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Entrepreneurship in Peace Operations

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ABSTRACT *A central question guides this article: To what extent can entrepreneurship be a force for change and transformation in war-torn areas? To address the question, this article introduces the topic of social entrepreneurship and illustrates how social entrepreneurs are serving as change agents in rebuilding and reconstructing areas devastated by conflict. The social enterprise of Kiva, the brainchild of social entrepreneurs Matthew Flannery and Jessica Jackley, provides an example. It is notable for its innovative idea—a Web-based, internet-facilitated micro-loan process that attracts individual investors worldwide in support of business entrepreneurs in the developing world. As a counter example to top-down, mandate-driven, organization-centric intervention strategies that many organizations pursue in peace operations, Kiva's enduring legacy may very well be its bottom-up, entrepreneur-driven, network-centric model of change. Its most salient features are: a supply chain that 'contractually' connects all the partners in the loan process to minimize coordination problems and ensure that each step in the workflow sequentially adds value; processes and systems that guarantee work is transparent, efficient and accountable; a model of learning that enables global and local partners to co-create a complex, worldwide community-based learning system in support of entrepreneurship; and a rich network of social relations built from face-to-face and online interactions to help generate social capital needed for development.*

KEY WORDS: Social entrepreneurship, innovation, post-conflict reconstruction and development, peace operations

Pathwalker, there is no path. You must make the path as you walk.

Antonio Machado

Introduction

Entrepreneurship is a well-examined and researched concept both in terms of its theory and practice (Casson *et al.*, 2008; Kuratko, 2008). Studies of individual entrepreneurs—their motivations, actions, and achievements—have been pursued in disciplines ranging from economics to management in both the private and public sectors (Bolton & Thompson, 2004; Roberts & King, 1996). Despite in-depth explorations in a range of settings,

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entrepreneurship is a relatively undeveloped topic in peace operations,¹ which is not surprising since peace operations are some of the most difficult arenas in which to work. The literature documents evidence of failure more than it does success (Crocker, Hampson & Aall, 1999; Jett, 1999; Schmidl & Oakley, 2000; Thakur & Schnabel, 2001). Although entrepreneurship thrives in other contexts, the question posed in this article is whether entrepreneurship could be a source of creativity, change, and transformation during peace operations. Is it possible to envision entrepreneurship as a source of vitality and renewal in some of the most difficult and challenging leadership and management settings? At first glance, higher levels of conflict,² physical and psychological violence, destruction of infrastructure (i.e. roads, bridges, communications, monetary, and banking systems), fragmented civil society, poorly functioning government, and complex coordination challenges among the nation builders are all factors likely to inhibit risk taking, limit collaboration, and weaken the foundations on which entrepreneurship is said to grow (Casson *et al.*, 2008; Kuratko, 2008). On the other hand, drawing on the talents and inventiveness for which entrepreneurs are renowned, where is entrepreneurship more needed than in areas torn by conflict that have to be reconstructed after the scourge of war?

My exploration of entrepreneurs in peace operations begins in the first section with a generic framework of entrepreneurship and innovation. Basic issues first need to be addressed. What is entrepreneurship? Who are entrepreneurs and how do we distinguish them from others? What makes entrepreneurs unique in terms of their motivations, actions, and accomplishments? Building on this framework, the second section explores the extent to which entrepreneurship is viable under the difficult and challenging conditions of peace operations. It introduces a new type of entrepreneur emerging from the non-profit sector referred to as social entrepreneurs.³ Social entrepreneurs believe entrepreneurship is a vital component in any renewal effort. Their intent is to combine the results-oriented methods of a business entrepreneur with the goals of a social reformer to create new social enterprises for the purpose of improving society rather than generating economic value for investors or customers (Bornstein, 2004; Dees, 2001; Drayton, 2006; Light, 2008; Mair, Robinson & Hockerts, 2006; Nicholls, 2006). Social enterprises are different from business enterprises in that they have a social purpose, such as mitigating or reducing social problems or market failures like poverty and homelessness. As such, they hold themselves accountable to community stakeholders rather than financial shareholders. And despite their fundamental aim to generate social value, social entrepreneurs nonetheless are expected to operate with the financial discipline, innovation, and determination of a private-sector business (Bornstein, 2004; Dees, 2001; Drayton, 2006; Light, 2008; Mair, Robinson & Hockerts, 2006; Nicholls, 2006).

The third section describes one well-known example of social entrepreneurship—the social enterprise of Kiva. The case illustrates how Kiva's founders, similar to their compatriots in business and government, fit the generic framework of innovation and entrepreneurship. Their goal is to find and then support would-be local business entrepreneurs who then can be catalysts for renewal and reconstruction in areas devastated by disasters and conflict. Although the evidence from Kiva and other social enterprises is suggestive rather than conclusive, it points to entrepreneurship as a potential source of creativity, change, and transformation in peace operations. Future research will be required to ascertain how widespread social entrepreneurship is and the more specific conditions under which it can flourish. From this initial vantage point, however, it is possible to discern the basic outlines of a new intervention model that merits future study: in-country organizational

partners that act as brokers who identify would-be business entrepreneurs needing assistance; prospective entrepreneurs, partner-vetted and selected, who then publish their business plans on the Kiva website to attract donors; and a worldwide network of interested donors who provide much-needed capital and person-to-person advice on how to start and sustain businesses. In stark contrast to the top-down, mandate-driven, organization-centric intervention strategies characteristic of many organizations engaged in peace operations (Holohan, 2005; Roberts & Bradley, 2005), Kiva and its founding social entrepreneurs demonstrate an alternative model of change that represents a growing trend in reconstruction and development work: a bottom-up, entrepreneurial-driven, worldwide, network-centric model for rebuilding and reconstructing areas devastated by poverty and war (Brecher & Costello, 1998; Eberly, 2008; Narayan, Pritchett & Kapoor, 2009).

Generic Framework of Entrepreneurship and Innovation

Entrepreneurship has a long lineage. As a well-established concept in business and government, it has appeared in many guises in its 150 year history. Despite the multiplicity of definitions in the literature, there is general agreement that those who start up new, innovative organizations in the private sector are business entrepreneurs (Drucker, 2006). Those in the public sector who establish new public organizations are considered to be executive entrepreneurs (Lewis, 1980; Roberts, 1992; Roberts & King, 1996), and those who craft new ideas and implement them as innovative public policy are referred to as policy entrepreneurs (Kingdon, 1984; Roberts, 1992; Roberts & King, 1996).

A fundamental understanding of entrepreneurship, whether it is business or public-sector entrepreneurship, begins with the innovation process. Innovation is the translation of a new idea from its initial state to its actualization in practice as a full-blown innovation. The innovation process begins with a new idea (Schroeder *et al.*, 2000). The idea can be a new technology, a new service, a new product, or even a new administrative procedure or process (Daft & Becker, 1978). Classification of an idea as 'new' depends on its context. An idea is considered to be new if it is perceived to be new by the relevant unit of adoption (Zaltman, Duncan & Holbek, 1973, p. 10). Sometimes new ideas originate in a particular setting. In other instances, a new idea is adapted or even borrowed from another setting and then applied in the entrepreneur's own context (Peltz & Munson, 1982).

The development of the *new idea* and the association of the idea with some need, problem, or concern mark the first phase of the innovation process, often referred to as initiation or creation (Polsby, 1984; Roberts, 1992; Roberts & King, 1996). Initiation is followed by the design phase that translates the idea into a more concrete and *tangible form* (such as a prototype, model, or position paper). Completion of the design phase requires the approval of powerholders and gatekeepers whose resources and support are necessary to proclaim the new idea as a new *invention, law, statute, policy, or program*. Implementation follows the design phase when the new idea is tested in practice to ascertain how well it functions. New ideas that survive implementation are described as *innovations*; ideas that do not survive are considered to be failed ideas (Roberts, 1992; Roberts & King, 1996). Institutionalization is the final phase when the new idea becomes *accepted practice*. Thus, we can think of the innovation process consisting of a series of hurdles or transformations that move the new idea from an initial state to its final state. The horizontal dimension in Figure 1 represents the process graphically.⁴

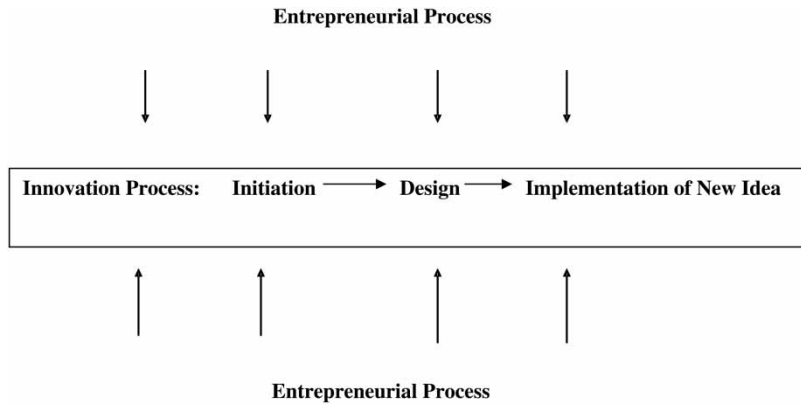


Figure 1. Processes of entrepreneurship and innovation.

The vertical dimension in Figure 1 represents the entrepreneurial process. Entrepreneurs are the creators and drivers of the innovative idea as it moves through time. In order to push their ideas forward, they engage in a set of activities to protect their ideas and give them shape and form. The range of their activities can be extensive depending on how well known the idea is, how much resistance there is to it, and the level of support it attracts. One way to think of the vertical dimension is to view it as representing an entrepreneurial activity structure. Box 1 illustrates the activity structure of a group of public entrepreneurs who were advocating radical policy change in the public schools. Four basic categories subdivided their activities: creative/intellectual activities, strategic activities, mobilization and execution activities, and administrative and evaluative activities. The public entrepreneurs engaged in each set of activities individually and collectively throughout the innovation process. Taken a whole, the activities resulted in a relational field of energy to protect the new idea, defend it against its detractors, and nurture it through the vagaries of the innovation process.⁵

The innovative idea vector and the entrepreneurial vector are interrelated. They work in tandem to produce innovation. The innovation vector tracks the various manifestations of the new idea (idea, prototype, innovation) as it moves through the processes of initiation, design, implementation, and institutionalization. The unit of analysis of the innovation process is the new idea. The entrepreneurial vector tracks the agents of change who galvanize support for and counter resistance to the innovative idea as it moves through time. The unit of analysis for the entrepreneurial process is the entrepreneur and the relational network of activities he/she develops in support of the innovative idea (Roberts, 1992, 2007; Roberts & King, 1996).

This model provides several conceptual advantages. First, it enables us to distinguish between entrepreneurship and innovation. While related, entrepreneurship and innovation are two different processes. Entrepreneurs are the necessary but not sufficient element for innovation to occur. Their creativity and initiative spark the development of new ideas. They are the catalysts that propel the innovative idea forward and mould and shape it through the innovation process. At the same time, entrepreneurs fail or succeed to the extent their ideas attract support and resources from others. At some point, the innovative idea takes on a life of its own and has to be treated as separate from the entrepreneur who

Box 1. Activity structure of public entrepreneurs*Creative/intellectual activities*

- (1) Generate ideas
 - invent new policy ideas
 - apply models and ideas from other policy domains
- (2) Define problem and section solution
 - define performance gap
 - identify preferred solution alternative
- (3) Disseminate ideas

Strategic activities

- (1) Formulate grand strategy and vision
- (2) Evolve political strategy
- (3) Develop heuristics for action

Mobilization and execution activities

- (1) Establish demonstration projects
- (2) Cultivate bureaucratic insiders
- (3) Collaborate with high-profile individuals/elite groups
- (4) Enlist elected officials
- (5) Form lobby groups and coordinate efforts
- (6) Cultivate media attention and support

Administrative and evaluative activities

- (1) Facilitate programme administration
- (2) Participate in programme evaluation

gave it life. In fact, the ideal situation is when others begin to call the innovative idea their own. Thus, the entrepreneur and the innovative idea need to be treated as two related but conceptually distinct entities.

The model also enables us to distinguish between entrepreneurs and others involved in the innovation process. In contrast to others whose participation is limited to one or two phases, entrepreneurs are engaged in all three phases of the innovation process from the idea's creation to its design and implementation (Roberts, 1992; Roberts & King, 1996). We see in the lower half of Figure 2 an example drawn from the public policy arena (Roberts, 1992; Roberts & King, 1996). In the case of public school choice, *policy intellectuals* generated a new policy idea and defended it against alternative definitions and solutions to social problems. Policy intellectuals often worked with *policy advocates* who extolled the idea's virtues because they believed it would solve some problem or meet some need. Policy advocates, in turn, served as a bridge between policy intellectuals and *policy champions*—those who hold elected office. Capitalizing on their prestige, visibility, and resources, policy champions then introduced the idea to the public and worked the seams of government to secure its expression in law, statute, or policy. Once the new idea was established in law, statute, or policy, *policy administrators* then recommended ways to implement it and increase its acceptance into the field. Finally, *policy evaluators* suggested appropriate means to ensure the idea received a fair review based on its merits.

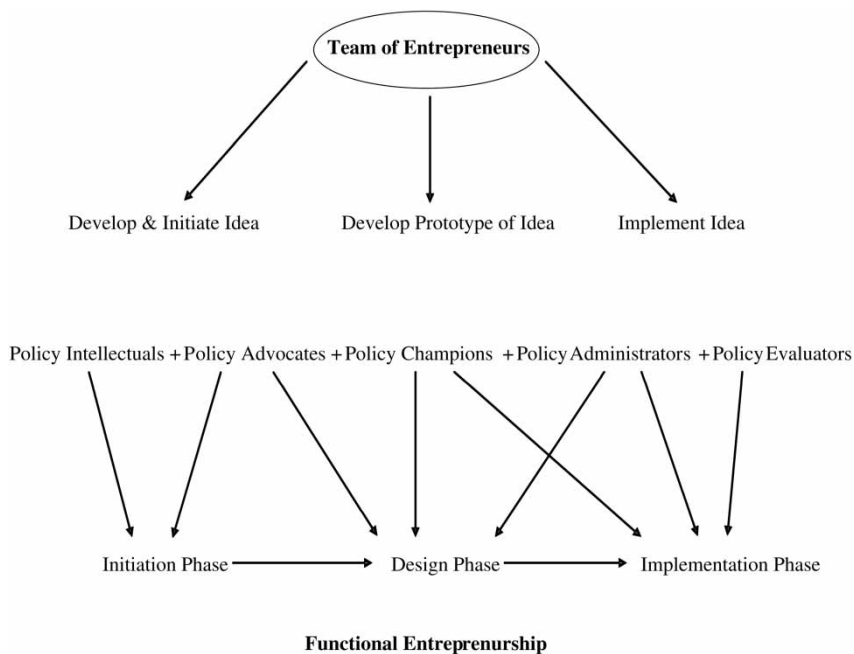


Figure 2. Collective entrepreneurship.

The entrepreneurship–innovation model also enables us to make finer-grained distinctions between individual and collective forms of entrepreneurship. Individual entrepreneurship relies on the exploits of a single individual who works through all phases of the innovation process. Acting independently, she generates a new idea, creates its design, and oversees its translation and implementation into practice. In contrast, collective entrepreneurship draws on multiple people to husband and shape an idea through initiation, design, and implementation into a full-blown innovation (e.g. intellectuals, advocates, champions, administrators, and evaluators) as shown in Figure 2. Probing collective entrepreneurship more deeply, we find its expression can take one of two forms: *team entrepreneurship* or *functional entrepreneurship* (Roberts, 1992, 2007; Roberts & King, 1996). *Team entrepreneurship* occurs when multiple entrepreneurs join forces and work together to push an idea through *all* phases of the innovation process. Although each person is an entrepreneur in his own right, all decide it is more advantageous to pool their resources and act in concert with other entrepreneurs. *Functional entrepreneurship*, on the other hand, occurs without the presence of a single entrepreneur. It occurs when experts from different functional areas of expertise coordinate their efforts and resources in order to push a new idea into practice (Roberts, 1992, 2007; Roberts & King, 1996).

Entrepreneurship in Peace Operations?

In principle, there is nothing in the generic model of entrepreneurship and innovation summarized above that prevents entrepreneurship during peace operations, whether in its individual or collective, team or functional, public or private form. Practice,

however, is a different matter. Central to the consideration of entrepreneurship in peace operations is the issue of security. No matter what phase of peace operations (Brahimi, 2000), conflict threatens lives, disrupts businesses and communities, destroys critical infrastructure necessary to support development, fragments civil society, and ruptures the delicate bonds that generate social capital needed for rebuilding (Holohan, 2005; Kreimer *et al.*, 2000). Most all contemporary and historical examples of entrepreneurs come from relatively stable contexts (Bolton & Thompson, 2004; Casson *et al.*, 2008). Thus, most evidence suggests that entrepreneurs tend to operate in regions of the world where people have some hope in the future, governments exist and at least do not discourage risk taking and innovation, and collaborative social networks generate needed capital and support.

On the other hand, despite limited references to entrepreneurs in conflict-ridden zones, it is reasonable to assume that the same services they provide under stable conditions are desperately needed during peace operations. People need innovative ways to rebuild their homes, businesses, and civil society. Reconciliation and reintegration of former belligerents into society requires the regeneration of social capital to rebuild community relations. What greater test could there be for entrepreneurs who are reported to thrive on challenge? Apparently some have heard the sirens' call. Despite the volatile security situation after the US invasion of Iraq, Iraqi entrepreneurs were applying for and receiving micro-loans to start new businesses.⁶ And these are not its first in war-torn areas. Micro-loans have been given to borrowers in Afghanistan, Gaza, The Democratic Republic of Congo, Cote d'Ivoire, Uganda, Sierra Leone, Mozambique, Cambodia, Vietnam, and Tajikistan (see Note 6), all areas which have experienced recent peace operations.⁷

These loans to business entrepreneurs have been facilitated by a new breed of entrepreneurs—social entrepreneurs. Unlike other types of entrepreneurs (Roberts, 1992; Roberts & King, 1997), social entrepreneurs typically hail from the non-profit sector and are dedicated to creating social transformation and change (Bornstein, 2004; Dees, 2001; Drayton, 2006; Leadbeater, 1996; Light, 2008; Mair, Robinson & Hockerts, 2006; Martin & Osberg, 2007; Nicholls, 2006). Their purpose is social—to mitigate or reduce social problems that governments and markets have failed to address such as poverty and homelessness. Accountable to community stakeholders rather than financial shareholders, their aim is to generate social value while at the same time operating with the financial discipline, innovation, and determination of a private-sector business (Bornstein, 2004; Dees, 2001; Drayton, 2006). As social entrepreneur, Bill Drayton, founder of Ashoka, characterizes them: 'social entrepreneurs are not just content to give a fish or to teach how to fish. They will not rest until they have revolutionized the fishing industry'.⁸ Apparently, peace operations afford them the opportunity to tackle seemingly intractable problems and at the same time pursue large-scale change that is their hallmark.

The term social entrepreneurship appears to have been used originally in *The Sociology of Social Movements* to describe Robert Owen, a Welsh utopian socialist and social reformer who is considered to be the father of the cooperative movement (Banks, 1972). The concept gained traction in the 1980s and 1990s with the work of Bill Drayton who in 1981 founded the non-profit organization Ashoka: Innovators for the Public (see Note 8). Ashoka, meaning 'the active absence of sorrow' in Sanskrit, is based on the premise that the most effective way to promote positive social change is to invest in social entrepreneurs—those who combine the pragmatic and results-oriented methods of the business entrepreneur with the innovative solutions of social reformer. Drayton's non-profit

organization searches worldwide for innovative leaders and provides them with ‘social venture capital’ to assist them in actively transforming societies by creating a global, entrepreneurial, and competitive citizen sector.

A well-known contemporary social entrepreneur and an Ashoka fellow is Muhammad Yunus. He developed the strategy of micro-credit—the extension of small loans to entrepreneurs too poor to qualify for traditional bank loans. He and the Grameen Bank, a social enterprise he founded, were jointly awarded a Nobel Peace Prize in 2006 ‘for their efforts to create economic and *social development from below*’ (Nobel Foundation, 2006, italic added). His work demonstrates a theme among modern-day social entrepreneurs—there are great benefits to be gained when business principles are combined with social ventures to promote social transformation from the bottom-up.

The emergence of social entrepreneurs has prompted questions in the general entrepreneurship literature. What exactly is a social entrepreneur and how are they similar or different from business and public entrepreneurs (Austin, Stevenson & Wei-Skillern, 2006; Goldstein, Hazy & Silberstang, 2009; Martin & Osberg, 2007; Moir & Marti, 2006; Pariyar & Ward, 2005)? At this stage, there is little agreement in answer to these questions beyond the general descriptions summarized above; definitions vary from country to country and author to author (Alter, 2006; Goldstein, Hazy & Silberstang, 2009; Nicholls, 2006; Soderborg, 2004).⁹ The remainder of the paper focuses on two social entrepreneurs and their social enterprise—Kiva. Its purpose is to sponsor business entrepreneurship in war-torn and developing regions throughout the world. With this important example, and others like them, we have a growing body of evidence to suggest that even in areas where conflict renders the social fabric, there is fertile ground for entrepreneurship.

The Case of Kiva: A Social Enterprise¹⁰

Kiva, meaning ‘agreement’ or ‘unity’ in Swahili, is a 501(c)(3) non-profit public benefit corporation registered in the State of California, USA. It was born out of Matthew Flannery and Jessica Jackley’s combined professional interests, experiences, and expertise in Africa. Observing a number of enterprising individuals who had creative ideas on how to expand or start new businesses, but only lacked the needed capital, they asked: How can we lend money to rural African entrepreneurs to help start their businesses? After a year of research and exploration, they found no *high-engagement* way to do this. Although they knew of microfinance institutions lending money to the poor, none allowed *direct contact* from lenders to borrowers. Despite the many legal and business questions that remained unanswered after their year-long study, they decided to risk launching an experiment. In March 2005, Kiva began raising loans for seven businesses in Uganda. Zadock Moses Onyango became their field coordinator and administered the loans. Support from a small ‘beta’ group of friends and family filled seven loans within a few days, and the African businesses began their start-up. Thanks to the work of Moses in Uganda, Kiva came to life and the experiment expanded to other countries throughout the world. From 2005 to 2010, it has facilitated over \$118,414,735 in loans (with a repayment rate of 98.27%) from more than 666,426 people who have helped or currently are helping over 166,583 individuals in the developing world and the USA start or grow new businesses.¹¹

Kiva's design has two important features that make it a very efficient organization and different from other ventures in social entrepreneurship. First, it partners with existing, well-established microfinance institutions that have a critical knowledge of local populations and a long history of lending to the poor throughout the world. These institutions must be registered with their respective governments and have regular internet access. Partners are central to the microfinance process since they manage the loans in the communities. They vet the loan applications, choose qualified borrowers, and then post the borrower's profile, including a photo of the entrepreneur, directly onto the Kiva.org website. Lenders then review the website, pick a person (and his/her business), and make a loan to the would-be entrepreneur for as little as \$25 dollars using their credit cards. Kiva.org then transfers lenders' funds to its local partner by check or international wire. The partner is responsible for managing the in-country loan which includes distribution of the loan funds, collection of repayments, and provision of local support to entrepreneurs in order to improve their chances of business success. Through the course of the loan, usually 6–12 months, partners provide updates on the Kiva website, even direct emails to the lenders from new business owners. When the loan is repaid, funds are returned to the lenders who may withdraw or re-loan them to other businesses. Partners do charge interest for their services to cover the transaction costs and currency risks, but Kiva.org requires partners to fully disclose their interest rates and will not partner with any organization that charges exorbitant rates.

Unlike other non-profits, Kiva has a very low overhead business thanks to its second design feature—PayPal's data-rich, transparent lending platform that tracks money and delivers it throughout the lending cycle via the internet. As an official partner, PayPal gives Kiva.org access to technology, research, workplace resources, and employee volunteers. In addition, it provides Kiva.org with free payment processing—Kiva's largest variable cost—enabling 100% of the loans to securely and seamlessly reach entrepreneurs in the developing world. Thus, Kiva and its field partners have created a loan process that operates efficiently and provides loans at cheaper rates compared with alternative sources of debt capital.

As of 1 June 2007, Kiva's website indicated loans to 299 businesses located in Iraq, Afghanistan, and Gaza, 210 of which are going to female entrepreneurs. Although some of these websites are no longer active with Kiva, Figures 3 and 4 illustrate what two sites looked like as of that date. Figure 3 represents an Iraqi entrepreneur from Kirkuk whose identity (as with all Iraqi identities) had to be protected due to security risks. The loans were administered by the Iraqi Al-Aman centre/Kirkuk, a non-governmental organization registered at the ministry of civil society. The centre received funds from the United States Agency of International Development (USAID) through the IZDIHAR Project. The centre opened July of 2006 and was managed by a board of directors made up of well-known personnel with social and economic influence in the community.¹² Ariana Financial Services—Mercy Corps administers the loans in Afghanistan¹³ and the Shurush Initiative administered the loans in Gaza.¹⁴ Kiva also facilitated loans in two other countries with ongoing peace operations—The Democratic Republic of the Congo and Cote d'Ivoire. It also set up its loan process in countries that were still struggling from the aftermath of war—Uganda, Mozambique, and Sierra Leone. Although no longer current on the website, we see in Figure 4 an example of an African entrepreneur who lived with his family in an Internally Displaced People's camp on the outskirts of Kampala, Uganda, known as the Acholi Quarter.



Identity Protected

Status	Fully Funded
\$1200	Load Request
\$1200	Raised So Far
	Listed: May 27, 2007

About the Loan

Location: Kirkuk, Iraq	Repayment Term: 18 months
Activity: Hair Salon	Repayment Schedule: Monthly
Loan Use: To develop her hair salon	Currency Exchange Loss:
	Default Protection:

This entrepreneur is 35 years old. She is a single woman living with her two children. She left her husband two years ago. Since 2005, she has been responsible for her children. She applied to get \$1200 from Al-Aman to develop her hair salon. She wants to bring modern equipment to her salon. As she said, 'I want to offer the best services to my customers'. She wants to bring more customers to her salon through marketing and increase her income. About the Field Partner

About the Field Partner

Field Partner:	Iraqi Al-Aman center / Kirkuk
Field Partner Risk Rating:	
Fund Raising Status:	Active
Time on Kiva:	May 7, 2007
Kiva Entrepreneurs:	10
Total Loans:	\$11,000.00
Interest & Fees are Charged:	
Portfolio Yield:	
Profitability (Return on Assets):	
Average Loan Size (% of Per Capita Income)	
Delinquency Rate:	0.00%
Default Rate:	0.00%
Currency Exchange Loss Rate:	

2 Lenders to this Group

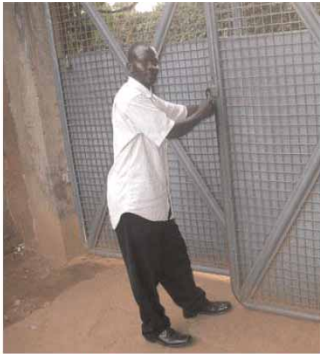
Jill	Jim
Vancouver, BC, Canada	Glenview, IL, United States

Figure 3. Iraqi entrepreneur.

Implications of Kiva’s Model of Entrepreneurship for Peace Operations

Matthew Flannery and Jessica Jackley are excellent examples of entrepreneurs and fit the generic model summarized in the first section. They developed a new idea—a global, internet-based micro-loan process so individual lenders could support business entrepreneurs in war-torn and developing regions—and they tested and nurtured its evolution through the initiation, design, implementation, and institutionalization phases of the innovation process. As social entrepreneurs, they created an efficient and effective social enterprise called Kiva that facilitates and encourages business development throughout the world.

Their model of social entrepreneurship has four very salient implications for peace operations. Each is explored in greater detail below: a supply chain that ‘contractually’ connects all the social actors in the loan process to minimize coordination problems and ensure that each step in the workflow sequentially adds value; processes and systems that guarantee work is transparent, efficient, and accountable; a model of learning that



GEORGE RUBANGA-KENE

About the Loan

Location:	Banda-Kireka, Uganda	Repayment Term:	9 months
Activity:	Quarrying	Repayment Schedule:	Monthly
Loan Use:	Stone quarry business	Currency Exchange Loss:	
		Default Protection:	

Rubanga-Kene George comes from the Gulu District Northern Uganda. He is a Ugandan Acholi by tribe, aged 34 years, and married with four children. He lives with his family in an Internally Displaced People's camp on the outskirts of Kampala, known as the Acholi Quarter. He joined Life in Africa as the security guard and later on he joined the bracelet-making team. He is a very committed worker who does his work accordingly. Rubanga-Kene is seeking the loan of 250,000/= to help him to increase his income through starting up a stone quarry business. George's plan is to start by renting a stone site for 3 months and making four trips. His business will be managed by his wife.

Status Fully Funded
 \$150 Load Request
 \$150 Raised So Far
 Listed: April 25, 2007

About the Field Partner

Field Partner: [Life in Africa Foundation \(LiA\)](#)

Field Partner Risk Rating:

Fund Raising Status: Active
Time on Kiva: May 7, 2007
Kiva Entrepreneurs: 94
Total Loans: \$31,525.00

Interest & Fees are Charged:

Portfolio Yield:
Profitability (Return on Assets):
Average Loan Size (% of Per Capita Income)

Delinquency Rate: 0.00%
Default Rate: 0.00%
Currency Exchange Loss Rate:

2 Lenders to this Group



[Aditya](#),
 West Lafayette, IN
 United States

Figure 4. African entrepreneur.

enables global and local partners to co-create and sustain a complex, worldwide community-based learning system in support of entrepreneurship; and a rich network of social relations built from face-to-face and online interactions that helps generate social capital needed for development.

*Creation of a Supply Chain*¹⁵

Kiva offers a solution to a very knotty problem of coordinating autonomous organizations that locate in the same operational space for reconstruction and development work. Typically, organizations in peace operations jealously guard their autonomy and resist others' efforts to exert any command and control authority over what they deem to be their sphere of influence (Crocker, Hampson & Aall, 1999; Roberts, 2010). Kiva avoids these inter-organizational squabbles and the 'coordination nightmare' that ensues (Reindorp & Wiles,

2001) by setting up a *supply chain* (Hugos, 2006) that ‘contractually’ connects all the social actors in the loan process and ensures that each step in the workflow sequentially adds value. For example, it begins with lenders who read detailed information about the loan process on the website and then, if they agree with the terms, add value by lending money to individual entrepreneurs around the world. Money is wired through PayPal which adds value by facilitating the international transfer of money to areas that lack financial services institutions. In-country microfinance partners add value by helping fledgling entrepreneurs develop a business plan and apply for a loan, vetting and recommending applicants to Kiva donors, teaching entrepreneurs internet technology so they can communicate with donors, and ultimately, managing the loan repayment process.

Transparent, Efficient, and Accountable Work Practices

The supply chain approach to interorganizational coordination (Blanchard, 2007) helps overcome another hurdle in peace operations that bedevils all participating organizations—ensuring work is *transparent, efficient, and accountable*. The Kiva website monitors the details of all loans and posts them online for all to see—who owes what money to whom for what purpose and for what period of time. Tracking each step in the supply chain adds value and avoids unintended redundancy or overlap with other steps in the chain. Overhead expenses are minimal and its greatest variable cost—payment processing—is free, donated by PayPal. The staff of 34 full-time members, described by name on Kiva’s website, oversees the entire worldwide loan process and requires little overhead, enabling Kiva to run a very efficient operation. Its careful accountability reduces the opportunity for corruption that has siphoned off funds in other programmes in the developing world (Campos & Pradhan, 2007). Each entrepreneur successfully completes an application process conducted by a local microfinance institution. Each microfinance institution has a partnership agreement with Kiva specifying its duties and responsibilities for the distribution, administration, and collection of the loans. In addition, each partner successfully completes Kiva’s due diligence requirements before being given access to Kiva’s capital source. Box 2 lists Kiva’s criteria—drawn from established microfinance institutions’ evaluation systems,¹⁶ leading industry professionals’ opinions, and existing due diligence activities—for selecting, maintaining, and evaluating field partners.

Kiva also evaluates its partners’ successes in making a significant social impact by employing third-party assessments, its own regular evaluations, and a risk management system to conduct this process. One of its major features is the ‘marketplace’ it has created to encourage partners to compete for lenders’ funds by establishing and maintaining a good reputation among the lenders and encouraging its lenders to consider the reputation of field partners when deciding to loan. Box 3 summarizes the evaluation activities Kiva conducts, its five-level risk management system, and its efforts to comply with international and local laws, especially anti-terror guidelines to hold itself and its partners accountable.

A Worldwide Learning System in Support of Entrepreneurship

Another important implication of the Kiva model of social entrepreneurship for peace operations is its ability to learn and adapt to an ever-changing environment. The beta testing

Box 2. Kiva's criteria for selecting and maintaining field partners*Criteria for selection:*

- Have a mission of lending to the poor for a social purpose.
- Have an established history of accountability and credibility with Kiva.org and other organizations (e.g. US Peace Corps).
- Have low overall associated risk, high repayment history, and/or a loan loss reserve fund.
- Be able to accept debt capital from US lenders.
- Sign Kiva.org's Hosting Agreement.
- Be cleared of the US Department of Justice Terrorist Exclusion List and the Treasury Department's list of 'Specially Designated Nationals and Blocked Persons'.
- Provide Kiva.org with financial statements that indicate sound financial health.
- Provide Kiva.org with legal incorporation registration documents.
- Be capable of managing the currency risk in their region, as all Kiva.org loans are granted and collected in US dollars.
- Offer a socially responsible interest rate to borrowers given their local economy (i.e. significantly discounted in comparison with alternative options for low-income borrowers with no collateral, credit history, etc.).

Criteria for continuation of partnership:

- Repayment rate.
- Journal frequency.
- Social impact (as measured by the impact assessment report provided on each business at the end of the loan term).

conducted in Uganda and the experiments that probed the legal and administrative parameters of its innovative idea are evidence that Kiva is a learning organization (Argyris & Schon, 1978; Senge, 1990). Even more notable is its *community-based model of learning*. Kiva has created an *internet-facilitated, global community of interest* that lends money to entrepreneurs in the developing world, and through *direct email connections* between lender and borrower, builds critical advice networks to support entrepreneurial ventures. The entrepreneurs learn better business practices through their participation in the loan process and their personal online contacts with lenders. Lenders learn about the challenges faced by people in the developing world and what impact their targeted loans can make. If satisfied with the results of their initial loans, lenders also learn the benefits of re-circulating money from repaid loans to support new business ventures.

The learning continues at the local level when entrepreneurs become role models for others in their communities to emulate. Initial media reports suggest that some local community members, observing the success of their neighbours, want to start up businesses and begin applying for loans of their own. With this *spillover effect*, we have initial evidence how a *global, community-based learning process creates and sustains a local learning process* and how together the two establish a *positive, reinforcing feedback loop that builds a complex, worldwide, community-based learning system* (Anderson & Johnson, 1997) *in support of entrepreneurship*.

Box 3. Kiva's due diligence to measure field partners: trustworthiness, impact, and accountability

Existing evaluations and standards:

- Microfinance industry data sources, such as the MIX Market, that are dedicated to promoting transparency and improving reporting standards in the microfinance industry.
- Awards and professional credit ratings such as MicroRate, Planet Rating, and Microfinanza.
- Internal audits.

Evaluation activities conducted by Kiva.org:

- Collection of third-party validation from professional references, sponsors, and local/international experts.
- Regular surveys of field partners to determine the partnership's effectiveness.
- Periodical visits to random samples of borrowers to corroborate reported activities, accomplishments, and results.

Limitation of risk:

- Each field partner is rated according to their size, history, sources of funding, demonstrated ability to make repayments on time, and external evaluations.
- This rating determines their positioning within Kiva.org's five-level risk-management system that corresponds to the total credit extended to them each month.
- Kiva.org continually re-evaluates this rating according to a field partner's performance; as field partners fulfil additional requirements and demonstrate reliability in making repayments they are graduated to a higher rating level.

Compliance with anti-terror guidelines:

- Field partners must sign Kiva.org's hosting agreement, which includes an anti-terror clause requiring them to abide by laws regarding the prevention and detection of international money laundering and the financing of terrorism.
- The names of all field partner employees involved with Kiva.org are checked against the U.S. Treasury Department's list of 'Specially Designated Nationals and Blocked Persons' and the Department of Justice's Terrorist Exclusion List.

Source: www.kiva.org (accessed 10 February 2010).

Online and Community-Based Networks to Generate Social Capital

A fourth and final implication of the Kiva's model of entrepreneurship for peace operations is its emphasis on social relationships. A series of relational links between the lender and the borrower, between the lender (and teams of community lenders) and Kiva, between the borrower and the Kiva Partner, and between the Kiva Partner and Kiva, all forge a vibrant social network as Kiva illustrates with its online sociogram in Figure 5. Studies of public- and private-sector entrepreneurs underscore the importance of a relationally rich community base from which entrepreneurs need to draw in order to develop and sustain their new ideas (Bollier, 1991; Downs, 1976; Gray, 1973; Kenny,

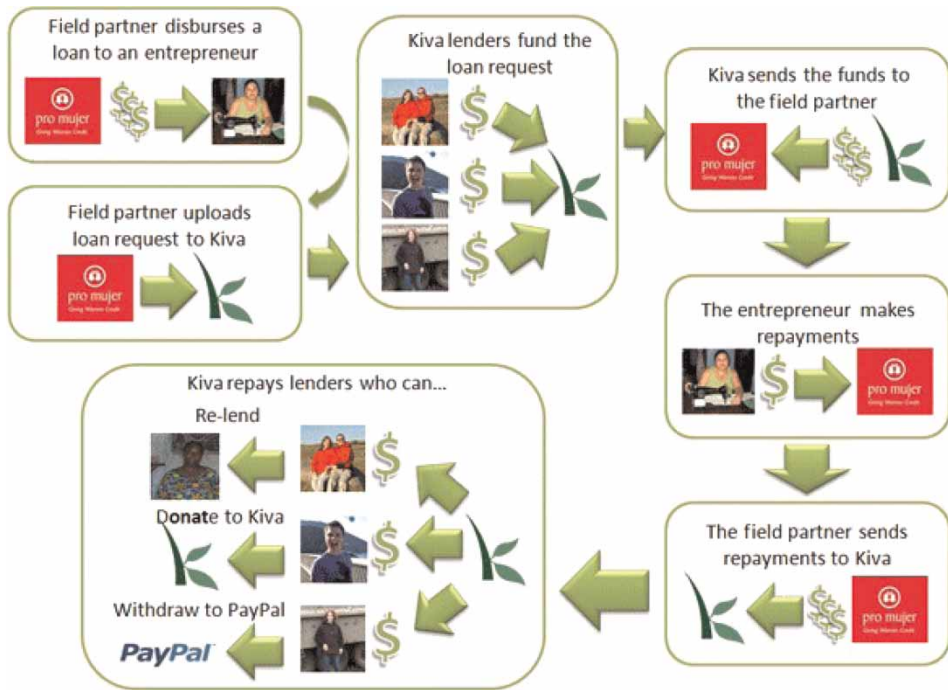


Figure 5. Example of Kiva’s network of field partners.

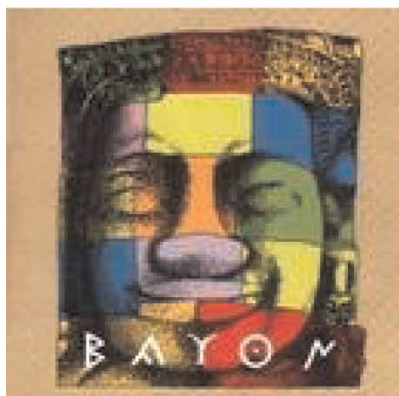
2000; Lee, Miller & Hancock, 2000; Rogers, 1995; Saxenian, 1996; Walker, 1969). Described as an ecology of organizational support (Roberts, 2007) and as incubators of entrepreneurship (Bird, 1989, p. 157), government organizations, non-profits, and research centres provide critical ‘social venture capital’ that is needed to encourage and promote both public and private entrepreneurship and innovation. The same relational theme surfaces in the reconstruction and development literature, but it is framed as the need for ‘bridging social capital’—the cooperative interactions across ethnic, national, and religious lines that are necessary for reconstruction and development to occur (Brinkerhoff & Mayfield, 2005; Coletta & Cullen, 2000; Gittel & Vidal, 1998; Wollcock & Narayan, 2000).¹⁷

Kiva’s relational network—a rich community base of social relations that make entrepreneurship and innovation more probable elsewhere—is the very thing that tends to be missing in conflict areas, either because it never existed or it has been disrupted or destroyed by the ravages of war. Kiva provides an interesting test case whether a *virtual community of interest can substitute for or be a complement to a local, face-to-face community of interest* in providing the necessary relational networks and the social capital to jump start local enterprise in impoverished areas. Anecdotal evidence is suggestive. Lenders find the Kiva model attractive because it enables them to establish almost a ‘personal relationship’ with the borrower thanks to the ‘high involvement’ features of the website—pictures and descriptions of the entrepreneurs and their businesses along with the ability to directly exchange emails with them. Lenders also establish relationships with one another as illustrated in a posting for those interested in investing in Cambodia (Figure 6). However, it remains to be seen whether microfinance internet-based connections

Kiva Lending Team: [Sangkheum – Cambodia](#)

[Summary](#) | [Loans](#) | [Members](#)

You may join this open team.



Location:	Worldwide
Category:	Common Interest
Team URL:	http://www.kiva.org/team/sangkheum_cambodia
We loan because	So little can bring so much sangkheum... 'Sangkheum' means 'hope' in the Khmer language.
About us:	...for those of us that lost our hearts and minds, in Cambodia. From all corners of the all over the world we'll unite in order to help anyone that needs our help in Cambodia. ...and like the idea of microfinance to help a large number of needing Khmers so that they will be able to improve their own livelihood.
Team Since	Jul 5, 2009

Impact of Sangkheum – Cambodia

Statistic Name	Sangkheum – Cambodia
Number of Team Members	2
Number of Loans	10
Number of Loans per Member	5.00
Total Amount Loaned	\$250.00

*Updated as of Feb 07, 2010 11:11 am

Figure 6. Cambodian lending team.

will be enough to sustain individual entrepreneurs especially in areas where in-country infrastructure and laws may not endorse or encourage their activities. It is likely that in-country reforms will be needed to protect and encourage entrepreneurship, at the very least to remove the roadblocks that limit its expansion. Whether Kiva broadens its scope and scale to include such follow-on policy and infrastructure changes depends on the direction its organizational learning takes in the future (Taylor, Dees & Emerson, 2002).

Conclusion

The social entrepreneurs Matthew Flannery and Jessica Jackley are exemplars of the generic model of entrepreneurship drawn from the business and public sectors. Their new idea of an internet-based loan process that enables person-to-person connections between lender and borrower through the brokerage of Kiva and host-country partners has successfully passed through all phases of the innovation process. The idea worked its way through initiation into the design phase with the beta tests in Uganda. It then evolved into a full-blown innovation implemented not only in Uganda, but later institutionalized throughout the world to other countries in Africa, the Middle East, North, Central and South America, and Asia. Their brand of entrepreneurship fits well within the generic model as it extends from the private and public sectors into the citizen sector in war-torn areas.

Kiva also appears to be an example of collective entrepreneurship as both entrepreneurs collectively moved the new idea through the various stages of the innovation process. And judging by the initial descriptions drawn from their website, Kiva provides some evidence of functional entrepreneurship—in-country partners who are important functional specialists as idea generators, champions, advocates, administrators, and evaluators joining the entrepreneurs to help establish the new businesses (Roberts, 1992, 2007; Roberts & King, 1996). More systematic data gathering and analysis will be required to determine the extent to which Kiva is an example of both collective and functional entrepreneurship.¹⁸ Follow-on studies also will be required to determine whether the activity structure of these social entrepreneurs is similar to that of other entrepreneurs.

Kiva does provide compelling evidence that entrepreneurship can and does exist during peace operations. In this case, a successful social enterprise—Kiva—has given impetus to business entrepreneurship in war-torn areas. Future research will be required to determine if the second-order effect of their entrepreneurship fulfils its promise—the extent to which the business entrepreneurs themselves successfully complete all phases of the innovation process. What is evident at this juncture, however, is that the model of change embedded in Kiva's social entrepreneurship is a counter example to top-down, organization-centric, mandate-driven intervention strategies characteristic of many organizations engaged in peace operations (Holohan, 2005; Roberts & Bradley, 2005). Kiva has a light, less intrusive, human touch. Relationships and people-to-people connections are at its core; its strategy is relation-centric not organization-centric. It is built from the bottom-up beginning with ordinary people trapped in difficult circumstances who want to better their lives. Connecting with in-country partners and teams of international micro-lenders, fledgling in-country entrepreneurs set the parameters of their ventures based on their interests and capabilities. Thus, Kiva does not require government sponsorship or oversight, assume large-scale projects with huge capital outlays, necessitate layers of bureaucracy to oversee its loans, nor does it donate money or services. It facilitates micro-loans the purpose of which is to enable individuals to become self-reliant and independent. The model it espouses is based on the fundamental principle of all social entrepreneurship—people are poor because they are living in constrained environments, not because they lack the competence to improve their lives (Bornstein, 2006).

Although in its formative stages as a social enterprise, Kiva's enduring legacy may very well be the innovative model of intervention it offers to other organizations as they prepare for their own entry into peace operations. Specifying the conditions under which the model obtains will be an important next step in research and theory building. In the meantime, thoughtful applications to other arenas such as education, health care, and even military operations would be a good place to test its applicability beyond the realm of microfinance.

Notes

1. Although definitions vary from country to country and organization to organization, a peace operation is the United Nations' generic term for three different approaches to international conflict. *Peacemaking* deals with a conflict in progress and attempts to end it with the tools of diplomacy and mediation. *Peace-keeping* addresses traditional military operations and complex missions that incorporate military and civilian efforts in the aftermath of war. *Peace-building* refers to activities that reintegrate combatants into civilian society, strengthen the rule of law, improve respect for human rights, provide technical

- assistance for democratic development, etc. (Brahimi, 2000, pp. 2–3). For those interested in a more elaborate typology, see McLean (1996).
2. Conflict tends to be the greatest during peacemaking when active conflict is involved and the post-conflict period of peacekeeping.
 3. Social entrepreneurs can come from all sectors, including business, but they predominantly come from the non-profit sector.
 4. Innovation phases do not imply a sequential logic in the idea's trajectory. We know, for example, that the more novel an innovative idea, the more overlap there tends to be among the phases. What this means in practice is that when people work on highly original, innovative ideas, they may be engaged in both initiation and design or design and implementation at the same time.
 5. The phases of the innovation process describe innovation in global terms, stating the necessary conditions for innovation to occur. If a new idea is not created, designed, and implemented, it will not be able to attain the developed status we attribute to an innovation. In contrast, public entrepreneurs can go through a much messier process that follows no predetermined set of activities. As Kingdon (1984, p. 215) reminds us, 'events do not proceed neatly in stages, steps, or phases. . . Participants do not first identify problems and then seek solutions for them; indeed, advocacy of solutions often precedes the highlighting of problems to which they become attached'. In fact, some would advocate this messiness, by encouraging public entrepreneurs to work on implementation issues while they are creating and designing new policy (Pressman & Wildavsky, 1973).
 6. See for example, the Kiva.org website: <http://kiva.org/> (accessed 8 June 2007).
 7. See the UN's Department of Peacekeeping website: <http://www.un.org/Depts/dpko/dpko/> accessed June 2, 2007.
 8. See Ashoka's website: <http://ashoka.org/> (accessed 7 February 2010).
 9. There is a debate whether social entrepreneurs must be driven to innovate for the purpose of social change and transformation or whether the pursuit of 'regular' innovations is sufficient to call someone a social entrepreneur. It is beyond the scope of this paper to address this issue, but it is an important one in sorting through the competing definitions of social entrepreneurship.
 10. Unless otherwise indicated, all material from this section of the paper is taken from Kiva's website <http://kiva.org/> (accessed 8 June 2007).
 11. <http://www.kiva.org/about/facts/> (accessed on 3 February 2010).
 12. <http://www.kiva.org/app.php?page=about&action=aboutPartner&id=50> (accessed 8 June 2007).
 13. <http://www.kiva.org/app.php?page=about&action=aboutPartner&id=34> (accessed 8 June 2007).
 14. <http://www.kiva.org/app.php?page=about&action=aboutPartner&id=2> (accessed 8 June 2007).
 15. The supply chain graphical display and video—'The Story of a Kiva Loan'—can be found at <http://www.kiva.org/about/how> (accessed 7 February 2010).
 16. For more information on these systems, see the Microfinance Standards Initiative at <http://www.seepnetwork.org/Pages/Initiatives/FinancialReportingStandardInitiative.aspx>
 17. Social capital is a contested concept (Adler & Kwon, 2002). The definition used herein draws from Putnam (1993) and distinguishes between bonding social capital that predisposes people to work cooperatively within their community of interest and bridging social capital that enables them to work cooperatively between and among communities of interest.
 18. These two forms of collective entrepreneurship (team and functional) are sometimes difficult to distinguish in the field. Longitudinal studies are necessary to separate functional experts who are activated at certain stages of the innovation process and entrepreneurial teams who work collaboratively through all stages of the policy innovation process.

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