnataka that is used for sales and servicing.</p> <p><u><Internals\Schwab SELCO></u> - § 1 reference coded [4,45% Coverage]</p> <p>Reference 1 - 4,45% Coverage</p> <p>The organization runs its grassroots operations through 28 Energy Service Centres (ESCs). The centres market, sell, install and service SELCO's products.</p>
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [1,65% Coverage]</p> <p>Reference 1 - 1,65% Coverage</p> <p>By partnering with credit cooperatives, commercial and regional rural banks, SELCO helps customers obtain the necessary credit to purchase solar lighting and heating systems.</p>
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	2	<p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,37% Coverage]</p> <p>Reference 1 - 0,37% Coverage</p> <p>SELCO charges INR 250 as annual maintenance contract for a four-light system, which entitles the customer to two maintenance services and one emergency service on call.</p> <p><u><Internals\Schwab SELCO></u> - § 2 references coded [10,17% Coverage]</p> <p>Reference 1 - 4,45% Coverage</p> <p>The organization runs its grassroots operations through 28 Energy Service Centres (ESCs). The centres market, sell, install and service SELCO's products.</p> <p>Reference 2 - 5,72% Coverage</p> <p>The company's core business is the sale of energy systems that provide electricity for lighting, water pumping, clean cooking, communications, computing, entertainment and small business appliances.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	3	<p><u><Internals\Kleindorfer (2010)></u> - § 1 reference coded [6,76% Coverage]</p> <p>Reference 1 - 6,76% Coverage</p>

		<p>Eventually by maintaining a strong relationship with both the bank and the end-user and ensuring the payments were collected on time from the rural community, they were able to build credibility with their financing scheme and apply it over a wider customer base.</p> <p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,37% Coverage]</p> <p>Reference 1 - 0,37% Coverage</p> <p>SELCO charges INR 250 as annual maintenance contract for a four-light system, which entitles the customer to two maintenance services and one emergency service on call.</p> <p><u><Internals\Schwab_SELCO></u> - § 1 reference coded [4,45% Coverage]</p> <p>Reference 1 - 4,45% Coverage</p> <p>The organization runs its grassroots operations through 28 Energy Service Centres (ESCs). The centres market, sell, install and service SELCO's products.</p>
Direct	3	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [1,45% Coverage]</p> <p>Reference 1 - 1,45% Coverage</p> <p>With a staff of more than 150, the company has installed more than 95,000 solar lighting systems, and has prevented the emission of 375,000 tons of CO2.</p> <p><u><Internals\CPSL (2011)></u> - § 1 reference coded [3,29% Coverage]</p> <p>Reference 1 - 3,29% Coverage</p> <p>SELCO also places emphasis on working closely with customers to identify opportunities.</p> <p><u><Internals\Kleindorfer (2010)></u> - § 1 reference coded [6,76% Coverage]</p> <p>Reference 1 - 6,76% Coverage</p> <p>Eventually by maintaining a strong relationship with both the bank and the end-user and ensuring the payments were collected on time from the rural community, they were able to build credibility with their financing scheme and apply it over a wider customer base.</p>
Indirect	2	<p><u><Internals\Bound (2012)></u> - § 1 reference coded [8,24% Coverage]</p> <p>Reference 1 - 8,24% Coverage</p> <p>SELCO's solution was to act as a guarantor for the credit worthiness of the middleman. While this carries risk for SELCO, dealing with only one entrepreneur who services tens or hundreds of customers reduces SELCO's administration costs, making it still feasible to provide power cheaply.</p> <p><u><Internals\Malhotra (2013)></u> - § 1 reference coded [80,00% Coverage]</p> <p>Reference 1 - 80,00% Coverage</p> <p>By identifying the varied demands of the Indian rural population, he came out with an innovative solution for small-scale entrepreneurs in rural communities. These entrepreneurs would own and maintain the solar panels as well as the batteries they could charge in their stores. They would then rent out these batteries to the end consumer on pay per use basis and collect payments every day. This creative energy distribution model made SELCO's solution affordable and accessible to many rural consumers.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	4	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [0,94% Coverage]</p> <p>Reference 1 - 0,94% Coverage</p> <p>In 1996 Malaprabha Grameen Bank was the first to finance SELCO and began by funding 100 PV systems.</p> <p><u><Internals\Mukherji (2009)></u> - § 4 references coded [2,33% Coverage]</p>

		<p>Reference 1 - 0,75% Coverage</p> <p>SELCO made sustained efforts to persuade state-owned rural banks to lend money to households so that they can make the purchase. They worked extensively with these state-owned banks, an arduous task in India, to ensure that the repayment pattern matched the cash flow that would be generated as a result of the additional income facilitated by the purchase of solar lights.</p> <p>Reference 2 - 0,31% Coverage</p> <p>SELCO however had no access to funds, even for its working capital. Harish struggled to convince suppliers to provide him with solar lights on credit.</p> <p>Reference 3 - 0,71% Coverage</p> <p>Thus, SELCO started operating as an organization from 1996 even though it had no finance, could not afford any office space and could employ the services of an accountant only on a part time basis. The next year was hand-to-mouth existence for SELCO – Harish continued to live and operate from his aunt's place while Thomas moved in with Mr. Pai to save costs on rent.</p> <p>Reference 4 - 0,56% Coverage</p> <p>SELCO however decided to stay away from financing the customers themselves, even though, as their business grew, there were such suggestions from their investors. Both Harish and Thomas strongly believed that there would be conflict of interests if they ventured into financing.</p> <p><u><Internals\Novy-Hildesley (2006)></u> - § 1 reference coded [0,47% Coverage]</p> <p>Reference 1 - 0,47% Coverage</p> <p>SELCO draws upon the resources of its equity investors to enhance its business model and develop strategies for educating loan officers about the financial profitability of solar lighting.</p> <p><u><Internals\Schwab SELCO></u> - § 1 reference coded [2,22% Coverage]</p> <p>Reference 1 - 2,22% Coverage</p> <p>The company works with banks to structure innovative financing for customers.</p>
Fixed assets	0	
Human resource	2	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [2,04% Coverage]</p> <p>Reference 1 - 2,04% Coverage</p> <p>Returning to the U.S., Harish reconnected with his co-founder and began to draft the design of SELCO. They headquartered in Bangalore because Karnataka has a larger network of financial institutions in rural areas.</p> <p><u><Internals\Mukherji (2009)></u> - § 2 references coded [1,02% Coverage]</p> <p>Reference 1 - 0,31% Coverage</p> <p>SELCO however had no access to funds, even for its working capital. Harish struggled to convince suppliers to provide him with solar lights on credit.</p> <p>Reference 2 - 0,71% Coverage</p> <p>Thus, SELCO started operating as an organization from 1996 even though it had no finance, could not afford any office space and could employ the services of an accountant only on a part time basis. The next year was hand-to-mouth existence for SELCO – Harish continued to live and operate from his aunt's place while Thomas moved in with Mr. Pai to save costs on rent.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	4	<p><u><Internals\Bound (2012)></u> - § 1 reference coded [8,24% Coverage]</p> <p>Reference 1 - 8,24% Coverage</p>

		<p>SELCO's solution was to act as a guarantor for the credit worthiness of the middleman. While this carries risk for SELCO, dealing with only one entrepreneur who services tens or hundreds of customers reduces SELCO's administration costs, making it still feasible to provide power cheaply.</p> <p><u><Internals\Malhotra (2013)></u> - § 1 reference coded [80,00% Coverage]</p> <p>Reference 1 - 80,00% Coverage</p> <p>By identifying the varied demands of the Indian rural population, he came out with an innovative solution for small-scale entrepreneurs in rural communities. These entrepreneurs would own and maintain the solar panels as well as the batteries they could charge in their stores. They would then rent out these batteries to the end consumer on pay per use basis and collect payments every day. This creative energy distribution model made SELCO's solution affordable and accessible to many rural consumers.</p> <p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,92% Coverage]</p> <p>Reference 1 - 0,92% Coverage</p> <p>SELCO not only lights up homes and improves productivity, but also has been instrumental in creating several entrepreneurs in rural Karnataka. Besides the home lights, SELCO manufactures solar lamps that can be used by street vendors to sell their products during evenings. Since street vendors will not need the lights for the entire day, SELCO identified entrepreneurs who would buy the lamps from SELCO and rent them to the vendors daily.</p> <p><u><Internals\Schwab SELCO></u> - § 1 reference coded [4,65% Coverage]</p> <p>Reference 1 - 4,65% Coverage</p> <p>SELCO further spreads the sustainable technology through "business associates". These entrepreneurs lease solar-powered lights to street vendors in the evening.</p>
Large national firms	0	
Multinationals	1	<p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [1,00% Coverage]</p> <p>Reference 1 - 1,00% Coverage</p> <p>As an organization, SELCO believes in developing long term relationships with its suppliers. A solar light comprise four key components, namely the solar photovoltaic module (solar cell/ panel), battery, charge controller, and lighting system (lamps and fans). The relative costs of these components are provided in Table 5 below for a four-light system. SELCO sources 90-95% of its panels from Tata BP, continuing their relationship that developed even before Harish founded SELCO as an organization.</p>
NGOs	0	
SMEs	2	<p><u><Internals\Ashoka (2008) SELCO></u> - § 1 reference coded [1,65% Coverage]</p> <p>Reference 1 - 1,65% Coverage</p> <p>By partnering with credit cooperatives, commercial and regional rural banks, SELCO helps customers obtain the necessary credit to purchase solar lighting and heating systems.</p> <p><u><Internals\Mukherji (2009)></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>SELCO sources all its other electronic items from Anand Electronics located in Mangalore, Karnataka. It is a small-scale manufacturing unit run by two entrepreneurs who have been exclusive suppliers to SELCO since 1997.</p>

XXIV Sero Lease and Finance (SELFINA)

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Coding

	# sources	References
Basis for differentiation		
Community development	2	<p><u><Internals\Schwab_SELFINA></u> - § 1 reference coded [6,75% Coverage]</p> <p>Reference 1 - 6,75% Coverage</p> <p>SELFINA addressed this challenge by pioneering micro-leasing as an effective and practical way to provide credit exclusively to women entrepreneurs in Tanzania, thereby facilitating the growth of their businesses and bringing social change to their communities.</p> <p><u><Internals\Selfina (2013)></u> - § 1 reference coded [1,28% Coverage]</p> <p>Reference 1 - 1,28% Coverage</p> <p>In the past 11 years SELFINA has economically empowered more than 25,000 women with a total credit worth 25 billion Tanzanian Shillings [approximately \$16 million US dollars]. Over 200,000 lives have been impacted through the benefits accrued. Women are now owners of their own businesses and more than 125,000 jobs have been created.</p>
Human capacity building	0	
Income generation	2	<p><u><Internals\Selfina (2013)></u> - § 1 reference coded [0,60% Coverage]</p> <p>Reference 1 - 0,60% Coverage</p> <p>SELFINA's mission is to increase the incomes and employment of women who own micro enterprises in Tanzania, by helping them and their businesses grow, develop</p> <p><u><Internals\Ssendi (2009)></u> - § 1 reference coded [6,88% Coverage]</p> <p>Reference 1 - 6,88% Coverage</p> <p>This method of financing has been adopted by Sero Lease and Finance Limited (SELFINA)-Tanzania, with the aim of increasing women's efficiency and modernising their business in order to increase their income.</p>
Business mission		
Necessity driven	0	
Opportunity driven	3	<u><Internals\GEM. I. (2007)></u> - § 1 reference coded [5,05% Coverage]

		<p>Reference 1 - 5,05% Coverage</p> <p>"We went into this because most women lack collateral. We decided to look at leasing as our main product,"</p> <p><u><Internals\Perl-Kot (2013)></u> - § 1 reference coded [7,75% Coverage]</p> <p>Reference 1 - 7,75% Coverage</p> <p>SELFINA began out of a personal tragedy. In 1991 Victoria's husband passed away, leaving her to care for three young children on her own. Victoria's salary as a veterinarian was not enough to sustain the household - let alone save any money to guarantee future security. Her husband's only bequest was a cow named Sero, the word for "leader" in Maasai, the tribe to which he belonged. Sero produced enough milk for the family to consume in addition to a sizeable surplus that Victoria was able to sell in the local market. Combining this revenue stream with her wages allowed Victoria to send her children to school, purchase necessary goods, and even accumulate some savings. Sero's value as a productive asset became clear immediately.</p> <p><u><Internals\Schwab_SELFINA></u> - § 1 reference coded [10,09% Coverage]</p> <p>Reference 1 - 10,09% Coverage</p> <p>While microfinance provides credit for small business owners to make short-term purchases for things such as sales inventory or raw materials, many do not have access to larger capital purchases such as equipment, at rates or on timelines that are affordable. Micro-leasing serves to bridge this gap, thereby allowing small business owners to invest in the productivity of their businesses.</p>
Coalitions		
Businesses	2	<p><u><Internals\GEM. I. (2007)></u> - § 1 reference coded [8,21% Coverage]</p> <p>Reference 1 - 8,21% Coverage</p> <p>In February 2007 Victoria became the first female client of EXIM Bank's new WEF program with a \$1 million loan which will be on-lent to as many as 30,000 microentrepreneurs.</p> <p><u><Internals\Perl-Kot (2013)></u> - § 2 references coded [6,55% Coverage]</p> <p>Reference 1 - 3,08% Coverage</p> <p>The Global Bridge Fund (GBF), an affiliate of the World Bank and the International Finance Corporation and a part of ACCION, an American nonprofit that specializes in micro-finance, helped SELFINA create the 'Next Stage Fund' an initiative to provide one-on-one training for these 'active women'.</p> <p>Reference 2 - 3,47% Coverage</p> <p>Exim Bank, a local Tanzanian institution, lent SELFINA TZS1 billion, about US\$1 million, and Deutsche Bank extended US\$100,000. PriceWaterhouseCooper implemented a two-month pro bono engagement to improve operational strategy, and, in addition to the Next Stage Fund, the GBF also supplied technology and communication assistance.</p>
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	2	<p><u><Internals\Perl-Kot (2013)></u> - § 1 reference coded [2,69% Coverage]</p> <p>Reference 1 - 2,69% Coverage</p> <p>Victoria understood the types of equipment that would be useful. Refrigerators and freezers for small convenience stores, sewing machines for making clothing, and productivity-enhancing farm tools (whether livestock or machines) were at the top of her list.</p> <p><u><Internals\Schwab_SELFINA></u> - § 1 reference coded [16,74% Coverage]</p> <p>Reference 1 - 16,74% Coverage</p> <p>Victoria Kisayombe worked as a veterinary doctor in the Mbeya region of Tanzania on the borders of Zambia and Malawi. Her life changed drastically in 1991 when she tragically lost her husband and, under customary law, his family reclaimed all their marital possessions except a</p>

		single cow, named Sero. Kisyombe relied on the cow to support her young family and subsidize her salary. This period of her life opened her eyes to the plight of many women struggling to provide for their families. She realized that just as their cow helped her generate income, it could be possible for other women to earn money if they could acquire productive assets.
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	0	
Core processes		
Business model innovation	2	<p><u><Internals\Perl-Kot (2013)></u> - § 1 reference coded [1,72% Coverage]</p> <p>Reference 1 - 1,72% Coverage</p> <p>The company provided invaluable equipment leasing opportunities to women entrepreneurs on a financial basis, which allowed clients to pay toward ultimate ownership.</p> <p><u><Internals\Schwab_SELFINA></u> - § 1 reference coded [3,41% Coverage]</p> <p>Reference 1 - 3,41% Coverage</p> <p>Through the organization's micro-leasing programme, the lessee does not have to use scarce working capital to buy equipment upfront.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	0	
Market creation	3	<p><u><Internals\GEM. I. (2007)></u> - § 1 reference coded [5,05% Coverage]</p> <p>Reference 1 - 5,05% Coverage</p> <p>"We went into this because most women lack collateral. We decided to look at leasing as our main product,"</p> <p><u><Internals\Perl-Kot (2013)></u> - § 1 reference coded [1,78% Coverage]</p> <p>Reference 1 - 1,78% Coverage</p> <p>It accepted women who were often turned away by traditional financial institutions, and offered business training as well as other services critical to clients' success.</p> <p><u><Internals\Schwab_SELFINA></u> - § 1 reference coded [10,09% Coverage]</p> <p>Reference 1 - 10,09% Coverage</p> <p>While microfinance provides credit for small business owners to make short-term purchases for things such as sales inventory or raw materials, many do not have access to larger capital purchases such as equipment, at rates or on timelines that are affordable. Micro-leasing serves to bridge this gap, thereby allowing small business owners to invest in the productivity of their businesses.</p>
Market exploitation	0	
Narrow scope	1	<p><u><Internals\GEM. I. (2007)></u> - § 1 reference coded [2,36% Coverage]</p> <p>Reference 1 - 2,36% Coverage</p> <p>We decided to look at leasing as our main product,</p>
Organization structure		
Co-operative	0	
Franchise organizations	2	<p><u><Internals\Fraser (2004)></u> - § 1 reference coded [5,73% Coverage]</p> <p>Reference 1 - 5,73% Coverage</p> <p>Currently, SELFINA operates in only two regions in Tanzania i.e. Dar es Salaam and the Coast Region. SELFINA has two branches, one is a head office in Dar es Salaam and the other branch office is in Kibaha (the Coast Region). It has a total number of 273 active clients.</p> <p><u><Internals\Perl-Kot (2013)></u> - § 1 reference coded [1,12% Coverage]</p> <p>Reference 1 - 1,12% Coverage</p> <p>At the same time, SELFINA pursued geographical expansion, opening nine additional branches</p>

		across Tanzania.								
Limited company	0									
Partnership	0									
Sole trader	0									
Umbrella organization	0									
Partners										
Businesses	0									
Foundations	0									
Governments	0									
Pricing structure										
Direct sales	0									
Indirect sales	0									
Interest	2	<p><u><Internals\Mutesasira (2001)></u> - § 2 references coded [0,07% Coverage]</p> <p>Reference 1 - 0,05% Coverage</p> <p>Many Selfina lessees, purchasing small assets, have been able to complete payments 10-12 months in advance.</p> <p>Reference 2 - 0,02% Coverage</p> <p>Selfina Interest Rate: 23-30% flat</p> <p><u><Internals\Selfina (2013)></u> - § 2 references coded [2,13% Coverage]</p> <p>Reference 1 - 0,49% Coverage</p> <p>Financial lease (approx. 40% of total): a customer pays months instalments (typically 10 months) to gradually acquire the asset.</p> <p>Reference 2 - 1,65% Coverage</p> <p>Sales and leaseback (approx. 60% of total): a recurring customer, who has obtained equipment through a prior lease with SELINA, has the option to sell the equipment back to SELFINA. These customers usually need working capital for their businesses, such as raw materials or money to hire employees. They then pay SELFINA a monthly instalment to acquire the asset back, while concurrently using it in the course of their business.</p>								
Relationship dynamics										
Continuous	1	<p><u><Internals\Ssendi (2009)></u> - § 1 reference coded [3,67% Coverage]</p> <p>Reference 1 - 3,67% Coverage</p> <p>Lease finance from SELFINA is available to women on an individual basis if they can meet set leasing criteria.</p>								
Direct	1	<p><u><Internals\Ssendi (2009)></u> - § 1 reference coded [3,67% Coverage]</p> <p>Reference 1 - 3,67% Coverage</p> <p>Lease finance from SELFINA is available to women on an individual basis if they can meet set leasing criteria.</p>								
Indirect	0									
Sporadic	0									
Strategic assets										
Commodities	0									
Financing	1	<p><u><Internals\GEM. I. (2007)></u> - § 1 reference coded [4,34% Coverage]</p> <p>Reference 1 - 4,34% Coverage</p> <p>Initially supported by various donors, Sero Lease has been able to get financing from a bank</p>								
Fixed assets	2	<p><u><Internals\Mutesasira (2001)></u> - § 1 reference coded [0,01% Coverage]</p> <p>Reference 1 - 0,01% Coverage</p> <table border="1"> <tr> <td>Collateral</td> <td>Asset</td> <td>Asset plus additional</td> <td>Asset plus additional</td> <td>Assets</td> <td>Asset</td> <td>Assets for individual</td> <td></td> </tr> </table>	Collateral	Asset	Asset plus additional	Asset plus additional	Assets	Asset	Assets for individual	
Collateral	Asset	Asset plus additional	Asset plus additional	Assets	Asset	Assets for individual				

		<p><u><Internals\Selfina (2013)></u> - § 1 reference coded [0,50% Coverage]</p> <p>Reference 1 - 0,50% Coverage</p> <p>Given women's lack of collateral and resulting lack of access to capital, Victoria also began piloting micro-leasing as a solution.</p>
Human resource	1	<p><u><Internals\Selfina (2013)></u> - § 1 reference coded [0,50% Coverage]</p> <p>Reference 1 - 0,50% Coverage</p> <p>Given women's lack of collateral and resulting lack of access to capital, Victoria also began piloting micro-leasing as a solution.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	<p><u><Internals\Ssendi (2009)></u> - § 1 reference coded [3,67% Coverage]</p> <p>Reference 1 - 3,67% Coverage</p> <p>Lease finance from SELFINA is available to women on an individual basis if they can meet set leasing criteria.</p>
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

XXV Shonaquip

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Coding

	# sources	References
Basis for differentiation		
Community development	4	<p><u><Internals\Ashoka (2012) Shonaquip></u> - § 3 references coded [6,39% Coverage]</p> <p>Reference 1 - 1,36% Coverage</p> <p>For every child with a disability an average of another 5 to 7 people are affected. When one includes the seating and caregiver training programs, Shona's work has impacted more than 450,000 people.</p> <p>Reference 2 - 2,71% Coverage</p> <p>Uhambo is a CO that produces and distributes these devices to those in need, and advocates for a more inclusive society. Profits from Shonaquip are reinvested in research and development of new devices and help fund Uhambo's activities. Together these organizations work toward improving the quality of life of people with severe disabilities, especially for those in impoverished communities.</p> <p>Reference 3 - 2,32% Coverage</p> <p>Another core component of Shonaquip and Uhambo's work is the empowerment of wheelchair users, their families and their service providers with the clinical skills, services, information and training they need. As a part of this work, communities are offered support, training and repair services in conjunction with the assistive devices.</p> <p><u><Internals\Littlewood (2013)></u> - § 2 references coded [31,50% Coverage]</p> <p>Reference 1 - 20,55% Coverage</p> <p>Shonaquip is a social enterprise dedicated to building innovative and sustainable service delivery systems and mobility devices to improve physical access and the quality of life of people living with disabilities in under resourced and rural regions of Africa.</p> <p>Reference 2 - 10,94% Coverage</p>

		<p>Shonaquip is a community needs driven company, and to achieve its aims works in tandem with the not-for-profit Uhambo Shonaquip Foundation.</p> <p><u><Internals\meldrum (2011)></u> - § 1 reference coded [0,83% Coverage]</p> <p>Reference 1 - 0,83% Coverage</p> <p>Shonaquip is a social enterprise that provides mobility devices and other specialised equipment for disabled people. They also provide training for health professionals and therapists and contract with the Western Cape Rehabilitation Centre to provide local seating clinics for disabled children in the region.</p> <p><u><Internals\Schwab_Shanaquip></u> - § 1 reference coded [6,31% Coverage]</p> <p>Reference 1 - 6,31% Coverage</p> <p>Shonaquip provides community-based clinical services and training workshops on proper wheelchair fitting and the importance of postural support, to therapists and associated professionals across South Africa's nine provinces, Zimbabwe and Namibia.</p>
Human capacity building	0	
Income generation	2	<p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [1,71% Coverage]</p> <p>Reference 1 - 1,71% Coverage</p> <p>Shona is now working to reach 25 percent of the potential need in Southern Africa (250,000 people) and is focusing on job creation and improved quality of life for people with disabilities. She is looking to create 300 jobs over the next five years.</p> <p><u><Internals\Steinman (2012)></u> - § 1 reference coded [11,74% Coverage]</p> <p>Reference 1 - 11,74% Coverage</p> <p>Her company provides therapy equipment, communication devices and incontinence products as well as supportive services through therapists and trainers and 30% of her staff members are PWDs.</p>
Business mission		
Necessity driven	0	
Opportunity driven	3	<p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [2,96% Coverage]</p> <p>Reference 1 - 2,96% Coverage</p> <p>When Shelly was 18 months old and getting too heavy to carry, Shona saw pictures of an electric wheelchair with seating that can be tailored to an individual in a Swedish magazine and made contact with the bio-medical engineering department at the University of Cape Town to help her build a similar machine. This led to the first South African battery-powered buggy, and provided the foundation for establishing Shonaquip in 1992.</p> <p><u><Internals\McDonald (2006)></u> - § 1 reference coded [3,28% Coverage]</p> <p>Reference 1 - 3,28% Coverage</p> <p>The more we worked with communication the more frustrated we became with the seating and positioning of the children we worked with, as their poor seating made it impossible for them to access communication devices or communicate effectively.</p> <p>It became clear that if we were not able to provide the correct equipment through the government health services 90% of the people in South Africa who needed it would never have access to it.</p> <p><u><Internals\Shonaquip (2014) Website></u> - § 1 reference coded [3,22% Coverage]</p> <p>Reference 1 - 3,22% Coverage</p> <p>Shona started the business as a way to accomplish several goals. She wanted to prove that people in wheelchairs could earn respectable incomes and become primary bread winners. She wanted to use the business to pursue poverty alleviation goals and to demonstrate to the public that she could develop practical and workable solutions via policy transformation. She also wanted parents to hope and to safely dream that their children could grow up with some pride and respect. She wanted to know that one day she could pass on a successful and sustainable business that would continue to grow and develop as a tool for transformation.</p>
Coalitions		

Businesses	0	
Foundations	1	<p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [2,71% Coverage]</p> <p>Reference 1 - 2,71% Coverage</p> <p>Uhambo is a CO that produces and distributes these devices to those in need, and advocates for a more inclusive society. Profits from Shonaquip are reinvested in research and development of new devices and help fund Uhambo's activities. Together these organizations work toward improving the quality of life of people with severe disabilities, especially for those in impoverished communities.</p>
Governments	0	
Core competencies		
Customer orientation	3	<p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [1,55% Coverage]</p> <p>Reference 1 - 1,55% Coverage</p> <p>Through her continued work with the disabled in her community, she met many other parents of children with disabilities, who together with their therapists persuaded her to design and manufacture special devices for them too.</p> <p><u><Internals\McDonald (2006)></u> - § 1 reference coded [2,19% Coverage]</p> <p>Reference 1 - 2,19% Coverage</p> <p>During this time I established a DPO for Alternative and Augmentative communication and became involved with many other parents of children with disabilities who had no access to appropriate equipment and started designing and manufacturing equipment for them under the name of <i>Shonaquip cc.</i></p> <p><u><Internals\Schwab_Shanaquip></u> - § 1 reference coded [12,37% Coverage]</p> <p>Reference 1 - 12,37% Coverage</p> <p>Shona McDonald was an artist until the birth of her quadriplegic daughter, which inspired her to seek a more effective solution for her daughter's future mobility. As a self-taught entrepreneur, she started two non-profit organizations that continue to play an important role advocating for rights of people with disabilities. She then created the Shonaquip business, due to frustrating experiences trying to address the needs of the broader community in a sustainable and scalable way.</p>
Entrepreneurial know-how	2	<p><u><Internals\McDonald (2006)></u> - § 1 reference coded [2,19% Coverage]</p> <p>Reference 1 - 2,19% Coverage</p> <p>During this time I established a DPO for Alternative and Augmentative communication and became involved with many other parents of children with disabilities who had no access to appropriate equipment and started designing and manufacturing equipment for them under the name of <i>Shonaquip cc.</i></p> <p><u><Internals\Schwab_Shanaquip></u> - § 1 reference coded [12,37% Coverage]</p> <p>Reference 1 - 12,37% Coverage</p> <p>Shona McDonald was an artist until the birth of her quadriplegic daughter, which inspired her to seek a more effective solution for her daughter's future mobility. As a self-taught entrepreneur, she started two non-profit organizations that continue to play an important role advocating for rights of people with disabilities. She then created the Shonaquip business, due to frustrating experiences trying to address the needs of the broader community in a sustainable and scalable way.</p>
Managerial know-how	0	
Technological know-how	0	
Core processes		
Business model innovation	3	<p><u><Internals\Ashoka (2012) Shonaquip></u> - § 2 references coded [1,56% Coverage]</p> <p>Reference 1 - 0,77% Coverage</p> <p>Shona's work is carried out through two connected organizations: Shonaquip and Uhambo, the Shonaquip Foundation.</p> <p>Reference 2 - 0,79% Coverage</p> <p>Profits from Shonaquip are reinvested in research and development of new devices and help fund Uhambo's activities.</p>

		<p><u><Internals\Schwab_Shonaquip></u> - § 1 reference coded [0,79% Coverage]</p> <p>Reference 1 - 0,79% Coverage</p> <p>Model: Hybrid Social Enterprise</p> <p><u><Internals\Steinman (2010)></u> - § 1 reference coded [14,27% Coverage]</p> <p>Reference 1 - 14,27% Coverage</p> <p>The frustrations led her to start up her own for-profit company because she could make her own decisions how to spend money and how to respond to the need of people with disabilities. However, Shonaquip reinvests all surpluses in business development.</p>
Process innovation	2	<p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [1,15% Coverage]</p> <p>Reference 1 - 1,15% Coverage</p> <p>Shonaquip is a for-profit venture that develops and manufactures these devices, and provides accompanying training on their use and other postural education techniques.</p> <p><u><Internals\Schwab_Shonaquip></u> - § 1 reference coded [7,71% Coverage]</p> <p>Reference 1 - 7,71% Coverage</p> <p>Shonaquip offers an innovative approach in addressing the unique mobility needs of wheelchair users. It not only offers devices that fit the unique needs of the individuals but also provides support services and training for wheelchair users and their caregivers, family members and healthcare workers.</p>
Product innovation	3	<p><u><Internals\Ashoka (2012) Shonaquip></u> - § 2 references coded [1,74% Coverage]</p> <p>Reference 1 - 0,59% Coverage</p> <p>Shona's organization has provided over 69,000 wheelchairs and seating support devices.</p> <p>Reference 2 - 1,15% Coverage</p> <p>Shonaquip is a for-profit venture that develops and manufactures these devices, and provides accompanying training on their use and other postural education techniques.</p> <p><u><Internals\Schwab_Shonaquip></u> - § 1 reference coded [7,71% Coverage]</p> <p>Reference 1 - 7,71% Coverage</p> <p>Shonaquip offers an innovative approach in addressing the unique mobility needs of wheelchair users. It not only offers devices that fit the unique needs of the individuals but also provides support services and training for wheelchair users and their caregivers, family members and healthcare workers.</p> <p><u><Internals\Shonaquip (2014) Website></u> - § 1 reference coded [0,52% Coverage]</p> <p>Reference 1 - 0,52% Coverage</p> <p>The company designs body support equipment and other customised assistive devices for wheelchair users.</p>
Market scope		
Broad scope	0	
Market creation	1	<p><u><Internals\Schwab_Shonaquip></u> - § 1 reference coded [10,62% Coverage]</p> <p>Reference 1 - 10,62% Coverage</p> <p>Additionally, 75% of all wheelchair users need personally adapted or modified equipment to improve functionality and prevent or delay life-threatening health complications such as pressure sores and spinal deformities. Shonaquip works to improve this imbalance and ensure young children and people living in more remote and rural areas are no longer neglected in terms of appropriate wheelchairs and support services.</p>
Market exploitation	0	
Narrow scope	1	<p><u><Internals\Schwab_Shonaquip></u> - § 1 reference coded [5,04% Coverage]</p> <p>Reference 1 - 5,04% Coverage</p> <p>Shonaquip works to improve this imbalance and ensure young children and people living in more remote and rural areas are no longer neglected in terms of appropriate wheelchairs and support services.</p>

Organization structure	
Co-operative	0
Franchise organizations	<p>2</p> <p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [1,16% Coverage]</p> <p>Reference 1 - 1,16% Coverage</p> <p>Shona is also expanding geographically and is setting up full assembly and wheelchair seating service hubs in four neighboring countries, starting with Zimbabwe in 2012.</p> <p><u><Internals\Shonaquip (2014) Website></u> - § 1 reference coded [0,95% Coverage]</p> <p>Reference 1 - 0,95% Coverage</p> <p>The company now has branches in the Western Cape and Gauteng, with its head office based in Cape Town. Since its inception, it has helped more than 3 000 people in need of wheelchairs.</p>
Limited company	0
Partnership	0
Sole trader	0
Umbrella organization	0
Partners	
Businesses	<p>2</p> <p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [1,60% Coverage]</p> <p>Reference 1 - 1,60% Coverage</p> <p>Shona is also working on the provision of clinical services to government agencies, COs and the private sector, with particularly strong collaboration with government (through public-private partnerships) at local and national level.</p> <p><u><Internals\Schwab Shonaquip></u> - § 1 reference coded [8,02% Coverage]</p> <p>Reference 1 - 8,02% Coverage</p> <p>Through partnerships with governments, civil society, universities and the private sector, Shonaquip plays a leading role in improving the quality of life for people with mobility disabilities, in particular children, through enhanced services and the provision of customized, environmentally-appropriate equipment.</p>
Foundations	<p>2</p> <p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [1,60% Coverage]</p> <p>Reference 1 - 1,60% Coverage</p> <p>Shona is also working on the provision of clinical services to government agencies, COs and the private sector, with particularly strong collaboration with government (through public-private partnerships) at local and national level.</p> <p><u><Internals\Schwab Shonaquip></u> - § 1 reference coded [8,02% Coverage]</p> <p>Reference 1 - 8,02% Coverage</p> <p>Through partnerships with governments, civil society, universities and the private sector, Shonaquip plays a leading role in improving the quality of life for people with mobility disabilities, in particular children, through enhanced services and the provision of customized, environmentally-appropriate equipment.</p>
Governments	<p>3</p> <p><u><Internals\Ashoka (2012) Shonaquip></u> - § 1 reference coded [1,60% Coverage]</p> <p>Reference 1 - 1,60% Coverage</p> <p>Shona is also working on the provision of clinical services to government agencies, COs and the private sector, with particularly strong collaboration with government (through public-private partnerships) at local and national level.</p> <p><u><Internals\Meldrum (2011)></u> - § 1 reference coded [0,31% Coverage]</p> <p>Reference 1 - 0,31% Coverage</p> <p>Shonaquip is the only case study, out of the three, to have contracts to deliver services for local government.</p> <p><u><Internals\Schwab Shonaquip></u> - § 1 reference coded [8,02% Coverage]</p> <p>Reference 1 - 8,02% Coverage</p>

		Through partnerships with governments, civil society, universities and the private sector, Shonaquip plays a leading role in improving the quality of life for people with mobility disabilities, in particular children, through enhanced services and the provision of customized, environmentally-appropriate equipment.
Pricing structure		
Direct sales	4	<p><u><Internals>Ashoka (2012) Shonaquip</u> - § 1 reference coded [0,78% Coverage]</p> <p>Reference 1 - 0,78% Coverage</p> <p>Uhambo Foundation, the non-profit branch of her work, which operates on 100 percent of the profits from Shonaquip.</p> <p><u><Internals>Lengkeek</u> - § 1 reference coded [26,48% Coverage]</p> <p>Reference 1 - 26,48% Coverage</p> <p>Shonaquip sells its products at market rates in middle or upper-income communities and uses those profits to cross-subsidise products for kids in poor communities.</p> <p><u><Internals>Littlewood (2013)</u> - § 1 reference coded [20,87% Coverage]</p> <p>Reference 1 - 20,87% Coverage</p> <p>However while this organisational structure may suggest a more explicit approach to CSR, Shonaquip remains much more socially oriented than a traditional business venture, for example in its non-profit maximising approach and wide portfolio of social outreach work.</p> <p><u><Internals>Schwab Shonaquip</u> - § 1 reference coded [4,38% Coverage]</p> <p>Reference 1 - 4,38% Coverage</p> <p>Half of Shonaquip's income is generated from government business, with 30% coming from private clients and medical insurers, and 20% from humanitarian agencies and NGOs.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	1	<p><u><Internals>Schwab Shonaquip</u> - § 1 reference coded [5,12% Coverage]</p> <p>Reference 1 - 5,12% Coverage</p> <p>It not only offers devices that fit the unique needs of the individuals but also provides support services and training for wheelchair users and their caregivers, family members and healthcare workers.</p>
Indirect	1	<p><u><Internals>Schwab Shonaquip</u> - § 1 reference coded [5,12% Coverage]</p> <p>Reference 1 - 5,12% Coverage</p> <p>It not only offers devices that fit the unique needs of the individuals but also provides support services and training for wheelchair users and their caregivers, family members and healthcare workers.</p>
Sporadic	1	<p><u><Internals>Lengkeek</u> - § 1 reference coded [26,48% Coverage]</p> <p>Reference 1 - 26,48% Coverage</p> <p>Shonaquip sells its products at market rates in middle or upper-income communities and uses those profits to cross-subsidise products for kids in poor communities.</p>
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	0	
Suppliers		
Employees or partners	0	
Government institutions	1	<p><u><Internals>Meldrum (2011)</u> - § 1 reference coded [0,31% Coverage]</p> <p>Reference 1 - 0,31% Coverage</p> <p>Shonaquip is the only case study, out of the three, to have contracts to deliver services for local</p>

		government.
Individual entrepreneurs	1	<p><u><Internals\McDonald (2006)></u> - § 1 reference coded [1,10% Coverage]</p> <p>Reference 1 - 1,10% Coverage</p> <p><i>Manufacturers: local suppliers who could provide service and support and would respond to our suggestions for change of product design and quality</i></p>
Large national firms	0	
Multinationals	0	
NGOs	1	<p><u><Internals\McDonald (2006)></u> - § 1 reference coded [0,40% Coverage]</p> <p>Reference 1 - 0,40% Coverage</p> <p><i>NGOs: to lobby for policy to support our initiatives</i></p>
SMEs	1	<p><u><Internals\McDonald (2006)></u> - § 1 reference coded [1,10% Coverage]</p> <p>Reference 1 - 1,10% Coverage</p> <p><i>Manufacturers: local suppliers who could provide service and support and would respond to our suggestions for change of product design and quality</i></p>

XXVI Terra Nova Regularizações Fundiárias

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Coding

	# sources	References
Basis for differentiation		
Community development	4	<p><u><Internals\Ashoka (2009) TNRF></u> - § 2 references coded [3,55% Coverage]</p> <p>Reference 1 - 1,57% Coverage</p> <p>André has created an innovative mediation process that peaceably resolves land conflicts in major Brazilian cities, while also promoting local development and empowering low-income communities.</p> <p>Reference 2 - 1,98% Coverage</p> <p>Communities involved in Terra Nova's initiative also experience attendant improvements in their housing stocks and in community infrastructure as well, and community members become active participants in charting their communities' development.</p> <p><u><Internals\Castro (2011)></u> - § 2 references coded [4,21% Coverage]</p> <p>Reference 1 - 2,43% Coverage</p> <p>By managing all aspects of the land regularization process, Terra Nova helps community residents purchase the land they live on, formalizing an important asset and catalyzing economic growth. This enables the government to implement much needed infrastructure such as running water, sewer systems, electricity and paved roads. The process offers triple bottom line results (i.e., social, environmental and economic benefits) to these urban slums.</p> <p>Reference 2 - 1,78% Coverage</p> <p>Community residents receive so much more than legal acquisition of an asset: their neighborhoods are transformed into healthy, thriving communities. Property values appreciate substantially from titling and infrastructure. They gain access to credit, new employment opportunities and are integrated into the formal economy.</p> <p><u><Internals\Schwab TNRF></u> - § 1 reference coded [7,35% Coverage]</p> <p>Reference 1 - 7,35% Coverage</p> <p>In all the communities regularized by Terra Nova, the quality of life for low-income families has improved. When title deeds are awarded the local community government starts to supply water, electricity, a postal code, basic sanitation and public transport to the residents.</p>

		<p><Internals\WHA (2008)> - § 1 reference coded [1,96% Coverage]</p> <p>Reference 1 - 1,96% Coverage</p> <p>Empirical observation demonstrates a substantial improvement to residents' quality of live in several aspects: reduction in unemployment rates; reduction in incidences of illnesses and violence; improved professional qualification, particularly among women; improvement and expansion of homes; organisation and mobilisation of families.</p>
Human capacity building	0	
Income generation	0	
Business mission		
Necessity driven	4	<p><Internals\Ashoka (2009) TNRF> - § 2 references coded [3,74% Coverage]</p> <p>Reference 1 - 3,14% Coverage</p> <p>Terra Nova's actions produce reasonably prompt resolutions of longstanding conflicts and satisfy all parties involved: squatters can finally acquire formal titles for the land they live on, landowners are compensated for their property losses, and the government is given an alternative to costly and ineffective judicial processes that very rarely produce timely, satisfactory results.</p> <p>Reference 2 - 0,60% Coverage</p> <p>Terra Nova adopts an integrated approach to resolving land title disputes.</p> <p><Internals\Castro (2011)> - § 3 references coded [7,84% Coverage]</p> <p>Reference 1 - 1,74% Coverage</p> <p>Terra Nova presents this work as not just a business opportunity, but the project of a lifetime dedicated to reversing the factors that put at risk human life on Earth.</p> <p>We work to join people in dissolving conflicts, to cure the "sick cells" of the Cities and to revitalize social, environmental and economic aspects.</p> <p>Reference 2 - 5,05% Coverage</p> <p>It also has adverse economic repercussions. It is estimated that there are US\$ 9.3 trillion "dead assets" concentrated in the poor population of the world. (Hernando de Soto, "The Mystery of Capital"). He refers to the hidden and dormant value of assets that are not legally recognized, monetized, protected or standardized. According to his studies, the poor do have assets. However, these significant assets are held informally? and in ways that dramatically limit their full eco- for? further squatting. Andre Albuquerque, a Brazilian lawyer, saw firsthand some of these challenges while presiding over the housing agency, Companhia de Habita??o de Pinhais, in the state of Parana. It was at this time that he began his work in mediating conflicts between land owners and occupants who were being threatened with forced removal. Shortly thereafter, a change in administration resulted in the termination of the housing</p> <p>Reference 3 - 1,04% Coverage</p> <p>Terra Nova's land regularization model is an important tool for transforming "dead assets" into capital, benefitting all parties involved. Landowners are compensated for their property.</p> <p><Internals\Schwab_TNRF> - § 1 reference coded [2,35% Coverage]</p> <p>Reference 1 - 2,35% Coverage</p> <p>Terra Nova was founded to resolve conflicts that had dragged on in the courts for years.</p> <p><Internals\WHA (2008)> - § 1 reference coded [1,70% Coverage]</p>

		<p>Reference 1 - 1,70% Coverage</p> <p>It is the first organisation of its kind in the country and is responsible for the direct negotiations between landowners and residents currently under threat of eviction, working only in cases where a judicial order of reintegration of possession in favour of the landowner has been issued.</p>
Opportunity driven	0	
Coalitions		
Businesses	2	<p><Internals\Ashoka (2009) TNRF> - § 1 reference coded [0,26% Coverage]</p> <p>Reference 1 - 0,26% Coverage</p> <p>With support from the World Bank</p> <p><Internals\WHA (2008)> - § 1 reference coded [0,95% Coverage]</p> <p>Reference 1 - 0,95% Coverage</p> <p>The participation of the private sector ensures the continuity of the projects, even where there is a lack of continuity in terms of government action and support.</p>
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	1	<p><Internals\Ashoka (2009) TNRF> - § 1 reference coded [5,47% Coverage]</p> <p>Reference 1 - 5,47% Coverage</p> <p>Shortly thereafter, he began working for the Housing Secretariat in Pinhais' City Hall, in the metropolitan area of Curitiba. During that time, the mayor of Pinhais had committed the municipal government to the mediation of conflicts between landowners and squatter communities with the hope of settling long-deadlocked disputes and improving squatter communities. André played a central role in developing that initiative, and it was there he discovered his true passion.</p> <p>After the subsequent mayor put an end to the project he was working on in 2001, André left his job at City Hall and created Terra Nova to continue his mediation work between landowners and squatters.</p>
Entrepreneurial know-how	0	
Managerial know-how	1	<p><Internals\Ashoka (2009) TNRF> - § 1 reference coded [1,45% Coverage]</p> <p>Reference 1 - 1,45% Coverage</p> <p>André received his law degree from the Pontifical Catholic University of Paraná in 1991, and in 1998 he completed an advanced study program in urban and environmental management.</p>
Technological know-how	2	<p><Internals\Ashoka (2009) TNRF> - § 1 reference coded [1,45% Coverage]</p> <p>Reference 1 - 1,45% Coverage</p> <p>André received his law degree from the Pontifical Catholic University of Paraná in 1991, and in 1998 he completed an advanced study program in urban and environmental management.</p> <p><Internals\Schwab TNRF> - § 1 reference coded [2,38% Coverage]</p> <p>Reference 1 - 2,38% Coverage</p> <p>Bringing peaceful resolution to conflicts is a life mission for lawyer André Albuquerque.</p>
Core processes		
Business model innovation	3	<p><Internals\Ashoka (2009) TNRF> - § 1 reference coded [1,57% Coverage]</p> <p>Reference 1 - 1,57% Coverage</p> <p>André has created an innovative mediation process that peacefully resolves land conflicts in major Brazilian cities, while also promoting local development and empowering low-income communities.</p> <p><Internals\Schwab TNRF> - § 2 references coded [22,35% Coverage]</p> <p>Reference 1 - 15,53% Coverage</p> <p>Property rights are transferred to the occupants after payment of an indemnity, and the title</p>

		<p>deed goes to the current occupants of the plots. Landowners are exempted from having to pay taxes accruing on the occupied area. For each plot of land negotiated, 40% of the indemnity payment goes to Terra Nova and 20% into a clearance fund used for projects within a community. The remainder goes to the original property owner, who accepts the deal, even if depreciated, to avoid long court cases that languish in the judicial system and rarely guarantee the return of the property.</p> <p>Reference 2 - 6,82% Coverage</p> <p>His idea is to capitalize those who have no access to funds. When occupants become owners they can obtain bank loans, and when a community becomes a legally recognized entity it gains the right to improvements, such as paved streets and a sewerage system.</p> <p><u><Internals\WHA (2008)></u> - § 1 reference coded [0,95% Coverage]</p> <p>Reference 1 - 0,95% Coverage</p> <p>The participation of the private sector ensures the continuity of the projects, even where there is a lack of continuity in terms of government action and support.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	1	<p><u><Internals\Castro (2011)></u> - § 1 reference coded [2,43% Coverage]</p> <p>Reference 1 - 2,43% Coverage</p> <p>By managing all aspects of the land regularization process, Terra Nova helps community residents purchase the land they live on, formalizing an important asset and catalyzing economic growth. This enables the government to implement much needed infrastructure such as running water, sewer systems, electricity and paved roads. The process offers triple bottom line results (i.e., social, environmental and economic benefits) to these urban slums.</p>
Market creation	0	
Market exploitation	1	<p><u><Internals\Schwab TNRF></u> - § 1 reference coded [6,82% Coverage]</p> <p>Reference 1 - 6,82% Coverage</p> <p>His idea is to capitalize those who have no access to funds. When occupants become owners they can obtain bank loans, and when a community becomes a legally recognized entity it gains the right to improvements, such as paved streets and a sewerage system.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	1	<p><u><Internals\Ashoka (2009) TNRF></u> - § 1 reference coded [2,64% Coverage]</p> <p>Reference 1 - 2,64% Coverage</p> <p>Eight years after its inception, Terra Nova now operates in five states in Brazil, as well as in the Federal District, and reaches 28 communities and some 30,000 families. Currently, André is working to expand its operations to include cases involving families forcibly displaced due to infrastructural construction projects.</p>
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p><u><Internals\WHA (2008)></u> - § 1 reference coded [1,38% Coverage]</p> <p>Reference 1 - 1,38% Coverage</p> <p>The work of Terra Nova Regularizações Fundiárias involves land tenure regularisation and the upgrading of informal settlements through an innovative partnership between residents' associations, government agencies and the private sector.</p>
Foundations	1	<p><u><Internals\WHA (2008)></u> - § 1 reference coded [1,38% Coverage]</p> <p>Reference 1 - 1,38% Coverage</p> <p>The work of Terra Nova Regularizações Fundiárias involves land tenure regularisation and the upgrading of informal settlements through an innovative partnership between residents' associations, government agencies and the private sector.</p>

Governments	3	<p><u><Internals\Castro (2011)></u> - § 1 reference coded [2,43% Coverage]</p> <p>Reference 1 - 2,43% Coverage</p> <p>By managing all aspects of the land regularization process, Terra Nova helps community residents purchase the land they live on, formalizing an important asset and catalyzing economic growth. This enables the government to implement much needed infrastructure such as running water, sewer systems, electricity and paved roads. The process offers triple bottom line results (i.e., social, environmental and economic benefits) to these urban slums.</p> <p><u><Internals\Schwab_TNRF></u> - § 1 reference coded [9,94% Coverage]</p> <p>Reference 1 - 9,94% Coverage</p> <p>When title deeds are awarded the local community government starts to supply water, electricity, a postal code, basic sanitation and public transport to the residents. This partnership represents a historic milestone in the country, as the state changes its role from provider to supporting player in an initiative promoting improvement in the lives of those most in need.</p> <p><u><Internals\WHA (2008)></u> - § 1 reference coded [1,38% Coverage]</p> <p>Reference 1 - 1,38% Coverage</p> <p>The work of Terra Nova Regularizações Fundiárias involves land tenure regularisation and the upgrading of informal settlements through an innovative partnership between residents' associations, government agencies and the private sector.</p>
Pricing structure		
Direct sales	3	<p><u><Internals\Ashoka (2009) TNRF></u> - § 1 reference coded [1,46% Coverage]</p> <p>Reference 1 - 1,46% Coverage</p> <p>André allocates 20 percent of mortgage payments by loan recipients to a fund that promotes socio-economic and environment-friendly development within the participating communities.</p> <p><u><Internals\Castro (2011)></u> - § 1 reference coded [1,45% Coverage]</p> <p>Reference 1 - 1,45% Coverage</p> <p>Once the Judicial Agreement is signed, Terra Nova opens up a service post inside the community to facilitate the process of enrolling residents and formalizing agreements with each household. Terra Nova manages its contracts, receiving payments from each family.</p> <p><u><Internals\Schwab_TNRF></u> - § 1 reference coded [9,57% Coverage]</p> <p>Reference 1 - 9,57% Coverage</p> <p>For each plot of land negotiated, 40% of the indemnity payment goes to Terra Nova and 20% into a clearance fund used for projects within a community. The remainder goes to the original property owner, who accepts the deal, even if depreciated, to avoid long court cases that languish in the judicial system and rarely guarantee the return of the property.</p>
Indirect sales	1	<p><u><Internals\WHA (2008)></u> - § 1 reference coded [1,53% Coverage]</p> <p>Reference 1 - 1,53% Coverage</p> <p>As its fee, Terra Nova receives a percentage of the value of the sale from the landowner and a percentage of the repayments made by residents to cover legal costs, technical designs, supervising the upgrading process, managing repayments and conflict resolution.</p>
Interest	0	
Relationship dynamics		
Continuous	2	<p><u><Internals\Ashoka (2009) TNRF></u> - § 1 reference coded [1,46% Coverage]</p> <p>Reference 1 - 1,46% Coverage</p> <p>André allocates 20 percent of mortgage payments by loan recipients to a fund that promotes socio-economic and environment-friendly development within the participating communities.</p> <p><u><Internals\WHA (2008)></u> - § 1 reference coded [1,70% Coverage]</p> <p>Reference 1 - 1,70% Coverage</p>

		<p>It is the first organisation of its kind in the country and is responsible for the direct negotiations between landowners and residents currently under threat of eviction, working only in cases where a judicial order of reintegration of possession in favour of the landowner has been issued.</p>
Direct	0	
Indirect	3	<p><u><Internals\Castro (2011)></u> - § 1 reference coded [1,45% Coverage]</p> <p>Reference 1 - 1,45% Coverage</p> <p>Once the Judicial Agreement is signed, Terra Nova opens up a service post inside the community to facilitate the process of enrolling residents and formalizing agreements with each household. Terra Nova manages its contracts, receiving payments from each family.</p> <p><u><Internals\Schwab_TNRF></u> - § 1 reference coded [3,42% Coverage]</p> <p>Reference 1 - 3,42% Coverage</p> <p>Terra Nova acts as an intermediary between legal land owners and land occupiers, to discover a positive solution for both sides.</p> <p><u><Internals\WHA (2008)></u> - § 1 reference coded [1,70% Coverage]</p> <p>Reference 1 - 1,70% Coverage</p> <p>It is the first organisation of its kind in the country and is responsible for the direct negotiations between landowners and residents currently under threat of eviction, working only in cases where a judicial order of reintegration of possession in favour of the landowner has been issued.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	1	<p><u><Internals\WHA (2008)></u> - § 1 reference coded [1,97% Coverage]</p> <p>Reference 1 - 1,97% Coverage</p> <p>Terra Nova works to negotiate land tenure agreements between informal settlement residents and private landowners, providing a more efficient, cost-effective way of regularising informal occupations in conflict situations in comparison to the current government-run process that is expensive, time-consuming, bureaucratic and inefficient.</p>
Suppliers		
Employees or partners	0	
Government institutions	1	<p><u><Internals\Schwab_TNRF></u> - § 1 reference coded [4,46% Coverage]</p> <p>Reference 1 - 4,46% Coverage</p> <p>When title deeds are awarded the local community government starts to supply water, electricity, a postal code, basic sanitation and public transport to the residents.</p>
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	1	<p><u><Internals\WHA (2008)></u> - § 1 reference coded [3,05% Coverage]</p> <p>Reference 1 - 3,05% Coverage</p> <p>Through an agreement with ABN-AMRO in which the bank will make the total amount required for the development and implementation of each project immediately available to Terra Nova, the company plans to expand its activities to all 26 states within the next five years. In partnership with ABN-AMRO and the International Financial Corporation (IFC) of the World Bank Group, Terra Nova is developing a Corporate Governance Programme to consolidate the process and allow the approach to be scaled up in a sustainable manner.</p>
NGOs	0	
SMEs	0	

XXVII THE 99

- Enderwitz, S. 2011. "The 99: Islamic Superheroes—A New Species". In *Transcultural Turbulences* (pp. 83-95). Springer Berlin Heidelberg.
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Coding

	# sources	References
Basis for differentiation		
Community development	1	<p><u><Internals\Schwab_THE 99></u> - § 1 reference coded [13,25% Coverage]</p> <p>Reference 1 - 13,25% Coverage</p> <p>Attempts by governments and other institutions in the Islamic world have not been very successful in communicating to the outside world or to its own youth that Islam's global values are shared by all human beings of good will, regardless of religion, culture or heritage. The scarcity of positive and relevant role models for children in the Islamic world is startling, while the quantitative data of some contemporary role models can be measured in body bags and violence. Others have quantified the disastrous results of poorly chosen role models. THE 99 decided to do something to change perceptions.</p>
Human capacity building	0	
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	2	<p><u><Internals\Santos (2013)></u> - § 1 reference coded [0,83% Coverage]</p> <p>Reference 1 - 0,83% Coverage</p> <p>In interview after interview, al-Mutawa recounts the origin story behind <i>The 99</i>. Usually he identifies his motivation for creating the property as a response to a post- 9/11 climate in which Muslim youth were bombarded with negative images of their religion emanating both from the West and from within Islam itself, resulting in his desire to provide a contemporary generation with heroes that embodied the positive tenets of their faith.</p> <p><u><Internals\Schwab_THE 99></u> - § 1 reference coded [13,25% Coverage]</p> <p>Reference 1 - 13,25% Coverage</p> <p>Attempts by governments and other institutions in the Islamic world have not been very successful in communicating to the outside world or to its own youth that Islam's global values are shared by all human beings of good will, regardless of religion, culture or heritage. The scarcity of positive and relevant role models for children in the Islamic world is startling, while the quantitative data of some contemporary role models can be measured in body bags and violence. Others have quantified the disastrous results of poorly chosen role models. THE 99 decided to do something to change perceptions.</p>
Coalitions		
Businesses	1	<p><u><Internals\Santos (2013)></u> - § 1 reference coded [0,33% Coverage]</p> <p>Reference 1 - 0,33% Coverage</p> <p>Perhaps the largest feather in Teshkeel's cap has been the coproduction partnership it entered into with Endemol Productions in 2009 to produce an animated TV series based on <i>The 99</i>.</p>
Foundations	0	
Governments	0	
Core competencies		

Customer orientation	1	<p><u><Internals\Schwab THE 99></u> - § 1 reference coded [17,94% Coverage]</p> <p>Reference 1 - 17,94% Coverage</p> <p>Born and raised in Kuwait, Naif Al Mutawa earned an undergraduate degree from Tufts University where he triple majored in clinical psychology, English literature and history. He completed an MA and PhD in Clinical Psychology at Long Island University, and an MA in Organizational Psychology and Business Administration from Columbia University. He has extensive clinical experience working with former prisoners of war in Kuwait as well as at the Survivors of Political Torture unit of Bellevue Hospital in New York. He has seen first hand the "cancer" that intolerance can bring to any society. His direct contact with the horrors of prisons and with people tortured because of their religious and political beliefs led him to write a children's tale that won a UNESCO prize for literature in the service of tolerance.</p>
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	1	<p><u><Internals\THE99 (2012)></u> - § 1 reference coded [5,86% Coverage]</p> <p>Reference 1 - 5,86% Coverage</p> <p>Dr. Al-Mutawa has earned a PhD in Clinical Psychology from Long Island University. He holds a Masters in Business Administration from Columbia University and a Masters in Organizational Psychology from Teacher's College, Columbia University. He earned his undergraduate degree from Tufts University.</p>
Core processes		
Business model innovation	0	
Process innovation	0	
Product innovation	1	<p><u><Internals\Enderwitz (2011)></u> - § 2 references coded [1,63% Coverage]</p> <p>Reference 1 - 0,66% Coverage</p> <p>"I am not naive" said Naif (Na?'if) al-Mutawa (al-Mutawwa'), a Kuwaiti psychologist and businessman, when he launched "The 99" on the Arabic speaking book market of the Middle East and North Africa.</p> <p>Reference 2 - 0,98% Coverage</p> <p>This hybrid mixture of fact and fiction is of the utmost significance for the whole project of "The 99". Baghdad, the capital of the Abbasid Empire, is presented in "The 99" as the first global centre of the world whose outlook was more moral and scientific than political, religious or economic.</p>
Market scope		
Broad scope	1	<p><u><Internals\Santos (2013)></u> - § 1 reference coded [0,75% Coverage]</p> <p>Reference 1 - 0,75% Coverage</p> <p>I thought it was of great importance that new positive role models be created for kids in the Islamic world. At the same time, there is no such thing as an Islamic market. There are a lot of poor countries, and they are countries more known for piracy than for creating intellectual property. So it had to be something that could appeal to kids in the western world as well because that is where the market is.</p>
Market creation	0	
Market exploitation	2	<p><u><Internals\Enderwitz (2011)></u> - § 2 references coded [1,35% Coverage]</p> <p>Reference 1 - 0,66% Coverage</p> <p>"I am not naive" said Naif (Na?'if) al-Mutawa (al-Mutawwa'), a Kuwaiti psychologist and businessman, when he launched "The 99" on the Arabic speaking book market of the Middle East and North Africa.</p> <p>Reference 2 - 0,69% Coverage</p> <p>Naif al-Mutawa's most serious aim is to fill a significant void in positive, high-quality children's content in the Arab region. At the same time he is determined to become a player on the global comic-market.</p> <p><u><Internals\Santos (2013)></u> - § 2 references coded [1,23% Coverage]</p> <p>Reference 1 - 0,48% Coverage</p>

		<p>It is worth noting that nothing Teshkeel has done in extending <i>The 99</i> brand is particularly extraordinary by transnational media franchising standards and in many ways follows patterns similar to how companies like Marvel extend their superhero IP.</p> <p>Reference 2 - 0,75% Coverage</p> <p>I thought it was of great importance that new positive role models be created for kids in the Islamic world. At the same time, there is no such thing as an Islamic market. There are a lot of poor countries, and they are countries more known for piracy than for creating intellectual property. So it had to be something that could appeal to kids in the western world as well because that is where the market is.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	2	<p><u><Internals\Santos (2013)></u> - § 1 reference coded [0,79% Coverage]</p> <p>Reference 1 - 0,79% Coverage</p> <p>Al-Mutawa founded Teshkeel Media in 2005 and while raising finances for <i>The 99</i>, he became the regional distributor for Arab-language versions of Marvel, DC, and Archie comics in the Middle East. Al-Mutawa admits to using the sale of <i>Superman</i>, <i>Spider-Man</i>, and <i>Batman</i> comics as a Trojan horse for building anticipation for <i>The 99</i> by incorporating promotional ads for the series into every issue published (Mujtaba 2008).</p> <p><u><Internals\Schwab THE 99></u> - § 1 reference coded [5,80% Coverage]</p> <p>Reference 1 - 5,80% Coverage</p> <p>Through its parent company, Teshkeel Media Group, THE 99 also already displayed success with character licensing and product endorsements for a theme park in Kuwait, back-to-school products in Spain, banking products for a Gulf bank, plus digital and mobile comics.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p><u><Internals\Schwab THE 99></u> - § 1 reference coded [5,82% Coverage]</p> <p>Reference 1 - 5,82% Coverage</p> <p>The direct impact of THE 99 cannot be easily measured, yet it clearly is causing a cultural shift. Our partnerships with major players like DC Comics, Endemol, Panini, Gulf Bank, Comixology, and others have demonstrated the strong commercial demand for the content.</p>
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	2	<p><u><Internals\Enderwitz (2011)></u> - § 1 reference coded [0,66% Coverage]</p> <p>Reference 1 - 0,66% Coverage</p> <p>I am not naive" said Naif (Na?'if) al-Mutawa (al-Mutawwa'), a Kuwaiti psychologist and businessman, when he launched "The 99" on the Arabic speaking book market of the Middle East and North Africa.</p> <p><u><Internals\Santos (2013)></u> - § 3 references coded [1,56% Coverage]</p> <p>Reference 1 - 0,57% Coverage</p> <p>Published first as a comic book by al-Mutawa's Kuwaiti-based Teshkeel Media Group in 2006, <i>The 99</i> was well on its way by 2010 to becoming a global cross-media franchise designed to reach consumers through theme parks, social media, merchandizing, and a television series coproduced with Endemol Entertainment.</p> <p>Reference 2 - 0,79% Coverage</p> <p>Al-Mutawa founded Teshkeel Media in 2005 and while raising finances for <i>The 99</i>, he became the regional distributor for Arab-language versions of Marvel, DC, and Archie comics in the Middle East. Al-Mutawa admits to using the sale of <i>Superman</i>, <i>Spider-Man</i>, and <i>Batman</i> comics as a Trojan horse for building anticipation for <i>The 99</i> by incorporating</p>

		<p>promotional ads for the series into every issue published (Mujtaba 2008).</p> <p>Reference 3 - 0,20% Coverage</p> <p>In 2008, Teshkeel abandoned distributing for other comic book publishers to focus exclusively on <i>The 99</i>.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	0	
Indirect	2	<p><u><Internals\Porta (2011)></u> - § 1 reference coded [3,04% Coverage]</p> <p>Reference 1 - 3,04% Coverage</p> <p>His direct contact with the horrors of people tortured because of their religious and political beliefs led to his writing a children's tale that won a Unesco prize for literature in the service of tolerance.</p> <p><u><Internals\Santos (2013)></u> - § 1 reference coded [0,20% Coverage]</p> <p>Reference 1 - 0,20% Coverage</p> <p>In 2008, Teshkeel abandoned distributing for other comic book publishers to focus exclusively on <i>The 99</i>.</p>
Sporadic	1	<p><u><Internals\Santos (2013)></u> - § 1 reference coded [0,79% Coverage]</p> <p>Reference 1 - 0,79% Coverage</p> <p>Al-Mutawa founded Teshkeel Media in 2005 and while raising finances for <i>The 99</i>, he became the regional distributor for Arab-language versions of Marvel, DC, and Archie comics in the Middle East. Al-Mutawa admits to using the sale of <i>Superman</i>, <i>Spider-Man</i>, and <i>Batman</i> comics as a Trojan horse for building anticipation for <i>The 99</i> by incorporating promotional ads for the series into every issue published (Mujtaba 2008).</p>
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	1	<p><u><Internals\THE99 (2012)></u> - § 1 reference coded [3,15% Coverage]</p> <p>Reference 1 - 3,15% Coverage</p> <p>Almost all of the people who work on our comic books are freelancers; this means they work from their own home or studio rather than in one of Teshkeel's offices.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	2	<p><u><Internals\Santos (2013)></u> - § 1 reference coded [0,57% Coverage]</p> <p>Reference 1 - 0,57% Coverage</p> <p>Published first as a comic book by al-Mutawa's Kuwaiti-based Teshkeel Media Group in 2006, <i>The 99</i> was well on its way by 2010 to becoming a global cross-media franchise designed to reach consumers through theme parks, social media, merchandizing, and a television series coproduced with Endemol Entertainment.</p> <p><u><Internals\Schwab_THE 99></u> - § 1 reference coded [5,82% Coverage]</p> <p>Reference 1 - 5,82% Coverage</p> <p>The direct impact of <i>THE 99</i> cannot be easily measured, yet it clearly is causing a cultural shift. Our partnerships with major players like DC Comics, Endemol, Panini, Gulf Bank, Comixology, and others have demonstrated the strong commercial demand for the content.</p>
NGOs	0	

SMEs

0

XXVIII The Indalo Project

Bibliography

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- Schwab_Foundation. 2012. 'Patrick Schofield – The Indalo Project' in "Outstanding Social Entrepreneurship", Schwab Foundation for Social Entrepreneurship, Geneva, Switzerland.

Coding

	# sources	References
Basis for differentiation		
Community development	2	<p><u><Internals\CreditSuisse (2012)></u> - § 1 reference coded [15,53% Coverage]</p> <p>Reference 1 - 15,53% Coverage</p> <p>The Indalo project brings together top Western designers with local craft producers to design beautiful, highly marketable interior home and office products. Indalo couples this design expertise with a professional marketing agency to sell the products, ensuring the best return for individual craft producers in both opportunities and income.</p> <p><u><Internals\Schwab_Indalo Project></u> - § 2 references coded [11,23% Coverage]</p> <p>Reference 1 - 6,64% Coverage</p> <p>The Indalo Project was created from an ambition to grow start-up and small handmade producer groups into successful, sustainable enterprises that would employ and provide opportunities for people at the base of the pyramid.</p> <p>Reference 2 - 4,59% Coverage</p> <p>Building on the power of community, The Indalo Project uses a network core of design and marketing excellence to have an impact on an industry-wide scale.</p>
Human capacity building	0	
Income generation	1	<p><u><Internals\CreditSuisse (2012)></u> - § 1 reference coded [15,53% Coverage]</p> <p>Reference 1 - 15,53% Coverage</p> <p>The Indalo project brings together top Western designers with local craft producers to design beautiful, highly marketable interior home and office products. Indalo couples this design expertise with a professional marketing agency to sell the products, ensuring the best return for individual craft producers in both opportunities and income.</p>
Business mission		
Necessity driven	0	

Opportunity driven	2	<p><u><Internals\Indalo Project (2014)></u> - § 1 reference coded [6,98% Coverage]</p> <p>Reference 1 - 6,98% Coverage</p> <p>Born from a desire to build a pioneering social enterprise, the Indalo Project is a unique South African design and marketing intervention with a bottom-up approach to business and creative development.</p> <p><u><Internals\Schwab Indalo Project></u> - § 1 reference coded [6,64% Coverage]</p> <p>Reference 1 - 6,64% Coverage</p> <p>The Indalo Project was created from an ambition to grow start-up and small handmade producer groups into successful, sustainable enterprises that would employ and provide opportunities for people at the base of the pyramid.</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Core competencies		
Customer orientation	0	
Entrepreneurial know-how	1	<p><u><Internals\Schwab Indalo Project></u> - § 1 reference coded [10,57% Coverage]</p> <p>Reference 1 - 10,57% Coverage</p> <p>A strong believer in social entrepreneurship, and particularly the teachings of E.F. Schumacker and the philosophies of King Jigme Singye Wangchuck, he has worked hard to ensure that Indalo is a true hybrid social/business enterprise. In 2009, he co-founded Kwalapa, an organic whole foods centre that supports the growth of smallholder urban agriculture.</p>
Managerial know-how	1	<p><u><Internals\Schwab Indalo Project></u> - § 1 reference coded [5,96% Coverage]</p> <p>Reference 1 - 5,96% Coverage</p> <p>Inspired by creative thought and action, Patrick Schofield gained business understanding through a formal education at the University of Cape Town, where he graduated with honours in business science.</p>
Technological know-how	0	
Core processes		
Business model innovation	0	
Process innovation	0	
Product innovation	4	<p><u><Internals\CreditSuisse (2012)></u> - § 1 reference coded [15,53% Coverage]</p> <p>Reference 1 - 15,53% Coverage</p> <p>The Indalo project brings together top Western designers with local craft producers to design beautiful, highly marketable interior home and office products. Indalo couples this design expertise with a professional marketing agency to sell the products, ensuring the best return for individual craft producers in both opportunities and income.</p> <p><u><Internals\Indalo Project (2014)></u> - § 2 references coded [9,09% Coverage]</p> <p>Reference 1 - 3,56% Coverage</p> <p>Indalo is a non-profit entity with a mandate to change lives through original and sophisticated design.</p> <p>Reference 2 - 5,53% Coverage</p> <p>By prioritising 'design for sales', innovation and excellence, the growth of our partner organisations is driven by market demand rather than donor appeasement.</p> <p><u><Internals\Jorem (2011)></u> - § 1 reference coded [3,14% Coverage]</p> <p>Reference 1 - 3,14% Coverage</p> <p>A particularly interesting project, headed by firm 4 under the title the Indalo Project, linked designers with crafters to create joint product ranges together, sold through one common platform.</p> <p><u><Internals\Schwab Indalo Project></u> - § 1 reference coded [14,98% Coverage]</p>

		<p>Reference 1 - 14,98% Coverage</p> <p>It contracts with local designers versed in the challenges of working with small-scale handmade producer groups, and in consultation with internationally recognized designers, The Indalo Project designs new unique marketable ranges. This brings designers together from diverse fields to work directly with craft producers in various disciplines. By coupling this with a professional marketing agency to sell the ranges, it ensures the best return in both opportunities and income for the craft producer.</p>
Market scope		
Broad scope	1	<p><u><Internals\Schwab_Indalo Project></u> - § 1 reference coded [9,74% Coverage]</p> <p>Reference 1 - 9,74% Coverage</p> <p>The Indalo Project designs new unique marketable ranges. This brings designers together from diverse fields to work directly with craft producers in various disciplines. By coupling this with a professional marketing agency to sell the ranges, it ensures the best return in both opportunities and income for the craft producer.</p>
Market creation	0	
Market exploitation	3	<p><u><Internals\Indalo_Project (2014)></u> - § 1 reference coded [11,64% Coverage]</p> <p>Reference 1 - 11,64% Coverage</p> <p>We believe that extraordinary products can be created when accomplished, market-driven designers join forces with skilled craft artists. As new product ranges are completed, Indalo not only supports partner organisations in direct sales, but also in building trade relationships and developing focused and proactive marketing strategies.</p> <p><u><Internals\Jorem (2011)></u> - § 1 reference coded [4,22% Coverage]</p> <p>Reference 1 - 4,22% Coverage</p> <p>"We had some orders from the international market, which needed quantities impossible for individual firms to attain. So then what we needed to do was combine several groups working together. It was a collaboration amongst a group wanting to achieve quantity."</p> <p><u><Internals\Schwab_Indalo Project></u> - § 1 reference coded [14,98% Coverage]</p> <p>Reference 1 - 14,98% Coverage</p> <p>It contracts with local designers versed in the challenges of working with small-scale handmade producer groups, and in consultation with internationally recognized designers, The Indalo Project designs new unique marketable ranges. This brings designers together from diverse fields to work directly with craft producers in various disciplines. By coupling this with a professional marketing agency to sell the ranges, it ensures the best return in both opportunities and income for the craft producer.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals\CreditSuisse (2012)></u> - § 1 reference coded [5,83% Coverage]</p> <p>Reference 1 - 5,83% Coverage</p> <p>Indalo will partner commercially successful designers with 12 newly formed craft producer groups to design and test new products.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Partners		
Businesses	1	<p><u><Internals\Indalo_Project (2014)></u> - § 1 reference coded [6,22% Coverage]</p> <p>Reference 1 - 6,22% Coverage</p> <p>Our partnership model connects professional designers and a seasoned marketing team with local craft producers to drive the innovation and sales of cutting edge handcrafted ranges.</p>
Foundations	0	
Governments	0	
Pricing structure		

Direct sales	1	<p><u><Internals\Schwab_Indalo Project></u> - § 2 references coded [23,03% Coverage]</p> <p>Reference 1 - 14,98% Coverage</p> <p>It contracts with local designers versed in the challenges of working with small-scale handmade producer groups, and in consultation with internationally recognized designers, The Indalo Project designs new unique marketable ranges. This brings designers together from diverse fields to work directly with craft producers in various disciplines. By coupling this with a professional marketing agency to sell the ranges, it ensures the best return in both opportunities and income for the craft producer.</p> <p>Reference 2 - 8,04% Coverage</p> <p>The Indalo Project closes the circle of development. To design is great, but the ultimate proof of development success is to make a sale. The sales create the opportunities for growth, reinvestment and sustainability, representing social enterprise in its pure form.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	1	<p><u><Internals\Schwab_Indalo Project></u> - § 1 reference coded [6,91% Coverage]</p> <p>Reference 1 - 6,91% Coverage</p> <p>It contracts with local designers versed in the challenges of working with small-scale handmade producer groups, and in consultation with internationally recognized designers, The Indalo Project designs new unique marketable ranges.</p>
Direct	1	<p><u><Internals\Indalo Project (2014)></u> - § 1 reference coded [5,36% Coverage]</p> <p>Reference 1 - 5,36% Coverage</p> <p>At Indalo, we are passionate about empowering people within organisations and encouraging individuals to contribute to collective capacity and opportunity.</p>
Indirect	1	<p><u><Internals\Indalo Project (2014)></u> - § 1 reference coded [11,64% Coverage]</p> <p>Reference 1 - 11,64% Coverage</p> <p>We believe that extraordinary products can be created when accomplished, market-driven designers join forces with skilled craft artists. As new product ranges are completed, Indalo not only supports partner organisations in direct sales, but also in building trade relationships and developing focused and proactive marketing strategies.</p>
Sporadic	0	
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	1	<p><u><Internals\Pearson (2010)></u> - § 1 reference coded [3,45% Coverage]</p> <p>Reference 1 - 3,45% Coverage</p> <p>The Indalo Project is an organization that aims to develop and showcase local design in all its elements.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	<p><u><Internals\Indalo Project (2014)></u> - § 2 references coded [11,61% Coverage]</p> <p>Reference 1 - 6,25% Coverage</p> <p>Our partnership model connects professional designers and a seasoned marketing team with local craft producers to drive the innovation and sales of cutting edge handcrafted ranges.</p> <p>Reference 2 - 5,36% Coverage</p> <p>At Indalo, we are passionate about empowering people within organisations and encouraging individuals to contribute to collective capacity and opportunity.</p>
Large national firms	0	
Multinationals	0	
NGOs	0	

SMEs	2	<p><u><Internals\Indalo Project (2014)></u> - § 1 reference coded [5,36% Coverage]</p> <p>Reference 1 - 5,36% Coverage</p> <p>At Indalo, we are passionate about empowering people within organisations and encouraging individuals to contribute to collective capacity and opportunity.</p> <p><u><Internals\Schwab Indalo Project></u> - § 1 reference coded [3,43% Coverage]</p> <p>Reference 1 - 3,43% Coverage</p> <p>The Indalo Project was created from an ambition to grow start-up and small handmade producer groups into successful</p>
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XXIX Union de Ejidos de La Selva

Bibliography

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Coding

	# sources	References
Basis for differentiation		<p>Community development</p> <p>4</p> <p><u><Internals\Bray (2002)></u> - § 1 reference coded [8,44% Coverage]</p> <p>Reference 1 - 8,44% Coverage</p> <p>La Selva had a technical team consisting of six professionals that supervised and trained more than 30 community-selected small farmers. They attended workshops to learn the organic technological package, which they then taught to their peers in a "farmer-to-farmer" methodology.</p> <p><u><Internals\Cabañas (2002)></u> - § 2 references coded [1,01% Coverage]</p> <p>Reference 1 - 0,37% Coverage</p> <p>After the armed uprising, La Selva consolidated its position as one of the most successful social enterprises in Chiapas in the business of exporting coffee. Its relationship with the Fair Trade system of Max Havelaar oriented its activities towards strengthening the organization of women, including wives and daughters of the members.</p> <p>Reference 2 - 0,64% Coverage</p> <p>Not only are there direct benefits of Fair Trade (higher price, up-front payment, pre-financing) but there are also indirect benefits that have influenced standards of living. Perhaps the price premium has not saved the families from poverty but they have been able to access government social programs. La Selva's experience in commercialization has provided increased power in their ability to negotiate with the government. Benefits from the government include projects in housing, potable water and improved health care. These indirect benefits have improved standards of living.</p> <p><u><Internals\Guilherme (2004)></u> - § 1 reference coded [15,66% Coverage]</p> <p>Reference 1 - 15,66% Coverage</p> <p>With over 20 years of experience, the Union collaborates with 1,250 families in 42 communities to ensure the adoption of better soil management and environmental practices.</p> <p><u><Internals\LaSelvaCafé (2013)></u> - § 1 reference coded [5,10% Coverage]</p>

		Reference 1 - 5,10% Coverage Since its creation, our cooperative is constantly innovating to provide high quality coffee to the market and improve the living conditions of its producers.
Human capacity building	0	
Income generation	3	<p><u><Internals\Cabañas (2002)></u> - § 1 reference coded [0,39% Coverage]</p> <p>Reference 1 - 0,39% Coverage</p> <p>The families of the producers have benefited from the increased prices paid in the Fair Trade market. The timely payment for delivered coffee has helped to pay for immediate costs such as medicine and celebrations. However it can not be said that the price premium has led to a substantial improvement in the standard of living of the member families.</p> <p><u><Internals\Guilherme (2004)></u> - § 1 reference coded [21,33% Coverage]</p> <p>Reference 1 - 21,33% Coverage</p> <p>The origin of the coffee itself is what makes Café de la Selva so special. By controlling the entire vertical chain of coffee production, the Union de Ejidos de la Selva is able to improve indigenous farmer income and self-sufficiency.</p> <p><u><Internals\Schwab_UELA></u> - § 1 reference coded [4,61% Coverage]</p> <p>Reference 1 - 4,61% Coverage</p> <p>Unión de Ejidos de La Selva is an association of coffee-producing indigenous families in Chiapas, Mexico, helping farmers to increase their income and self-sufficiency.</p>
Business mission		
Necessity driven	1	<p><u><Internals\Schwab_UELA></u> - § 1 reference coded [19,84% Coverage]</p> <p>Reference 1 - 19,84% Coverage</p> <p>Before 1970 a feudal system dominated the Mexican state of Chiapas. That year a rural uprising took place in which indigenous farmers demanded land ownership. The federal government and wealthy landowners responded by agreeing to give government lands to the farmers, but there was one drawback: the land was in the jungles of Chiapas and roads, water and other basic infrastructure were non-existent. Faced with this challenging new reality the farmers decided the only way to get their products to market was to organize collectively. They established the Unión de Ejidos de La Selva with the help of Jesuit priests living in the area and José Juárez, an agricultural engineer who started working with the communities 28 years ago.</p>
Opportunity driven	0	
Coalitions		
Businesses	0	
Foundations	1	<p><u><Internals\Cabañas (2002)></u> - § 3 references coded [1,09% Coverage]</p> <p>Reference 1 - 0,53% Coverage</p> <p>In 1989 La Selva joined with the <i>Coordinadora Nacional de Organizaciones Cafeteleras</i> (CNOC), an organization made up of 126 member organizations, 80% of whose members are indigenous. This coordinating union has facilitated, with the government, the harmonization of public policies in the sector, as well as the exportation of coffee to the US through the <i>Promotora Comercial de Cafés Suaves Mexicanos S.A. de C.V.</i>, under the brand of Aztec Harvests (roasted and ground coffee).</p> <p>Reference 2 - 0,34% Coverage</p> <p>After the loss of FLO Fair Trade certification, the relationship established with the <i>Frente Solidario</i> has enabled La Selva to negotiate with TransFair the possibility of a chain of La Selva cafeterias in Germany. This is the realization of the long desired attempt to market coffee directly to the consumer.</p> <p>Reference 3 - 0,22% Coverage</p> <p>In contrast to the government sector, the non-governmental organizations (NGOs) that have financed projects with La Selva included Fair Trade and organic production as clear objectives of their efforts.</p>
Governments	0	
Core competencies		

Customer orientation	1	<p><u><Internals\Schwab_UELA></u> - § 1 reference coded [18,30% Coverage]</p> <p>Reference 1 - 18,30% Coverage</p> <p>In his youth José Juárez worked alongside his father farming their small plot of land. Although life was hard he loved agricultural work and at age 18 enrolled in the National Agricultural School in Chapingo and became an agricultural engineer. When he was 21 Juárez went to Chiapas as part of his practicum experience, where he initiated contacts with the indigenous farmers who would later become members of Unión de Ejidos de La Selva. He quickly learned their customs and ways of thinking and fell in love with their struggle to improve their lives. He stimulated their interest in reading and writing so that they could become owners of their own destiny as entrepreneurs.</p>
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	1	<p><u><Internals\Schwab_UELA></u> - § 1 reference coded [15,96% Coverage]</p> <p>Reference 1 - 15,96% Coverage</p> <p>Although life was hard he loved agricultural work and at age 18 enrolled in the National Agricultural School in Chapingo and became an agricultural engineer. When he was 21 Juárez went to Chiapas as part of his practicum experience, where he initiated contacts with the indigenous farmers who would later become members of Unión de Ejidos de La Selva. He quickly learned their customs and ways of thinking and fell in love with their struggle to improve their lives. He stimulated their interest in reading and writing so that they could become owners of their own destiny as entrepreneurs.</p>
Core processes		
Business model innovation	2	<p><u><Internals\Guilherme (2004)></u> - § 1 reference coded [21,33% Coverage]</p> <p>Reference 1 - 21,33% Coverage</p> <p>The origin of the coffee itself is what makes Café de la Selva so special. By controlling the entire vertical chain of coffee production, the Union de Ejidos de la Selva is able to improve indigenous farmer income and self-sufficiency.</p> <p><u><Internals\Schwab_UELA></u> - § 1 reference coded [5,74% Coverage]</p> <p>Reference 1 - 5,74% Coverage</p> <p>By controlling the entire chain of coffee production Unión de Ejidos de La Selva has been able to take advantage of the full urban consumer value of coffee and use it to improve farmer income and self-sufficiency.</p>
Process innovation	0	
Product innovation	0	
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	1	<p><u><Internals\Schwab_UELA></u> - § 1 reference coded [3,64% Coverage]</p> <p>Reference 1 - 3,64% Coverage</p> <p>Faced with this challenging new reality the farmers decided the only way to get their products to market was to organize collectively.</p>
Narrow scope	2	<p><u><Internals\Bray (2002)></u> - § 1 reference coded [4,10% Coverage]</p> <p>Reference 1 - 4,10% Coverage</p> <p>La Selva had a technical team consisting of six professionals that supervised and trained more than 30 community-selected small farmers.</p> <p><u><Internals\Cabañas (2002)></u> - § 1 reference coded [0,17% Coverage]</p> <p>Reference 1 - 0,17% Coverage</p> <p>After the armed uprising, La Selva consolidated its position as one of the most successful social enterprises in Chiapas in the business of exporting coffee.</p>
Organization structure		
Co-operative	2	<p><u><Internals\Guilherme (2004)></u> - § 1 reference coded [15,66% Coverage]</p> <p>Reference 1 - 15,66% Coverage</p>

		<p>With over 20 years of experience, the Union collaborates with 1,250 families in 42 communities to ensure the adoption of better soil management and environmental practices.</p> <p><u><Internals\Schwab_UELA></u> - § 2 references coded [22,91% Coverage]</p> <p>Reference 1 - 19,84% Coverage</p> <p>Before 1970 a feudal system dominated the Mexican state of Chiapas. That year a rural uprising took place in which indigenous farmers demanded land ownership. The federal government and wealthy landowners responded by agreeing to give government lands to the farmers, but there was one drawback: the land was in the jungles of Chiapas and roads, water and other basic infrastructure were non-existent. Faced with this challenging new reality the farmers decided the only way to get their products to market was to organize collectively. They established the Unión de Ejidos de La Selva with the help of Jesuit priests living in the area and José Juárez, an agricultural engineer who started working with the communities 28 years ago.</p> <p>Reference 2 - 3,07% Coverage</p> <p>Unión de Ejidos de La Selva is a union of 1,300 coffee-producing indigenous families in 42 communities in Chiapas.</p>
Franchise organizations	0	
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	1	<p><u><Internals\Cabañas (2002)></u> - § 1 reference coded [0,46% Coverage]</p> <p>Reference 1 - 0,46% Coverage</p> <p>The business development of La Selva has resulted in a group of private companies that are responsible for the processes of industrialization, commercialization and transportation. These companies function with administrative councils that are independent from the La Selva producers. The principal advantage for the producers is that these companies are designed solely for the purchase of coffee from the members.</p>
Partners		
Businesses	0	
Foundations	0	
Governments	0	
Pricing structure		
Direct sales	2	<p><u><Internals\Cabañas (2002)></u> - § 1 reference coded [0,16% Coverage]</p> <p>Reference 1 - 0,16% Coverage</p> <p>The distribution of funds is independent of the markets in which the coffee is sold: 80% for the producer, 15% for expenses and 5% for investments.</p> <p><u><Internals\Schwab_UELA></u> - § 1 reference coded [6,87% Coverage]</p> <p>Reference 1 - 6,87% Coverage</p> <p>What distinguishes it from other cooperatives and associations is its commercialization strategy. In addition to foregoing the use of intermediaries to sell its coffee nationally and internationally, it sells its finished product directly to the consumer.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	1	<p><u><Internals\Cabañas (2002)></u> - § 1 reference coded [0,30% Coverage]</p> <p>Reference 1 - 0,30% Coverage</p> <p>Currently La Selva has 942 members spread among 45 community groups in eight municipalities of Chiapas⁹: Margaritas (Tojolabals), Oxchuc (Tzeltals), Independencia, Trinitaria, Ocosingo, Chicomuselo, Siltepec and Bella Vista (indigenous Spanish speaking groups and mestizos).</p>
Direct	2	<p><u><Internals\Cabañas (2002)></u> - § 1 reference coded [0,30% Coverage]</p> <p>Reference 1 - 0,30% Coverage</p>

		<p>Currently La Selva has 942 members spread among 45 community groups in eight municipalities of Chiapas⁹. Margaritas (Tojolabals), Oxchuc (Tzeltals), Independencia, Trinitaria, Ocósingo, Chicomuselo, Siltepec and Bella Vista (indigenous Spanish speaking groups and <i>mestizos</i>).</p> <p><u><Internals\LaSelvaCafé (2013)></u> - § 1 reference coded [10,19% Coverage]</p> <p>Reference 1 - 10,19% Coverage</p> <p><i>La Selva Café</i> currently has over 30 years of experience in the production of green coffee (with organic and fair trade certification since 1992), and over two decades in the roasting of coffee. We also enjoy a direct relationship with our consumers through our 10 coffee shops (9 in Mexico, 1 in Barcelona, Spain).</p>
Indirect	0	
Sporadic	0	
Strategic assets		
Commodities	1	<p><u><Internals\Schwab UELA></u> - § 1 reference coded [19,84% Coverage]</p> <p>Reference 1 - 19,84% Coverage</p> <p>Before 1970 a feudal system dominated the Mexican state of Chiapas. That year a rural uprising took place in which indigenous farmers demanded land ownership. The federal government and wealthy landowners responded by agreeing to give government lands to the farmers, but there was one drawback: the land was in the jungles of Chiapas and roads, water and other basic infrastructure were non-existent. Faced with this challenging new reality the farmers decided the only way to get their products to market was to organize collectively. They established the Unión de Ejidos de La Selva with the help of Jesuit priests living in the area and José Juárez, an agricultural engineer who started working with the communities 28 years ago.</p>
Financing	0	
Fixed assets	0	
Human resource	2	<p><u><Internals\Guilherme (2004)></u> - § 1 reference coded [21,33% Coverage]</p> <p>Reference 1 - 21,33% Coverage</p> <p>The origin of the coffee itself is what makes Café de la Selva so special. By controlling the entire vertical chain of coffee production, the Union de Ejidos de la Selva is able to improve indigenous farmer income and self-sufficiency.</p> <p><u><Internals\Schwab UELA></u> - § 1 reference coded [19,84% Coverage]</p> <p>Reference 1 - 19,84% Coverage</p> <p>Before 1970 a feudal system dominated the Mexican state of Chiapas. That year a rural uprising took place in which indigenous farmers demanded land ownership. The federal government and wealthy landowners responded by agreeing to give government lands to the farmers, but there was one drawback: the land was in the jungles of Chiapas and roads, water and other basic infrastructure were non-existent. Faced with this challenging new reality the farmers decided the only way to get their products to market was to organize collectively. They established the Unión de Ejidos de La Selva with the help of Jesuit priests living in the area and José Juárez, an agricultural engineer who started working with the communities 28 years ago.</p>
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	<p><u><Internals\Schwab UELA></u> - § 1 reference coded [19,84% Coverage]</p> <p>Reference 1 - 19,84% Coverage</p> <p>Before 1970 a feudal system dominated the Mexican state of Chiapas. That year a rural uprising took place in which indigenous farmers demanded land ownership. The federal government and wealthy landowners responded by agreeing to give government lands to the farmers, but there was one drawback: the land was in the jungles of Chiapas and roads, water and other basic infrastructure were non-existent. Faced with this challenging new reality the farmers decided the only way to get their products to market was to organize collectively. They established the Unión de Ejidos de La Selva with the help of Jesuit priests living in the area and José Juárez, an agricultural engineer who started working with the communities 28 years ago.</p>
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

A 1001 fontaines pour demain

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- Schwab_Foundation. 2012. 'Chay Lo – 1001 fontaines pour demain' in "Outstanding Social Entrepreneurship", Schwab Foundation for Social Entrepreneurship, Geneva, Switzerland.

Coding

	# sources	References
Basis for differentiation		
Community development	1	<p><u><Internals>Schwab (2012) 1001 fontaines pour demain></u> - § 1 reference coded [7,06% Coverage]</p> <p>Reference 1 - 7,06% Coverage</p> <p>Using solar-powered ultraviolet (UV) technologies, 1001 fontaines establishes water purification and distribution networks in Cambodia's rural villages, allowing people to meet a basic need for a minimal investment.</p>
Human capacity building	2	<p><u><Internals>Hunter et al (2013)></u> - § 1 reference coded [0,70% Coverage]</p> <p>Reference 1 - 0,70% Coverage</p> <p>A continuing quality assurance programme is implemented with support from 1001 F technical staff. The entrepreneurs are supported and trained over an initial apprenticeship year by the end of which the business is financially self-sustaining.</p> <p><u><Internals>Hunter et al (2014)></u> - § 1 reference coded [7,11% Coverage]</p> <p>Reference 1 - 7,11% Coverage</p> <p>During and after start-up 1001F technical staff provide training and an ongoing quality assurance scheme.</p>
Income generation	1	<p><u><Internals>Schwab (2012) 1001 fontaines pour demain></u> - § 1 reference coded [7,65% Coverage]</p> <p>Reference 1 - 7,65% Coverage</p> <p>Thus far 1001 fontaines has generated more than 100 jobs in rural villages and actively leverages community networks to spread awareness about the necessity of clean drinking water and the health risks associated with swamp water.</p>
Business mission		
Necessity driven	0	
Opportunity driven	1	<p><u><Internals>Schwab (2012) 1001 fontaines pour demain></u> - § 1 reference coded [6,76% Coverage]</p> <p>Reference 1 - 6,76% Coverage</p> <p>During his time at ENGREF, Chay was trained on many small-scale drinking water network projects, which led to his design of a pilot project in Cambodia and subsequently to the creation of 1001 fontaines.</p>
Market scope		

Broad scope	0	
Market creation	1	<p><u><Internals\Hunter et al (2013)></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>This initiative is specifically orientated towards small rural communities, which generally fall outside of the remit of water access projects.</p>
Market exploitation	1	<p><u><Internals\Hunter et al (2013)></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>This initiative is specifically orientated towards small rural communities, which generally fall outside of the remit of water access projects.</p>
Narrow scope	1	<p><u><Internals\Hunter et al (2013)></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>This initiative is specifically orientated towards small rural communities, which generally fall outside of the remit of water access projects.</p>
Organization structure		
Co-operative	0	
Franchise organizations	1	<p><u><Internals\Schwab (2012) 1001 fontaines pour demain></u> - § 1 reference coded [7,42% Coverage]</p> <p>Reference 1 - 7,42% Coverage</p> <p>At each site, 1001 fontaines provides the initial capital investment and subsequently trains one to two village operators in purification technologies and distribution methods, thus creating micro-franchises across the region.</p>
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Pricing structure		
Direct sales	2	<p><u><Internals\Hunter et al (2013)></u> - § 1 reference coded [0,72% Coverage]</p> <p>Reference 1 - 0,72% Coverage</p> <p>The basic business model is to support local entrepreneurs to build a water treatment system, based on filtration and ultraviolet disinfection of source water with bottling in cleaned and disinfected 20 L containers for subsequent distribution and sale.</p> <p><u><Internals\Hunter et al (2014)></u> - § 2 references coded [17,33% Coverage]</p> <p>Reference 1 - 13,37% Coverage</p> <p>The basic model is to identify local entrepreneurs and financially support them to build a local plant to bottle filtered and ultraviolet disinfected water in cleaned and disinfected 20 L containers.</p> <p>Reference 2 - 3,95% Coverage</p> <p>Most of these containers are then sold to local customers.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	0	
Indirect	2	<p><u><Internals\Hunter et al (2013)></u> - § 1 reference coded [0,72% Coverage]</p> <p>Reference 1 - 0,72% Coverage</p> <p>The basic business model is to support local entrepreneurs to build a water treatment system, based on filtration and ultraviolet disinfection of source water with bottling in cleaned and disinfected 20 L containers for subsequent distribution and sale.</p> <p><u><Internals\Schwab (2012) 1001 fontaines pour demain></u> - § 1 reference coded [7,42% Coverage]</p>

		<p>Coverage</p> <p>Reference 1 - 7,42% Coverage</p> <p>At each site, 1001 fontaines provides the initial capital investment and subsequently trains one to two village operators in purification technologies and distribution methods, thus creating micro-franchises across the region.</p>
Sporadic	1	<p><Internals>Schwab (2012) 1001 fontaines pour demain - § 1 reference coded [7,42% Coverage]</p> <p>Reference 1 - 7,42% Coverage</p> <p>At each site, 1001 fontaines provides the initial capital investment and subsequently trains one to two village operators in purification technologies and distribution methods, thus creating micro-franchises across the region.</p>
Core competencies		
Customer orientation	2	<p><Internals>1001Fontaines - § 1 reference coded [2,16% Coverage]</p> <p>Reference 1 - 2,16% Coverage</p> <p>Lo comes from a small village in the North East of Cambodia. His father has a rice field of two hectares and his mother breeds silkworms. Lo went to the primary school in his village, and then went on to further his education in difficult conditions in college and high school in Sisophon, the regional capital.</p> <p><Internals>Schwab (2012) 1001 fontaines pour demain - § 1 reference coded [7,09% Coverage]</p> <p>Reference 1 - 7,09% Coverage</p> <p>He graduated from the Cambodian Institute of Technology and went on to study in France, receiving his Master's as an Engineer of Water Management from l'Ecole Nationale du Génie Rural des Eaux et des Forêts (ENGREF).</p>
Entrepreneurial know-how	0	
Managerial know-how	1	<p><Internals>1001Fontaines - § 1 reference coded [1,27% Coverage]</p> <p>Reference 1 - 1,27% Coverage</p> <p>As a consultant and later Partner of Andersen Consulting (from 1975 to 1997), François Jaquenoud has carried out numerous missions in practically all areas of management and industry.</p>
Technological know-how	2	<p><Internals>1001Fontaines - § 1 reference coded [1,01% Coverage]</p> <p>Reference 1 - 1,01% Coverage</p> <p>Its role is to ensure the general engineering of the programme, to capitalise on existing skills and to duplicate the model in other countries.</p> <p><Internals>Schwab (2012) 1001 fontaines pour demain - § 1 reference coded [7,09% Coverage]</p> <p>Reference 1 - 7,09% Coverage</p> <p>He graduated from the Cambodian Institute of Technology and went on to study in France, receiving his Master's as an Engineer of Water Management from l'Ecole Nationale du Génie Rural des Eaux et des Forêts (ENGREF).</p>
Core processes		
Business model innovation	0	
Process innovation	1	<p><Internals>Schwab (2012) 1001 fontaines pour demain - § 2 references coded [18,22% Coverage]</p> <p>Reference 1 - 8,90% Coverage</p> <p>Major water distribution systems across the developing world require immense infrastructural investment and support and still leave millions of rural people excluded. 1001 fontaines provides a solar-powered alternative that provides safe and affordable drinking water.</p> <p>Reference 2 - 9,32% Coverage</p>

		Unlike conventional potable water delivery, 1001 fontaines' model incurs no distribution costs and offers the amount of drinking water necessary to match village needs, and thus offers clean, purified water at just US\$.01 per litre, which is affordable for rural Cambodian villagers.
Product innovation	0	
Strategic assets		
Commodities	0	
Financing	3	<p><u><Internals\Hunter et al (2013)></u> - § 1 reference coded [0,52% Coverage]</p> <p>Reference 1 - 0,52% Coverage</p> <p>Funding for 1001 F comes mainly from private donors (private companies, foundations), although it has also received financial support from the French Embassies in Cambodia and Madagascar.</p> <p><u><Internals\Hunter et al (2014)></u> - § 1 reference coded [9,95% Coverage]</p> <p>Reference 1 - 9,95% Coverage</p> <p>Funding for 1001F is mainly from private donors, though it has also received financial support from French Embassies in the countries where it works.</p> <p><u><Internals\Schwab (2012) 1001 fontaines pour demain></u> - § 1 reference coded [2,23% Coverage]</p> <p>Reference 1 - 2,23% Coverage</p> <p>At each site, 1001 fontaines provides the initial capital investment</p>
Fixed assets	0	
Human resource	2	<p><u><Internals\1001Fontaines></u> - § 1 reference coded [1,01% Coverage]</p> <p>Reference 1 - 1,01% Coverage</p> <p>Its role is to ensure the general engineering of the programme, to capitalise on existing skills and to duplicate the model in other countries.</p> <p><u><Internals\Schwab (2012) 1001 fontaines pour demain></u> - § 1 reference coded [7,09% Coverage]</p> <p>Reference 1 - 7,09% Coverage</p> <p>He graduated from the Cambodian Institute of Technology and went on to study in France, receiving his Master's as an Engineer of Water Management from l'Ecole Nationale du Génie Rural des Eaux et des Forêts (ENGREF).</p>
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Partners		
Businesses	0	
Foundations	0	
Governments	1	<p><u><Internals\Hunter et al (2014)></u> - § 1 reference coded [9,95% Coverage]</p> <p>Reference 1 - 9,95% Coverage</p> <p>Funding for 1001F is mainly from private donors, though it has also received financial support from French Embassies in the countries where it works.</p>
Suppliers		
Employees or partners	0	
Government institutions	1	<p><u><Internals\Hunter et al (2013)></u> - § 1 reference coded [0,52% Coverage]</p> <p>Reference 1 - 0,52% Coverage</p> <p>Funding for 1001 F comes mainly from private donors (private companies, foundations), although it has also received financial support from the French Embassies in Cambodia and Madagascar.</p>
Individual entrepreneurs	2	<u><Internals\Hunter et al (2013)></u> - § 1 reference coded [0,72% Coverage]

	<p>Reference 1 - 0,72% Coverage</p> <p>The basic business model is to support local entrepreneurs to build a water treatment system, based on filtration and ultraviolet disinfection of source water with bottling in cleaned and disinfected 20 L containers for subsequent distribution and sale.</p> <p><u><Internals\Hunter et al (2014)></u> - § 1 reference coded [13,37% Coverage]</p>
	<p>Reference 1 - 13,37% Coverage</p> <p>The basic model is to identify local entrepreneurs and financially support them to build a local plant to bottle filtered and ultraviolet disinfected water in cleaned and disinfected 20 L containers.</p>
Large national firms	0
Multinationals	0
NGOs	0
SMEs	0

B Barefoot College

Bibliography

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- Schwab_Foundation. 2001. 'Sanjit (Bunker) Roy – Barefoot College' in "Outstanding Social Entrepreneurship", Schwab Foundation for Social Entrepreneurship, Geneva, Switzerland.

Coding

	# sources	References
Basis for differentiation		
Community development	2	<p><u><Internals\Roy (2008) Water></u> - § 2 references coded [1,06% Coverage]</p> <p>Reference 1 - 0,62% Coverage</p> <p>Barefoot College has committed itself to the following work in poor rural communities: ☐Raise the standard of living. ☐Improve the quality of life. ☐Upgrade people's existing traditional skills and knowledge through training. ☐Guide the community in taking responsibility for providing some of these basic services.</p> <p>☐Struggle and campaign for justice and the rule of law.</p> <p>☐Be transparent and publicly accountable to the community in whose name we receive funds.</p> <p>Reference 2 - 0,44% Coverage</p> <p>Their goal is not to change their lifestyle but to gain the basic skills they need to provide to their own communities a vital service, one that urban professionals are currently trying to provide, most often unsuccessfully. Meanwhile they are maintaining a healthy and sustainable lifestyle for themselves and their community.</p> <p><u><Internals\Schwab (2011) Barefoot College></u> - § 1 reference coded [6,22% Coverage]</p> <p>Reference 1 - 6,22% Coverage</p> <p>Barefoot College demonstrates that illiteracy is not a barrier to poor communities developing themselves and that the most sophisticated technologies can be disseminated by poor rural men and women who can barely read and write.</p>
Human capacity building	2	<p><u><Internals\Roy (2008) Water></u> - § 2 references coded [1,06% Coverage]</p> <p>Reference 1 - 0,62% Coverage</p> <p>Barefoot College has committed itself to the following work in poor rural communities: ☐Raise the standard of living. ☐Improve the quality of life. ☐Upgrade people's existing traditional skills and knowledge through training. ☐Guide the community in taking responsibility for providing some of these basic services.</p> <p>☐Struggle and campaign for justice and the rule of law.</p> <p>☐Be transparent and publicly accountable to the community in whose name we receive funds.</p> <p>Reference 2 - 0,44% Coverage</p> <p>Their goal is not to change their lifestyle but to gain the basic skills they need to provide to their own communities a vital service, one that urban professionals are currently trying to</p>

		<p>provide, most often unsuccessfully. Meanwhile they are maintaining a healthy and sustainable lifestyle for themselves and their community.</p> <p>Internals\Schwab (2011) Barefoot College - § 2 references coded [9,93% Coverage]</p> <p>Reference 1 - 3,71% Coverage</p> <p>The college benefits the poorest of the poor, offering practical skills and knowledge through a learning-by-doing approach to education.</p> <p>Reference 2 - 6,22% Coverage</p> <p>Barefoot College demonstrates that illiteracy is not a barrier to poor communities developing themselves and that the most sophisticated technologies can be disseminated by poor rural men and women who can barely read and write.</p>
Income generation	1	<p>Internals\Roy (2008) Water - § 1 reference coded [0,34% Coverage]</p> <p>Reference 1 - 0,34% Coverage</p> <p>Everyone in the college receives a living wage, not a market wage. The maximum wage anyone can earn is U.S. \$150/month; the minimum is about half that at 73 Indian rupees per day. Living conditions focus on basic needs and are designed to minimize waste.</p>
Business mission		
Necessity driven	0	
Opportunity driven	2	<p>Internals\Roy (2008) Water - § 1 reference coded [0,80% Coverage]</p> <p>Reference 1 - 0,80% Coverage</p> <p>The youth had left to look for jobs—any job that would take them away from the village—because the predominant value system denigrated rural life, skills, and traditions and offered little hope of improved incomes or quality of life. They had certificates in their hands from uninspiring mediocre technical institutes and colleges located in small towns producing “graduates” by the thousands with high expectations. These youths thought they were going to get well-paid, secure jobs in the cities. Instead, they swelled the ranks of the educated unemployables living in the slums in India.</p> <p>Internals\Schwab (2011) Barefoot College - § 1 reference coded [4,36% Coverage]</p> <p>Reference 1 - 4,36% Coverage</p> <p>Created in 1972, Barefoot College in Tilonia, Rajasthan, was inspired by the principles of Gandhi and around the concept of the village as a self-reliant unit.</p>
Market scope		
Broad scope	2	<p>Internals\Roy (2008) Water - § 2 references coded [1,40% Coverage]</p> <p>Reference 1 - 0,89% Coverage</p> <p>The FC coordinators are collectively involved with the committees in organizing those monthly meetings. The four most common types of committees are village water committees, village education committees, children’s parliaments, and women’s groups. In principle, the members of all the committees are the poorest of the poor, and they include equal numbers of women and men. The committees have financial powers, and three members, including a woman, jointly operate the bank accounts. The affiliated Barefoot Colleges have integrated this process of decentralized decision-making as they collectively plan and implement their community-managed initiatives.</p> <p>Reference 2 - 0,51% Coverage</p> <p>Barefoot focuses inward on building itself, but it is primarily focused outward, to help rural communities thrive with dignity and self-respect. This involves community input based on assessment of their priority needs. Currently, Barefoot is focusing on six areas: education, drinking water, alternative energy, the environment, empowering rural women, and traditional communication.</p> <p>Internals\Schwab (2011) Barefoot College - § 1 reference coded [5,10% Coverage]</p> <p>Reference 1 - 5,10% Coverage</p> <p>In particular, the college focuses on training illiterate men and women to work in the areas of solar energy, water, healthcare, rural handicrafts, communications and women’s</p>

		empowerment.
Market creation	0	
Market exploitation	1	<p>Internals\Roy (2008) Water - § 1 reference coded [0,31% Coverage]</p> <p>Reference 1 - 0,31% Coverage</p> <p>The focus of the college is to make the young men, women, and children living in the village aware of this precious resource so that eventually they will stay in their villages and not migrate to the cities to end up living in a slum.</p>
Narrow scope	0	
Organization structure		
Co-operative	1	<p>Internals\Roy (2008) Water - § 1 reference coded [0,90% Coverage]</p> <p>Reference 1 - 0,90% Coverage</p> <p>The very structure of the college in Tilonia is decentralized: a full- time director is assisted by a team of people in charge of different sections, each looking after their work independently while consulting with colleagues when needed. Each person has their own budget and controls their own bank account. Once a month, the director meets with all the people in charge of the field centers as well as the sections to review the work done in the previous month and see what needs to be done next. At this meeting, they address problems of coordination between the sections. All the decisions are recorded in minutes that are circulated to everyone present.</p>
Franchise organizations	1	<p>Internals\Roy (2008) Water - § 1 reference coded [0,46% Coverage]</p> <p>Reference 1 - 0,46% Coverage</p> <p>Last but not least, the college is being asked to replicate its approach all over India and the world. So far, 20 colleges have been established in 13 states of India. In keeping with the Barefoot philosophy, each operates independently, defining its own curriculum but keeping a few non-negotiable tenets at the core of their operations:</p>
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Pricing structure		
Direct sales	0	
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	1	<p>Internals\Roy (2008) Water - § 1 reference coded [0,89% Coverage]</p> <p>Reference 1 - 0,89% Coverage</p> <p>The FC coordinators are collectively involved with the committees in organizing those monthly meetings. The four most common types of committees are village water committees, village education committees, children's parliaments, and women's groups. In principle, the members of all the committees are the poorest of the poor and they include equal numbers of women and men. The committees have financial powers, and three members, including a woman, jointly operate the bank accounts. The affiliated Barefoot Colleges have integrated this process of decentralized decision-making as they collectively plan and implement their community-managed initiatives.</p>
Direct	0	
Indirect	1	<p>Internals\Roy (2008) Water - § 2 references coded [1,28% Coverage]</p> <p>Reference 1 - 0,39% Coverage</p> <p>We wanted to get the farmer and the "professional" together so they could interact and learn and unlearn from each other. Though this was unheard of in the early 1970s, we brought together a geologist, a geophysicist, a cartographer and a gentleman farmer in one place to address a need for water.</p> <p>Reference 2 - 0,89% Coverage</p> <p>The FC coordinators are collectively involved with the committees in organizing those monthly meetings. The four most common types of committees are village water committees, village education committees, children's parliaments, and women's groups. In principle, the members of all the committees are the poorest of the poor and they include equal numbers of women and men. The committees have financial powers, and three members, including a</p>

		woman, jointly operate the bank accounts. The affiliated Barefoot Colleges have integrated this process of decentralized decision-making as they collectively plan and implement their community-managed initiatives.
Sporadic	0	
Core competencies		
Customer orientation	1	<p><u><Internals\Roy (2008) Water></u> - § 1 reference coded [0,28% Coverage]</p> <p>Reference 1 - 0,28% Coverage</p> <p>In 1967, I went to live and work in the rural village of Tilonia in Rajasthan, India, after receiving the most elitist, expensive, snobbish private education that any Indian could possibly receive.</p>
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	0	
Core processes		
Business model innovation	0	
Process innovation	1	<p><u><Internals\Roy (2008) Water></u> - § 1 reference coded [0,33% Coverage]</p> <p>Reference 1 - 0,33% Coverage</p> <p>The Barefoot College is a radical departure from the traditional concept of a "college" because it encourages a hands-on learning-by-doing process of gaining practical knowledge and skills rather than written tests and paper-based qualifications.</p>
Product innovation	1	<p><u><Internals\Roy (2008) Water></u> - § 1 reference coded [0,39% Coverage]</p> <p>Reference 1 - 0,39% Coverage</p> <p>We wanted to get the farmer and the "professional" together so they could interact and learn and unlearn from each other. Though this was unheard of in the early 1970s, we brought together a geologist, a geophysicist, a cartographer and a gentleman farmer in one place to address a need for water.</p>
Strategic assets		
Commodities	1	<p><u><Internals\Roy (2008) Water></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>The Barefoot architects demonstrated that it was possible to use traditional knowledge, local materials, and village skills. In the process, they showed how relevant and important their practical wisdom was for preserving and conserving the architectural skills that had been disappearing from most traditional communities.</p>
Financing	1	<p><u><Internals\Roy (2008) Water></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>The Barefoot architects demonstrated that it was possible to use traditional knowledge, local materials, and village skills. In the process, they showed how relevant and important their practical wisdom was for preserving and conserving the architectural skills that had been disappearing from most traditional communities.</p>
Fixed assets	1	<p><u><Internals\Roy (2008) Water></u> - § 1 reference coded [0,44% Coverage]</p> <p>Reference 1 - 0,44% Coverage</p> <p>The Barefoot architects demonstrated that it was possible to use traditional knowledge, local materials, and village skills. In the process, they showed how relevant and important their practical wisdom was for preserving and conserving the architectural skills that had been disappearing from most traditional communities.</p>
Human resource	1	<p><u><Internals\Roy (2008) Water></u> - § 2 references coded [0,83% Coverage]</p> <p>Reference 1 - 0,39% Coverage</p> <p>We wanted to get the farmer and the "professional" together so they could interact and learn and unlearn from each other. Though this was unheard of in the early 1970s, we brought together a geologist, a geophysicist, a cartographer and a gentleman farmer in one place to address a need for water.</p> <p>Reference 2 - 0,44% Coverage</p> <p>The Barefoot architects demonstrated that it was possible to use traditional knowledge, local materials, and village skills. In the process, they showed how relevant and</p>

		important their practical wisdom was for preserving and conserving the architectural skills that had been disappearing from most traditional communities.
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Partners		
Businesses	0	
Foundations	0	
Governments	0	
Suppliers		
Employees or partners	1	<p><u><Internals\Roy (2008) Water></u> - § 1 reference coded [0,47% Coverage]</p> <p>Reference 1 - 0,47% Coverage</p> <p>All people in the college are equal regardless of gender, caste, ethnicity, age, and schooling. In practical terms, this means the college has no hierarchy. The founder and director of a college have the same say and status as the new barefoot accountant who has just joined it and the physically challenged barefoot operator who answers the phone.</p>
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

C Ecofiltro

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- Ecofiltro. 2012. "About Us" <http://www.ecofiltro.org/en/mission-vision> (accessed April 2014).
- Schwab_Foundation. 2014. "Wilson Philip" URL: <http://www.schwabfound.org/content/philip-wilson> (accessed April, 2014).
- Subramanian, V. and Bernstein, P. 2013. "Environmental Footprint of Ecofiltro Water Filter
- Comparative Analysis of Filtered, Bottled, & Boiled Water" PRÉ North America
- Yang, S. 2013. "Household water treatment and safe storage product development in Ghana". (Doctoral dissertation, Massachusetts Institute of Technology).

Coding

	# sources	References
Basis for differentiation		
Community development	2	<p><u><Internals\Ecofiltro (2012)></u> - § 1 reference coded [3,50% Coverage]</p> <p>Reference 1 - 3,50% Coverage</p> <p>For villagers, first we educate, then provide the first filter, and finally we set up a financial infrastructure of savings and payments suited to rural lifestyle.</p> <p><u><Internals\Yang (2013)></u> - § 1 reference coded [7,86% Coverage]</p> <p>Reference 1 - 7,86% Coverage</p> <p>According to Ecofiltro, they work closely with community leaders in each village to ensure the sustainability of the program. Additionally, an Ecofiltro trained teacher provides a health and hygiene course to the community while delivering the filters.</p>
Human capacity building	0	
Income generation	1	<p><u><Internals\Yang (2013)></u> - § 1 reference coded [2,89% Coverage]</p> <p>Reference 1 - 2,89% Coverage</p> <p>This also creates income for entrepreneurs who are largely single mothers and sole providers.</p>
Business mission		
Necessity driven	0	
Opportunity driven	2	<p><u><Internals\Ecofiltro (2012)></u> - § 1 reference coded [2,29% Coverage]</p> <p>Reference 1 - 2,29% Coverage</p> <p>1981. Fernando Mazariegos, scientist at the Central American Research Institute, invents the ecofi-ltro.</p> <p><u><Internals\Schwab (2014) Ecofiltro></u> - § 1 reference coded [17,70% Coverage]</p> <p>Reference 1 - 17,70% Coverage</p> <p>Ecofiltro is manufactured from locally sourced materials like clay, sawdust and colloidal silver, a natural antibacterial. With its controlled pore size, the Ecofiltro allows water to pass, but traps bacteria, parasitic cysts and faecal residues. It also eliminates smell and colour, and keeps the water refreshingly cool. The Ecofiltro is easy to use: the user simply pours water from any source into the filter, and at a rate of one to two litres per hour, the water is purified. The Ecofiltro can filter more than 22 gallons a week, making it ideal for families, clinics and schools.</p>
Market scope		
Broad scope	0	
Market creation	0	
Market exploitation	1	<p><u><Internals\Yang (2013)></u> - § 1 reference coded [6,02% Coverage]</p> <p>Reference 1 - 6,02% Coverage</p> <p>Ecofiltro is a social enterprise in Guatemala, producing ceramic pot water filters. The</p>

		technology behind Ecofiltro is the same as that of PHW, Hydrologic and other ceramic pot filter factories.
Narrow scope	1	<p><u><Internals\Yang (2013)></u> - § 1 reference coded [6,02% Coverage]</p> <p>Reference 1 - 6,02% Coverage</p> <p>Ecofiltro is a social enterprise in Guatemala, producing ceramic pot water filters. The technology behind Ecofiltro is the same as that of PHW, Hydrologic and other ceramic pot filter factories.</p>
Organization structure		
Co-operative	0	
Franchise organizations	1	<p><u><Internals\Yang (2013)></u> - § 1 reference coded [6,97% Coverage]</p> <p>Reference 1 - 6,97% Coverage</p> <p>Ecofiltro utilizes a strategy called “relationship selling” in which they hire women entrepreneurs to sell filters in their villages because the buyers trust their neighbors to have common interest as them (Ecofiltro, 2011).</p>
Limited company	0	
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Pricing structure		
Direct sales	2	<p><u><Internals\Schwab (2014) Ecofiltro></u> - § 1 reference coded [4,98% Coverage]</p> <p>Reference 1 - 4,98% Coverage</p> <p>The filters are sold to paying customers, and Ecofiltro then applies the proceeds from these sales to lower the price of the filters for lower income populations.</p> <p><u><Internals\Yang (2013)></u> - § 1 reference coded [9,00% Coverage]</p> <p>Reference 1 - 9,00% Coverage</p> <p>The for-profit market is in the urban area where households purchase and drink bottled water at a high price. Ecofiltro filters are priced at \$44 and above (Muccott, Ecofiltro Product Models, Prices, and Sizes, 2010), and are distributed through a door-to-door delivery for this population.</p>
Indirect sales	0	
Interest	0	
Relationship dynamics		
Continuous	0	
Direct	1	<p><u><Internals\Schwab (2014) Ecofiltro></u> - § 1 reference coded [4,98% Coverage]</p> <p>Reference 1 - 4,98% Coverage</p> <p>The filters are sold to paying customers, and Ecofiltro then applies the proceeds from these sales to lower the price of the filters for lower income populations.</p>
Indirect	2	<p><u><Internals\Schwab (2014) Ecofiltro></u> - § 1 reference coded [4,98% Coverage]</p> <p>Reference 1 - 4,98% Coverage</p> <p>The filters are sold to paying customers, and Ecofiltro then applies the proceeds from these sales to lower the price of the filters for lower income populations.</p> <p><u><Internals\Yang (2013)></u> - § 1 reference coded [4,42% Coverage]</p> <p>Reference 1 - 4,42% Coverage</p> <p>Ecofiltro serves the rural market by providing filters to NGO's such as World Vision, Mercy Corps, Save the Children, Plan International, etc.</p>
Sporadic	1	<p><u><Internals\Schwab (2014) Ecofiltro></u> - § 1 reference coded [4,98% Coverage]</p> <p>Reference 1 - 4,98% Coverage</p> <p>The filters are sold to paying customers, and Ecofiltro then applies the proceeds from these sales to lower the price of the filters for lower income populations.</p>
Core competencies		

Customer orientation	0	
Entrepreneurial know-how	0	
Managerial know-how	1	<p><u><Internals\Schwab (2014) Ecofiltro></u> - § 1 reference coded [8,40% Coverage]</p> <p>Reference 1 - 8,40% Coverage</p> <p>Philip Wilson was born in Guatemala and studied at the Wharton School of Business in the United States. He has successfully led businesses in both countries and firmly believes that the world's most pressing problems can be solved by applying business practices to social needs.</p>
Technological know-how	2	<p><u><Internals\Ecofiltro (2012)></u> - § 1 reference coded [2,57% Coverage]</p> <p>Reference 1 - 2,57% Coverage</p> <p>back story:</p> <p>1981. Fernando Mazariegos, scientist at the Central American Research Institute, invents the ecofi-ltro.</p> <p><u><Internals\Schwab (2014) Ecofiltro></u> - § 1 reference coded [7,46% Coverage]</p> <p>Reference 1 - 7,46% Coverage</p> <p>Ecofiltro is the invention of Dr Fernando Mazariegos, a Guatemalan scientist who developed the filter while working under a grant from the Inter-American Development Bank. After thoroughly testing hundreds of prototypes, the Ecofiltro was born.</p>
Core processes		
Business model innovation	2	<p><u><Internals\Ecofiltro (2012)></u> - § 1 reference coded [3,77% Coverage]</p> <p>Reference 1 - 3,77% Coverage</p> <p>We arrived at a hybrid business model that uses urban filter sales to subsidize filter costs in rural areas. Urban communities pay market value; rural communities pay at cost.</p> <p><u><Internals\Yang (2013)></u> - § 1 reference coded [4,58% Coverage]</p> <p>Reference 1 - 4,58% Coverage</p> <p>The revenue generated from the urban area cross subsidizes the fixed cost of the rural area, keeping Ecofiltro a financially sustainable business.</p>
Process innovation	0	
Product innovation	1	<p><u><Internals\Schwab (2014) Ecofiltro></u> - § 1 reference coded [7,46% Coverage]</p> <p>Reference 1 - 7,46% Coverage</p> <p>Ecofiltro is the invention of Dr Fernando Mazariegos, a Guatemalan scientist who developed the filter while working under a grant from the Inter-American Development Bank. After thoroughly testing hundreds of prototypes, the Ecofiltro was born.</p>
Strategic assets		
Commodities	2	<p><u><Internals\Subramanian (2013)></u> - § 2 references coded [0,83% Coverage]</p> <p>Reference 1 - 0,27% Coverage</p> <p>All raw materials required for the manufacture of the filter are sourced locally.</p> <p>Reference 2 - 0,56% Coverage</p> <p>Clay and Sawdust: The ratio of fine clay (27 kg), sawdust (2.7 kg) and water (9 liters) for one manufacturing batch of filters was adopted from Elmore et al. (2009).</p> <p><u><Internals\Yang (2013)></u> - § 1 reference coded [8,14% Coverage]</p> <p>Reference 1 - 8,14% Coverage</p> <p>The clay pots are created with a manual hydraulic press and air dried for up to three weeks before firing with propane gas at a cost of \$0.44 per liter in the kiln. The firing length is 8 hours with a maximum temperature of 755°C, and then being cooled overnight.</p>
Financing	1	<p><u><Internals\Ecofiltro (2012)></u> - § 1 reference coded [3,88% Coverage]</p> <p>Reference 1 - 3,88% Coverage</p> <p>1990. The technology of ecofi-ltro is noticed by Dominique Wilson, Director of Familia de las</p>

		Americas, who begins contracting small grants to donate filters in rural communities. <u><Internals\Yang (2013)></u> - § 1 reference coded [8,14% Coverage] Reference 1 - 8,14% Coverage The clay pots are created with a manual hydraulic press and air dried for up to three weeks before firing with propane gas at a cost of \$0.44 per liter in the kiln. The firing length is 8 hours with a maximum temperature of 755°C, and then being cooled overnight.
Fixed assets	1	 <u><Internals\Ecofiltro (2012)></u> - § 1 reference coded [2,51% Coverage] Reference 1 - 2,51% Coverage 1991. Working with potters in Rabinal and Family of the Americas Foundation, ecofiltro begin distributing filters. <u><Internals\Subramanian (2013)></u> - § 1 reference coded [0,54% Coverage] Reference 1 - 0,54% Coverage This filter, shown below, is manufactured using local artisans and potters at a low cost, thereby providing socio-economic benefits along with health benefits. <u><Internals\Yang (2013)></u> - § 1 reference coded [8,14% Coverage] Reference 1 - 8,14% Coverage The clay pots are created with a manual hydraulic press and air dried for up to three weeks before firing with propane gas at a cost of \$0.44 per liter in the kiln. The firing length is 8 hours with a maximum temperature of 755°C, and then being cooled overnight.
Human resource	3	
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Partners		
Businesses	0	
Foundations	1	 <u><Internals\Ecofiltro (2012)></u> - § 2 references coded [8,08% Coverage] Reference 1 - 0,94% Coverage founding partner. The Create Good Foundation Reference 2 - 7,14% Coverage fundraising partner. Living on One is a production and social impact studio that creates films and educational videos to raise awareness and inspire action around extreme poverty. Living on One has partnered with ecofiltro: one to raise funds to directly support the families in Pena Blanca and the surrounding villages in Guatemala.
Governments	0	
Suppliers		
Employees or partners	0	
Government institutions	0	
Individual entrepreneurs	1	 <u><Internals\Yang (2013)></u> - § 2 references coded [9,86% Coverage] Reference 1 - 6,97% Coverage Ecofiltro utilizes a strategy called “relationship selling” in which they hire women entrepreneurs to sell filters in their villages because the buyers trust their neighbors to have common interest as them (Ecofiltro, 2011). Reference 2 - 2,89% Coverage This also creates income for entrepreneurs who are largely single mothers and sole providers.
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

D Gram Vikas

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Coding

Basis for differentiation	# sources	References
Community development	3	<p><u><Internals\ADB (2006)></u> - § 1 reference coded [3,12% Coverage]</p> <p>Reference 1 - 3,12% Coverage</p> <p>Strong awareness building and motivation for the community to transcend their personal, caste and gender differences and work together to achieve 100% sanitation and piped water coverage. Initially, separate meetings with men and with women were undertaken, until later on, when the women representatives started to feel comfortable meeting together with men.</p> <p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,73% Coverage]</p> <p>Reference 1 - 0,73% Coverage</p> <p>In this sense, the relationship between GV and the communities is built on the idea of a client-consultant relationship, where the consultant must serve the client. Villagers agree to receive a package of services from GV (including technical, health-related and self-management training) and pay for some of the agreed costs of the water and sanitation program (covering both the infrastructure and system operation and maintenance costs). This provides communities with dignity as people are given an active and important role in the project. Furthermore, they receive skill development opportunities.</p> <p><u><Internals\Rametse (2012)></u> - § 1 reference coded [1,94% Coverage]</p> <p>Reference 1 - 1,94% Coverage</p> <p>MANTRA's main activity involves installing water and sanitation facilities in villages. The community is involved in the project.</p>
Human capacity building	1	<p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,73% Coverage]</p> <p>Reference 1 - 0,73% Coverage</p> <p>In this sense, the relationship between GV and the communities is built on the idea of a client-consultant relationship, where the consultant must serve the client. Villagers agree to receive a package of services from GV (including technical, health-related and self-management training) and pay for some of the agreed costs of the water and sanitation program (covering both the infrastructure and system operation and maintenance costs). This provides communities with dignity as people are given an active and important role in the project. Furthermore, they receive skill development opportunities.</p>
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	1	<u><Internals\Schwab (2012) Gram Vikas></u> - § 1 reference coded [14,69% Coverage]

		<p>Reference 1 - 14,69% Coverage</p> <p>Struck by the terrible poverty, particularly among Adivasis (indigenous people) and Dalits (untouchables), Madiath remained to provide further assistance at a time when Orissa's villages lacked the most basic infrastructure. He realized that limited economic options were driving villagers to urban slums in a futile search for prosperity. Hoping to reverse this trend, he and a few friends started Gram Vikas with the goal of improving living conditions in villages, increasing local economic options and restoring dignity to marginalized populations.</p>
Market scope		
Broad scope	1	<p><u><Internals\Rametse (2012)></u> - § 1 reference coded [3,14% Coverage]</p> <p>Reference 1 - 3,14% Coverage</p> <p>Gram</p> <p>Vikas later addressed other areas of rural development, including education, health care and sanitation, income generation and small-scale energy production through the development of biogas generators.</p>
Market creation	0	
Market exploitation	2	<p><u><Internals\ADB (2006)></u> - § 1 reference coded [3,22% Coverage]</p> <p>Reference 1 - 3,22% Coverage</p> <p>Gram Vikas works with the communities to build their capacities. They organize them, institutionalize them through formal registration and most importantly, they continuously monitor and support communities for three to five years after the water systems are set-up. This ensures continued community development even beyond the requirements of sustaining water projects.</p> <p><u><Internals\Rametse (2012)></u> - § 1 reference coded [1,94% Coverage]</p> <p>Reference 1 - 1,94% Coverage</p> <p>MANTRA's main activity involves installing water and sanitation facilities in villages. The community is involved in the project.</p>
Narrow scope	0	
Organization structure		
Co-operative	1	<p><u><Internals\Schwab (2012) Gram Vikas></u> - § 1 reference coded [23,77% Coverage]</p> <p>Reference 1 - 23,77% Coverage</p> <p>Working in extremely impoverished areas of Orissa, Gram Vikas (GV) helps tens of thousands of villagers organize themselves to solve a wide range of social and health problems. GV requires participation by each and every adult in its programmes and provides incentives to encourage villagers to pool their resources to improve village infrastructure and sanitation. This process has led to increased awareness of civic rights and duties and more effective political mobilization.</p> <p>The core methodology of GV is to harness, through full community mobilization, all physical and human capital in a village. The organization works with the villagers to create and manage a "village corpus", a fund that draws cash and in-kind contributions from all families based upon their ability to pay. Once the fund is established, it contributes supplementary resources and soft loans for specific projects.</p>
Franchise organizations	0	
Limited company	0	
Partnership	1	<p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,73% Coverage]</p> <p>Reference 1 - 0,73% Coverage</p> <p>In this sense, the relationship between GV and the communities is built on the idea of a client-consultant relationship, where the consultant must serve the client. Villagers agree to receive a package of services from GV (including technical, health-related and self-management training) and pay for some of the agreed costs of the water and sanitation program (covering both the infrastructure and system operation and maintenance costs). This provides communities with dignity as people are given an active and important role in the project. Furthermore, they receive skill development opportunities.</p>
Sole trader	0	
Umbrella organization	0	
Pricing structure		
Direct sales	0	
Indirect sales	3	<p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,23% Coverage]</p>

		<p>Reference 1 - 0,23% Coverage</p> <p>The villagers contribute 60-75 % of the project costs in-kind and in cash; the difference between government subsidies plus village contribution and the total project costs is covered by GV.</p> <p><u><Internals\Rametse (2012)></u> - § 1 reference coded [4,86% Coverage]</p>
		<p>Reference 1 - 4,86% Coverage</p> <p>To ensure the financial and operational stability of the water supply and sanitation installed, all families must participate in the scheme by contributing on average 1,000 rupees towards a corpus fund which goes towards maintenance costs and expansion of the water supply and sanitation system once it has been installed.</p> <p><u><Internals\Schwab (2012) Gram Vikas></u> - § 1 reference coded [4,82% Coverage]</p>
		<p>Reference 1 - 4,82% Coverage</p> <p>The organization works with the villagers to create and manage a "village corpus", a fund that draws cash and in-kind contributions from all families based upon their ability to pay.</p>
Interest	0	
Relationship dynamics		
Continuous	1	<p><u><Internals\ADB (2006)></u> - § 1 reference coded [3,22% Coverage]</p> <p>Reference 1 - 3,22% Coverage</p> <p>Gram Vikas works with the communities to build their capacities. They organize them, institutionalize them through formal registration and most importantly, they continuously monitor and support communities for three to five years after the water systems are set-up. This ensures continued community development even beyond the requirements of sustaining water projects.</p>
Direct	1	<p><u><Internals\ADB (2006)></u> - § 1 reference coded [3,22% Coverage]</p> <p>Reference 1 - 3,22% Coverage</p> <p>Gram Vikas works with the communities to build their capacities. They organize them, institutionalize them through formal registration and most importantly, they continuously monitor and support communities for three to five years after the water systems are set-up. This ensures continued community development even beyond the requirements of sustaining water projects.</p>
Indirect	0	
Sporadic	0	
Core competencies		
Customer orientation	2	<p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,58% Coverage]</p> <p>Reference 1 - 0,58% Coverage</p> <p>Joe Madiath, the group's leader, and a few other students then decided to stay in Orissa after they had seen the misery in which the region's rural population lived. The group initiated small development projects, for example, on communal forestry, to boost long-term local development and to foster self-sufficiency. In 1979, the group formally founded the organisation Gram Vikas, which literally means 'village development', with its headquarters in Mohuda, Ganjam (see " Gram Vikas Campus Map" in Appendix 3).</p> <p><u><Internals\Schwab (2012) Gram Vikas></u> - § 1 reference coded [5,37% Coverage]</p> <p>Reference 1 - 5,37% Coverage</p> <p>Joe Madiath became acquainted with the rural poor in the Indian state of Orissa when he led a group of student volunteers from Madras University to provide relief, following cyclone devastation in 1971.</p>
Entrepreneurial know-how	1	<p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,58% Coverage]</p> <p>Reference 1 - 0,58% Coverage</p> <p>Joe Madiath, the group's leader, and a few other students then decided to stay in Orissa after they had seen the misery in which the region's rural population lived. The group initiated small development projects, for example, on communal forestry, to boost long-term local development and to foster self-sufficiency. In 1979, the group formally founded the</p>

		organisation Gram Vikas, which literally means 'village development', with its headquarters in Mohuda, Ganjam (see " Gram Vikas Campus Map" in Appendix 3).
Managerial know-how	0	
Technological know-how	0	
Core processes		
Business model innovation	2	<p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,32% Coverage]</p> <p>Reference 1 - 0,32% Coverage</p> <p>The program starts when a community has committed itself to the water and sanitation project and the terms applicable (100 % inclusion, see below). GV sets up a democratic infrastructure, which provides a self-governing management system at the community level.</p> <p><u><Internals\Rametse (2012)></u> - § 1 reference coded [1,94% Coverage]</p> <p>Reference 1 - 1,94% Coverage</p> <p>Villagers join MANTRA only through an all or none scheme, where either 100% of the families join the program or no families join.</p>
Process innovation	0	
Product innovation	0	
Strategic assets		
Commodities	1	<p><u><Internals\Chowdhury & Santos (2010)></u> - § 1 reference coded [0,21% Coverage]</p> <p>Reference 1 - 0,21% Coverage</p> <p>A much smaller number of families (12 in total) had contributed brick, sand and other construction materials necessary for the project.</p>
Financing	2	<p><u><Internals\ADB (2006)></u> - § 1 reference coded [3,36% Coverage]</p> <p>Reference 1 - 3,36% Coverage</p> <p>Through its own funds sourced from its pool of donors, the government included, an initial subsidy of Rs3000 for toilet construction is granted per household in the community. This is considered a social cost and is spent for external materials like cement, steel, and pan etc. Community counterpart is required through a corpus funds in the amount of Rs1000 which the village must raised.</p> <p><u><Internals\Chowdhury & Santos (2010)></u> - § 1 reference coded [0,15% Coverage]</p> <p>Reference 1 - 0,15% Coverage</p> <p>Out of the 80 families in the village only 54 had contributed to the corpus fund by April 2009</p>
Fixed assets	0	
Human resource	3	<p><u><Internals\ADB (2006)></u> - § 1 reference coded [3,22% Coverage]</p> <p>Reference 1 - 3,22% Coverage</p> <p>Gram Vikas works with the communities to build their capacities. They organize them, institutionalize them through formal registration and most importantly, they continuously monitor and support communities for three to five years after the water systems are set-up. This ensures continued community development even beyond the requirements of sustaining water projects.</p> <p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,25% Coverage]</p> <p>Reference 1 - 0,25% Coverage</p> <p>In this process, GV acts like a consultancy (albeit for free), by selling an idea and a service, creating and disseminating knowledge, and then coaching the village community to build the actual infrastructure.</p> <p><u><Internals\Schwab (2012) Gram Vikas></u> - § 1 reference coded [15,80% Coverage]</p> <p>Reference 1 - 15,80% Coverage</p>

		Recognizing the poor conditions workers faced on his family farms, Joe Madiath at the age of 12 led a movement to organize them to lobby for better treatment. His confrontational role was met with hostility as his family banished him to a boarding school 2,500 km away. When he returned at age 16, Madiath embarked on a bicycle tour across his country and worked with tribal people along the way to improve their conditions. After the successful launch of Gram Vikas, his family finally accepted his views, and his father became fully supportive of his son's activities as a social entrepreneur.
Coalitions		
Businesses	0	
Foundations	0	
Governments	0	
Partners		
Businesses	0	
Foundations	1	<p><u><Internals\ADB (2006)></u> - § 1 reference coded [0,92% Coverage]</p> <p>Reference 1 - 0,92% Coverage</p> <p>They are currently supported by international donors such as ICCO, Christian Aid and the European Union.</p>
Governments	1	<p><u><Internals\ADB (2006)></u> - § 1 reference coded [0,99% Coverage]</p> <p>Reference 1 - 0,99% Coverage</p> <p>The cost of water infrastructure is provided for through government support of 70% of the cost of the water system.</p>
Suppliers		
Employees or partners	1	<p><u><Internals\Pless et al (2012)></u> - § 1 reference coded [0,29% Coverage]</p> <p>Reference 1 - 0,29% Coverage</p> <p>Setting up the infrastructure is a joint effort by GV and the community. It requires substantial training. GV provides the knowledge and expertise for setting up the infrastructure and getting governmental funding and micro credits.</p>
Government institutions	1	<p><u><Internals\Rametse (2012)></u> - § 1 reference coded [2,78% Coverage]</p> <p>Reference 1 - 2,78% Coverage</p> <p>In the year 2007-2008, the Indian government provided Gram Vikas 30 per cent of its funding, which was second only to international donors that provided 40 per cent (Gram Vikas, 2008).</p>
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

E Together Association

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Coding

	# sources	References
Basis for differentiation		
Community development	1	<p><Internals>Schwab (2012) Together Association for Development and Environment - § 2 references coded [11,18% Coverage]</p> <p>Reference 1 - 7,06% Coverage</p> <p>Villagers, in conjunction with association staff, do all of the initial construction work. After the installation process the Together Association continues its work of strengthening local organizations to facilitate the loan repayment and monthly fee collection process.</p> <p>Reference 2 - 4,12% Coverage</p> <p>Together Association also provides diverse value-added community development programmes in villages it serves, including employment and handicrafts training.</p>
Human capacity building	1	<p><Internals>Schwab (2012) Together Association for Development and Environment - § 1 reference coded [4,12% Coverage]</p> <p>Reference 1 - 4,12% Coverage</p> <p>Together Association also provides diverse value-added community development programmes in villages it serves, including employment and handicrafts training.</p>
Income generation	0	
Business mission		
Necessity driven	0	
Opportunity driven	1	<p><Internals>Ashoka (2006) Together Association for Development and Environment - § 1 reference coded [3,88% Coverage]</p> <p>Reference 1 - 3,88% Coverage</p> <p>Sameh began working on ways to introduce appropriate technology in poor rural communities to improve environmental health and quality of life twelve years ago. He tested different models of stoves and furnaces, solar heaters, and simple sewage systems, all drawing heavily upon the participation of local community leaders and members in the identification of their needs, the design of the solution and its implementation. To date, all of Sameh's models are still functioning because of his strong methodology and his most successful is the sewage systems.</p>
Market scope		
Broad scope	2	<p><Internals>Ashoka (2006) Together Association for Development and Environment - § 4 references coded [7,67% Coverage]</p> <p>Reference 1 - 1,56% Coverage</p> <p>Sameh has improved the traditional one chamber, stand-alone septic tank that serves one household by offering a more cost-effective dual chamber septic tank that can be constructed with locally-available materials and labor.</p> <p>Reference 2 - 4,24% Coverage</p> <p>Through his work with 17 community development associations (CDAs) in as many villages, benefiting 32,700 people, he is convinced that he has a viable model to improve water quality</p>

		<p>and sanitation in rural areas through low-cost sewage systems. Sameh has created a network of grassroots organizations to advocate for wider adoption of his idea in other villages and lobby to policymakers. He has trained teams of five people in each village, and as a condition of their participation, each of the CDAs involved must work with other formal or non-formal groups in nearby villages to spread this new technology.</p> <p>Reference 3 - 1,04% Coverage</p> <p>For individual households, he shows them a cost-effective dual chamber septic tank that can be constructed with locally-available materials and labor.</p> <p>Reference 4 - 0,83% Coverage</p> <p>For clusters of at least several dozen households, he primarily encourages the adoption of a village-wide sewage system.</p> <p><u><Internals> Together (2013)</u> - § 7 references coded [1,99% Coverage]</p> <p>Reference 1 - 0,39% Coverage</p> <p>In the field of environment and infrastructure</p> <p>Housing</p> <p>Reference 2 - 0,07% Coverage</p> <p>Sanitation</p> <p>Reference 3 - 0,29% Coverage</p> <p>In the field of health and social services</p> <p>Reference 4 - 0,51% Coverage</p> <p>In the field of economic projects and to increase income</p> <p>Livestock Projects</p> <p>Reference 5 - 0,22% Coverage</p> <p>Vocational training and employment</p> <p>Reference 6 - 0,05% Coverage</p> <p>Lending</p> <p>Reference 7 - 0,46% Coverage</p> <p>Capacity of the institution (technical, financial and administrative)</p>
Market creation	0	
Market exploitation	1	<p><u><Internals> Ashoka (2006) Together Association for Development and Environment</u> - § 1 reference coded [1,56% Coverage]</p> <p>Reference 1 - 1,56% Coverage</p> <p>Sameh has improved the traditional one chamber, stand-alone septic tank that serves one household by offering a more cost-effective dual chamber septic tank that can be constructed with locally-available materials and labor.</p>
Narrow scope	0	
Organization structure		
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals> Schwab (2012) Together Association for Development and Environment</u> - § 2 references coded [6,39% Coverage]</p> <p>Reference 1 - 4,07% Coverage</p> <p>The Together Association designs and installs low-cost community sewage and water treatment</p>

		<p>systems, providing potable water in homes and water for irrigation</p> <p>Reference 2 - 2,32% Coverage</p> <p>Villagers, in conjunction with association staff, do all of the initial construction work.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Pricing structure		
Direct sales	0	
Indirect sales	0	
Interest	1	<p><u><Internals>Schwab (2012) Together Association for Development and Environment</u> - § 1 reference coded [6,59% Coverage]</p> <p>Reference 1 - 6,59% Coverage</p> <p>A crucial part of the community ownership and accountability process is the provision of low-interest loans, which enable families to pay the up-front connection fee of US\$ 350 to join the sewage grid (including piping, construction, sinks, toilets, etc.).</p>
Relationship dynamics		
Continuous	0	
Direct	1	<p><u><Internals>Ashoka (2006) Together Association for Development and Environment</u> - § 1 reference coded [0,94% Coverage]</p> <p>Reference 1 - 0,94% Coverage</p> <p>Sameh invites local communities to actively engage and participate in planning the sanitation systems implemented in their communities.</p>
Indirect	0	
Sporadic	1	<p><u><Internals>Ashoka (2006) Together Association for Development and Environment</u> - § 1 reference coded [0,94% Coverage]</p> <p>Reference 1 - 0,94% Coverage</p> <p>Sameh invites local communities to actively engage and participate in planning the sanitation systems implemented in their communities.</p>
Core competencies		
Customer orientation	2	<p><u><Internals>Ashoka (2006) Together Association for Development and Environment</u> - § 1 reference coded [2,09% Coverage]</p> <p>Reference 1 - 2,09% Coverage</p> <p>These additional studies and experience with development organizations significantly influenced Sameh's work and direction in life. He became fascinated with ways technology might solve his country's most pressing environmental health problems and improve life for villagers, particularly the poorest.</p> <p><u><Internals>Schwab (2012) Together Association for Development and Environment</u> - § 1 reference coded [6,44% Coverage]</p> <p>Reference 1 - 6,44% Coverage</p> <p>After his university studies he began a decade of testing stoves, furnaces, solar heaters, and sewage systems, ultimately leading to his design and creation of the new, efficient and cost-effective sanitation system used by the Together Association.</p>
Entrepreneurial know-how	0	
Managerial know-how	1	<p><u><Internals>Ashoka (2006) Together Association for Development and Environment</u> - § 1 reference coded [1,51% Coverage]</p> <p>Reference 1 - 1,51% Coverage</p> <p>He also worked for one year as a project director for Catholic Relief Services; has participated on teams with UNICEF influencing their approach and strategy; and as a project director at the National Council of Women.</p>
Technological know-how	2	<p><u><Internals>Ashoka (2006) Together Association for Development and Environment</u> - § 1 reference coded [1,08% Coverage]</p> <p>Reference 1 - 1,08% Coverage</p> <p>Sameh graduated in 1984 from the technical commercial institute in Beni Seuf, but could not</p>

		<p>afford to go to university because he had to support his family.</p> <p><u><Internals> Schwab (2012) Together Association for Development and Environment</u> - § 1 reference coded [6,44% Coverage]</p> <p>Reference 1 - 6,44% Coverage</p> <p>After his university studies he began a decade of testing stoves, furnaces, solar heaters, and sewage systems, ultimately leading to his design and creation of the new, efficient and cost-effective sanitation system used by the Together Association.</p>
Core processes		
Business model innovation	0	
Process innovation	0	
Product innovation	2	<p><u><Internals> Ashoka (2006) Together Association for Development and Environment</u> - § 2 references coded [2,71% Coverage]</p> <p>Reference 1 - 0,63% Coverage</p> <p>His new idea is to introduce a new system of community participation in sanitation design.</p> <p>Reference 2 - 2,08% Coverage</p> <p>Importantly, this mini-sewage plant can be built and maintained with locally available materials and labor, thereby significantly reducing the cost compared to government-proposed sewage systems and increasing the likelihood that the community will actually develop a system that meets their needs.</p> <p><u><Internals> Schwab (2012) Together Association for Development and Environment</u> - § 1 reference coded [4,38% Coverage]</p> <p>Reference 1 - 4,38% Coverage</p> <p>The Together Association sewage system model is built and maintained with locally available materials and labour, making it 70–75% cheaper than government-issued systems.</p>
Strategic assets		
Commodities	0	
Financing	0	
Fixed assets	0	
Human resource	1	<p><u><Internals> Schwab (2012) Together Association for Development and Environment</u> - § 2 references coded [10,53% Coverage]</p> <p>Reference 1 - 4,09% Coverage</p> <p>The Together Association designs and installs low-cost community sewage and water treatment systems, providing potable water in homes and water for irrigation.</p> <p>Reference 2 - 6,44% Coverage</p> <p>After his university studies he began a decade of testing stoves, furnaces, solar heaters, and sewage systems, ultimately leading to his design and creation of the new, efficient and cost-effective sanitation system used by the Together Association.</p>
Coalitions		
Businesses	0	
Foundations	1	<p><u><Internals> Schwab (2012) Together Association for Development and Environment</u> - § 1 reference coded [0,36% Coverage]</p> <p>Reference 1 - 0,36% Coverage</p> <p>the World Bank</p>
Governments	0	
Partners		
Businesses	1	<p><u><Internals> Schwab (2012) Together Association for Development and Environment</u> - § 1 reference coded [0,49% Coverage]</p> <p>Reference 1 - 0,49% Coverage</p> <p>along with Vodafone</p>
Foundations	1	<p><u><Internals> Schwab (2012) Together Association for Development and Environment</u> - § 1 reference coded [1,39% Coverage]</p>

		Reference 1 - 1,39% Coverage
		Together with the EFG Hermes Foundation, a key partner
Governments	0	
Suppliers		
Employees or partners	1	<p><u><Internals\Schwab (2012) Together Association for Development and Environment></u> - § 1 reference coded [2,32% Coverage]</p> <p>Reference 1 - 2,32% Coverage</p> <p>Villagers, in conjunction with association staff, do all of the initial construction work.</p>
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	0	
SMEs	0	

F Water.org

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Coding

	# sources	References
Basis for differentiation	0	
Community development	1	<p><u><Internals\Water.org (2014)></u> - § 1 reference coded [1,01% Coverage]</p> <p>Reference 1 - 1,01% Coverage</p> <p>Prior to installing the new well, we insist on village-wide education on good hygiene practices and the importance of proper sanitation. Intensive training and motivation seminars on these topics are conducted through the project.</p>
Human capacity building	1	<p><u><Internals\Water.org (2014)></u> - § 1 reference coded [1,01% Coverage]</p> <p>Reference 1 - 1,01% Coverage</p> <p>Prior to installing the new well, we insist on village-wide education on good hygiene practices and the importance of proper sanitation. Intensive training and motivation seminars on these topics are conducted through the project.</p>
Income generation	0	
Business mission	0	
Necessity driven	1	<p><u><Internals\Schwab (2014) Water.org></u> - § 1 reference coded [7,45% Coverage]</p> <p>Reference 1 - 7,45% Coverage</p> <p>Water.org's demand-driven approach and community management model has distinguished Water.org programs from others. Since 1990, Water.org has employed this model to reach more than 540,000 people in hundreds communities, predominately rural, in Honduras, Haiti, Ghana, Kenya, Uganda, Bangladesh, and India.</p>
Opportunity driven	2	<p><u><Internals\Pundit (2007)></u> - § 1 reference coded [16,63% Coverage]</p> <p>Reference 1 - 16,63% Coverage</p> <p>Established by engineer and entrepreneur Gary White and actor Matt Damon, Water.org's mission is to raise aware-ness of the planet's most insidious public health problem and to inspire and support action, not only by donors and volunteers, but also by those who suf-fer the most due to lack of access to safe water and sanitation.</p> <p><u><Internals\Water.org (2014)></u> - § 1 reference coded [2,54% Coverage]</p> <p>Reference 1 - 2,54% Coverage</p> <p>Co-founded by Gary White and Matt Damon, Water.org is a nonprofit organization that has transformed hundreds of communities in Africa, South Asia, and Central America by providing access to safe water and sanitation.</p> <p>Water.org traces its roots back to the founding of WaterPartners International in 1990. In July 2009, WaterPartners merged with H2O Africa, resulting in the launch of Water.org. Water.org works with local partners to deliver innovative solutions for long-term success. Its microfinance-based WaterCredit Initiative is pioneering sustainable giving in the sector.</p>
Market scope	0	
Broad scope	0	
Market creation	0	

Market exploitation	1	<p><u><Internals\Schwab (2014) Water.org></u> - § 1 reference coded [14,49% Coverage]</p> <p>Reference 1 - 14,49% Coverage</p> <p>Water.org has segmented the market and successfully demonstrated that in certain circumstances poor people can move from being beneficiaries to customers. Water.org has implemented two main programs: the WaterCredit program and the Direct Impact program. The WaterCredit program targets households with an income of \$2-5 a day. Water.org underwrites the start-up costs incurred by microfinance institutions (MFIs) developing water and sanitation loan products, including loans for network connections (to public or private utilities), rainwater harvesting tanks, pit latrines, bio-gas toilets, etc.</p>
Narrow scope	1	<p><u><Internals\Schwab (2014) Water.org></u> - § 1 reference coded [14,49% Coverage]</p> <p>Reference 1 - 14,49% Coverage</p> <p>Water.org has segmented the market and successfully demonstrated that in certain circumstances poor people can move from being beneficiaries to customers. Water.org has implemented two main programs: the WaterCredit program and the Direct Impact program. The WaterCredit program targets households with an income of \$2-5 a day. Water.org underwrites the start-up costs incurred by microfinance institutions (MFIs) developing water and sanitation loan products, including loans for network connections (to public or private utilities), rainwater harvesting tanks, pit latrines, bio-gas toilets, etc.</p>
Organization structure	0	
Co-operative	0	
Franchise organizations	0	
Limited company	1	<p><u><Internals\Water.org (2014)></u> - § 2 references coded [2,82% Coverage]</p> <p>Reference 1 - 1,06% Coverage</p> <p>After our local partner evaluates and approves the community's request, they put together a proposal and send it to Water.org for funding consideration. Once the proposal has been reviewed and approved by Water.org, the preparations begin.</p> <p>Reference 2 - 1,76% Coverage</p> <p>For the next several months, project teams regularly visit the well site to ensure proper use practices and that the village is satisfied with the system, community leadership, and the overall quality of water drawn from the water point. During the next five years, we will regularly visit previous well sites to monitor use, production, condition and the impact safe water is providing to a community.</p>
Partnership	0	
Sole trader	0	
Umbrella organization	0	
Pricing structure	0	
Direct sales	0	
Indirect sales	0	
Interest	4	<p><u><Internals\O'Donnell (2006)></u> - § 1 reference coded [4,62% Coverage]</p> <p>Reference 1 - 4,62% Coverage</p> <p>In recent years, they have added a loan program and recycled the loan payments to other communities.</p> <p><u><Internals\Pundit (2007)></u> - § 1 reference coded [9,96% Coverage]</p> <p>Reference 1 - 9,96% Coverage</p> <p>Funding is innovative as well. Through WaterCredit, a microfinance solution, Water.org is able to offer affordable financing for water and sanitation improvements in households and communities.</p> <p><u><Internals\Schwab (2014) Water.org></u> - § 1 reference coded [2,52% Coverage]</p> <p>Reference 1 - 2,52% Coverage</p> <p>The average loan size is approximately \$137USD and rate of repayment has averaged 97 percent since 2003.</p>

		<u><Internals\Water.org (2014)></u> - § 1 reference coded [0,91% Coverage] Reference 1 - 0,91% Coverage By catalyzing small loans to individuals and communities in developing countries who do not have access to traditional credit markets, WaterCredit empowers people to immediately address their own water needs.
Relationship dynamics	0	
Continuous	0	
Direct	1	<u><Internals\Water.org (2014)></u> - § 1 reference coded [0,91% Coverage] Reference 1 - 0,91% Coverage By catalyzing small loans to individuals and communities in developing countries who do not have access to traditional credit markets, WaterCredit empowers people to immediately address their own water needs.
Indirect	0	
Sporadic	1	<u><Internals\Water.org (2014)></u> - § 1 reference coded [0,91% Coverage] Reference 1 - 0,91% Coverage By catalyzing small loans to individuals and communities in developing countries who do not have access to traditional credit markets, WaterCredit empowers people to immediately address their own water needs.
Core competencies	0	
Customer orientation	1	<u><Internals\O'Donnell (2006)></u> - § 1 reference coded [6,55% Coverage] Reference 1 - 6,55% Coverage He discovered that even the poorest people were willing and able to pay small weekly or monthly installments for access to safe drinking water.
Entrepreneurial know-how	0	
Managerial know-how	0	
Technological know-how	1	<u><Internals\O'Donnell (2006)></u> - § 1 reference coded [11,80% Coverage] Reference 1 - 11,80% Coverage Gary quit his job as a water process engineer, called a meeting of close friends from his church and told them he needed their financial support to help him implement a new strategy to provide safe drinking water to people in the poorest nations of the world.
Core processes	0	
Business model innovation	0	
Process innovation	0	
Product innovation	2	<u><Internals\O'Donnell (2006)></u> - § 1 reference coded [4,62% Coverage] Reference 1 - 4,62% Coverage In recent years, they have added a loan program and recycled the loan payments to other communities. <u><Internals\Schwab (2014) Water.org></u> - § 1 reference coded [5,81% Coverage] Reference 1 - 5,81% Coverage By catalysing small loans to individuals and communities that do not have access to traditional credit markets, Water.org's WaterCredit program has empowered 350,000 people to address their own water needs at price points they can afford.
Strategic assets	0	
Commodities	0	
Financing	1	<u><Internals\Pundit (2007)></u> - § 1 reference coded [12,79% Coverage] Reference 1 - 12,79% Coverage Water.org's mission is to raise aware-ness of the planet's most insidious public health problem and to inspire and support action, not only by donors and volunteers, but also by those who suf-fer

		the most due to lack of access to safe water and sanitation
Fixed assets	0	
Human resource	1	<p><u><Internals\Pundit (2007)></u> - § 1 reference coded [12,79% Coverage]</p> <p>Reference 1 - 12,79% Coverage</p> <p>Water.org's mission is to raise awareness of the planet's most insidious public health problem and to inspire and support action, not only by donors and volunteers, but also by those who suffer</p> <p>the most due to lack of access to safe water and sanitation</p>
Coalitions	0	
Businesses	0	
Foundations	0	
Governments	0	
Partners	0	
Businesses	1	<p><u><Internals\Water.org (2014)></u> - § 2 references coded [0,11% Coverage]</p> <p>Reference 1 - 0,07% Coverage</p> <ul style="list-style-type: none"> ● Bank of America <p>Reference 2 - 0,03% Coverage</p> <ul style="list-style-type: none"> ● LEVI's
Foundations	2	<p><u><Internals\Schwab (2014) Water.org></u> - § 1 reference coded [3,97% Coverage]</p> <p>Reference 1 - 3,97% Coverage</p> <p>Under this model, Water.org certifies local water, sanitation, and hygiene non-governmental organizations (NGOs) based on a set of eight categories of performance.</p> <p><u><Internals\Water.org (2014)></u> - § 1 reference coded [0,34% Coverage]</p> <p>Reference 1 - 0,34% Coverage</p> <ul style="list-style-type: none"> ● Pepsico Foundation ● Skoll Foundation ● The Mastercard Foundation
Governments	0	
Suppliers	0	
Employees or partners	1	<p><u><Internals\Water.org (2014)></u> - § 1 reference coded [1,06% Coverage]</p> <p>Reference 1 - 1,06% Coverage</p> <p>With technical input from our partner, the community selects the type of project, what local materials to use, where it will be located, and how much it will cost. One of the first project activities is the election of a local water committee.</p>
Government institutions	0	
Individual entrepreneurs	0	
Large national firms	0	
Multinationals	0	
NGOs	1	<p><u><Internals\Schwab (2014) Water.org></u> - § 1 reference coded [3,94% Coverage]</p> <p>Reference 1 - 3,94% Coverage</p> <p>Under this model, Water.org certifies local water, sanitation, and hygiene non-governmental organizations (NGOs) based on a set of eight categories of performance.</p>
SMEs	0	