

# **Inclusive Capitalism in the Global South**

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**Investigating new business models for social good**

Student Name: **Zlatina Tsaneva**  
Student Number: **429807**

Supervisor: **Dr. Payal Arora**

**Master Media Studies – Media & Business**  
Erasmus School of History, Culture and Communication  
Erasmus University Rotterdam

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## Abstract

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Development of the Global South has been a central topic of academic discussion for the last couple of decades now. There have been numerous initiatives to address and fight poverty and its multifaceted dimensions such as disease, lack of education, digital and social inclusion that the majority of the people living in the less developed countries face. In spite of all these attempts, one tenth of the world population still lives below the poverty line in extreme poverty. Hence, the fight for equal development continues and in the age of new technologies, digitization and constant information flow, the need for a currently adequate approach to poverty and development is highly urgent. New business models based on the utilization of information and communication technologies for development (ICT4D) are increasingly starting to emerge and apply the benefits from the current Internet and mobile technologies to executing social good in the Global South.

The goal of this Master's thesis is to explore the nature of these new business models for social change that are based on utilization of new technologies. The arguments will be built around the analysis of four case studies – NextDrop, Ushahidi, Kiva.org and Internet.org. These four models share a common mission to contribute to the development and poverty alleviation in the Global South, while in the same time pursue their business interests. All four of them fall under the umbrella of inclusive capitalism as they aim to combine their social mission with making a profit or being financially sustainable. By analyzing qualitatively the content from media, academic and the initiative's own coverage, the research aims to draw conclusions about the extent to which such models are actually beneficial and empower the poor. The results have shown that just like the coexistence between profit-making and the social mission to help the poor, the consequences of these models on the poor are also binary. Traces of both empowerment and exploitation of the poor have been found, but it could be concluded that the empowering nature of the initiatives is stronger and of bigger significance for the overall development of the Global South. The conclusion reached is that the existence and the constant improvement of such models of development outweighs their negative implications.

**Keywords:** *Development, Global South, digital technologies, inclusive capitalism, empowerment*

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## **Chapter 1**

### **Introduction**

*“Use of information and communication technologies for international development is moving to its next phase. This will require new technologies, new approaches to innovation, new intellectual integration, and, above all, a new view of the world’s poor”*

(Heeks, 2008)

Addressing the needs and overall well-being of the poor has become a central mission for the 21<sup>st</sup> century. The development debates regarding fighting poverty in the Global South in its numerous dimensions such as hunger, disease, digital and social exclusion have turned into a central topic of concern in the Western world. However, regardless of the plans for combined efforts towards poverty alleviation in the last couple of decades, the majority of the people still classified as living in extreme poverty inhabit mainly the following regions: Sub-Saharan Africa, South Asia, Latin America, India (The World Bank, 2013). These countries are often referred to with the collective term Global South and are typically more populated, agrarian-based and economically dependent than the Global North (Odeh, 2010). There are numerous current explanations and historically predetermined reasons for the difficulties of the Global South to get out of the poverty trap, in which big portions of the population there live. One of the main reasons for that is the unequal progress in development in the world mainly in terms of its non-income dimensions such as access to services (Global Monitoring Report, 2016). Compared to the more developed nations, the Global South still remains highly deprived from the benefits arising from the current digital knowledge economy that we live in.

#### **1.1 Nature and relevance of the research**

Recently, a lot of faith has been put in the use of Information and Communication Technologies (ICTs) as a solution to the unequal distribution of services and lack of opportunities that the world’s poor face. The fast development of ICTs and especially the Internet and mobile technologies together with all the possibilities they enable, have brought about the idea that utilizing these opportunities could be the way to eradicate poverty – the mission, which has always partly failed until now. Going further than just providing access to Internet and ICTs, the contemporary model based on increasing the overall well-being of the poor through market-based solutions and advanced but low-cost technologies is called information and communication technologies for development (ICT4D) (Heeks, 2008). The ICT4D projects initiated in several developing countries in the last decade represented the hope that these technologies could be used to support different aspects of the poor’s life – improvements in the spheres of health and education, agricultural development, e-governance and the creation of new business opportunities (Kuriyan, Ray, & Toyoma, 2008). This

whole transformation of the processes and structures of development enabled by ICTs is referred to as Development 2.0. What is new is that the poor that have been historically disconnected and excluded from the information flow could now be connected and in that way become producers in the digital economy (Heeks, 2010). The active role of the poor within the processes of the new digital economy is one of the main defining aspects behind this novel approach towards development. Using technology to turn the poor into active participants in their own upward movement on the economic ladder is the key to the novelty of the current approaches to development that this thesis will analyze.

The difference with the prior models for development stems mainly from the different attitude and approach towards the role of the actual addressees of the initiatives – the poor. It could be concluded that the more traditional models for development and poverty alleviation are based on a rather paternalistic approach towards the Global South. Such initiatives are usually based on the establishment of strict roles within the process of development – there are the donors or helpers that help and the poor who are the receivers of this help, the ones being helped (Peterson, 2015). The Western countries with their influx of knowledge, know-how and resources take up the role of donors who pave the way for the poor's progress based on their experience. The poor as receivers of this help have to follow and absorb this know-how provided to them from the outside. These roles are clearly established and suggest very strictly defined power relations – the helpers are the powerful that try to help the powerless in a rather top-down approach. In these more traditional aspects of development and poverty alleviation, what the helpers actually do for those being helped is in fact what the latter could do for themselves when given the right tools (Peterson, 2015). All this means that the majority of the previous initiatives that fall under the umbrella of the more traditional approaches to development in the Global South, focus on helping from the outside and overlook the importance of involving the poor within the process. The novel approach towards development based on ICTs utilization, which is the subject of this thesis is based on a more bottom-up empowerment and involvement of the poor within the process in order to achieve longevity and sustainability of the change.

There are many aspects that build up the current novel path of development and define the pillars of its approach. They are all results from the digital economy that we experience nowadays, which stimulates participation and the emergence of models such as crowdsourcing and crowdfunding for instance. One important recent turn of events that lies in the center of the idea of ICT4D is the tremendous growth in the adoption of mobile technologies. Statistics show that we currently face an interesting phenomenon that the level of mobile technologies penetration in the developed markets is growing much more slowly as compared to the current tremendous growth rates in the Global South (GSMA, 2015). The explanation for this is quite straightforward and lies in the already highly saturated markets of the developed world where the growth opportunities cannot compare to those that the developing countries offer. It is estimated that the mobile subscribers rate in the developed markers will grow from 79% at the end of 2014 to 81% by 2020, whereas in the Global South the expected

growth rate for the same period equals to 11,4%, from 44,6% in 2014 to the estimated 56% at the end of the decade (GSMA, 2015). The increasing affordability and usefulness of mobile technologies results in the poor skipping the landline stage of communication technologies and going straight to the adoption of mobile technologies (Pew Research Center, 2015). It has been estimated that only one in three people in Africa have a proper drainage system, but 93% of them have access to a cell phone, which makes the scope of this process in the Global South truly impressive (Parke, 2016). Consequently, it is the right time to make a meaningful use of this connection and further include the poor in the digital economy in a way they could benefit from in a broader sense. This thesis will analyze business models that are built upon ICTs utilization and aim to eradicate poverty via their IT-centric business models developed especially for the specific needs of the Global South. The purpose of these business models is to conduct social good and represent the belief that technology has the potential to lift people out of poverty (Dobush, 2015).

The recent development in ICTs utilization by the poor has provoked certain academic interest in the last years. However, the more novel approach to development - ICT4D and the recent models for poverty alleviation have not been given sufficient academic attention yet and still need far more extensive investigation. The reason is that the majority of the academic coverage on the topic comes down to analysis of the ways for digitally including the poor and bridging the digital divide (Norris, 2001; Wade, 2002; Warschauer, 2003; Helsper, 2008, Fox, 2010) together with initiatives conducted in this direction (One laptop per child; A Hole-in-the-wall). Such initiatives that address the digital divide for instance could be classified as belonging to the more traditional approaches to development as they adopt a rather top-down approach of the process putting governments and local authorities in the central executive role and citizens as receivers. Development 2.0 and ICT4D on the other hand are more about a balanced approach, including the idea of the poor's own upward movement on the economic ladder and hence a more bottom-up approach. Many of the existing empirical studies on digital inclusion of the poor have proven that addressing the digital divide by providing access does not readily lead to social inclusion, overall progress and poverty alleviation (McFalls, 2007). This proves further the pressing need for an analysis of new models for poverty alleviation built upon the use of ICTs and particularly social media and mobile technologies.

The main focus of this research is analyzing the new models of development for poverty alleviation based on the Global South's adoption and utilization of ICTs, Internet and mobile technologies. Rather than looking at the most efficient ways to connect the poor digitally like a lot of previous research has done, this research aims to take a step further by actually analyzing the range of the new recently emerging business models. What is special about these models is that they leverage on new digital affordances such as crowdsourcing and are built upon new forms of partnerships adapted to the needs and specifics of the Global South. Central issue of analysis will be the nature of these business models and their ability to alleviate poverty and really achieve social change. Heeks

(2010) expresses the need for further research in this area that would shed some more light and possibly give directions for the role of ICTs in the poor's life and poverty alleviation.

## **1.2 Approach and cases of analysis**

The analysis of the new ways to eradicate poverty in the Global South based on the novel utilization of modern technologies will be built around the analysis of four case studies. Probably the most famous of them is Facebook's initiative Internet.org that aims to achieve universal connectivity by providing "free" limited Internet access to different places in the Global South - Africa, Asia and Latin America (<https://www.internet.org>). By addressing the digital inclusion of the poor, Facebook claims to enable everyone to benefit from the knowledge economy we currently live in and in that way help them to escape poverty. The other three IT-centric business models with a central role in this analysis are the Bangalore-based platform NextDrop, which aims to get rid of world water supply problems via ICTs use; the crowdsourcing software organization Ushahidi (Kenya) dealing with online crisis mapping and the microfinance platform Kiva.org, which provides small loans to the poor who cannot benefit from conventional financial services via a web platform and supports local entrepreneurship. These platforms are based on the notion of participation and represent the idea that nowadays, connectivity equals productivity (Quadir, 2005).

All these cases adopt different approaches of ICTs and mobile technologies utilization but are united by their mission to do social good and contribute to poverty reduction. What they also have in common is their focus on making a profit or achieving financial sustainability, which unifies them under the umbrella of inclusive capitalism. The concept of inclusive capitalism was popularized by C.K. Prahalad (2010) and characterizes the win-win scenario of perceiving the world's poor as consumers, which enables the opportunity for achieving mutual prosperity among them and the wealthiest companies. According to him, rethinking the business strategies through the lens of inclusive capitalism, which is reflected in these novel IT-centric business models central to this research, could be the key to achieving fortune for the people living at what he calls "the bottom of the pyramid" (BOP) (Prahalad & Hart, 2002). The models that Internet.org, Ushahidi, NextDrop and Kiva.org follow could also fall under the definition of social entrepreneurship (SE), which defines the growing trend for organizations' willingness to meet the basic human needs that the current local market or institutions have failed to address (Seelos & Mair, 2005). SE is claimed to combine the effectiveness of traditional business models and in the same time adopt social concerns generally more typical for humanitarian organizations (VanSandt, Sud, & Marme, 2009). Conducting social entrepreneurship could be considered as an attempt for working towards inclusive capitalism and in both cases the combined forces of the public and the private sector are crucial. In addition to social entrepreneurship, another derivative concept is digital entrepreneurship, which represents a combination between conventional entrepreneurship with new technologies and novel business forms



(Rochester Institute of Technology, n.d.). Consequently, the business models subject to this research could be all classified as attempts for digital/social entrepreneurship and inclusive capitalism since they focus on doing social good while using the Internet and new technologies as an enabling tool.

### **1.3 Research questions and layout**

The general purpose of this thesis is to analyze the controversies surrounding the business models adopting the inclusive capitalism approach in doing social good. Consequently, the overarching research question guiding the whole analysis queries the empowering nature of these models and is the following:

*To what extent is “inclusive” capitalism in the Global South empowering?*

This thesis will try to reach a conclusion about whether these new business models actually manage to combine their business interests with conducting social good and leaving the poor empowered and better off. Or else - they don't differ a great deal from the conventional corporate values and have a rather more exploitative nature in regards to their own interest in the new market opportunities that the Global South has to offer. In order to reach a conclusion about that, the research will firstly address some more specific questions about these models, which will naturally pave the way towards answering the main research question of the paper. These sub-questions are the following:

- 1) *What is the nature of these new business models?*
- 2) *How is social good juxtaposed with making a profit?*
- 3) *What are the roles and relationships among different actors in this new approach?*

Investigating the nature of these four business models requires extracting more details about their mission, operations and the general way in which they fit within the inclusive capitalism model. The first sub-question will guide the general analysis of the models and their nature and will serve as a basis for addressing the other questions of the analysis. The second sub-question is about finding and illustrating the possible juxtaposition between the two defining aspects of inclusive capitalism – conducting social good and making a profit. Their natural opposition will be analyzed within the context of the four case studies and conclusions about the coexistence of doing social good and making a profit in the Global South will be reached. The last sub-question guiding the analysis will deal with the roles and relationships that have arose among the different actors involved within the models. This is a very important aspect of the novel approaches towards development as collaborations with different public and private institutions constitute an inevitable part of doing social good. Such collaborators play a significant role in the success of the processes by bringing in knowledge and know-how from different spheres and broadening the reach of the platforms. Hence,

the role and relationships built within the course of executing the models is crucial for the overall empowering or exploitative nature of inclusive capitalism models.

Addressing these questions in the process of collecting and analyzing the data will provide an idea of the features, values, incentives and purposes of these novel IT-centric business models for poverty alleviation. This thesis will be structured in chapters, which will each constitute an important aspect of the analysis. Firstly, the important concepts, ideas and existing research on the topic of poverty alleviation and universal connectivity will be outlined in the Literature Review chapter (Chapter 2). It will be followed by the Methodology chapter (Chapter 3), which will provide more information about the method of qualitative content analysis that was chosen for this analysis together with a description of the sample materials for analysis. Chapter 4 will then outline the results from the analysis of each case study, which will be then analyzed and discussed according to the concepts and previous research on the topic in Chapter 5 - Cross-case analysis and Discussion. The final conclusive chapter (Chapter 6) will then provide a general overview of the topic and analysis conducted and provide an answer to the overarching research question about the empowering or exploitative nature of inclusive capitalism in the Global South.

## Chapter 2

### **Literature Review**

In order to analyze the effects and nature of recent initiatives for inclusive capitalism in the Global South and their overall role in poverty alleviation, it is necessary to explore the existing literature and previous research that could connect to the topic. This will be executed by presenting and evaluating current academic coverage of relevant concepts, ideas and trends regarding strategies for development and more specifically poverty alleviation in the Global South. Crucial for the analysis and evaluation of the four IT-centric business models is setting the scene in which they operate together with the hopes, challenges and critiques that they would face in their path towards doing social good. Except for depicting the background in poverty eradication and the use of new technologies, awareness about the previous research on the topic will also navigate the research process by providing themes and directions for the execution of a qualitative thematic content analysis.

#### **2.1 Digital Divide**

The so-called Internet age that we live in nowadays has been marked by the invention and adoption of Web 1.0 followed by Web 2.0 and the new forms of communication that especially the latter has made possible. Since the beginning of the 21st century, the Internet has been more and more seen as a key asset for achieving revolutionary changes in personal lifestyle, social communication and public affairs (Norris, 2001). Hence, one of the important deficiencies in the modern world is access to Internet and the benefits it provides. Back in 2004, at the dawn of the wide-spread Internet and ICTs utilization, Harris defined digital divide as the uneven global distribution of ICT access leading to a gap between the people who have access to computers and the Internet, who are referred to as digitally included and those who don't - digitally excluded. However, in the last decade the focus in the definition of the digital divide has shifted away from access to digital skills and usage. Currently, the digital divide debate goes further than the binary classification of haves and have nots and is more focused on the quality of the connection and the knowledge and usage gaps as equally significant aspects of the divide (van Deursen & van Dijk, 2014).

It is estimated that more than 40% of the population nowadays have Internet access and from the rest 60%, those living in extreme poverty have the most to gain from access to ICTs (The World Bank, 2016). The concept of digital divide is linked to other concepts such as digital inclusion – the provision of ICT access and the broader concept of social inclusion/exclusion. Socially excluded people are defined as individuals “disconnected from the mainstream society in ways that went beyond poverty” but are often a result of poverty (Davies, 2005, p.4). The relationship between social and digital inclusion/exclusion is indisputable in today's highly connected world and working towards

digital inclusion could be an important pathway towards achieving social inclusion. The idea that ICTs access and Internet utilization are key factors for the poor's movement up the economic ladder is starting to gain a lot of support and is central to this thesis. In that way, the poor would be able to make use of all the opportunities that ICT access enables, which are typically out of reach for them and start climbing the economic ladder.

An important limitation of the initial concept of digital divide focusing on haves and have nots is the inclination towards a binary perception of Internet usage – meaning that the digital divide and much of the research on the topic tend to simplify the benefits arising from being connected. The problem is that even if the majority of the poor in the world get connected, they will still differ in the way they use and make sense of this access (Hargittai, 2001). Hence, bridging the digital divide does not necessarily lead to social inclusion and extreme poverty reduction, which has already been a subject of criticism. In addition, a very recent twist of the digital divide debate is brought by the statistics showing that among the poorest 20% of households, 7 out of 10 possess a mobile phone and that the poor are more likely to have access to a mobile phone than clean water for instance (The World Bank, 2016). It seems that in terms of connectivity, developing countries are skipping the phase of landline and desktop computers and going straight to the usage of mobile technologies (Dobush, 2015). A research by Pew Research Centre (2015) has shown that cell phones are as common in South Africa and Nigeria as in the United States which accounts for around 90% of adults possessing cell phones. Despite the fact that in developing countries, the poor rarely possess a smartphone, the phones with basic functions that they have still provide them with connectivity. The recent extensive use of mobile technologies has shifted the focus away from computers as the only or main possible tool to increase the level of connectivity worldwide. This recent development calls for reconsidering the approach to bridging the digital divide and provides more new opportunities for addressing the poor's needs.

The concept of digital divide implies the adoption of a rather more top-down approach in which the local governments need to take the necessary actions to digitally connect their citizens. This thesis aims at deviating from the strict top-down approach in helping the poor, which was typical at the dawn of development strategies. Instead, the subject of interest here would be a more balanced approach – mainly bottom-up empowerment of the poor, in some cases combined with the more traditional top-down method of development. In that way, IT technologies are used as a tool to enable the poor's own upward movement on the economic ladder. Despite the gradual evolution of the ideas regarding the ways of including the world's poor, they are all based on the whole concept of bridging the digital divide and the significance of being connected. Therefore, digital divide is an important concept for setting the scene in which the new business models for social good would operate in. However, it is not the actual focus of this thesis and rather serves as a basis for the significance of ICTs and especially the Internet for the societal progress, which is also followed in the idea of ICT for development (ICT4D) mentioned above.

## 2.2 Participation & Development 2.0

According to Mishra and Sharma (1982), the meaning of the term development goes further than an increase in real national income into a major change in individuals' attitudes, motivations and general quality of life. Despite the term's broad use and meaning, it could be often associated with the group of countries together identified as "developing countries". In that sense, development is associated with the notion of poverty alleviation, overcoming social inequality, unemployment and other socio-economic problems of the poorer societies (Mishra & Sharma, 1982). The strategies towards achieving development are often very focused on increasing the gross national product and overall economic growth.

This trend could be traced back historically to the relationships between the more developed countries and those less developed (Global South). Back in the post-World War II times in the 40s, 50s and 60s, the developed nations adopted what could be assumed as a distinctively top-down approach towards the less developed nations. The general standpoint was that the West possesses the know-how, power and knowledge and the developing world has to be taught about everything like children and duplicate the Western ways. The developing countries themselves were not included in the decisions, but rather their voices were suppressed and ignored. This started to change not earlier than the 1970s, marking the beginning of a new era for the world, characterized by a shifting mindset regarding the path towards development and the crucial role of involvement of the poor.

This shift in the mindset is marked by a new form of development for which participation is crucial. Participation is all about challenging existing power structures since involving the people acts as a basis for moving towards a more transformational approach to development. According to some, the idea of participation has emerged as a response to the continuous failure of the state to effectively address the problems in the Global South. Hickey and Mohan (2004) see participation in development as a result of "post-colonial guilt" (p.18).

Since its introduction, the term participation has turned into a somewhat buzz word when it comes to the novel approaches to development and developing countries. Important work in that sphere comes from Richard Heeks and his focus on information and communication technologies for development (ICT4D). According to him, the use of information and communication technologies for international development "is moving to its next phase", which inevitably requires the use of new technologies, innovative approaches and "above all, a new view of the world's poor" (Heeks, 2008, p.26). He is one of those, who firmly believe that it is not only possible to use the new technologies and the opportunities they enable to address some of the severe world problems with poverty and development, but it is currently the only way to go. The term Development 2.0 is used to talk about the path of international development in which the digital economy and IT-enabled transformation is central (Heeks, 2010).

At the moment, the whole idea of Development 2.0 may be considered too optimistic, but it is believed to represent the assumptions and set the foundations for the future of development. Heeks recognizes the fact that the changes arising from the growing use of ICT4D cannot and need not be very drastic and that there is a possibility that all such initiatives are subject to a lot of media hype, but short on facts and figures about their actual impact and effectiveness in fighting poverty and exclusion (Heeks, 2010, p. 24). Irrespective of this uncertainty, the faith in Development 2.0 and ICT4D is there and is based on viewing the poor as consumers, producers and innovators of the digital age (Heeks, 2010, p.24). This is also central in inclusive capitalism approach and the IT-centric business models in question.

## **2.3 “The end of poverty” for those at “the bottom of the pyramid”**

### **2.3.1 Jeffrey Sachs and “The end of poverty”**

A crucial figure in the sphere of economic development and poverty alleviation is Jeffrey Sachs. He is renowned for the ideas presented in his book “The end of poverty”, which in a nutshell proclaims that there is a way for developed countries to join their forces and together help the extreme poor get out of the poverty they are trapped in. He discusses a clear timeline for doing so, stating that alleviating poverty by 2025 is a very realistic scenario due to several factors such as the current wealth of rich countries, the power of knowledge or the knowledge economy we live in, and the overall declining fraction of the world that needs to escape poverty (Sachs, 2005). Just like the development economists from 1950s and 1960s, his ideas adopt the Big Push model, which suggests that the only way for the poor to lift themselves out of poverty is if their countries receive a huge amount of investment from outside and achieve economies of scale (Easterly, 2006). The main incentive behind Sachs’s arguments is that since we are now aware of the reasons for the poorest people to not be able to go up the economic ladder and be stuck in their “poverty trap”, there are ways to tackle this problem. The author’s argument is in its essence very straightforward – addressing the continuous failure of the state to assist the poorest with their basic needs for a sufficient time until a momentum is built (Easterly, 2006). Lastly, once a sufficient level of progress has been achieved, the process would become self-sustaining and the poor will no longer need assistance to go further up on the economic ladder (Sachs, 2005).

A significant level of optimism could be detected in Sachs’s beliefs regarding the possibility, speed and effectiveness of the change he lobbies for, which has provoked numerous criticism of his ideas (Easterly, 2005; Ellerman, 2005; McGinn, 2005; Henwood, 2006; Kahn, 2015). The main critique points address the economic model behind Sachs’s strategy and the generally simplified and rather utopic views for eradicating poverty. Despite the fact that some of Sachs’s ideas are

undoubtedly controversial, the notion that the starting point for this whole chain process are the poor themselves is central for the bottom-up approach adopted by the business models subject to this research. In addition, his suggestion about the vital role of the Western countries' financial influx to get the process of poverty eradication going also corresponds to the nature of some of the novel IT-centric business models. Consequently, the arguments developed by Jeffrey Sachs are of historical importance for the whole movement towards alleviating poverty and development. His ideas and the critiques they provoked are an important basis for assessing the recent trends of inclusive capitalism.

### **2.3.2 United Nations' MDGs & SDGs**

In addition to his own work, as a UN General Special Adviser, Jeffrey Sachs has played a central role in the establishment and execution of the Millennium Development Goals (MDGs) set in 2000 aiming to reduce extreme poverty, disease and hunger by 2015. Unsurprisingly, the initiative has triggered mixed reactions and the main criticism towards the UN concerns the immeasurable nature of the goals set. Even though they sound very quantitative, there is assumed to be a great deal of subjectivity and/or inability to get the right data and measure the actual progress on the targets set (Attaran, 2005). However, the role of MDGs in spreading the message about the moral necessity for investing time, resources and energy in helping the poor is undeniable.

Following the expiration of the timeframe set for the MDGs, in 2015 the UN has developed a new follow-up plan aiming to “end poverty, protect the planet and ensure prosperity for all” ([www.un.org](http://www.un.org)). The timeframe is the same – 15 years and the focus this time is sustainable development, which also gives the name of this new agenda – Sustainable Development Goals (SDGs). The 17 goals and 169 targets seek to build on to the MDGs and complete what was not entirely achieved for the previous 15 years (United Nations, 2015). Central to SDGs is the attention paid to the importance of innovation and mobile technologies for the future sustainable development. An important message is that in order for the goals to be reached, participation on all levels is needed – governments, the private sector and individuals should all be engaged together. This participation is enabled by the development and wide-spread use of digital technologies and mainly mobile phones. According to the UN, the use of digital media enables communication and leads to making more informed decisions. However, the prerequisite for these benefits of digital media use is the equal and shared access and use. Digital access, mobile phones and the overcoming the digital divide are major concerns of the UN now due to the broad opportunities they offer for improving life quality mainly of the poor. Hence in order to achieve the Sustainable Development Goals by 2030, the digital divide should be bridged and full use of the new technologies is to be achieved (UN foundation, n.d.). This set of goals towards poverty and hunger alleviation established by the UN act as an official confirmation of the urgent need to take the new trends in communication and technology into account and implement them in the development strategies towards the poor.

### **2.3.3 Prahalad and “the Bottom of the Pyramid”**

The strategy proposed by Jeffrey Sachs’s book “The end of poverty” somewhat corresponds to the vision of another authority in the field – C.K. Prahalad. Together with the popularization of the concept of inclusive capitalism, he has played a significant role in changing the perception towards the three billion poorest people in the world, who he defines as living at the Bottom of the Pyramid (BOP). He stresses that they should be perceived as consumers and not victims anymore and argues that this part of the world population “presents a prodigious opportunity for the world’s wealthiest companies – to seek their fortunes and bring prosperity to the aspiring poor” (Prahalad & Hart, 2002, p. 54). The BOP consumers are in need of access to modern technology and products designed according to their needs, which would enable them to themselves take a huge step in improving the quality of their lives (Prahalad, 2010). Hence an adaptation to the BOP market is needed since simply taking the same models and ideas for making profits from the Global North and duplicating them in the South would not work. Prahalad emphasizes on the possible mutual benefit for the poor and the business arising from entering the developing markets despite them not typically offering profits via high margins but rather high volume and capital efficiency (Prahalad & Hart, 2002). Prahalad emphasizes on the crucial role of multinational enterprises (MNEs) in the whole process. By doing business with the poor, MNEs could assist them get out of the poverty they are trapped in while in the same time increase their profits and penetrate new underserved markets.

The arguments of Prahalad have provoked numerous reactions in the academic world with a lot of them embracing his ideas and also many criticizing some aspects of his approach. Some of the first critiques that emerged as quick responses to Prahalad’s book include Karnani (2005 & 2007), Bendell (2005), Jose (2006), Landrum (2007) etc. A good example of a critical analysis of his views is the work of Landrum (2007), who argues that one of the two greatest contributions of the book is that it raises awareness about poverty and the people living at the BOP, their needs and challenges. The second is that it demands from corporations to address the underdeveloped markets and shift their attention to the urge for innovation and creativity in entering these markets. In terms of the limitations, a major drawback of Prahalad’s ideas is the lack of empirical research that could serve as a proof that the actions he suggests would indeed be feasible and effective in fighting poverty. It is also possible that his propositions are not applicable for markets outside of India. Another problem that Landrum (2007) saw is the uncertainty with the exact number of people cited by Prahalad as living at the BOP and more specifically the percentage of them actually living in extreme poverty and those who are relatively well-off for the local standards.

Similarly to Landrum, Karnani (2007) criticized the BOP propositions for the lack of rooted data to act as a proof that poverty alleviation is indeed possible in the way suggested by Prahalad. In addition, Karnani (2007) also stated that the market at the BOP is monetarily too small and hence does not allow for multinationals to profit from it. On the contrary to Prahalad’s ideas about changing



the perspective towards the poor and seeing them as consumers, he believed that they should be seen more as producers with an emphasis on buying from them rather than selling to them.

In the last decade, the work of Prahalad has continued to attract attention and provoke further criticism also supported by some empirical evidence. The work of Kolk, Rivera-Santos and Ruffin (2014) offers a review of academic articles from the last 10 years discussing Prahalad's work and BOP initiatives, which fills a gap in the empirical analysis on the topic and the way the suggested strategy is implemented in practice. The analysis of the coverage of various BOP initiatives shows that Prahalad's idea about the essential role of MNEs in the process of poverty alleviation needs serious reconsideration. The data shows that only a small number of initiatives have been led by MNEs and there were many of them triggered by non-profit organizations and/or governments. This illustrates a major criticism to Prahalad's approach, which focuses entirely on profit-driven MNEs and ignores the role that other different actors could play in the process. Most importantly, no attention has been paid to the power of collaborative initiatives and partnerships between various actors such as governments, non-profit and for-profit organizations (Kolk, Rivera-Santos, & Ruffin, 2014). Another finding from their research shows that in practice most of the BOP initiatives have managed to engage the poor mainly as recipients rather than co-inventors in the process, which fails to reflect Prahalad's revolutionary idea of including the poor in their own development. This notion poses a question mark on the possibility and ease with which the poor could in practice be put in the center of their own upward movement on the economic ladder. To sum up, the empirical analysis of examples of BOP initiatives' academic coverage conducted by Kolk, Rivera-Santos and Ruffin (2014) have proven that the process of poverty alleviation is extremely multifaceted and consists of a much more complex set of actions and relationships than Prahalad's propositions.

To sum up, some of the critics towards Prahalad's ideas share common arguments with Sachs's criticism regarding ending poverty now and how realistic these ideas are. By investigating new business models with a common goal to do social good and the reactions they provoke, this thesis could contribute to the debates on the credibility of these big ideas. Even though heavily criticized, the concept of the "Bottom of the pyramid" developed by Prahalad is an important basis in the development and poverty alleviation movement, which has set roots in the area and has provoked a great amount of attention. His work is a crucial basis for analyzing the business models of the four case studies operating in the Global South that aim to help the poor via the utilization of ICTs. The arguments from the critical evaluation of his ideas would be applied in the evaluation of the implications of inclusive capitalism.

## **2.4 Big Data & the Global South**

Except for the concept of digital divide explained above, a more recent type of divide concerning big data is increasingly becoming the focus of a lot of attention recently. The so-called big

data divide is defined by Andrejevic (2014) as the divide between those who generate data and have no access to it and those who collect, store and control this data. The divide goes further into the differences in the capabilities available to these two groups defined by boyd and Crawford (2012) as “the big data rich” and “the big data poor”. The exponential rise in the use of ICTs and especially mobile technologies in the Global South within the last decade has led to the emission of enormous amount of data. Authorities claim that this data could be used to fill some of the problematic gaps in the data resources and in that way be used in favor of the population towards development (Taylor & Schroeder, 2014).

The so-called “datafication” currently occurring in the Global South has created a lot of hype recently and such initiatives seem to be widely supported and seen as a “positive social force” (Arora, 2016, p. 1683). Interestingly, this occurs in times when the West is already taking the opposite path by making steps towards moving away from data convergence and fierce protection of personal privacy. This drastic difference in the attitudes towards big data between the more and less developed parts of the world could be perceived as an application of “double standards”. In the core of this double treatment lies the debate about privacy protection, which is one of the main concerns of those who remain more skeptical regarding the benefits of the datafication of the Global South (Arora, 2016). The privacy motive is crucial factor shaping the perspectives on the collection and use of big data generated via ICT-based initiatives in the developing world. This data is emitted as a byproduct in the process of ICT utilization rather than consciously submitted by the users to serve for statistical information (Taylor & Schroeder, 2014). This questions the right of any organization or institution to use these data for any reason, even when it is intended for development and doing social good. The fact that legal frameworks usually tend to follow events also applies for the Global South where regulations on data protection are still to emerge. This makes the debate about the utilization of big data more complicated and blurs further the moral boundaries between development and surveillance in that context (Taylor & Schroeder, 2014).

The information that big data utilization brings even if the process is referred to as surveillance is of great interest to corporations since it acts as an indicator of the trends in the users’ behavior and shows specific features that need to be addressed in order to enter the market. In addition, governments, researchers and policymakers also benefit from this data by gathering reliable statistics of the population (which is traditionally challenging in the Global South) and then using it towards fair distribution of welfare benefits for instance and other social activities in favor of the poor (Arora, 2016). In that sense big data could be seen as both a tool empowering the poor, but also an exploitative trend based on the perception of the poor as a rich mine of information on different matters that big corporations could use according to their own interest (Taylor & Schroeder, 2014).

The belief in the West that surveillance enabled by big data is empowering to the poor could be questioned. Anonymity has played a crucial role in the activism in some parts of the Global South and the use of big data is taking away that prerogative (Arora, 2016). The interest in the perspective of

the poor themselves on the matter and their inclusion in the processes seem to be lacking in that case, which builds a main critique point regarding the datafication of the poor. It seems that the benefits that could possibly arise from big data come at the price of privacy (Arora, 2016).

Since the world has reached a time when the development, inclusion and empowerment of the Global South are central priorities together with fighting poverty, it is vital that the consequences of datafication of the Global South are investigated from both sides. The question of whether the IT-centric initiatives that exploit big data and lead to datafication in the Global South are a more positive or negative social force, more empowering or exploitative to the poor themselves is the core to this thesis.

## **2.5 Public Private Partnerships**

Despite his somewhat utopic perspectives of poverty alleviation, Sachs recognizes that there is no “magic bullet” or “one decisive investment” that could possibly end poverty and that this process rather requires packages of investment to overcome the problems from a variety of directions (Sachs, 2005, p. 255). He states that in order to escape the poverty trap, a well-functioning economy needs to be built since success in any single area depends on investments across the board. Prahalad also develops this idea stating that the public and the private sector must work together with MNEs taking the lead in the process (Prahalad & Hart, 2002). Prahalad however tends to stress too much entirely on the leading role of MNEs in poverty alleviation while ignoring the significance of other structural organizations such as non-profits for instance.

The concept of Public Private Partnerships (PPP) is defined by Nisar (2013) as a strategy of employing the skills and expertise of the private sector to provide public goods and services. This notion is inseparably connected with the concept of inclusive capitalism due to the symbiosis searched between profit making, which is traditionally more private-oriented and the public well-being. Van Dijk (2008) analyses the evidences for the contribution of PPPs in poverty alleviation in India and in the focus of his research are the problems in the water supply sector there. An important clarification regarding PPPs is that the pure arrangement of such collaborations do not readily guarantee a success and better result as compared to entirely private or public initiatives. There seem to be certain conditions or circumstances under which such arrangements produce better outcomes. They could be divided into aspects from a macro level such as stable macroeconomic context, political commitment, well-developed regulatory framework, pro-poor institutional arrangement etc; and micro level aspects such as customer orientation, community involvement in the execution process, clear definition of partner roles and promotion and raising awareness (van Dijk, 2008). Another example that showcases some of the complexities arising from PPPs in practice is HP’s i-community (inclusive community) in Kuppam, India. The incentive behind this initiative was to adapt ICTs to the needs of all users especially those in the less developed areas, while in the same time to act as a laboratory for HP for

testing new technologies. Despite the benefits it provided to the society via increasing knowledge and creating job and income opportunities, two years after its establishment, such projects no longer received support from the new HP leadership. This proves the vulnerability of such collaborative projects executed between public and private institutions (Arora, 2005).

The concept of Public Private Partnerships will be central in developing an answer to one of the sub-questions about the roles and relationships between the actors and agencies involved in the business models into question. In that way, the idea of PPP will constitute an important stepping stone towards the analysis of the true incentives behind these business models. This would also contribute in the investigation of the exploitative or empowering nature of the case studies' initiatives.

## **2.6 CSR**

Corporate Social Responsibility (CSR) is an already well-established pattern in corporate behavior, which is associated with the demand on the business and especially bigger corporations to take responsibility for the society by aiming to achieve a compensation for any negative externalities and contribute generally to societal welfare. Crucial is the understanding that CSR is a dynamic concept, which could be quite broad and covers economic, legal, ethical and philanthropic responsibilities (Herzig & Moon, 2013). The broad coverage and excitement around this phenomenon is largely a product of the second half of the 20<sup>th</sup> century when of course CSR was in its initial stage (Carroll, 1999). Currently, the majority of organizations are engaging in some sort of CSR activities and this has already turned into the norm for corporate behavior. By doing so, companies generate favorable stakeholder attitudes, develop support behaviors and over the long run build their corporate image as going beyond pure business interests into the greater good of the society (Du, Bhattacharya & Sen, 2010).

There are two specific features of traditional CSR initiatives. The first one is the fact that the majority of them adopt a top-down approach, meaning that companies do something and provide for the poor based on their own judgement of what they need (when it comes to CSR targeted towards the less developed countries). This could be referred to as classic CSR, when being responsible to the world and society comes down to giving money to the poor in one way or another for instance. The second specific feature is the already mentioned long-term effects of such responsible behavior about the corporate image, which could be argued to often become the main driver for companies to get involved with CSR. These two aspects and especially the top-down approach in the majority of CSR initiatives constitute the main difference between CSR and the case studies at focus in this thesis. The so-called inclusive capitalism that these business models aim to execute is concentrated on inclusion and empowerment from the bottom-up. It could be assumed that this classic CSR is not doing much from the perspective of those actually in need since more often than not it lacks a perspective from “inside of the problem”, which is achieved via participation and inclusion of the targeted audience.

Due to its continuous relevance, it is no surprise there are recent attempts for CSR to follow the contemporary trend and adapt to applying the benefits that ICTs utilization offers in the name of social good. One such example is again the HP's i-community initiative in Kuppam. It could be analyzed from the stance of CSR, since it does offer a philanthropic value to the less developed and was in the same time directed towards the building of a long term positive image of the company. On the one hand, Facebook's initiative Internet.org could be considered as a massive CSR campaign and analyzed from that stance. On the other hand, it could be also assumed that all four case studies using ICTs for development in the Global South are innovative in the way they place the consumer in the center of what they do while combining that with making a profit. This analysis will attempt to portray the way in which CSR is structured in these business models and whether they deviate from the traditions that this concept suggests.

## **2.7 Social Entrepreneurship**

Another essential concept built upon the notion of doing social good is social entrepreneurship (SE). There are numerous definitions of the phenomenon that all agree to a certain extent that social entrepreneurship could significantly contribute to communities by adopting business models that offer creative solutions to persistent social problems (Zahra, Gedajlovic, Neubaum, & Shulman, 2009). The reason is that social entrepreneurship is a combination between conventional entrepreneurship with the bigger mission to change society for the better (Seelos & Mair, 2005). This phenomenon has emerged with the increasing number of initiatives aiming to address previous failures to provide services to the poor and fulfil their needs (Thompson & Doherty, 2006). Conducting social entrepreneurship could be generally considered an attempt towards achieving inclusive capitalism.

As social entrepreneurship is a relatively recent phenomenon, Sud, VanSandt and Baugous (2009) state that just like every novel idea is burdened with big expectations, it is very possible that SE will also be expected to solve many pressing issues that the world face like poverty for instance. However, the ability of SE on its own to rise to these expectations is put into question. A number of reasons are identified for that, the combining explanation for which is that social entrepreneurship is dependent on the local environment it exists in and the social and institutional desirability for the idea. This means that companies adopting this approach could not thrive alone, but need to collaborate with other institutions in order to make a difference. This corresponds to the concept of PPP and their vital role for achieving a more significant impact on social issues.

An example that Sud et al. (2009) use to support the argument that interinstitutional collaborations are necessary for successfully addressing the most pressing social issues is the initiative One Laptop per Child XO (OLPC). The idea for this initiative dates back to 2005 and its main purpose was to provide personal laptops to children in the developing world as a tool to foster "self-empowered learning" (Beuermann et al., 2015, p.53). These laptops were sold to the governments and

then distributed to children in schools. In addition, they were also specifically designed to address the needs of the children and the environment they were to be used in. In the research of Beuermann et al (2015) conducted to measure the initial results of this initiative in Peru, some interesting findings about its impact emerged. It was concluded that after the provision of the laptops, children increased the level of their skills in using this specific device, which was unfortunately not reported to translate into improvements in their academic skills or the development of skills in other computer systems. Even more, the children who received laptops were noticed to pay less attention in class and no record of significant interaction among them through the device was recorded despite the expectations. To sum up, even though the idea of OLPC is truly revolutionary, the provision of laptops in the developing world did not readily lead to self-empowering learning and development via the new technologies everywhere. Hence, some more research regarding the complex set of features needed for such SE initiatives to successfully lead to poverty alleviation and development is required. The concept of SE is central in positioning the models of the cases under analysis somewhere in between social responsibility, doing social good and profit-making.

## **2.8 Mobile technologies & current trends**

Today's digital use is very much concentrated on mobile technologies. Statistics show that despite the growth in Internet utilization in the poorer areas, the speed of the mobile phones adoption is growing much more rapidly for a much shorter period of time. Just for a comparison – in the developing countries, for the period between 1998 and 2008, the amount of Internet users grew from one out of 100 to 22 out of 100 and the amount of mobile subscribers increased from two out of 100 to 55 out of 100 for the same timeframe of ten years (Heeks, 2010, p.22). The widespread adoption of mobile technologies by the poor proves that they are both accessible and desirable to the poor (Loudon 2016). Even though there is a complex set of processes that are combined under the term Development 2.0, a big and important part of the development are often enabled by fairly simple business innovations such as the prepaid mobile tariffs for instance (Heeks, 2010). Beyond connectivity, which is the obvious benefit that a mobile phone and tariff enables, there are other advantages not so obvious at first glance. In general, having access to any IT tool means that those living “at the bottom of the pyramid” have moved further from production and consumption to innovation. Numerous examples of innovative ways coming from the slums to make the most of this connection are present – from the creation of digital memes, beeping or flashing (communicating information without fulfilling a call, but by hanging up the call before being answered) to more organized initiatives such trading with airtime and phone banking (Heeks,2010). The fact that developing countries tend to skip the initial phase of connectivity (landline and desktop computers) and go straight to the use of mobile technologies is an interesting phenomenon of crucial importance. This peculiarity should not be

ignored in the development debates as it hints the right approach to the ICTs utilization directed towards addressing the poor and solving the problems in the Global South.

This fast-growing and maturing topic in the wider field of ICT4D is called mobiles for development (M4D). Interestingly, the concept does not only refer to the most recent innovations in mobile technologies and the way they could be applied to assist different spheres of life, but it rather represents the bigger umbrella of all mobile-enabled services (apps, SMSs etc.) that reach and allow access to the previously unserved population (Loudon, 2016). This clarification is crucial, since despite the current fast developments of mobile technologies and their increasing affordability, the majority of the poor still possess a more basic version of a mobile phone. In addition, according to Pew Research Center (2015), the most common use of mobile phones in Africa is sending text messages, which accounts for 80% of users as compared to other services. In some countries such as Kenya, Uganda and Tanzania mobile banking has also become very popular and it is often built upon the use of text messages (SMS). Due to the important role of SMS in mobile telephony utilization in the Global South and the numerous unknowns still remaining about the development potential of M4D, the analysis of Loudon (2016) on the role of SMS in M4D is worth some attention. He concluded that as a primary method of mobile communication, SMS should and is shaping the way in which current M4D apps and services are formed. He also found out that SMS-based initiatives and more developed apps and services are very dependent on the way they are technologically established and the level of their viability, scalability and sustainability. Hence, only the mindset that many current problems of the less-developed world could be overcome by mobile technologies utilization is not enough. The success of such technology solutions could be challenged or reinforced by technology design (Loudon, 2016). Well-designed and adapted platforms for mobile technology utilization in the developing countries could increase the strength of collective power and stimulating participation and decision-making power.

From all this said, it comes as no surprise that recently there has been a great focus on mobile technologies from various parties and perspectives. This medium has turned into a top preference for IT developers, companies and even state agencies to disseminate their social benefits and is increasingly seen as a new avenue for fostering social change and empowerment. There have already been numerous examples of initiatives taking mobile connectivity into a whole different level by applying it to spheres of life not typically compatible with digitalization. One instance is the rapid development of mobile learning, which has grown to a whole network of projects in schools and workplaces in cities and rural areas around the world in the past decade (Sharples, 2006). Another recent example of the extended use of mobile technologies is mobile health (mHealth). Starting from the health apps and the use of smartphones to get health information in the more developed part of the world, to health call centers, community health promoters and other innovative approaches to mHealth in the less developed parts of the world. These new trends in the utilization of the mobile technologies are increasingly being adopted in developing rural areas, which is undoubtedly improving the quality

of life in such areas. Mobile usage for development is central to this thesis, since three of the four case studies to be analyzed are examples of attempts to design and adapt mobile platforms in order to empower the poor. This analysis will attempt to give an answer to the query whether these initiatives are more empowering or more exploitative to the poor by analyzing whether the technological decisions made are challenging or reinforcing for their success.

## **2.9 Empowerment or exploitation**

The new patterns of using information and communication technologies for international development and addressing some of the world's current severe problems leads to many consequences. The subject of investigation of this thesis is whether the new business models emerging from these new trends in digital technologies use for development could be seen as more empowering or exploitative to the poor.

As already implied, the incentives behind these novel business models thriving in that area is far from charity, doing social good and helping the poor selflessly. They are rather based on satisfying mutual interests – companies penetrating new markets while helping the poor get out of the “poverty trap” they live in. The binary nature of these business models brings many challenges and the need for new expertise, new worldviews and generally an understanding of how they work and why we should give priority to these new ways (Heeks, 2008).

On the one hand, the advancement and adoption of ICT4D presents valuable opportunities to companies and informatics professionals and opens up new markets to ICT vendors. The main arguments from the business perspective are the moral side and the self-interest. The moral argument comes down to the decision whether to serve the needs of the wealthiest corporations and individuals and work towards small developments in an already well-working mechanisms. Or alternatively devote this energy and resources to the needs of the poor in the developing countries and attempt to address some of the planet's megaproblems (Heeks, 2008). The self-interest that organizations could find in adopting ICT4D originate from the opportunities that these underdeveloped markets offer. One aspect is that even though the market at “the bottom of the pyramid” does not typically allow for the pursuit of high margins, it does offer opportunities for profits driven by volume and capital efficiency (Prahalad & Hart, 2002). Another possible benefit is that in time when the poor get richer, they buy more of the products and services produced from the developed world, which leads to “a richer, more satisfying, more colorful experience” for these organizations (Heeks, 2008, p.26).

The pure business incentives behind such models that aim to do social good could easily make them look as exploitation based entirely on self-interests and using the developing world as the “ideal testing ground” for technologies and products (Prahalad & Hart, 2002).

The other half of the binary perception of the nature of ICT4D business models originates mainly from the notion of participation and the bottom-up approach that they adopt, which is already



discussed above. The aim here is for the poor to become consumers, producers, innovators and actively take advantage of the new opportunities they are faced with. In that way those at “bottom of the pyramid” actually turn into “agents of social change” instead of remaining passive beneficiaries (Arora, 2016). The idea is that through their active participation in the development process, the poor could lift themselves out of the poverty trap. Once this process is started, it would turn into a self-sustaining process of development according to Jeffrey Sachs. In that way, by taking a different angle of development via digital technologies, the new business models for social good could empower the poor to change their lives on their own.

In the end what is important is keeping the balance between profitable goals and intentions of the ICT business and the development goals for sustainable social and economic reforms, addressing some of the most pressing world problems (Arora, 2005). The question whether the new path of fighting poverty has a more empowering or more exploitative nature from the perspective of the poor is a complex matter to judge. By analyzing four novel IT-centric business models (Internet.org, NextDrop, Ushahidi and Kiva.org) that adopt the inclusive capitalism approach for development in the Global South, this thesis will attempt to provide an answer to this question.

## **Chapter 3**

### **Methodology**

This chapter aims to present and describe the methodology that was adopted in the analysis of the four case studies central to this thesis – NextDrop, Ushahidi, Kiva.org and Internet.org. Even though some of these business models have gained significant popularity in the media and academic spheres, there is a significant gap in the empirical analysis of their nature and effectiveness. Such an analysis is crucial for the further progress of these models as well as for clarifying ideas and directions about the general path for development. This thesis aims to contribute in the sphere by conducting a qualitative content analysis of different sorts of textual data disseminating information about the four chosen case studies. An important clarification is that this approach only allows for an analysis of the producer's perspective together with supposedly independent media and academic evaluation of the models. The view of the addressees from the Global South is unfortunately lacking due to the difficulty to establish contact with them without being on the field. This chapter will provide more information the chosen method of analysis and the operationalization of the research. It will then present details about each case study and more specific information about the data collection process about and timeframe followed in an attempt to reach conclusions about the business models at focus and inclusive capitalism in general.

### **3.1 Qualitative Content Analysis**

The method that will be used for the analysis of the inclusive capitalism business models for social change is qualitative content analysis. One reason that justifies the choice of a qualitative approach to content analysis as compared to quantitative originates from the specifics of the overarching research question guiding the analysis. The nature of the research question suggests an observation and analysis of processes and recent phenomenon and requires an explanatory approach to reaching a conclusion (Polkinghorne, 1995). The evaluation of the extent to which the nature of the business models in question is empowering calls for an analysis of intentions, opinions and actions of the actors involved, which could be critically looked at from a qualitative perspective. The purpose of qualitative analysis generally is to shed some light on a phenomenon in a conceptual form rather than drawing conclusions based on statistical information on an issue. Qualitative methods are preferred over quantitative when the research is in need of describing processes and their implications, capturing views and motivations regarding certain phenomenon (Forman, & Damschroder, 2008). This analysis of the nature of inclusive capitalism requires such a dive in the incentives behind the business models of the case studies chosen and the experiences and reactions they induce. Therefore qualitative content analysis is the right method of analysis. Often in academia, the terms qualitative content analysis and

thematic analysis are used in an interchangeable manner due to their shared purpose and the common steps that both follow (Vaismoradi, Turunen, & Bondas, 2013). Therefore, this research has drawn inspiration from literature on both methods regarding the mechanism of the analysis. Central for these processes is the identification of codes, themes and categories from the gathered data.

There are two types of qualitative content analysis – inductive and deductive. The inductive approach suggests describing and then analyzing the phenomenon based on concepts derived from the data itself. Deductive content analysis is used when the structure of the analysis follows an already predetermined path based on previous research on the topic (Elo & Kyngas, 2008). This research will adopt the inductive approach to content analysis due to the novelty of the issue and the insufficient empirical research on the topic, which also determines the lack of well-established theoretical background to serve as a basis for the deductive content analysis. In addition, the inductive content analysis allows for keeping a more open perspective on the data, which is beneficial for this analysis as may result in unexpected findings and hence value added.

### **3.2 Operationalization**

The major units of this analysis are the four chosen case studies, since they will be analyzed firstly separately and then compared and combined to reach a conclusion. Within each case of analysis, the unit of analysis would be a single article longer than 300 words.

A starting point for the inductive content analysis is data collection. In this case, the process comes down to gathering textual materials suitable for analysis. For each of the four case studies, three different groups of texts will be looked into in order to build a more complete and diverse perspective about the presentation of these cases. The first group of texts will be organizations' own websites, blog posts, reports and press releases presenting their initiatives and any news or recent progress achieved. The second type of textual data will be extracted from various media and news coverage of the case studies, and the third group of materials for analysis will constitute reviews and critical analyses from academia on the effectiveness and results of such business models. The number of materials of each type of coverage differs for each case study according to the popularity of the case study, the abundance of text coverage and their appropriate focus for the analysis. The overall number of textual materials for the four case studies together accounts for 76 from which Internet.org has the most of them – 23, followed by Kiva.org – 21, then Ushahidi - 19 and NextDrop with the least – 13 textual materials. Irrespective of the number, the textual materials were carefully chosen to represent all nuances surrounding the coverage of each case study and bring enough information for a thorough analysis. All textual materials were longer than 300 words.

The process of extracting the sample for analysis out of the abundance of materials available online is based on a couple of factors. For the analysis of the media and academic coverage of the platforms, the perceived reputation and reliability of the online source is taken into consideration, the

data of the and the researcher's own judgement about the quality and diversity of the textual materials for analysis. The materials were extracted from major media outlets and top news websites ([www.alexa.com](http://www.alexa.com)) and they were chosen in a way to cover sufficiently the platform in question. In the case of exceeding number of materials chosen, they were further selected in favor of the overall diversity of the perspectives within the sample. Regarding the sample of the own coverage, the choice of the materials is based on the perceived richness and diversity of the information describing the platform and its operations. A balance between the amount of blog posts, website articles and social media articles was aimed for within the sample.

After sufficient data are gathered, re-read and double-checked for appropriateness, the next step is starting to generate codes out of the data. The coding process is in its essence reading the data and separating the interesting features into meaningful parts by coming up with codes describing them (Boeije, 2010). This research will follow the three stages of coding identified by Strauss and Corbin (as cited in Boeije, 2010) and will start with open coding - coming up with initial codes based on close reading of the materials; followed by axial coding - putting together the identified categories in a new way and possibly gathering new missing data if needed and will finish with selective coding, which will connect the pieces together. Throughout the whole coding process, a codebook will be developed together with keeping track of useful or not so useful for the moment information in the form of memos. Once the codebooks are developed for each of the case studies, a visual representation in the form of a thematic map will be created, consisting the major themes and codes extracted. This visualization will be helpful for the process of analysis that follows.

Even though the inductive content analysis is data-driven and clearly suggests a more open approach to the analysis, the coding process especially in its later stages (axial and selective coding) and the establishment of themes is bound to be conducted according to the research question. In that sense, the major themes identified for the four case studies have a clear guided focus on the notions of empowerment, exploitation, poverty alleviation, financial sustainability and other central to this research concepts. The emergence of other unexpected themes that could be placed under the umbrella of poverty alleviation, use of technology and profit making give extra meaning to the inductive approach and will be paid due attention in the analysis and discussion.

### **3.3 Data Collection**

Qualitative content analysis deals with data gathered as a result of an open-ended data collection techniques, which means that the data is not constrained by the limits of a close-ended data (like surveys operate for instance). As a result, the researcher's role in the process of data collection is very visible and the selection of materials for analysis is very much dependent on the researcher's choice (Forman, & Damschroder, 2008).

In order to minimize the subjectivity arising from the nature of data collection, there were some guidelines determined before starting the data collection. The materials were selected according to the quality of the presentation and discussion of the case study. The sources had to be various (possibly from various countries) and well respected as reliable in the sphere. The materials had to cover different periods within the timeframe set (not just one year for instance) and had to present various perspectives regarding the case study in question – covering both criticism and support and everything in between is crucial for this analysis.

The textual materials about the media coverage were collected via conducting a normal Google search, Google News search and in some cases with the help of the database software LexisNexis Academic. In addition to the actual content, the reputation of the media was taken into consideration in the choice of the final articles for analysis. The materials on the companies' own coverage were gathered by a search on each case study's website, blog posts and social media pages. The materials on the academic coverage were collected via Google Scholar.

### **3.4 Timeframe**

The time period observed for each case's analysis is dependent on the time of launching the initiatives and the materials available for all of them. The general timeframe set for all of them is the last 5 years. For Internet.org for instance, this covers the whole period of existence of the platform, which provides much more materials to choose from. In that case the selection is very much based on the richness of the information and diversity of the content rather than the time period. For the other three case studies that were founded earlier than 2011, this timeframe will be restrictive. This decision of a timeframe will act as a rough guideline for choosing only the most recent and hence relevant textual materials. However, sticking to it depends on the abundance of appropriate and information-rich materials. For instance, in the case of the crowdsourcing platform Ushahidi, it is of great importance to analyze articles covering all the big events and disasters during which the platform was adopted. Hence, gathering a more complete and diverse sample for analysis based on the events throughout the years take a priority over sticking to the dedicated timeframe about the materials. In addition, in the selection of the media coverage and own website/blog posts, there is a focus on the most recent articles for reaching an up-to-date conclusion about the recent trends in the development of the platform. This is important especially for Internet.org for example, which is currently being very actively discussed. The determined timeframe about the units for analysis is just a rough guideline for convenience reasons, which is respected only when the content allows it.

The time that this research required to be conducted was roughly 2 months together with gathering the data, coding and analyzing the results.

## 3.5 Cases of analysis

### 3.5.1 NextDrop

The startup NextDrop was born in 2010 as a result of a graduate project of the University of California, Berkeley. The idea of the project is in its essence very simple – solving the problems with irregular water supply in India by setting a logistic organization for informing people with SMS alerts when the water is coming. It was initially launched in the twin cities Hubli-Dharwad in the state of Karnataka, India and due to its success then expanded to Bangalore and Mysore in 2015. The platform is based on a novel utilization of already existing mobile technologies that are widely spread in India. The startup was first operating via SMS notification and interactive voice response system (IVR) and then gradually developed an app for data usage and an innovative way of making use of missed calls communication (Shah, 2016). The platform was chosen due to the central role of mobile technologies directed towards solving a pressing issue for the people’s wellbeing. This social mission defining this business model is combined with a focus on economic sustainability and profit making.

Despite the originality and the practical implications of the idea behind NextDrop, the platform did not seem to turn into a “hot topic” for the media for the six years of its existence. The reasons for this may be various starting from the startup phase of the platform going through the narrow focus of the target group and problem being addressed and the lack of advertising. Such possible explanations regarding the perceived level of popularity of the platform are not central to this research. However, they do explain the relative scarcity and lack of diversity in the amount of coverage of the platform available online for analysis. The biggest portion of textual materials for qualitative content analysis were extracted from the media coverage of NextDrop. Articles discussing the platform and its implications were gathered from various reputable sources such as The Huffington Post, The Times of India, The Guardian, The Hindu and others. In terms of the initiative’s own coverage, the website of NextDrop does not provide sufficient amount of articles and descriptions. Instead, all information about the platform is concentrated in the blog, where all the materials about the analysis of the own coverage are extracted from. Hence, the materials for the own coverage are all gathered from there. Similarly, there seems to be a serious lack of academic coverage of the platform, possibly explained with the low popularity and relative lack of controversies surrounding the topic. There were only two materials chosen as appropriate to represent the academic coverage – one report covering the platform and a case study conducted by GSMA. An important clarification is the fact that some of the newspaper articles are presented as hyperlinks on the NextDrop’s website as a description of the platform and one of the co-authors of the chosen academic report is from NextDrop. In that sense, there is a significant blur between the three different types of coverage of this platform, which could not be assumed to reflect negatively the quality of the analysis.

### 3.5.2 Ushahidi

Ushahidi is a non-profit organization founded in 2008 in Kenya as a response to the December 2007 elections, which resulted in a wave of post-election violence. What is interesting about the platform is that it emerged naturally out of the need for exposing bad practices and humanitarian help during these events. A famous Kenyan lawyer and blogger Ory Okolloh came up with the idea of an online tool allowing the people to anonymously report violence, which was then made a reality with the help of some “technology whizzes” (Giridharadas, 2010). This is how the Ushahidi platform appeared and brought “the Wikipedia revolution to the work of humanitarians” (Giridharadas, 2010). The platform allows people to report crucial for critical situations information via their mobile phones and/or the Internet and in that way contribute to mapping the crisis and quickly getting humanitarian help. Ushahidi, which translation from Swahili means testimony, is from the beginning entirely open-source software and is based on the collective power of the masses and crowdsourcing. It has been adopted in numerous political conflicts and environmental crises such as the violence in Congo and Gaza in 2008-2009, the Haiti earthquake in 2010, the Ebola epidemics in 2014 etc.

Since its creation, Ushahidi has not only participated and contributed to solving numerous humanitarian crises, but has also evolved as a platform. It has been undergoing constant development based on feedback and arising needs and has gone through an alpha and beta versions, Crowdmap application and Swiftriver platform (already stopped supporting). The most recent development is a crowd-managed, portable Wi-Fi router called BRCK, which has a backup power generator and could be a solution to Africa’s power problems (Zhao-Hiemann, 2014). This idea goes a bit further than the main focus for Ushahidi and crowdmapping and hence is not central to this analysis.

Probably due to the large geographic scope of adoption and the possibility to adapt the platform for different events, Ushahidi has attracted significantly more attention in both media and academia as compared to NextDrop. The chosen articles for analysis from the media coverage originate as per plan from reputable sources such as The CNN, The BBC, The Washington Post, The New York Times, The Guardian and others. The data collection of Ushahidi’s media presentation was executed with a focus on each important case in which the platform was used such as the earthquakes in Haiti and Chile, the Congo and Gaza crises and Ebola breakout. This selection aims to contribute to a more complete and diverse presentation of the utilization of the platform. Similarly to NextDrop, the platform’s own presentation is almost entirely extracted from the Ushahidi’s blog posts. In terms of the academic coverage, this platform has provoked more academic attention and the chosen materials are independent evaluations of the platform in various perspectives. Unlike NextDrop, where the boundaries between the different types of coverages were rather indistinct, in this case a significant difference in the focus and approach of each type of coverage is observed. This is important for building a composite representation of all the nuances that the platform presents and juxtaposes.

### 3.5.3 Kiva.org

Kiva.org is a non-profit organization founded in 2005 by Matt Flannery and Jessica Jackley and its mission is to alleviate poverty by providing micro credits to the poor. In the core of this business model lies the already traditional concepts of microfinance and microlending. What is more untraditional and novel is the crucial enabling role of Internet and ICTs in the process of connecting people and creating a worldwide network of microfinancing. Kiva.org is very much based on the work of the Nobel Peace Prize winner Muhammad Yunus and his Grameen Bank, which pioneered the idea of microfinance. The bank supplied small loans without the need for a collateral to poor people who would normally be classified as unreliable for traditional financial institutions. Kiva.org adopts the same strategy for funding those unable to get loans in the traditional ways, but takes the idea further by globalizing it via Internet utilization (McKinnon, Dickinson, Carr, & Chavez, 2013).

The lenders are typically people from the developed world sponsoring entrepreneurial and hardworking poor from the Global South. They could invest a minimum of \$25, which in 98% of the cases is returned to them. The lenders do not receive an interest on this money and in most of the cases reinvest it to help different people. In that way, Kiva.org makes the world a smaller and better place by establishing connections between those who have and those who need. This business model was chosen for analysis due to the crucial role of ICTs for development and the focus on alleviation poverty with a novel approach. In addition, Kiva.org has been very popular since its existence and hence has attracted a lot of media and academic attention, which will play a crucial role in the analysis of the nature of business models for inclusive capitalism.

It could be assumed that Kiva.org has become much more popular than both Ushahidi and NextDrop for the time of its existence and the reasons for that could be possibly found in numerous grounds – the US origin of the initiative, the connections to other big organizations like PayPal for instance, the good marketing of the platform etc. As a result of that popularity, Kiva.org has become a continuous subject for numerous articles in both media and academia. Together with the popularity gained, there has been a tremendous amount of criticism questioning the efficiency and the overall motives of the platform. For the sake of the analysis, the data collection aimed to represent equally all types of reactions that the platform provoked. Similarly to the other case studies, the materials analyzed to represent the media coverage were extracted from sources such as The New York Times, The Huffington Post, The Spectator and others. The texts about Kiva.org's own presentation were gathered as a combination between website articles, blog posts and even articles from partner companies' websites commenting on certain common cases. The academic articles chosen for analysis offer a rather deeper overview of Kiva.org, covering aspects that analyze deeper the nature of the platform, which is lacking in the media coverage. Due to the popularity of Kiva.org, there has been an abundance of articles about it since 2005 and the materials chosen for analysis have been evenly



distributed mainly within the last 5 years of its existence. Interestingly, the specifics of Kiva.org's coverage and the terms-rich descriptions have allowed for an active extraction of in vivo codes in the initial coding process, many of which were later revised and discarded.

### **3.5.4 Internet.org**

Internet.org is the name of a Facebook initiative aiming to address the uneven global distribution of ICTs and hence development by providing Internet access to people in areas where it is rare and/or less affordable. The name of the platform has turned out to be problematic due to the inevitable associations that it endures regarding providing the Internet to the poor as in fact the free access provided is restricted to a selection of websites. As a result, the app has been recently renamed Free Basics in order to reflect better the actual nature of the platform and underline the lack of full access for free ([www.internet.org](http://www.internet.org)). Currently, the overarching name for the whole initiative remains Internet.org and the mobile app through which the idea is implemented is called Free Basics. When referring to the initiative throughout this analysis, the combining name Internet.org will be used for consistency and simplicity reasons. Officially, Mark Zuckerberg announced the idea of connecting the world with affordable access for the first time in 2013. A year after that, the process of launching the initiative started first with Zambia, followed by an expansion to many other countries around the world such as Kenya, Tanzania, Indonesia, India, Egypt etc. The initiative is presented by Facebook very much as a philanthropic act of selfless good, designed to address the inequalities in the world by getting everyone to participate and benefit from the knowledge economy that we now live in (Toyama, 2016).

From the start on, Internet.org has been attracting controversial attention and facing fierce criticism from various perspectives. The main big question provoked by the initiative is whether universal connectivity could be the solution to poverty alleviation and world inequality in general. In terms of the strategy building up the initiative, the main criticism arises from the inconsistency of zero-rating, which lies in the core of providing free basic Internet, with the much discussed concept of net neutrality.

The incentives behind choosing this Facebook initiative as a case study for this analysis are firstly based on the Zuckerberg's firm belief that Internet.org presents a historical opportunity for overcoming pressing world issues as poverty and inequality. Introduced by the most famous social networking website in the world, the initiative is one of the most appropriate current examples for an attempt of ICTs utilization for social good. In addition, all the media and academic attention trigger around it, together with the important recent development with banning Free Basics in India and Egypt, create condition for a rich and in-depth analysis of the nature and drives of the model. In that way, Internet.org's analysis will constitute a main pillar for drawing conclusions about the attempts for assisting development in the Global South via ICTs utilization.

One of the main criticisms towards the model of Internet.org is the breach of net neutrality, which simply means treating all information in the web equally. Internet.org recently renamed Free Basics could not possibly provide access to the full Internet for free and the only way for the platform to work is to restrict in some way the free access and provide options for paid full access. This matter has provoked serious criticism in the media, questioning the overall philanthropic motives of the platform to connect the whole world. The notion of net neutrality has also led to the recent ban of Free Basics in India and Egypt, declaring the platform as unconstitutional. Very central to the data collection process regarding Internet.org was covering the wide scope of discussions and criticism around the topic together with the most recent developments on the topic. The preference for reputable sources was also valid in this case and some of the media sources analyzed were The India Times, The BBC, The Wired, The Engadget and more. Specific for the own coverage of Internet.org is the prevalence of Facebook posts of Mark Zuckerberg in the materials for analysis together with materials from the website of the platform and external blog posts. The academic materials were the most abundant as compared to the other three case studies and this enabled the selection of the most focused and information-rich journal articles for analysis.

## **Chapter 4**

### **Results**

This chapter presents the results from the qualitative content analysis of the three types of coverage of each case study. After following all the stages of the coding process and the revision and reduction of the codes, the final version of the major information-rich codes and themes are presented for each case study separately. The presentation of the results follows the visual representations in the form of thematic maps that were created for each platform and could be found in the Appendix section.

Even though the results for each case study are presented separately, there are some common themes among some or all four platforms under analysis. The important place of the ICTs and the Internet for the existence, development and success of the platforms is a theme common among all four of them, despite the different approaches to technology that they adopt. Other shared themes are the notion of empowerment of the actors involved within the processes and the focus on the financial sustainability of the platforms. These two themes both present central aspects of analysis of this thesis as they serve to define the new business models at focus and the specifics of inclusive capitalism. The results presented in this chapter will serve as a basis for the cross-case comparison and discussion in the next chapter and reaching conclusions about the nature of the new business models for social change.

#### **4.1 NextDrop**

NextDrop is a startup established in 2010, bringing to life a very basic and straightforward idea offering assistance in overcoming water supply problems. The platform is built up as a for-profit enterprise with a social mission by the former student in the University of California, Berkeley Anu Sridharan. The model was designed especially and according to the needs of the Indian population and their problems with irregular and unpredictable water supply. In the core of this business model lies the thoughtful and adapted utilization of mobile technologies towards overcoming a problem of a basic nature and serious significance on a state and country-level. In order to ensure its survival and sustainability, the platform partners with local utility companies in the process of water supply information dispersion. The platform was first adopted in the twin cities Hubli-Dharwad and later spread to other big cities in India. The mission of NextDrop is to make a connection and bridge the gaps between the private sector, government utilities and citizens and contribute to improving the lives of the latter. With its narrow focus, the platform presents a well-developed idea for addressing a problem concerning a basic human need - namely water supply.

Out of the analysis of the 13 articles covering the platform NextDrop, a huge amount of codes emerged after the initial open coding process. After that they were all revised and reduced within the next phases of the coding process. The remaining codes were then gathered in themes and a visual representation in the form of a thematic map of NextDrop's coverage was created (for full thematic map, see Appendix 2). The two themes that are very rich on information about the core pillars of the business model are called "Simplistic business model based on novel use of mobile technologies" and "Global South adaptation". As stated by Kulkarni (2013) "*NextDrop is using existing technology to collect data and understand customer behavior – an increasingly important proficiency to have when serving the bottom of the pyramid (BoP)*". The novel way of utilization of existing mobile technologies takes the form of crowdsourcing due to the built network of actors undertaking active roles in the process and the crucial role of participation for the continued success of the operations. Crowdsourcing as a principle of data gathering is in the center of the platform as "*with enough data gathered by consumers – who can message grievances, water quality and pressure – the system can even predict when an area will get affected...*" (Rao, 2015).

Interestingly, the platform is based on addressing a failure of the state to solve the problem with intermittent water supply and hence represents a meeting point between the public and private sector in the name of social good. This lack of efficient organization and approach to the problem could be considered as a specific feature of the Global South that NextDrop had to adapt to in order to survive. This process of learning and adapting to the market is another major theme defining the platform. In order to develop and offer an effective solution to the water supply problems in India, NextDrop had to gain knowledge about some specific features of the local environment such as the existing imbalance between the technological developments that goes together with the lack of access to basic human needs such as water. Another interesting local feature is the different approaches to the water scarcity situation by the poor and the rich. The capabilities of the rich allow them to find ways to store water and better manage the irregular supply unlike the poor, which highlights the platform's extensive focus on the more disadvantaged portion of the Indian population: "*While high-income households can afford tanks that automatically turn on when the water does, low-income households cannot, meaning that women can devote hours on a weekly basis to waiting for and storing water*" (Makasdjian, 2014).

One of the themes that is broadly covered and extremely significant to this research is given the name "Empowering actors". The notion of empowerment crucial to this research in the case of NextDrop refers to the new opportunities that the platform provides to its addressees, the novel ways to solve the existing problems they face and all the benefits and power that this approach brings. Within the three types of coverage, the theme about all different actors and the way they benefit from the opportunities that the platform enables is equally prevailing. The most obvious beneficiaries are the citizens using NextDrop due to the information flow and the provided opportunity to manage their time efficiently. Important participants in the process are the valvemmen who act as the connection

between engineers and customers and transmit the details about the water supply. Due to their crucial role for the successful running of NextDrop, valvemmen are provided with training and incentives in various forms for their job. This could be considered empowering for the often undereducated workers, who develop their skills and improve their economic status in that way. In general, valvemmen have been entrusted a serious task and play a critical role within the whole process:

*“Valvemmen measure the level of water in reservoirs every day, and then NextDrop calls them every hour to get information on the levels. NextDrop sends the information to the engineers, who decide which areas should get water at what times, and how much, depending on the supply. They then text the valvemmen, who in turn text the customers, letting them know exactly when water will be released”* (Rao, 2013)

In the case of valvemmen, the roots of empowerment lay on the one hand within the important task they have been given and the trust they have been demonstrated within this process and on the other hand, originates from the new skills, trainings and benefits that they benefit from. Historically within the process of development and attempts for poverty alleviation, the role of middlemen has provoked significant attention. The attitude towards the intermediary actors in these processes has been prevalingly negative within the academic world (Narayan, 2002; Karnani, 2007; Chau, Goto, & Kanbur 2016). The main arguments supporting this attitude originate from the power that has been allocated to these actors or that they often adopt themselves due to the local knowledge and connections that they naturally possess. The actors that initiate and run such platforms for development often entrust numerous important tasks to local intermediaries and in that way empower them within the operations of the platforms. However, this power is often exploited by the intermediaries in favor of their own interest and hence many initiatives have focused on reducing dramatically their role in the processes (Karnani, 2007). The qualitative content analysis of NextDrop show evidences for the benefits and empowerment of valvemmen as intermediaries in the process and no signs of exploitative attitude towards the process.

The analysis also illustrates that the adoption of NextDrop is also empowering for the government utilities as it offers data-driven solutions to existing problems and helps to regain the trust in public institutions. The content of the articles do not cover the aspect about what could be assumed as the shameful failure of the state to provide regular water supply, but rather focus on the new solution to the problem that turns out to be a win-win solution for everyone. The collaborative work with governments is presented as a mutual benefit for both sides and as especially empowering the governments to operate much more efficiently than before:

*“But Sridharan has unexpected praise for the way local government in Hubli has partnered with her to get valvemmen and engineers n board. “I have had investors asking me. ‘Why do you work with the government?’ I have had problems getting funding, because people wonder why I am working with someone everyone loves to hate. Actually, the local utilities*

*have been really keen to work with us. If you give governments the tools they don't have, they can do a good job.”*” (Rao, 2013).

NextDrop is built upon and operated on the belief that *“the government is desperate for data. My job (NextDrop's job) is to give them that”* (Rao, 2013).

From the employees' perspective, the data collection and utilization enabled by NextDrop has resulted in bigger transparency and flatter organization:

*“People lower in the organization finally have the data to back up the fact that their job is hard, and that they are being put in an impossible situation. And now they are coming together at meetings, and they are able to tell their supervisors, hey, there are all these issues, let's work on fixing them. That's what we have been seeing in the last three weeks”*

(Townsend, 2014).

This big chain of participants involved in the process is inevitably connected to a great deal of “Dependencies”. Except for the dependence on actors regarding the fulfillment of their role together with the importance of their constant feedback loop, there is a significant risk associated with the public-private partnerships nature of the platform. This risk originates mainly from the bad reputation of public institutions and the bureaucracy often associated with them that is automatically transmitted to the private partner.

Another interesting theme worth due attention is called “Importance of financial sustainability” that defines the for-profit focus of the platform. NextDrop is working towards its financial sustainability by engaging in long-term contracts with water utilities providing them with water management tools that they pay a monthly fee for ([www.changemakers.com](http://www.changemakers.com)). In addition, the platform also tried to monetize value creation by charging households for the service:

*“NextDrop now charges Rs 10 per month for their services, and over 25,00 Hubli households have signed up. “If you give people a good product, they will pay for it, even in smaller towns” says Sridharan”* (Rao, 2013).

In that case, doing social good openly coexists with the business side of the model and financial performance. A significant part of the platform coverage deals with the theme of different “Challenges” along the way. They could be summed up by starting from some already in the past, such as what NextDrop themselves call *“weeder years”* or the first threatening and insecure years after the platform was created, going to some of the remaining challenges such as the threat of breaking the system somewhere down the line and not keeping up with the development of the platform, leading to disappointment of customers.

## **4.2 Ushahidi**

Ushahidi is a non-profit organization founded in 2008 in Kenya as a result of the need for a tool for exposing and fighting the bad practices that arose after the Kenyan elections in 2007. The

platform based on ICTs utilization has been created upon the principles of shared knowledge via open source software and since then has left this aspect of the platform unchanged. Ushahidi provides the chance to anyone who has been a victim or a witness of a disaster, to report information about it and in that way through the principle of crowdsourcing to contribute mapping the crises in real time. Except for Kenya, the platform has spread to numerous other locations triggered by the need for crowdmapping a certain event and in that way contribute to solving the crisis. The data collection of Ushahidi's media presentation was executed with a focus on each important case in which the platform was used such as the earthquakes in Haiti and Chile, the Congo and Gaza crises and Ebola breakout. The incentive behind this sampling is based on the attempt to observe and analyze the way in which this data model could be tweaked and applied to larger audiences and various occasions. This is an interesting feature about the platform worth due attention as they way in which this adaptive crowdsourcing model applies to different situation could define the future path of development.

Due to the information-rich materials of analysis, the amount of codes that emerged out of the open coding process was tremendous. As per the procedure, they were revised, reduced and combined in six major themes – “Business model different from the West”, “Crowdmapping & the wisdom of the crowd”, “Technology for inclusion & empowerment”, “Employees as a key asset” and two common themes with NextDrop - “Challenges” and “Dependencies” (for full thematic map, see Appendix 3). The theme that gathers descriptive codes about the nature of the business model is called “Business model different from the West”. Specific for Ushahidi's business model is the focus on existing information gaps in crisis management in terms of timely and appropriate reactions of institutions, the creation of situational awareness and facilitation of citizen's reactions. With its crowdsourcing model, Ushahidi successfully addresses these gaps of crisis organization in a timely and revolutionary manner. Giridharadas (2010) puts it in the following way: *“The kind of everyone-as-informant mapping is shaking up the world, bringing the Wikipedia revolution to the work of humanitarians and soldiers who parachute into places with little good information”*. In addition, the platform also represents a revolutionary approach to its non-profit structure by focusing on building financial self-sufficiency in order to enable the further growth and development of the platform. This presents a novel way of combining the non-profit status with their attempt to financially sustain themselves and constantly invest in improving the model. Except for their initial free crowdmapping service, the platform has also focused on their participation in consulting projects with different partners through which they have got to increase their revenues significantly. The business model of Ushahidi could be defined as a hybrid model of *“financially sustainable non-profit tech company”* (Manning, 2015).

*“The focus of the organization now is to grow our revenue streams so that we can be financially self sufficient while remaining true to our mission of building technology for social good. We want to prove that in the 21<sup>st</sup> century you can do good in the world, and be able to be financially sustainable”* (Were, 2015).

The main characteristic defining Ushahidi is the concept of crowdsourcing, which in this case is often referred to as crowdmapping. Core to the novelty of the platform is the perception of participation as a prerequisite for the pure existence and success of the idea based on the collective power and wisdom of the crowd. The main incentive of the platform is the desire to “*distil the wisdom of crowds in real time*” and in that way save lives (Kirwan, 2010). As already mentioned, just like NextDrop, Ushahidi is not conveying new technologies, but is rather based on the novel utilization of existing technologies, which brings down the barriers for adoption. In that way, the platform is changing the humanitarian work by substituting the one-to-many approach for helping those in need with the many-to-many approach enabled by technology. In that sense, technology that enables participation could be seen as possessing an empowering and inclusive nature. It opens up the barriers for usage and adoption to anyone who has access to technology and gives bigger transparency to issues otherwise easily hidden (for instance manipulation and corruption). Except for the empowering nature of the models of crowdsourcing and open source alone, the platform enables participation unrestricted by geographical location and stimulates freedom of speech of various actors. These features of the platform, showcase an interesting twist enabled by the platform – even though the crises in question are highly localized events, they are often being reported, addressed and coordinated from outside the crises regions. The volunteers who work to collect and post information on the crises maps play a crucial role for the process of crowdmapping:

*“Kenya is nearly 12,000km (8,000 miles) from Chile and is therefore perhaps not an obvious place from which to try to coordinate the earthquake relief efforts. And yet, on Saturday, within an hour of the massive quake, volunteers at a crisis group called Ushahidi sprang into action”* (Fildes, 2010)

In any case, Ushahidi is a platform that challenges the existing power relations on an individuals and state level.

A crucial theme emerging mainly from the own blog posts of the platform is named “Employees as a key asset”. As part of the future plans for growth supported by financial self-sufficiency, Ushahidi puts great focus on its employees, who are at the core of its success – “*salaries are our top expense as our most valuable resource at Ushahidi is our people*” (Were, 2015). This theme is especially interesting as it shows some contradiction to the core idea of crowdsourcing, which is taking a function once performed by employees and outsourcing small portions of it to a large number of people in the form of an open call (Brabham, 2008). Hence, crowdsourcing usually leads to replacing the central role of employees by the participation of the general public. It seems that despite being a crowdsourcing-based model, Ushahidi resembles more a conventional business model, which places its employees at the center of the operations. This contradiction further supports the conclusion about the hybrid-like business model adopted by Ushahidi, which is developed according to the specifics of the market and the purpose of the platform.



Except for the importance of keeping employees satisfied, there are a couple of other “Dependencies” that are key determinants of the success of Ushahidi. Some of them are the inevitable dependence on the amount of reliable information dispersed by actors involved in the process and their participation and honesty. The platform is very much dependent on the local blogosphere acceptance and the creation of coalitions for the successful running of the platform. Since the beginning, bloggers and blogospheres have been the starting point of the crisis mapping and together with the other collaborators in the process play a central role in the longevity and success of the Ushahidi. To sum up, Ushahidi is massively dependent on what Marsden (2013) defines as “*cognitive stigmergy*” or the process of self-organization of actors for participation and reaction in emergent situations enabled by technology utilization.

Finally, another theme that emerged out of the analysis signifies all the difficulties that the platform faces and is called “Challenges”. One challenge that Ushahidi faces is the possibility of free adoption due to the open source nature of the model, which threatens to a certain extent its long-term success and financial sustainability. The platform is also often challenged by the big portion of scam messages that they get as this additionally makes the crowdmapping more difficult and time-consuming. From a more general perspective, a serious challenge in front of Ushahidi is the difficulty to evaluate the actual effectiveness of the approach separately from the other actions that are being undertaken in such crisis situations. In that sense, it is challenging to evaluate the positive aspects of the platform and those that need further work and development. Other more behavioral challenges in front of Ushahidi are the need for gaining the trust of the Global South due to the novel and untraditional approach adopted and the need for overcoming the historically-defined passiveness of the individuals there, demonstrated in the following quote from the Ebola crisis:

*“‘People were just waiting for help to come from outside,’ says Siakor. ‘That just left the entire country vulnerable.’ He wants Liberia to be able to help itself. ‘Ebola has shown that we need to start looking at local solutions,’ he says” (Rutsch, 2015).*

Irrespective of the occasion, the historically predetermined passiveness that the Global South has developed within decades of attempts for development does play a significant role for the adoption, attitude and success of the platform.

The latter presents an interesting challenge as it connects to the inevitable differences between the more and less developed nations and the long-discussed and central to this thesis debates regarding the notion of empowerment from the bottom and assisting the poor in their own upward movement on the economic ladder. The model of Ushahidi related in an interesting way to the whole digital labor and crowdsourcing debate. This topic inevitably brings out the questions about the state of privacy, unequal wealth distribution and the private exploitation of the Internet that are all connected to the debates surrounding the notion of digital labor (Scholz, 2012). These aspects of the business model have not turned up as a result of the analysis, but do connect to the main research question dealing with the exploitative or empowering nature of such novel business models for social change.

### 4.3 Kiva.org

Kiva.org is also a non-profit organization founded in 2005 in the US, entirely based upon the idea of microfinance. The platform is inspired by the pioneer in the sphere – Muhammad Yunus with Grameen Bank and the revolutionary idea of providing small loans with no collateral to very poor people who typically do not qualify for help from conventional financial institutions. Kiva.org is in its essence an intermediary platform enabling the connection between people who want to help (lenders) to those in need (borrowers). With the help of local microfinance institutions and other partners on the field, the platform contributes to financing the entrepreneurially-oriented poor and their business ideas in creating a model for long-term sustainability and in that way alleviate poverty.

Throughout the course of the analysis and the coding process, significant differences in the general coverage of Kiva.org as compared to the other case studies came up. Firstly, throughout Kiva's own coverage and descriptions of the platform and its mission, the notions of empowerment and poverty alleviation were very centrally presented as defining the nature of Kiva.org. According to the own description of the platform – *“we (Kiva.org) envision a world where all people – even the most remote areas of the globe – hold the power to create opportunity for themselves and others”* (Kiva.org, n.d). This was of course also transmitted to and discussed within the other types of coverage – *“via the Internet, Kiva.org empowers people across the globe to provide opportunities to people who need it most”* (Columbia, n.d). Unlike the coverage of NextDrop and Ushahidi, where the notions of empowerment and the long-term effects of the platforms in a broader sense were not so explicitly discussed and outspoken, in the case of Kiva.org there is a serious focus on these aspects. It could be even noticed that this focus comes at the price of insufficient clarifications regarding the way in which the platform actually operates. General critiques of the platform state that in the description of the platform's operations, a lot of attention has been paid to some aspects such as the way in which the borrowers benefit from the loans and what they do with the money, while other aspects have been left not so explicitly clarified such as the actual process of distributing the loans and platform's financial structure for instance.

The codes that emerged out of the textual data analysis were classified into a total of eight themes (for full thematic map, see Appendix 4). One theme defining Kiva.org is called “ICTs as a prerequisite” and combines some crucial aspects behind the success and wide adoption of the platform. They are the use of transparency as a weapon in favor of lending to people, the use of the power of social media for marketing the platform and the importance of the constant flow and implementation of feedback. An essential element of the organization of Kiva is the “Chain of collaborators” that supplement the whole idea of the platform. Every actor involved in the borrowing and lending procedure from field partners, to financial assistants and volunteers play an important part in running the whole process towards poverty alleviation.

*“All these organizations (partners) empower individuals and give them the opportunities to improve their lives and of those around them. From empowering smallholder farmers with access to markets and providing jobs and higher education to low income youths to creating a network of successful women to mentor young girls, to providing bikes for transportation to vulnerable populations. Our partners will bring great things to Kiva!”* (Baule, 2016).

This multi-faceted group of partnering actors involved in the execution of the processes is a typical feature defining for the phenomenon microfinance.

Another interesting theme, which emerged out of the analysis is called “Financial support systems” and outlines the financial aspects surrounding the platform. As a non-profit organization, Kiva.org is very much dependent on the various sponsorships that they get from different institutions and corporate giants. Exactly the non-profit status of the platform greatly contributes to the significant amount of various support that the platform receives and in that way maintains its sustainability and persistence.

As already mentioned, power relations and more specifically empowerment is a very central notion in Kiva’s presentation. Unsurprisingly, a theme called “Empowering actors” emerged, which combines all the actors and the ways in which they are being empowered. Except for the extensively mentioned possible escape of poverty, borrowers are also being empowered by the opportunity to return the loan they received as they want to, which is where the difference with charity lies. This changes the general and the poor’s own perception of themselves, contributing to building trust in the poor and perceiving them less as victims and more as consumers. Lenders could also be considered as empowered actors due to the new possibilities they get to offer their help and reinvest the money once received back. In general, the platform enables the creation of one-to-one relationships irrespective of geographical location and contributes to overcoming long-existing problems of bureaucracy for instance.

Interestingly, special attention has been paid separately to empowering women and stimulating “Female entrepreneurship”. This has been a central focus especially in the most recent coverage of the platform and the initiative called “Invest in her, invest in change”, aiming to fight male domination in entrepreneurship in the Global South. Women are seen as the central pillar of a family and investing in her is investing in a long-term change - *“... women can come together to improve their position in Guatemala, earn respect in their communities, provide for their families and ensure their children get proper education”* (Diggins, & Baule, 2016).

The special focus on women situates Kiva in the larger discourse of microfinancing and gender. Since the existence of the phenomenon microfinance, it has always been seen as targeting more women than men (Armendariz & Morduch, 2010). Even though not all microfinance institutions specifically focus on female entrepreneurship, statistics have shown that 80% of the clients of the majority of such institutions are women. The reason for this lies in the fact that microfinance offers help to small self-employment businesses in the informal sector, which is usually occupied by women.

In addition, as compared to men, women in the Global South are more credit-constrained, which makes them eligible only for getting financing by microfinancing institutions and not banks (Armendariz & Morduch, 2010). In that sense, Kiva.org's focus on female entrepreneurship is in line with the general trend of microfinancing. In addition, empirical evidence on the topic has also found out that there exists a glass ceiling in the size of the loans given in favor of men. In that way, women with bigger ideas and more expensive projects are disadvantaged (Agier & Szafarz, 2013). This information lacks within the coverage of the platform, which corresponds to one of the accusation towards the platform about the intentional skipping of some information regarding their operations. Consequently, the whole focus on female entrepreneurship may turn out to be not as innovative as it is presented by Kiva.org, nor as empowering to the disadvantaged and discriminated women as it claims to be.

In the same train of thought, another theme, which emerged out of the analysis is called "Exploiting the actors" and looks at the nature of the platform from the opposite side of empowerment. From the lenders' perspective, instead of lending their money to the poor, lenders could be getting an interest if storing it in a bank. One source of exploiting borrowers could possibly originate from the misuse of all the data gathered within the process of microlending. This big data could be easily stored and used in numerous ways for different purposes serving the needs of big corporations for instance without the knowledge and permission of the actors involved. Another way of exploiting borrower could be the frequent discrimination practices of lenders in their choice of borrowers to help, which is proven to be happening and is often based on appearance factors:

*"We find that donors appear to discriminate in favor of more attractive, lighter-skinned, and less obese borrowers, even as donors appear to systematically favor regions of the world where lighter skin is less prevalent. These effects are statistically and quantitatively significant and robust across a variety of specifications. Discrimination on the basis of physical attraction and skin color appears to be heightened for female borrowers, while obesity matters more for male borrowers."* (Jenq, Pan, & Theseira, 2011).

Finally, Kiva.org has faced numerous criticism regarding different aspects of its nature and operations. Hence the final theme that emerged from the qualitative content analysis is named "Criticism". One frequently repeated criticism concerns the platform's inaccurate and/or incomplete provision of information on the website regarding the process of lending and the role of the field partners in it. Some have defined the business model of Kiva.org as not scalable, which disables the actual and realistic judgements about the level of achieving their goal of poverty alleviation. Other crucial criticism places doubts on the altruistic motives of Kiva and states that the platform is solely driven by profit-making interests. Criticism about the whole idea and motives of the platform based on the ambiguities around the scalability of the whole model are questioned on a broader scale:

*"Does it work? Who cares? This is the genius of Kiva – it doesn't need to work. It feeds an "ideology of entrepreneurial charity", as marketing researcher Domen Bajde puts it, and*

*ideologies don't need a proof. It is an illusion, a façade and the public face of a broader agenda – the financialization of the poor.*” (Sinclair, 2014)

Finally, the two most major critiques concern the financialization of poverty and the belief that microlending is a process that leads to the further indebtedness of the poor due to their inability to manage money. In times of general financial instability, the significance of financial literacy has proven to be extremely important for keeping a certain level of financial sustainability and overcoming financial crises in both developed and developing countries (Schwittay, 2014). The lack of experience with financial institutions and managing personal finances is a major problem for the people in the Global South who benefit from microfinancing services. Many of them naturally lack financial literacy and this is the reason why when provided with finances, very often they cannot manage it correctly and end up over-indebted rather than empowered (Schwittay, 2014). The incredibly high repayment rate that Kiva.org achieves unfortunately does not necessarily deny this criticism, as indebtedness is often a result of getting loans from various institutions/people continuously. The concept of financialization of poverty questions the whole model of Kiva.org and expresses concerns about the viability of the platform's attempt to solve the world's probably biggest problem – poverty with providing small loans to the poor. Poverty is an extremely complex phenomenon that needs to be addressed from various angles and cannot be solved simply by providing credits to the disempowered.

#### **4.4 Internet.org**

Of the four case studies at focus in this research, Facebook's initiative Internet.org could undoubtedly be defined as the most controversial model. The main idea of the platform is to provide Internet access to disconnected places and people through mobile technologies. Interestingly, since introducing the initiative in 2013, Mark Zuckerberg has been presenting this idea as a novel and entirely philanthropic way to address the world inequalities. It looks like after its tremendous success worldwide, Facebook has decided to devote some resources and energy to a noble cause by providing free access to certain websites in disconnected regions. In that way, those who have never been online before could benefit from the knowledge economy we live in and improve the quality of their lives via the opportunities for development that connectedness and knowledge provide. Probably because of the already well-established name of Facebook and the existing channels and platforms for raising awareness about the initiative, Internet.org has turned into a “hot topic” for discussion worldwide. The platform has been in the center of all sorts of media and academic discussions and has triggered a serious amount of skepticism and criticism by various authorities. Unlike the other three case studies, which have attracted some attention in different times throughout the period of their existence, Internet.org has never stopped being in the center of attention since 2013.

Out of the analysis of the platform's coverage, eight main themes were identified resulting from combining and revising the codes, which emerged out of the coding process (for full thematic

map, see Appendix 5). One central theme is called “Based on mobile phones usage” as it represents the crucial focus of Internet.org on the Free Basics app and the entire orientation towards mobile technologies. This is an important detail about the platform as it illustrates the adaptation of the platform towards the Global South market. Typical for the development of these markets is skipping the phase of computers and going straight to the adoption of mobile technologies due to their affordability. This focus on mobile technologies from the start of Internet.org proves the knowledgeable and adapted approach developed for entering these new markets.

In the presentation and descriptions of Internet.org the repetition of some concepts could not go unnoticed. Some of them are universal connectivity, changing lives and empowering the disadvantaged. Consequently, another central theme is named “Empowering the disconnected”. According to Zuckerberg *“connectivity will give everyone – not just a third of people in the wealthiest countries – access to all of the opportunities of the Internet, including resources to education, health, and jobs”* (Truong, 2016).

The main target of Internet.org is to address the three main barriers to connectivity in the Global South – affordability, awareness and infrastructure and in that way target the people who have never before been online. By doing that, the platform will contribute to helping the poor in improving all spheres of their lives and empower them by giving a voice to the voiceless. Interestingly, women are treated as a separate category of the disempowered poor, requiring special attention in the journey towards development.

Just like for all such models, in the case of Internet.org, there is a significant need for partners and support throughout the process. The theme called “The role of governments and other collaborators” represents the central role of support mechanisms even for a rich and established organization like Facebook. The collaborations with telecoms that the platform has built are a smart and in some cases the only way for entering certain new markets. However, such collaborations are based on a mutual benefit between Internet.org and a certain telecom, which inevitably causes a differentiation between the telecoms working with the platform and those not. Favoring certain providers over others provides unfair market advantage for some and disadvantage for others, which presents a challenge for the ethics of the platform. In addition, the relationships of the platform with the local government has proven to play a critical role for the existence and success of Internet.org. For instance, in February this year, the Indian government has banned the platform as part of their support towards net neutrality. Consequently, another major theme defining the coverage of the platform is called “Breach of net neutrality” that Internet.org is accused of. Despite the constant development of the platform based on reflecting criticisms, the accusations about the double standard approach that they adopt towards net neutrality in the US and the Global South is a serious issue for authorities. The whole idea of the platform and more specifically the Free Basics app is based on the breach of net neutrality and favoring some information on the web and discriminating other. Another source of criticism towards Internet.org constitutes the theme called “Privacy and security debate”,

which illustrates the concerns about the inability of the already connected poor to protect their own data. In that way, providing access to the poor turns them into a rich mine of big data that could be used in numerous ways due to the lack of clear regulations of Internet.org on data security. This could also be considered as an exploitation of the poor of some sort.

These two aspects about breaching the net neutrality and the lack of choice for the poor whether to participate in the big data collection together lead to the notion of fair digital economy. Digital economy is the economy that we live in nowadays, which is based on the utilization of digital technologies. A crucial aspect of the digital economy is the free access to information and the borderless knowledge transfer (Tapscott, 1996). Both defining features are currently being challenged by the notions of net neutrality and the privacy and security debates surrounding Internet.org and the other inclusive capitalism platforms. The borderless knowledge transfer with the digital economy is threatened by the way Internet.org treats the online information.

The theme called “Creation of “two Internets”” represents the concern that the limited access to Internet for free via Free Basics results in creating two tiers of the Internet – one full and open version for the haves and one restricted and closed for the have-nots. The connectivity offered by Internet.org is often compared to a “walled garden” that instead of opening up the barriers to the disconnected, further deepens the inequality:

*“Internet.org’s model – giving users a taste of connectivity before prompting them to purchase pricey data plans – fails to acknowledge the economic reality for millions of people who can’t afford those plans. These new users could get stuck on a separate and unequal path to Internet connectivity, which will serve to widen – not narrow – the digital divide.”* (Open letter to Mark Zuckerberg, 2015)

Hence, many critiques believe that there is a need for finding another way to “connect the world” without the restrictions of the free access.

The last two themes, which emerged out of the analysis are called “Financial sustainability” and “Controversial motives of Facebook”. One of the major criticisms against Internet.org and Mark Zuckerberg are the truthfulness of the philanthropic motives of the platform. Facebook presents itself as the “white knight” for the Global South that enters these markets to solve more or less every problem that they have via connectivity. But in fact the incentives behind entering the Global South could lie in the new opportunities that these unexhausted markets offer and the first-mover advantage that Facebook could benefit from. Free Basics could be considered a marketing tool for achieving future profits as it is clearly stated to be seen as just a step towards a transition to paid services. Zuckerberg has openly declared that it is not economically viable to offer unrestricted Internet access to the poor and that more than 50% of the Free Basics users switch to the paid service for full access for a period of one month. These facts clearly underline the significance of the “Financial sustainability” for the platform, which corresponds with the inclusive capitalism model of development. *“Yes, Facebook wants to earn a profit. Mark Zuckerberg and Facebook are not doing*

*this for philanthropy alone, but there is a long-term profit motive. And there surely isn't anything wrong with that.*" (Mathur, 2015).

However, the question of the prevailing motives of Facebook regarding connecting the poor is currently very valid, but on the other hand there are also calls for adopting a more simplistic perspective on the platform:

*"The entire debate has taken a moral tone when it should be about who benefits and how. In this case, Facebook is benefiting, and so are deprived users who don't yet know what the world wide web is."* (Mathur, 2015).

#### **4.5 Summary of results**

To sum up, the overall result of the qualitative content analysis was the emergence of some very interesting themes about each of the four case studies. It could be concluded that the majority of the themes and patterns defining the nature and operations of each platform are common among all four of them. For instance, a shared theme is the novel utilization of Internet and other new technologies, which is placed in the center of each of the platform's business model. The novel ways of utilization of existing technologies and the poor's inclusion in the digital economy we live in are central missions of the models. These features defining the models address one of the sub-questions guiding the thesis regarding the nature of these novel business models. Even though two of the platforms are for-profit organizations and the other two possess a non-profit status, a common theme for all of them is the significance of their financial sustainability for the future success and longevity of the platforms. This notion corresponds to the focus of the second sub-question providing directions for the analysis, which is about the way in which doing social good is juxtaposed with making a profit. The results show that both aspects of inclusive capitalism are meant to coexist and the financial sustainability focus of the platforms is only supposed to further support the development, adoption rate and success of the platforms. The third sub-question leading the analysis of the four case studies is about their collaborative nature and the different roles and relationships among the various actors and institutions involved in their operations. Unsurprisingly, the results have shown that all four case studies do operate with the help of numerous actors from both the private and public sector and turn out to be inevitably dependent on them.



## **Chapter 5**

### **Cross-case comparison & discussion**

This chapter presents an analysis of the results in the form of a cross-case comparison of the themes and main codes extracted from the three types of coverage of each case study. As a continuation of the visual representation of each case study's coverage, a combining thematic map with the main shared themes among all cases is also created and presented in this chapter.

The discussion of the general patterns identified for the four case studies is based upon the main concepts for this thesis as presented in the Literature review chapter. The aim of this chapter is to critically assess the themes and patterns that were identified as defining for the four case studies. In addition, this chapter will focus on addressing the sub-questions guiding the research dealing with the nature of the models, the roles and relationships of the actors and the juxtaposition between social good and profit making within them. In that way, the chapter will lay the grounds for extracting an answer to the overarching research question about the nature of inclusive capitalism and reaching conclusions in the final conclusive chapter.

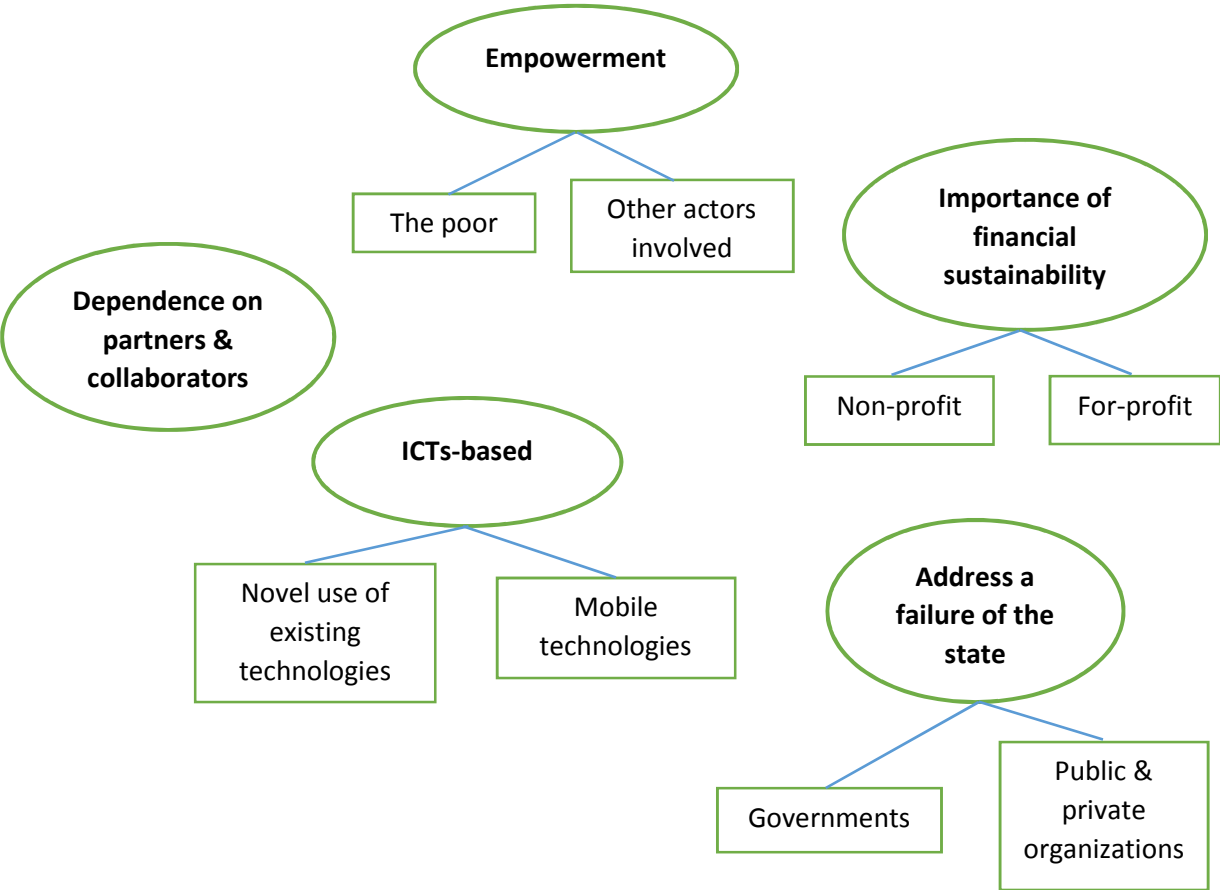
#### **5.1 Common themes**

Throughout the period of their existence, the four case studies have each provoked a different amount of attention within the media and academic spheres. The level of popularity that each platform has gained is of great significance for conducting a qualitative content analysis. Since this thesis is studying the nature, features and motives of these four case studies according to the media, academic and their own coverages, the analysis is entirely dependent on the amount, quality and applicability of the textual materials available online discussing the case studies.

The amount of media and academic attention that each of the cases has provoked is observed to be directly proportional to the amount of criticism that they have triggered. In that sense, the four case studies could be split into two groups. NextDrop and Ushahidi could be classified as less popular, with less media and academic coverage and also significantly less criticized. On the other hand, Kiva.org and Internet.org are the cases that have attracted more attention from the start and have been heavily criticized about their genuine motives and the ways in which they aim to connect the world and alleviate poverty. This could be possibly explained by the larger scale of the ideas and operations of both platforms. In the case of Internet.org, it could be concluded that the popularity of Facebook is definitely determinant for the popularity and media attention triggered around the platform. The models of Ushahidi and NextDrop have been built up around addressing more specific problems of the Global South and pursuing rather narrow missions about crowdmapping disasters and improving water supply services. Whereas Kiva.org and Internet.org have taken their operations to a broader scale and

set bigger missions for addressing the major world problems of poverty alleviation and universal connectivity. Consequently, they have experienced more attention and more criticism about the overall sustainability and fairness of their motives.

Despite the different levels of popularity and methods of operation adopted by each case study, these four models are united by two main features – the purpose to do social good directed towards the Global South and the central position and novel utilization of technologies in this process. Identifying the major shared themes among all four cases is crucial for building a complete cross-case analysis and discussion of the main commonalities and divergences among the cases. For consistency reasons, the common themes among NextDrop, Ushahidi, Kiva.org and Internet.org are presented in the form of a thematic map as follows:



*Graph 1: Thematic map of common themes*

As illustrated in the thematic map, there are five major themes that are common for all four case studies. One of them is the fact that all these models are based on ICTs utilization. All of the models rely on applying a novel twist to the technologies that the Global South is already acquainted with. There is a significant focus on the utilization of mobile technologies, which is in line with the recent extensive growth observed in the mobile technologies utilization among the poor. The fact that

these models are addressing this specific feature of the market they enter illustrates local knowledge and adaptation skills. Another major theme shared among all cases is their empowering nature that calls for a change in the existing power relations. Not only the poor are at the focus of this empowerment, but often also the other actors involved within the processes. These are the intermediaries such as valvemen for NextDrop, microfinance institutions and field partners for Kiva.org and telecoms for Internet.org. In addition, the collaborations with various public and private institutions is often proven to be beneficial for them. Due to the social mission of each of the case studies, their operations are inevitably connected and hence dependent on establishing partnerships with different organizations. The other common theme refers to the role of these business models in addressing gaps of development and spheres where governments and other public and private organizations have failed to satisfy the poor's needs. This determines to some extent the need for collaborations with such organizations and the way in which they are empowered by these new business models. The last major common theme is the importance of financial sustainability for all four case studies.

## **5.2 Social good vs profit-making**

One of the sub-questions guiding the directions of this analysis is interested in whether or in what way doing social good is juxtaposed with making a profit. As illustrated in the thematic map with common themes, financial sustainability is a crucial aspect for all four business cases under analysis, which corresponds to the important role of profit-making in the general model of inclusive capitalism. The coexistence or mutual exclusiveness of doing social good and making a profit constitutes an important topic for discussion of this thesis.

### **5.2.1 Financial matters as central to the business models**

When it comes to the financial sustainability of the models, two groups could be identified as illustrated in the thematic map with the common themes. On the one side, there is the for-profit startup NextDrop and Facebook's initiative Internet.org, which are both commercial organizations. Despite the highly philanthropic presentation of Internet.org, the platform originates from the biggest social networking corporation in the world and hence inevitably pursues financial benefit from this venture. For NextDrop as a startup, financial stability plays a central role for the overall longevity and development of the platform and is achieved by small monthly charges adapted according to the market and temporary free services for new locations. This strategy presents a traditional approach to marketing based on enabling the customer to build their own experience and opinion about the product and then continue using it by agreeing to different conditions. This connects to the traditional learning

theories in marketing that focus on the significance of the experience of the consumers that shape their future buying behavior (Siemens, 2005). In a similar approach, Internet.org is built upon the provision of a restricted internet access for free and paid full internet access. This approach is in line with the recently established and already very popular freemium model, which is defined by offering basic services for free and premium services for a subscription (Kumar, 2014). Both platforms have built their long-term financial sustainability at the principle of promoting the service for free so that once satisfied, customer would be willing to pay for it in the future. The importance of the financial performance and economic viability of these models is visible and rather transparent.

On the other hand, Kiva.org and Ushahidi are both non-profit organizations, which according to the definition of such establishments means that their goal and purpose of existence is different than profit-making. Anheier (2005) describes the non-profit sector as operating next to the governments and public institutions on the one side and for-profit business sector on the other. This could be seen as very much descriptive of the operations of Kiva.org and Ushahidi due to their collaborations with numerous other organizations. In addition, Anheier (2005) also adds that very regularly there are no clearly defined distinctions among the public, for-profit and non-profit sectors and more often than not they do intertwine even only in some situations. This explanation could be used to justify the emergence of financial sustainability as an important theme for both Kiva.org and Ushahidi. The non-profit status of both organizations does not determine a lack of focus on the financial stability of the platforms. On the contrary, it actually suggests even more attention to building and sustaining strong financial support systems. The model of Kiva.org is entirely dependent on corporate grants, sponsorships and lenders' donations. In addition to that, Kiva.org has been numerous selected as a winner for fellowships of different foundations. The platform smartly realizes that exactly its non-profit status works in favor of attracting financial support and partners in its operations. In that sense, despite not getting money from the borrowers and lenders, the organization is benefitting financially from serving the poor and reinvesting that in the future growth and development of the platform.

In the case of Ushahidi, the organization even aims to “change the paradigm of expectations” by being financially self-sufficient:

*At Ushahidi we next aim to prove that this technology company helping people raise their voice through open-source software can be financially sustainable. We have grown our revenues by an average of about 60% year over year, resulting in roughly 30% of our overhead now being covered by paid client services. (Manning, 2015)*

In that way, Ushahidi is breaking the norms by combining three usually not so compatible concepts in being a “*financially sustainable non-profit tech company*”.

Consequently, evidence show that financial sustainability is a central issue for all four case studies, irrespective of the sector they operate in. This is in line with the ideas of Prahalad who presents the Global South as an extraordinary opportunity for doing a business and stimulates big corporations in their business ventures there.

## 5.2.2 For-profit vs non-profit financial sustainability

Since all four models are proven to focus on their financial sustainability, it is crucial to identify whether there is a distinction between making a profit and being financially sustainable. León (2001) defines financial sustainability as an important issue and main goal for all non-profit organizations. By achieving financial sustainability, organizations from the non-profit sector enable covering their costs and are provided with the opportunity to prioritize their activities according to their greater mission. A non-profit organization, which is financially sustainable is more independent from donors in executing its operations (León, 2001). In that sense, a non-profit organization, which is determined in its mission should necessarily aim for financial sustainability. For-profit organizations are business entities which primary purpose is making a profit rather than serving a social mission for the better of the world. This means that typically such organizations are more concerned with their own interests and not those of the general public.

Chen (2013) states that when establishing an organization that is not entirely commercially-oriented and is rather dedicated to a mission with a humanitarian value, the choice between for-profit and non-profit model could be challenging. The main difference between these two models is the source of the capital they operate with – for-profit organizations gain money from private investors whereas non-profits rely on receiving donations from various sources. Very often when it comes to novel ventures with uncertain commercial viability, the preferred path is to join the non-profit sector. However, a crucial detail discussed by Chen (2013) is that very often non-profit organizations are run as conventional businesses, which means selling the products at a margin and reinvesting whatever is left out of the operational costs back into the company for the sake of achieving the long-term mission. This combination between the idealistic and at times even naïve devotion to a mission with the entrepreneurial approach to a venture defines the notion of social entrepreneurship.

The evidence of the focus on the financial sustainability of not only NextDrop and Internet.org, but also the non-profits Kiva.org and Ushahidi suggests the implementation of social entrepreneurship. As per definition, the notion of social entrepreneurship is characterized by adopting business models that provide untraditional solutions to persistent societal and humanitarian problems and in that way could be significantly beneficial for communities in addressing existing gaps in the operations of governments and other social organizations (Zahra, et. al., 2009). Irrespective of their financial status, all four organizations address lacks in different spheres in the development of the Global South via business solutions. Social entrepreneurship make up strong and sustainable organizations set up as either companies or non-profits. Ushahidi and Kiva.org could be defined as hybrid non-profit ventures as they combine the non-profit model with some degree of cost-recovery, whereas in the case of NextDrop and Internet.org despite their profit orientation, their main aim is not to maximize financial returns, but to sustain and grow the venture and reach more people in need (Schwab Foundation for Social Entrepreneurship, n.d.).

The social entrepreneurial nature of all four case studies under analysis proves the coexisting relationship between profit-making and doing social good in the intentional nature of the models. This is further proven by the coexistence of the big social missions for empowering the poor and addressing current gaps in their development together with the financial focus within the major themes, which emerged out of the thematic content analysis.

As discussed earlier, corporate social responsibility (CSR) does differ from inclusive capitalism and social entrepreneurship mainly in its more traditional top-down approach. Unlike social entrepreneurship, which is about empowerment and addressing gaps in development from within, it could be argued that CSR constitutes a more distant approach to doing social good typically by big corporations.

### **5.3 Roles & relationships among actors**

This section deals with the significant role of collaborators, partners and all the actors involved in the operations of the chosen business models. On the one hand, their role could be considered as a dependence, leading to many compromises and even difficulties for the organizations to coordinate. On the other hand, all these collaborations and numerous partners could also be viewed as adding various perspectives and hence value into the execution of the mission, often also empowering these actors. This section will present a detailed analysis of the different roles and relationships among all actors involved, supported by the empirical evidences from the analysis.

#### **5.3.1 Public Private Partnerships**

Sud et al. (2009) state that similarly to many other novel and innovative ideas, the notion of social entrepreneurship is loaded with too many expectations for finally solving issues of general importance for the world such as development in the Global South. One of the reasons for the difficulties of SE to come up to these expectations is that such business models are always dependent on the local environment they operate in and the collaborations and partnerships that are an inevitable part of the execution of such social businesses. According to the thematic map presenting the common themes of the four case studies, one shared aspect for all of them is the theme called “dependence on partners and collaborators”. The notion of Public Private Partnerships is very central for all four case studies, due to the enabling role of collaborations with public and other private organizations. In fact, this role could be both enabling and challenging for the operations of the business model.

All four case studies exist and operate greatly due to the essential role of the partnerships and collaborations they have established within the local environment – all four case studies have special arrangements with local governments, local public institutions (such as utility companies in the case of

NextDrop), local private organizations (such as telecoms in the case of Internet.org) etc. In terms of the collaborations with local governments, a shared problem in all four cases and the regions they operate in is the existing bureaucracy and the overall lack of trust in governments by the local population. Bureaucracy is defined by Max Weber as a means of domination with elements of hierarchy of authority, social and economic specialization, very developed system of rules and procedures and impersonality (Bonjean as cited in Quinn, 2010). Quinn (2010) adds herself that bureaucracy actually contributes to ceasing the actualization of power and leads to the feeling of powerlessness and social isolation on an individual level. In that sense, via collaborating with local governments and fighting bureaucracy, the process of empowerment works two ways – on the one hand, the governments themselves are empowered to overcome issues that they have not had the resources to address before on their own. On the other hand, individuals from the Global South also undoubtedly do benefit from the new services they have been offered and the opportunities they provide.

According to Pongsiri (2002), the ideas of effective public-private partnerships is based on the complementing roles of the actors directed towards achieving mutual benefits for all of them. Hence, in order to make judgements about the effectiveness of certain public-private partnerships, it is worth looking at the relations building these partnerships and the benefits of each of the parties. When it comes to the four case studies under analysis, the benefits for the governments and the public sector in general are the new opportunities and expertise for better serving the needs of the poor, which often results in an improved image and regaining trust in the public organizations by the citizens. In turn of the benefits for the private organizations, Pongsiri (2002) states that usually governments and public organizations ensure regulatory protection, respect for contract agreements and other protections in favor of the operations. However, in the case of Internet.org and its ban by the Indian government, it seems that the mutual benefit between the public and private organizations is lacking. In that case, the government is even said to have gone further and turn against the people by sticking to regulations such as net neutrality and ignoring the benefits that Internet.org and access provide to the people. In such cases, it could be assumed that the mutual benefit of the public-private partnerships is lacking as the benefits received are rather one-sided, which threatens the longevity and hence effectiveness of the whole structure.

Both academic and empirical evidences analyzing the specifics of public-private partnerships, have reached a common conclusion about the instability of such arrangements and the fact that they do not necessarily guarantee a better and more successful results. One example that was already mentioned is the project HP's i-community in Kuppam, India, which was discarded due to the lack of continuous support from HP. The differences in the incentives, interests and motivations of the different actors in such collaborations leads to some inevitable complexities and their overall vulnerability. This applies especially when it comes to more novel approaches to development such as those including ICT content and marrying social empowerment with profit-making (Arora, 2005). This

is clearly evident in the case of Internet.org and its recent governmental ban in India and Egypt. To sum up, public-private partnerships play a central role in the existence of all four case studies analyzed in this thesis, but also pose significant challenges and cause dependencies for the models.

## **5.4 Big data**

One crucial aspect connected to development and more specifically ICT for development (ICT4D) is the emergence of the big data divide and so-called datafication of the Global South. This process of huge data emission has been seen as a way to fill some of the existing gaps in data resources in the Global South. Consequently, this datafication has been massively supported by various authorities due to the possibilities it offers to be utilized in favor of and enhancing development. This issue is extremely relevant to the four case studies under analysis of this thesis because of the central role of ICT utilization in all business models. Irrespective of the nature and sphere of development they address, all four of them are based on novel use of mobile technologies and Internet. Interestingly, from the results of the qualitative content analysis, the issue of data collection of the poor and the possible use of this data has barely come up. Only in the cases of Kiva.org and Internet.org, within the data sample, the notion of data mining occurred. In Kiva.org's coverage, the notion of exploiting borrowers by turning them into a rich source of data mining is hinted in some of the criticism articles. While in the case of Internet.org, this notion was more extensively covered by the platform's critiques and as a result an entire theme called "privacy and security debate" came out, consisting of codes identified as "poor as a rich big data mine" and "inability of the poor for self-data protection". Despite not being equally present in all four case studies' media, academic and own coverage, the debate about big data divide is equally valid to all four platforms.

All these platforms generate an enormous amount of big data about populations that normally present serious difficulty for gathering statistical data and information. Warren (2013) is one of the many who question the belief that big data could help unveil key insights about the society we live in and build the basis of a more efficient and fact-based decision-making. He believes that the opportunities for abuse of big data are much more evident nowadays as compared to the possible benefits of this phenomenon. One main problem of this big data is the lack of transparency in terms of both transmitting and making sense of the data. Warren (2013) claims that more attention needs to be paid to the informed decisions and the voluntary transmission of data. In that way, a shared model of data aggregation would be achieved and in that way not only those at the top would be able to benefit from this data. Currently, there is a significant asymmetry in the premises of big data utilization, which are purely upward. This is interesting as it contradicts to the bottom-up model of development and empowerment of the disadvantaged in the world, which tends to be prevailing recently and is also the model that our four case studies follow too. It seems rather paradoxical that the effect of such



bottom-up inclusive models aiming to alleviate poverty and achieve equality could come to a highly upward or even exploitative utilization of the emitted data. In that way, instead of empowering the poor and powerless, the powerful get the resources to become even more powerful. This notion is noted down by the critics of Internet.org and the accusation about making use of the lack of experience of the poor to protect their own data.

However, everything around us is data and it is here to stay, so it is crucial that we find the right ways to use it as a tool of empowerment (Albon, 2013). What Warren (2013) suggests is the use of the so-called “small data”, which is generated in the same way as big data, but is directed towards the general public. Small data is used towards the determination of current conditions and could trigger events based on what is happening now (Kavis, 2015). This idea of small data could be found in Ushahidi’s platform and crowdmapping disasters. Warren (2013) however states small data goes beyond crowdsourcing into the role of the public as not only building up the information, but also having a say about the way in which this information is used.

To sum up, the four case studies and the big data that they contribute to building up is a very crucial aspect of ICT4D and even the general state of the world. Even though it has not come out as a theme for all four case studies in the analysis, they all do comply with the big data debate. There are numerous unknowns in this discussion, but what is clear is that big data is already and will remain an inevitable part of our lives and we need to find a way to utilize it in the best way. This best way would mean adjusting the power relations between the power haves and have-nots, which is a topic which requires further investigation.

## **5.5 Participation & passiveness in the Global South**

When talking about a bottom-up approach towards development, participation is a crucial concept that lies in the center of this path of development. The role of participatory and inclusive approach towards development has already been present for quite a while now and has quickly turned into a hot topic. The most recent twist of the movement towards participation is the use of information and communication technologies for development (ICT4D), which is in line with the recent massive growth in the adoption and usage of ICT and mobile technologies in the Global South. Within the four case studies under analysis, the notion of participation could be considered in the sense of including the poor within the business models by providing them with the opportunities to work their own way up towards improving their own skills and knowledge and overcoming poverty. In that sense, participation as inclusion of the poor within the processes of development is very much aligned with empowering the poor. Empowering the actors within the four business models is a central theme for all of them, which is mostly entirely based upon the importance of their own participation in the processes. This is juxtaposed to the previous attempts for development that in their essence were characterized by imposing their ideas on to the poor, which was typical for the post-World War II

colonial times and the paternalistic attitude of the developed West towards the underdeveloped Global South.

Interestingly, as a result of the qualitative content analysis of the coverage of Ushahidi, a code within the theme “challenges” emerged under the name “passiveness of the Global South”. This code is crucial as it introduces the idea about the role of the poor in the whole process of development and empowerment. A very neglected area of analysis within the whole participation and development and ICT4D movement is the significance of the readiness of the Global South for their own empowerment. In a process, where the poor and disadvantaged themselves are placed in the center, their availability and willingness to take up the momentum initiated from above is also required. There is a certain level of historically-determined passiveness of the Global South to wait for help from the outside as they are used to, without searching for alternatives and solutions by harnessing their own capabilities. Even though, this topic came out only from Ushahidi’s analysis, this specific feature of the citizens of the Global South presents a challenge that all four models and all other similar initiatives could face. In order to overcome this difficulty, the organizations entering the Global South need to develop a solid understanding of the local environment and mentality and create sufficient incentives for participation of the poor, which would eventually lead to changing their mentality and overcoming passiveness.

Heeks (2010) appreciates the fact that there has been a lot of high hopes directed towards the power of ICT4D, but in the same time a significant lack of empirical evidence and facts and figures about the actual effectiveness of this method for alleviating poverty. One of the disadvantages of this research is the lack of insight gained from the poor’s own perspective regarding the nature and effectiveness of these four case studies. Due to the method of this analysis, the results do provide empirical evidence about the empowering nature of the models from their perspective, but on the other hand is lacking facts and figures “straight from the horse’s mouth” and the poor’s own perspective on the issue. The analysis of the media, academic and own coverages of the platforms provides a rather one-sided perspective about their nature and remains silent on the probably the most important point of view of the consumers. Hence, even though this research contributes to the further clarification of the notions of empowerment, poverty alleviation, participation for development and ICT4D, further research and behavior analysis on the topic from the perspective of the Global South would be very beneficial for the area.

## **5.6 Empowering women**

The inductive approach followed in this qualitative content analysis allowed for a more open perspective towards the three types of coverage of each case study. As a result, there was some deviation from the main aspects connected to alleviating poverty and ICT utilization for development in the Global South that were fleshed out in the literature review chapter. One interesting theme that turned out to be common within the coverage of all four case studies is about empowering women as a

separate category within the poor and disadvantaged. In the coverage of NextDrop and Ushahidi, unlike men, women have been identified as a distinct fraction of the population that the platforms target. In the case of NextDrop, the fact that women are most often the ones staying at home to take care of the family and wait for the water supply is recognized. By adopting the platform, they get the opportunity to invest the time otherwise wasted in waiting for the water, in other, more beneficial activities for the whole family. In Ushahidi's coverage, in line with the inclusive nature of the technologies that the platform adopts, the notion of empowering women to also participate in the tech industries is present. This code hints a traditional difference between genders in that sphere of development, which is addressed in that way. Within the coverage of Internet.org, women are presented as a separate category often mentioned together with the poor as the part of the population, which is most likely to be excluded and further disempowered by the lack of connectivity. Out of the analysis of Kiva.org's coverage, a whole theme named female entrepreneurship was identified. Investing in women, fighting male domination and stimulating female entrepreneurship has become a very central line of development for the platform especially recently.

Connecting the economic growth and empowerment in the Global South with the focus of empowering women is a rather unexpected turn of this analysis. However, it is in line with the recent growing focus on empowering women, equality and feminism (or technofeminism). Recently, this topic has increasingly being included within the economic growth debates and often perceived as an inevitable step towards other development goals such as children's education and overall economic progress (Cornwall, Harrison & Whitehead, 2007). An important part of the UN's new plan for development – the SDGs for the period of 2015-2030 is placing women and girls in the center of achieving each of the 17 development goals. The role of women in the society is seen as central and multifaceted – “she is the provider, farmer, teacher, doctor, entrepreneur, minister, leader, mother – contributing every day to her household, society and the economy” ([www.unwomen.org](http://www.unwomen.org), n.d.). Women are presented as the central pillar of the family, carrying the biggest responsibility for the overall wellbeing of everyone, which is also evident from the analysis of the four case studies' coverage. In addition, women are placed in the center of achieving longevity and persistence of development due to their role as mothers, shaping the future generations. This is a very crucial aspect of development, due to the already discussed historically predetermined passiveness of the Global South, which calls for a major change in the mindsets only possible via education and time. In that sense, the role of women in the process of development and poverty alleviation is crucial now more than ever and goes through the empowerment of women via the new technologies that the digital economy could offer.

Empowering women via technology has faced the same criticism and contradictions like the general notion of ICT4D and empowerment via technological enforcement. Many academics question the belief that the current disadvantaged position of women in the Global South are a result of their unequal access and being disconnected from the digital economy (Beena & Mathur, 2012). Just like

any other process towards development, the process of women empowerment in the Global South is multi-faceted and there are many more aspects to it than just introducing them to the ICTs. However, the opportunities that the new digital technologies provide for bottom-up empowerment of women and in general are many and should be exploited.

## **Chapter 6**

### **Conclusion**

The purpose of this thesis was to analyze recent novel business models for doing social good and poverty alleviation, which are based on the utilization of new technologies and qualify as attempts for inclusive capitalism in the Global South. A central role in the process was allocated to the four case studies chosen as representatives for these new business models – NextDrop, Ushahidi, Kiva.org and Internet.org. This final chapter of the thesis will summarize the findings of this analysis and discuss an answer to the main research question that was guiding the whole process – to what extent “inclusive” capitalism in the Global South is empowering. In that way, a conclusion about the general nature and incentives of the business models at focus will be reached, which will contribute to some clarifications about the recent paths of development and their approaches. Despite its contribution to the power distribution debate within the development in the Global South, this research possesses some limitations that will be explicitly stated in order to pave the way for more thorough further research on the topic.

#### **6.1 Timely research**

Fighting poverty and helping the world’s poor escape the poverty trap they live in has turned into a central issue of development debates for the last couple of decades. Throughout this period, there have been numerous initiatives aimed at helping the poor that have all not managed to fully address the poor’s needs and ways and hence failed in achieving long-term success in poverty alleviation. The most current approach to help the poor improve their lives is very much focused on the Internet and mobile technologies utilization and more specifically on offering market-based solutions built upon the use of advanced but low-cost technologies already familiar to the poor. This is the so-called ICT4D model identified by Heeks (2008). This approach deserves due attention as it calls for rethinking the novel technologies as enablers in the process of development and suggests business-like approaches to the problems in the Global South. These are the main characteristics of the four case studies chosen to play a central role in the analysis and argumentation of this thesis dealing with the novel ways to do social good. On the one hand, these models correspond to the historically significant idea of Sachs for the possibility of developed countries to act together and end poverty in the Global South now and Prahalad’s call for addressing poverty with business solutions. On the other hand, these models are platforms entirely based on ICTs utilization and aim to use the novel technologies as a stepping stone for addressing more general problems of development in the Global South.

This novel perspective towards development has not been extensively investigated yet, which signifies the urgency of this research. We currently face times when the adoption rate of mobile technologies in the Global South is significantly outrunning the level and speed of development in other vital spheres of life and a country's well-being such as health, education and governance. This phenomenon indicated an interesting point in the path and methods for development, very much focused on the inclusion from the bottom and participation. Consequently, the ways and effectiveness in which these new technologies' utilization could be harnessed for the bigger good needs due attention exactly now. This research comes in the right time when there has already been a significant focus on the role of ICTs utilization for development (in the MDGs for instance), but still the amount of academic attention and analysis of such novel models towards development is highly insufficient.

## **6.2 Empowering or exploitative business models**

The overarching research question guiding this thesis tries to stimulate reaching a conclusion about the prevailing empowering or exploitative nature of the business models under the umbrella of inclusive capitalism. The notion of power has always been inevitably connected to success and development. From a historical perspective, the power haves have always been in the center of growth and progress, often ruling over the power have-nots. This kind of power relations are applicable for every historical era of human development. When it comes to power relations among countries and nations, during the post-World War II period, the powerful Western countries adopted a rather paternalistic approach towards the development of the Global South. The power distribution in that case was highly transparent in favor of the knowledgeable and developed Western countries that were providing their know-how to the less fortunate and powerless countries from the Global South. Their role in this period was to accept this power and know-how provided to them from the outside and shape their ways accordingly.

This approach of development is in a serious contradiction to the current novel, more balanced and bottom-up approaches towards development characterized by the crucial role of ICTs and new technologies utilization, which are the subject of this thesis. One of the main purposes of these approaches except for alleviating poverty is achieving long-term power redistribution. They aim to empower the poor in the process of their own upwards movement on the economic ladder. The conducted analysis shows that a central motive in the presentation of all four case studies is the empowerment of the actors involved in the process. In addition to that, all four of them fall under the umbrella of inclusive capitalism. An important characteristic for them is the combination between addressing their societal mission for doing social good with financial sustainability and profit-making. In that sense, empowering the disadvantaged and serving their needs and wants is only one part of these models' mission and is not the absolute feature that describes them. This naturally triggers the question about the possible coexistence of the social and financial mission of the models and the

extent to which the effect they have on the poor is empowering or exploitative. This is one of the most important questions surrounding such models of development and the central concern of this thesis.

### **6.2.1 Ways of exploitation**

Heeks (2008) and many other authorities in the sphere of business and academia consider and define the profit-making aspect of the models as self-interest and hence often juxtapose it to the moral motives that constitute the other side of the story. Interestingly, the conducted research proved that for all four case studies, irrespective of their for-profit or non-profit status, the so-called financial “self-interest” coexists with the focus on their social mission and helping the poor in the ways in which each platform is designed to. Exploitation could be viewed at from numerous perspectives and one of which is definitely the so-called self-interest and the aim for financial success of the platforms, which could outweigh the social aspect. When the focus on making a profit overrides the social mission guiding the model, then it could be concluded that the model has a rather more exploitative than empowering nature from the poor’s perspective. In this line of thought, Internet.org has faced numerous serious criticism doubting the platform’s philanthropic motives for connecting the poor. The motivation behind the idea is believed by many to be entirely based on further growth of the corporation into the underpenetrated markets of the Global South, which currently offer Facebook the first-mover advantage and much more opportunities for profit-making than the already exploited ones in the West. Kiva.org has also faced similar criticism regarding the truthfulness of its non-profit status and the extent to which the platform’s focus is their mission to alleviate poverty by providing small loans to the poor. However, when it comes to inclusive capitalism which is based on the coexistence of profit-making and serving a social mission, it is rather challenging to make a judgement on the prevailing motives of such models.

What could be assumed as another nuance of the notion of exploitation originates from the perspective of the poor. This includes creating habits for the usage of certain services that the poor cannot normally afford. This applies mainly to NextDrop and Internet.org, which have both adopted the freemium approach in their market penetration efforts. Despite the small differences, both platforms risk to create a dependence of the poor on services that in the end they have to pay for in order to fully benefit from. Given the circumstances in the Global South and the target groups of these platforms, such adoption strategies could be easily considered as exploitative to the poor. Another way of exploiting the poor as a social group is turning them into a rich source of big data by collecting and using all the emitted data, which resulted from digitally connecting them. This data could be used in numerous ways by numerous actors for their own benefits without the knowledge and approval of the poor. The notion of data privacy and big data exploitation is a serious concern today in the digital economy that we live in, which has not bypassed the poor’s inclusion in the modern way of living.

### **6.2.2 Ways of empowerment**

In their own presentation, Kiva.org and Internet.org have extensively focused on the idea and their significant role in the process of empowering the poor and disadvantaged. It could be concluded that the notions of power transition and empowerment are central in the descriptions of the platforms' missions towards the poor's development. In the case of Ushahidi and NextDrop, the concept of empowerment is less obvious and not so explicitly stated from the platforms themselves. Irrespective of that, the qualitative content analysis has exposed that empowering the actors involved within the operations is definitely a major theme defining also these two platforms. There are various ways in which the actors involved in the processes are being empowered. In the case of NextDrop, by gathering and providing information about the next water supply, the platform empowers the customers who have signed up and use the platform by providing them with valuable information they cannot get otherwise and the opportunity to make better use of their time. In that way, they have the power to control their time and resources more efficiently. In addition, the other actors that are responsible for extracting and transmitting the information also all benefit in their own ways from their participation. Similarly to NextDrop, Kiva.org also has an empowering effect on all the actors involved in the process of microlending. This includes firstly the borrowers who are empowered by the money they get and all the opportunities this provides. Lenders are also empowered by the ease of helping the poor that they experience via Kiva, which fulfills their desire to contribute to the world's development. In the cases of Ushahidi and Internet.org, the actors empowered by the platforms are identical and it could be assumed that the empowering nature of the platforms have taken a more general shape. The overall operations of Ushahidi and the use of crowdsourcing approach is generally empowering for the society by contributing to overcome serious disasters, providing opportunities to help irrespective of location and stimulating freedom of speech. In the case of Internet.org, providing connectivity to the disconnected leads to improvements in all sphere of the poor's lives and in that ways empowers them to take the initiative in their own development by using their Internet access to find jobs, pursue education and improve their health and overall well-being. To sum up, it seems that the empowering nature of the models has a multi-faceted scale and not only the direct addressees of the platform benefit from them. Their empowering nature affects many local actors that find themselves on the way to the models' execution, which extends the power redistribution on a broader scale in the Global South.

On a more general scope, the revolutionary nature of such platforms could also be inspiring and empowering to young people with big ideas about helping the poor, which contributes to the longevity and continuity of the processes of development and poverty alleviation. The results from the qualitative content analysis have shown that the operations of the four business models all have a different but empowering effect on their addressees and the actors involved in them. It is not a surprise that the binary nature of inclusive capitalism models of development also naturally leads to a rather



binary perspective about their empowering or exploitative nature. Just like in every other aspect of development, there are pros and cons of every idea and action plan and hence elements of both empowerment and exploitation could be located in the operations of each of the four case studies under analysis. It is unsurprising that there is no absolute method or solution to any problem and especially when it comes to so complex matters such as poverty alleviation and development. However, what is crucial for the further development of inclusive capitalism is to weigh up the pros and cons and reaching a conclusion about the prevailing nature of the models.

It could be concluded that the empowering features of the four case studies are both prevailing and of bigger importance as compared to their exploitative side. It could also be stated that the question of the prevailing nature of the models really comes down to the results of these initiatives and the overall summed up purpose of their existence. It feels like Zuckerberg's continuous reply to the criticism that Internet.org has triggered could very much apply to and explain the meaning of such platforms and initiatives aiming to alleviate poverty. While their flaws and problems are inevitable and undeniable, in the end what they do for the development of the poor is of greater significance for the Global South's inclusion in the current knowledge economy. Despite the disadvantages of each platform, they do present novel and ground-breaking ways of addressing the problems of the poor and stimulating them to actively participate in improving their lives and develop their own skills. An important feature of these models is the chain reactions of empowerment that they create – the right use of ICTs lead to the poor's digital inclusion, which connects them to the digital economy and provides them with numerous opportunities for further improving their lives. As long as these platforms keep evolving by addressing their flaws and the criticism they trigger, their existence is crucial for achieving long-term and sustainable development of the poor and their slow but persistent climb up the economic ladder. The Global South's participation that they are built upon could lead to a persistent change of mindsets, which is a crucial prerequisite for achieving longevity in development and poverty alleviation.

The notion that such models exploit the poor by using them as new markets to penetrate and turning them into a mine for big data does not differ from the current state of the developed Western countries. The more developed Western economies nowadays live in a world of information flow, big data and corporations that aim to target everyone in order to consume more of everything. In that sense, the level and way of exploitation of ICTs and new technologies in the Global South does not differ from the one we are facing and experiencing now. Consequently, such actions directed towards helping the poor and including them in the knowledge economy through ICTs utilization and their own participation are better than closing our minds and not addressing the problems in the Global South. In the end, it could be concluded that the benefits that these novel business models for social good bring to the poor and the Global South in general outweigh the inevitable disadvantages that follow. Such models could be assumed to be successfully setting the beginning of the process of empowerment of the poor and the general power redistribution in the world.

### **6.3 Limitations and Future Research**

This research, just like any other academic analysis of an issue or phenomenon, has some limitations that need to be fleshed out in order to justify the reliability of the results and pave the way for future research on the topic. There are two major limitations of this research identified as possibly negatively affecting the reliability of the results and conclusions drawn.

An important limitation for the research originates from the specifics of the method chosen, which is qualitative content analysis. Unlike quantitative methods of analysis, which follow strict numerical rules and procedures, the chosen type of analysis does not suggest such defined rules for operation and provides more freedom of interpretation. Consequently, the quality and the overall level of difficulty of the analysis is very much dependent on the researcher and their own approach to the task (Elo & Kyngas, 2008). The importance of the researcher's role in the process of qualitative analysis has been acknowledged by numerous academics. Braun and Clarke (2006) claim that within the process of coding and identifying themes out of the data for analysis, the role of the researcher is very central as the codes and themes reflect the researcher's way of thinking about the data and the connections they make more than from the actual data itself. Of course this analysis is no exception and all the codes, themes and the general interpretation of the four case studies is very much a reflection of my perspective on the topic, which is inevitably influenced by all the information read about the Global South and the approaches to development and alleviating poverty. This makes the analysis somewhat subjective despite the attempts for keeping the transparency and validity of the process. One way to address this problem and increase the internal validity of a research is to partner with another researcher, work together and compare the steps of the process and the outcomes. Unfortunately, in this case due to the nature and purpose of this research, such collaboration was not possible and hence the results of the qualitative content analysis may be biased to some extent.

Another limitation of this research comes down to the fact that the results and conclusions about the nature of inclusive capitalism are naturally restricted to the chosen sample. This means that on the one hand the results are restricted to the four case studies chosen to represent the new business models for social change operating in the Global South, and on the other hand further restricted by the nature and amount of articles about each case study available online for analysis.

A major problem of the research is that the qualitative content analysis of the platforms' coverage present only one side of the story. By doing so, the perspective of the poor in the Global South is lacking and there is no way to get insights about the way they perceive such platforms. The information that this qualitative content analysis provides is about the general media and academic perception and attitudes towards the models together with the platform's own vision and missions. It could be assumed that only the articles from local newspapers part of the sample that comment on the platforms are somewhat representative of the local opinions. However, this is highly uncertain and insufficient to state that the poor's perspective is represented in the research. The inability to analyze

articles in other languages except for English in local newspapers is also a limitation of the research, which restricts the representativeness and reliability of the research.

Hence, a highly needed future research could focus on extracting the Global South's view on inclusive capitalism and such initiatives. Preferably, such future works on the topic would adopt different approach of analysis and would be ideally developed as quantitative surveys or qualitative interviews. Specific for these methods of analysis is the analysis of opinions and personal feelings, which would place the poor and their perspective on the topic at the center of the process. Such an analysis would address a gap in the academic research and would most probably require work on the field. Further continuous research on the topic of inclusive capitalism from different perspectives is highly required due to this still novel and not entirely developed approach to development. In addition, future research on such models for poverty alleviation would be of great benefit for the continuous improvement of the models and in that way would shed some light regarding the most effective ways of addressing the problems of the Global South.

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## **Appendix 1: Textual data for analysis**

### **NextDrop**

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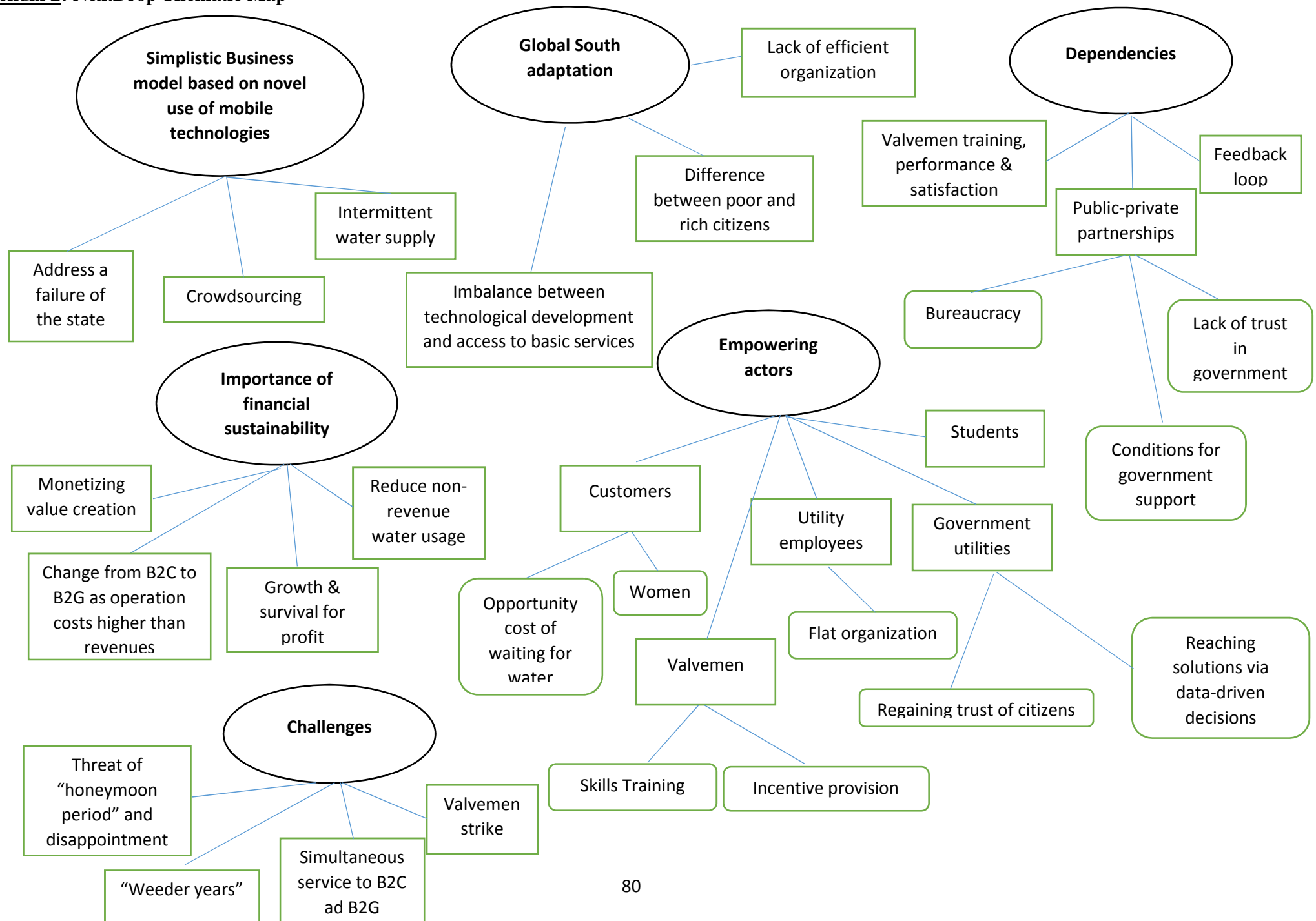
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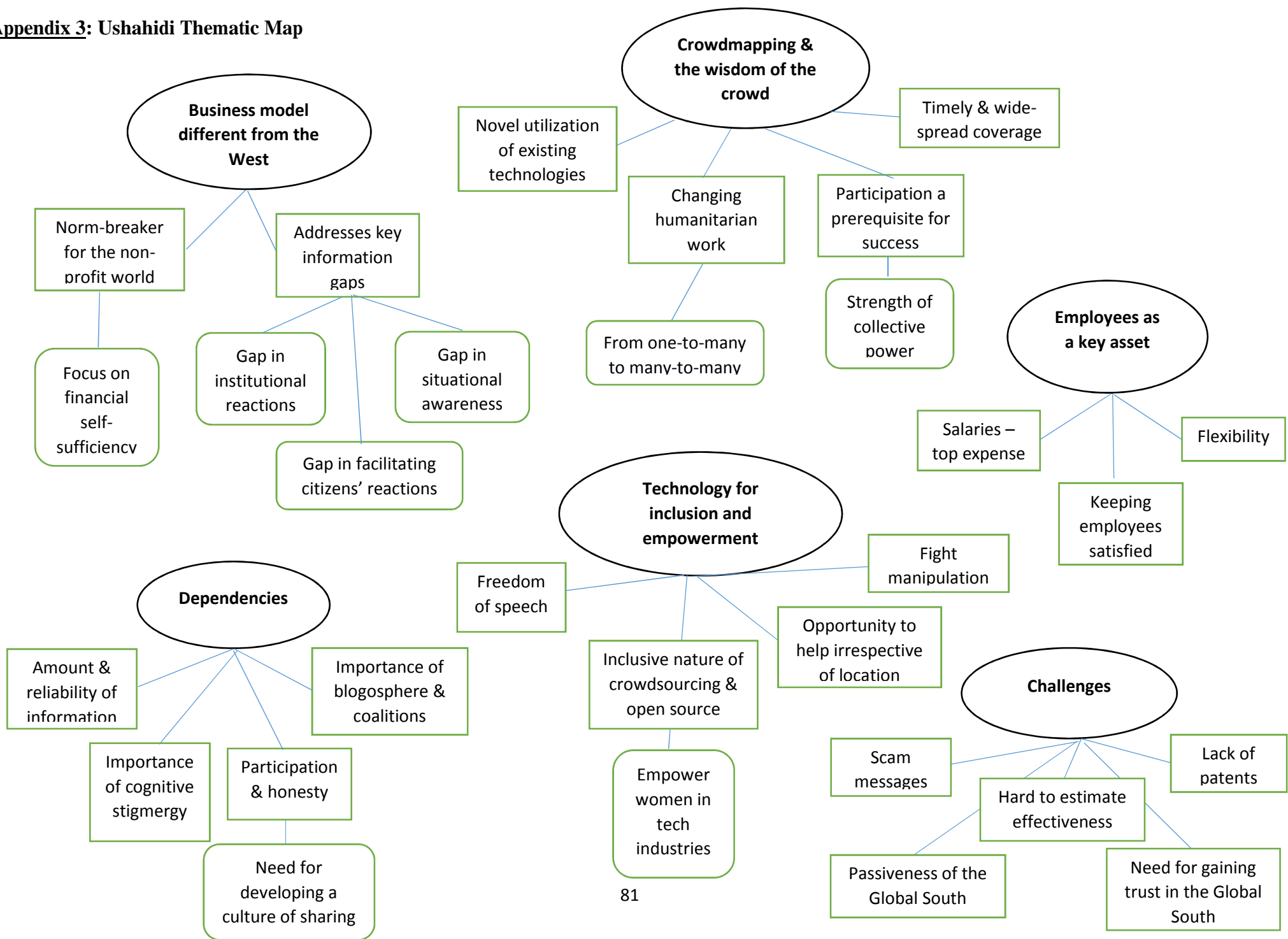
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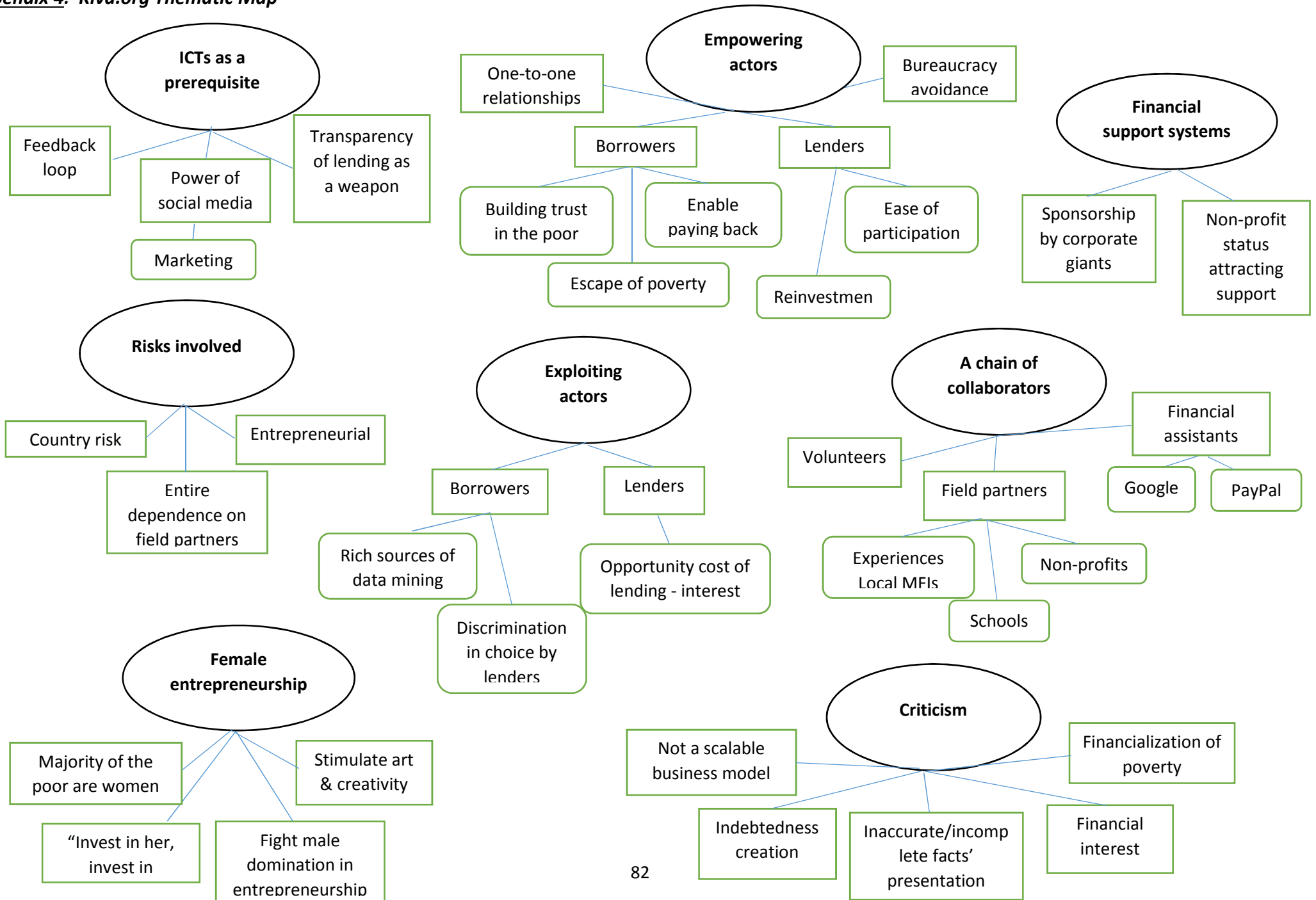
## Appendix 2: NextDrop Thematic Map



**Appendix 3: Ushahidi Thematic Map**



**Appendix 4: Kiva.org Thematic Map**



**Appendix 5: Internet.org Thematic Map**

