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Social Venturing and co-operative Entrepreneurship Business Model (SVCE-bm) for Growing MSMEs in Zambia

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Abstract:

The majority of the Zambian population depend on agricultural industry for their economic livelihood. They own agricultural based micro small and medium enterprises (MSMEs) including smallholder farms or co-operatives. Most of these MSMEs are unproductive and are unable to grow, thereby, failing to raise national food production and rural poverty. Scholars and business practitioners have converged on the notion that business models are used to create, deliver and capture economic and social value and we believe good business models would bring about rural economic development as the case is with new generation co-operative business models (NGC-bm).

The study objective is to design a generic SVCE-bm for growing MSME in Zambia. The question is: How can SVCE-bm grow MSME and make them competitive on Zambian market, with special interest in supply chain integration policies of farming and agribusiness?

A qualitative study using multiple case study design was used. Open ended and semi-structured questions were administered. Individual and group interviews were used. Attending management meetings and feedback from conference and peer presentations. Secondary data from published company information was used.

The findings from the three cases (Effectiveness of co-operatives for agribusiness, Good performing enterprise with SVCE-bm and Similarities and differences between NGC-bm and SVCE-bm) helped in designing SVCE-bm.

The SVCE-bm needs further piloting and fine-tuning the elements; the model requires supportive policy and regulatory framework; It is based on appreciative enquiry, Goldratt's theory of constraints – leveraging on existing resources, social capital and tacit knowledge.

Keywords: *Social venturing and co-operative entrepreneurship business model, micro small & medium enterprise, smallholder farms, new generation co-operative business model, Non-governmental organization business model, social venturing business model, investor owned firm business model, state owned enterprise business model, traditional co-operative business model*

1. Introduction & Background

The majority of the Zambian population depend on agricultural industry for their economic livelihood. They own agricultural based micro small and medium enterprises (MSMEs) including smallholder farms or co-operatives. The majority of these enterprise trade in agricultural commodities and just a few add value to commodities through processing or manufacturing. Generally most of them are unproductive and are unable to grow, thereby, failing to raise national food production and food security, rural poverty is still high and nutritional levels are low (ZBS 2010; Bongor and Chieshe 2013; Lolojih 2008; Rubicon Management Consultant 2010).

In order to grow the MSMEs, a social venturing and co-operative entrepreneurship business model (SVCE-bm) is proposed. *The SVCE-bm is defined as multifaceted structure for creating, delivery and capture of economic and social impact values.* Impact could be social, environment/ecology, political/legal, technological (Markwell, 2009). In a SVCE-bm enterprise (SVCE-bmE), the social venturing entrepreneur brings together MSMEs owners and partners that are willing to contribute resources for setting-up a value adding enterprise and build MSMEs technical capacity to self-manage the SVCE-bmE when they exit.

Scholars and business practitioners have converged on the notion that business models are used to create, deliver and capture economic and social value and innovative business model are used to outperform competitors (Zott et al.2011). The dominant business models in liberal, social economy or mixed economy, especially in Zambia and Europe have been IOF-bm, NGO-bm and SOE-bm (Murray 2009; Westhall 2009; Frank 2002; Witt 2002). The IOF-bm and NGO-bm are part of free enterprise global dominant system with the mixed economy being its dominant form in the industrialized Western World, (Barry 2007 and Fulcher 2004).

Apparently, the IOF-bm, SOE-bm and NGO-bm have not been successful in delivering economic and social impact due to three failure theory (Needham 2013; Hansmann 1980; Steinberg and Powel 2007). Arising from NGO-bm financial challenges, the use of SV-bm as opposed to NGO-bm is gaining popularity amongst international development organization and philanthropists (UNDP 2008). The social enterprise use social venturing business model (SV-bm) to pursue both economic and social impact (Young

Foundation 2013; MaRS 2009; Venturesome 2008; Bacq and Janssen 2011). Other type of business models that exist can be classified under the four main business model typology, the IOF-bm, NGO-bm, SOE-bm, and SV-bm.

The smallholders and co-operatives have used different business models, the IOF-bm, such as smallholder contract farming business model (SCF-bm) or large commercial farming business model (LCF-bm) and SV-bm, such as traditional co-operative business model (TC-bm) to create, deliver and capture economic, social impact but have not performed well in Zambia (Lolajih op.cit; Conway and Shay 2012; Pearce 2012; Smally 2012).

1.1. Background

In World fact book (2002), agriculture is the only source of livelihood within 88% Zambia's informal sector. Over 70% of Zambians live in poverty. Most MSMEs are based in rural area and are organized as smallholder and co-operative business models (70%) or retail traders (21%) producing staple foods for consumption and occasional marketable surplus (Mason et al. 2013; ZBS 2010).

The farmer input support programme (FISP) strategy and poverty reduction programme (PRP) account for 30% and 47% of the total agricultural sector spending respectively and the trend is increasing without reduction in poverty which has stagnated at over 70% (Sitko and Jayne 2014; Mason et al. ibid). The primary co-operatives were either defunct or non-performing (Lolajih 2009). The MSME sector is confounded with challenges and are unproductive and uncompetitive (Mbuta 2007). The market-liberalization and state-led development policies have contributed to the poor performance for smallholder agriculture and the trend requires sound application of economics and other social sciences (Dorward et al. 2005a; Kirsten et al. 2009)

1.2. Problem Statement

The MSME sector is viewed as an important component in stimulating economic growth and alleviating poverty (Sitko and Jayne 2014). Many government and private led programmes that offer business development services, affordable loan credits and credit guarantee schemes, technical skills, technology exist but the innovations haven't stimulated the sector significantly (Mphuka et al. 2014; Chisala 2008; ZBS, op.cit). In addition to these innovations, we believe good business models would bring about rural economic development as the case is with NGC-bm (Chaddad and Cook 2004; Patrie 1998; Fulton 2001; Harris et al. 1996).

1.3. Objective and Research Question

The research objective is: To design a generic SVCE-bm for growing MSME in Zambia and the question is: How can SVCE-bm grow MSME and make them competitive on Zambian market, with special interest in supply chain integration policies of farming and agribusiness?

1.4. Study Benefits

The Ministry of Agriculture and Co-operatives and Zambia Development Agency MSE Division in charge of co-operative and MSME development would use SVCE-bm to grow the enterprise. The study contributes to business model theory, especially business model typology based on teleology.

1.5. Paper Outline

This paper starts with the introduction and proceed with conceptual and theoretical framework, literature review, methodology, multi-case study findings, SVCE-bm, conclusion and recommendations.

2. Conceptual and Theoretical Framework

This chapter explains the location of SVCE-bm in the sector and in the agricultural value chain. A theoretical framework of SVCE-bm and wicked problems affecting MSMEs are presented. A business model typology based on teleology is created and shown in business model symbiosis and the economic theories for SVCE-bm are summarized.

2.1. Third Sector and Vertical Integration

The SVCE-bm is an extension of already existing SV-bmE (social enterprise) in the third sector (Westall 2009; Lewis and Kanji 2009).

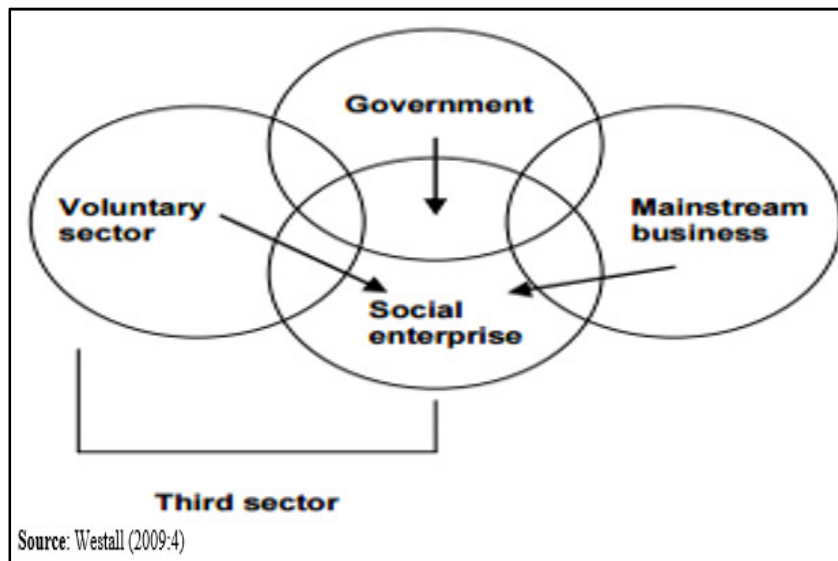


Figure 1: SVCE-bm enterprise in third sector

The SVCE-bm enables the smallholders or co-operatives, at farm production level, engage in downstream activities by establishing processing and marketing as well as upstream input supply joint ventures (figure 3). The vertical integration strategy is an offensive response to market, state and voluntary failures with a view to supplying the final customers with farm products that have superior value to basic farm commodities (Egerstrom 1996).

The SVCE-bmE with vertical integration strategy is also an offensive approach to overcome local challenges (barriers # 1 & 2) and to appropriate market opportunities existing in free market economy dominated by large firms, see figure 2. The challenges constitute the lock-in effects illustrated by Dorward et al. (2003).

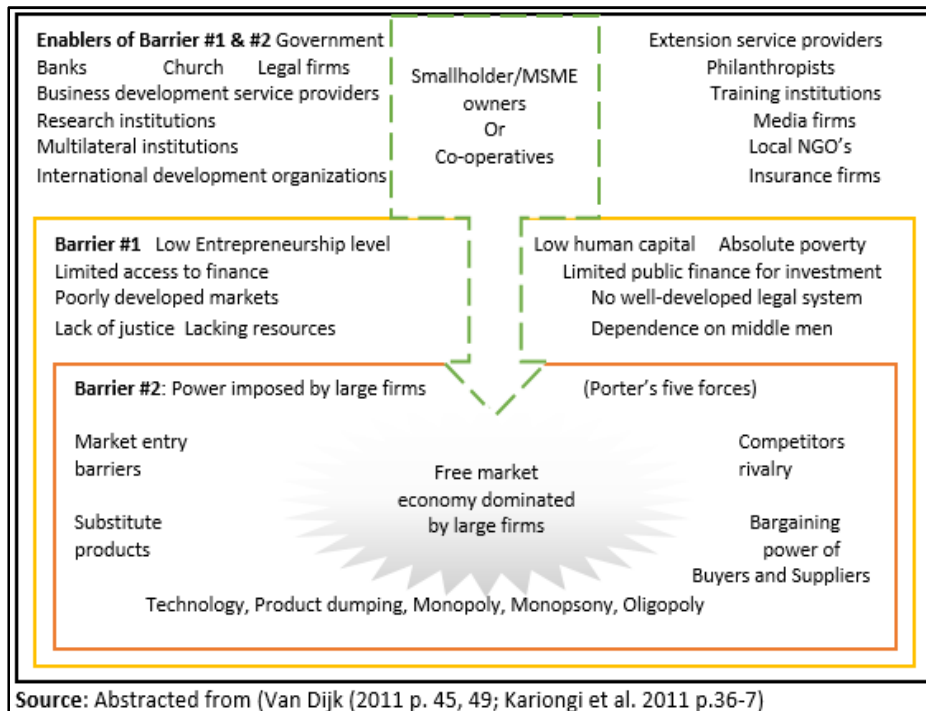


Figure 2: Wicked problems emanating from market, state and voluntary failures

2.2. SVCE-bm Conceptual Framework

Our study is premised on the notion that an innovative SVCE-bmE performance across the agricultural value chain is dependent upon the role of social venturing entrepreneur, the institutional environment and arrangement, the legal and policy environments, the internal governance and the incentive structure. Thus, *SVCE-bmE performance = Social venturing entrepreneur(ship) + Institutional, legal and policy environment + Internal governance + incentive structure*, as shown in figure 3. These variables constitute the analytical study framework for explaining the performance of SVCE-bmE.

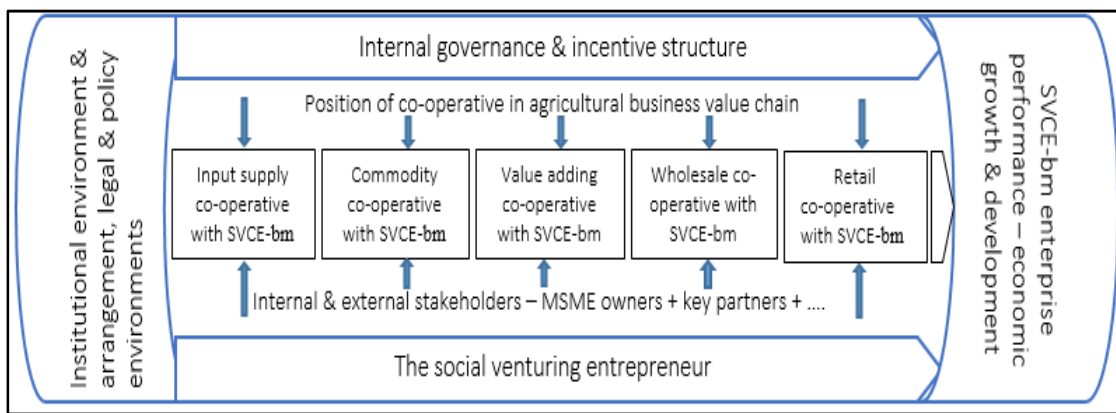


Figure 3: Study concept and their relationships

The success of SVCE-bmE dependent upon the presence of the social venturing entrepreneur. The social venturing entrepreneur is a Raiffeisenian (1818-1888), Von Misesian (1919), Kirznerian (1973), Schumpeterian (1934), Smithian (1759) and Knightian (1921) entrepreneur. Social venturing entrepreneurship is defined as solving societal problems by entrepreneurial method and it is entrepreneurship with “*a calling*” unlike conventional entrepreneurship which is associated with extreme pursuit of profits (Wall Street entrepreneurship) He/she is a creator of effective social change in a context of economic, social and political conditions (Van Dijk 2011). In Kievit (2011) studies, social venturing entrepreneur master the skills of networking and lobbying and create their own markets, legal, social and political environment. The social venturing entrepreneur is an entrepreneur who is willing and able to address wicked problems (figure 2) (Dijk op.cit:49).

Social venturing entrepreneurship can be traced back to Adam Smith who stated that moral sentiments and virtue are the forces that result in entrepreneurship, that solve societal problems through the market mechanism. According to Smith, the market mechanism or invisible hand was meant to be impartial, and efficient coordination mechanism (Smith 1756). When market mechanisms fail, Dijk argues that cooperation is a preferred form of economic organization and SVCE-bm is such when market, state and voluntary fails (Hajra 2010; Dijk & Klep 2005). For Kievit (2011), social venturing entrepreneurs master the skills of networking and lobbying (with business, government, politics, science and non-governmental development organizations) in order to create an environment in which the mission can be achieved.

Internal governance refers to the decision-making processes adopted, the role of the different governing structures (shareholders, the board of directors, management, employees), and the allocation of control rights to professional management. The issues of separation of ownership from control. Further, the internal governance refers to issues such as organization structures of the collective (co-operative) enterprise (e.g. the formation of subsidiary companies).

In a SVCE-bmE, the smallholders/MSMEs owners and key partners are enticed to participate in exchange for both economic and social impact incentives. The social venturing entrepreneur, using his/her entrepreneurial expertise and competences brings together these players and ensures that their teleology motives are constantly met through income largely generated from the enterprise. The partners facilitate impact attainment (Brest and Paul 2013). The impact is a black box. The local community define the impact by giving them the voice. Vandana Shiva highlighted that the poor often have a lot of knowledge about their environment and are often sustainers and efficient users of it, as they recognize their link to it for their survival, Shah (2005).

The institutional environment refers to the social, cultural, political, legal and policy context in which the SVCE-bmE operates, and which may have a supporting or constraining effect on the enterprises’ performance (Poppe and Bijman 2012 p.8; Kirsten et al. 2009 p.25; Davis and North 1971). It describes property rights, enforcement mechanisms, human behaviours and power relations in the business. It also includes beliefs, such as religions; norms, such as trust and lawfulness; constitutionally determined government structures; the legal system. The institutional environment provide the structures in which economic decisions, actions, transactions and flows are embedded.

Important to SVCE-bmE is also institutional arrangements as distinct from institutional environment. It describes the sets of rules and structures governing the allocation and exchange of resources through specific transactions. In this case, it describes market exchange, institution, sometimes referred to as company or hierarchies exchange and gift exchange. In SVCE-bmE, a spectrum of enforcement mechanisms is considered as complementaries (trust, network norms, clientelism, third party, laws and morality/culture) in an attempt to reduce transaction costs and enhance socio-economic efficiency (Gabre-Madhin, 2009, p.120-121)

Market exchange comprise market transactions between SVCE-bmE with customers and other business partners. Gift exchange comprise shared values stressing shared responsibilities, amongst key partners, the members and management, in social groups with imprecise terms of mutual obligations that are heavily reliant in investing in social values and social capital. The SVCE-bmE relies on hybrids between gift exchange, hierarchy, and the market arrangements (Slangen et al. 2008; Williamson 1991; Coarse 1992; Hall and Soskice 2001; United Nations 1999; Yusuf 2001).

The cross-cutting matter for institutional environment and governance issues is the relevance of laws and policy. In case of Zambia, the co-operative and societies Act and co-operative by-laws that give the entity the rights and the terms to exist. Legal aspects of the institutional environment, such as taxation and competition laws, are equally crucial in fostering or deterring co-operative development. A supportive co-operative and MSMEs policies are important too for business development.

2.3. SVCE-bm theories

Social venturing economics (SVE) is a school of thought that provide explanations and understanding for SVCE-bmE. The term was coined by professor Gert (Dijk, 2011). It borrows ideas from different economic theories to explain, defend, and predict the behavior exhibited therein (Slangen et al., 2008).Theories governing SVCE-bmE (table 1).

General theory	Type	Relevance	Purpose	Common elements
Institutional economics	Social embeddedness Informal rules, customs, traditions, norms, beliefs	Social capital	Getting the social capital right	Asymmetric information
	Institutional environment Formal rules: constitutions, laws, property rights	Property rights theory Economic theory of taking	Getting the social capital right	Asymmetric information
	Governance structures & institutional arrangement The play of the game: modes of organizations, alignment of institutional arrangement with transactions	Information behavioural economics Transaction cost theory Mode of organization Asset ownership theory Coordination mechanism	Getting the governance structure right	Bounded rationality Opportunistic behavior
	Incentive structure Incentive alignment	Principal-agent theory Theory of incentives	Getting the internal incentive structure aligned	Credible commitment
Entrepreneur(ship) theories		Definition and major characteristics		
Economic development Economists to: Sociologist, Psychologists, Political scientists (Social science) & also Human resource development & financing, location theory, game theory	German tradition –Schumpeter (1934)	Entrepreneurship is theory of creative destruction where new firms with entrepreneurial characteristics displace less innovative incumbents – innovation & creativity		
	Chicago tradition – Knight (1921)	Entrepreneurship is risk taking in uncertain entrepreneurial environment – risk taking		
	Austrian tradition- von Mises (1919) & Kirzner (1979)	Entrepreneurship is seeing unnoticed opportunities for profit – entrepreneurial alertness		
	Collective (co-operative) entrepreneurship <ul style="list-style-type: none"> • Social entrepreneur • Social venturing entrepreneur • Raiffeisenian entrepreneur (1818-1888) • Smithian entrepreneur (1759) 	Entrepreneur motivates people to work together and creates social capital and networks. Social venturing entrepreneur is Schupeterian, Knightian, Von Misesian, Kirznerian, Raiffeisenian, Smithian entrepreneur. He/she acts purposefully with sympathy and empathy to create sustainable value and impact on society and environment by a) leveraging on market activities to sustain business and use excess resources to deliver impact b) leveraging on social capital and networks, research, and knowledge institutions etc. to access additional resources for value creation and impact		
Abstracted from: Ioannis and Lida 2009; Slangen et al. 2008; Connel 1999,				

Table 1: Theories governing SVCE-bmE

2.4. Business Model Typologies and Teleology

The business model concept lacks consensus regarding definitions, taxonomy and constructs (Fielt, 2014; Zott et al., 2010). In this study, we advance the understanding of business model concept by creating a business model typology based on enterprise teleology (table 2). The teleology is a consequential utilitarianism principle (von Glaserfeld 1990:1).For Kievit (2011), social venturing entrepreneurs act purposefully with an end in view and this end is nothing but economic and social impact.The typology permit business model comparison based on teleology. We hold the prognosis that a typology based on teleological value provides a rational basis for comparing, contrasting, evaluating, predicting the behavior, performance and success of any particular business model.

Sector	General typology	Classes	Meaning	Examples
Private	Economic teleology IOF-bm - Investor owned firm business model	TIOF-bm	Traditional investor owned firm business model	Wholly privately owned Privately owned firm but contracts some operations
		IIOF-bm	Inclusive investor owned firm business model	Large vertically integrated farms Vertically integrated farms using contract farming
		LCF-bm	Large commercial farming business model	(E.g. KASCOL, Dunavant COMACO, Zambeef, Pamarat etc. Bangwe & Van Kopen 2012; Mungandi et al. 2012)
		SCF-bm	Smallholder contract farming business model	
Public	Economic & social teleology SOE-bm - State owned business model	TSOE-bm	Traditional state owned enterprise business model	Wholly owned state enterprise e.g. ZESCO Two states owned firm e.g. TAZAMA pipe line, IZB
		GTG-bm	Government to government business model	Three states owned firm e.g. TAZARA
		GGG-bm	Government to government to government business model	State and private owned firm e.g. ZANACO Bank
		PPP-bm	Public private partnership business model	Joint social venture by state and NGO
		SNGO-bm	State non-governmental organization business model	
Voluntary	Social impact teleology NGO-bm - Non-governmental organization business model	TNGO-bm	Traditional non-governmental organization business model	Completely not-for-profit NGOs
		INGO-bm	International non-governmental organization business model	International NGO e.g. OXFAM, CARE, Greenpeace
		PNGO-bm	Private non-governmental organization business model	Joint social venture by Private and NGO
	Economic & social impact teleology SV-bm - Social venturing business model	SVE-bm	Social venturing enterprise business model	Social venture using same platform to make profit & deliver impact
		SIOF-bm	Social investor owned firm business model	Social venture for profit making but use whole profit to deliver impact elsewhere
		NGC-bm	New generation co-operative business model	Social venture to deliver profit to members
TC-bm	TC-bm	Traditional co-operative business model	Social venture to deliver profit & impact to members	
	SVCE-bm	Social venturing co-operative entrepreneurship business model	Social venture to make profit for some partners & deliver impact to others	

Table 2: Business model typology

2.5. Business Model Symbiosis and Efficient Line

The business model symbiosis and efficient line (figure 4) is an extension of inclusive business model by Ashley (op.cit: 3) and third sector by Westall (op.cit). The SOE-bm, NGO-bm and IOF-bm are traditional business models (T-bm(s)) prone to three failure theory (Westall 2009). The SOE-bm and IOF-bm pursue selfish interest (Masciandaro and Quintyn 2008; Shleifer and Vishny 2001).

The enterprise with T-bms can avoid these negative externalities by adopting alternative business models closer to the efficient line or directly support alternative business models that can deliver social impact more effectively and efficiently (figure 4).

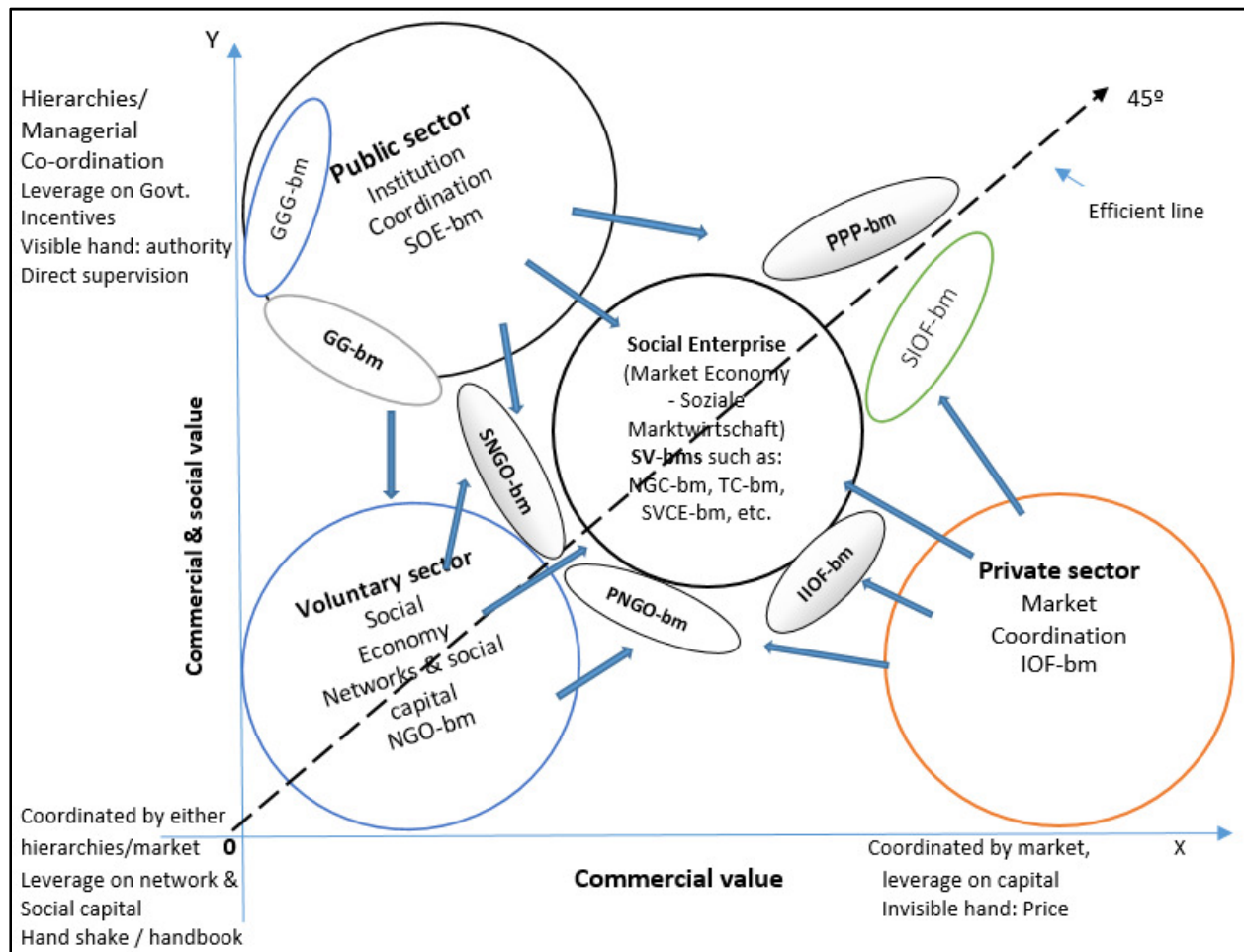


Figure 4: Efficient line for business model symbiosis

The T-bms ought to innovate or form partnership with SV-bms enterprises as indicated by arrows in order to deliver social and economic impact efficiently and effectively. By innovating the T-bms, the traditional/social entrepreneur replaces some market coordination with managerial or institutional coordination wherever more benefits are accrued. This is in line with Coase's view that managerial coordination would replace market coordination wherever the costs of using the market system exceed the costs of organizing the transactions concerned within a firm (Nilsson and Dijk 1997:33). This denotes moving towards the efficient line.

The voluntary sector is divided into NGO-bm and SV-bm enterprise. The former are not-for-profit and the latter pursue economic and social impact teleology by using market and institutional transactions. The SVCE-bm is a type of SV-bm that practices neoliberal policy agendas which espouse that the human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets and free trade (Harvey 2005 p.2). The SVCE-bm concept and theoretical framework has explained. The business model typology to guide the research has been created and the models have been presented in a symbiosis to show how they co-exist. We now proceed with literature review.

3. Literature Review

A review of IOF-bm, SV-bm(s), NGC-bm, TC-bm literature and social venturing economic (SVE) theories was vital in understanding the current developments in business model theories, concepts, typologies, ontologies and in identifying missing links and gaps.

A review of journals on business model generation, aco-creation by 470 practitioners from 45 countries provided current understanding on the composition of business model elements and their relationships for creating delivery and capture of economic value (Osterwalder and Pigneur 2010). This was important in helping to understand how SVCE-bm enterprise can also be configured to create deliver and capture economic value.

Similarly, a review of literature on current SV-bms was made. This category included business model canvass for social enterprise (BMCSE)(Ingrid Burkett Knode), social entrepreneurship(MaRS 2009;Young Foundation 2013;Venturesome by Cheng and Ludlow 2008), inclusive business model by (Ashley2009);the NGC-bm and TC-bm (Tortia et al. 2013; Patrie 2002). The reviewed literature provide useful information on how to convert IOF-bm into a SV-bm in order to create, deliver and capture both economic and social value (Rasmussen 2015;ICA 1995; Nilsson1999; Dijk1997).

A review of smallholder contract farming business model (SCF-bm) and franchises, large commercial farming business model (LCF-bm) as an alternative for developing smallholders was made and found to be prone to asset specificity, asymmetry and moral hazard problems (Mungandi et al. 2012; Karaan 2008)

A review of literature on the performance of Zambia's co-operatives and MSMEs was made. The researchers argued that they were not significantly contributing to social-economic development of the country (Lolajih 2008; Bongor and Chileshe 2013; ZBS 2010). The current reviewed research that have contributed to SV-bmand SVCE-bm theories, ontology and typology (Dijk 2011; Kievit2008; Velden 2011; Nuer2015; Slangen et al. 2008). Literature review helped to unveil current composition of business model elements and their relationships and classification and possible areas of research. We now move to research process.

4. Research Process

The study takes a constructivist paradigm in order to obtain first-hand information on participants' feelings and reality (a subjective human creation of meaning) (Leeds-Hurwitz 2009; Yin 2003).

A multiple case study design has been used to explore social business models used in Zambia in order to construct a generic business model for growing smallholders and MSMEs (Hodkinson and Hodkinson 2001; Stake 1995). To achieve the objective, two instrumental case studies and one desk research were undertaken.

In the first case study, open ended and semi-structured interviews were administered face-to-face and by telephone to 22 co-operatives based in Kafue, Lusaka, and Kabwe. In the second case study, open ended questions contained in Business Model Canvas (Osterwalder 2013) and the social business model canvas (Young foundation 2013) were administered face-to-face to two managers (together) at Diocese of Mongu Development Centre (DMDC) in Mongu, to a manager at Community Markets for Conservation (COMACO) in Lusaka and a focus group of 6 Mpima Dairy Co-operative (MDC) board members in Kabwe. Secondary data on legal and policy documents and company operations were also obtained and used in both cases.

A non-probability, purposive and convenience sampling technique was used. The district co-operative officers in Kabwe, Kafue and at ZFC provided information on co-operatives to be studied in the first case study. The basis was that the co-operative should be functional, accessible and a person to be interviewed should be in leadership with good understanding of co-operative operations. In the second case study, the experts provided information on the best performing co-operatives to be studied (Piet Stevens, an agrotechnology consultant and Jeremia Kasalo, executive manager at Dairy Association of Zambia in Lusaka).

The third study was a desk research where secondary information was obtained through literature review on researchers that have published journals on NGC-bm, TC-bm and SVCE-bm (Dijk and Werts 1996; Chaddad and Cook 2004).

The researcher also presented the case studies to conferences and peer groups. The feed-back from these forums were used to refine the SVCE-bm design.

The reliability of the research process was made by examining experiences of co-operative administrators, experts, peers and academics as individuals, groups and as board members of organization. Similarly, information was obtained from multiple sources (interviews, participation observation, documents). The information (recorded facts) obtained was synthesized and presented using radar chart to enable comparison. The outcome of the first case study enabled the researcher to focus on the 2nd idiosyncratic case study (Hodkinson and Hodkinson 2001). This wouldn't be permissible with other forms of investigation. Thus adequate evidence to support stories was made and cross examined through other sources – data triangulation (Ghauri and Gronhaug 2005).

The weakness of the research methods is the fact that the researcher used intuition to synthesize the information and presented it using radar chart to compare business models, but this may raise doubts about its objectivity. The complexity of the studies make it difficult for simple presentation.

5. Case Studies Findings

The findings and analysis of two case studies and one desk research study are presented in this chapter.

5.1. Effectiveness of Business Models [Co-operatives] for Agribusiness in Zambia – A case study of Kabwe, Lusaka & Kafue based co-operatives

The case study was undertaken to explore the nature of co-operative business model the smallholders were using in Zambia with a view to assess their effectiveness in creating, delivering, and capturing economic and social value. The study objectives were a) to establish the nature and effectiveness of business models b) establish supporting institutional environment, supporting legal and policy framework.

The findings revealed that Zambia's co-operative business models were ineffective in creating, delivering and capturing economic and social values. The lack of partners and qualified management personnel, financially constrained and undercapitalized. The co-operatives were using Zambia's Co-operative Societies Act 1998 and Bylaws based on ICA 1995 co-operative principles. Thus, the smallholder were using TC-bm prone with governance and property rights constraints such as members involvement shirking.

Most co-operatives were dealing with farm commodities and very few were into value addition. The customer base (mostly co-operative members) and sources of revenue were limited.

Both state- and market-led policies were found operational where by the government was heavily involved in input supply and buying of staple food commodities, especially maize, through Farmer Input Supply Program and Food Reserve Agency programs.

The performance of eighteen co-operatives excluding the savings and credit union was evaluated using radar chart, figure 5.

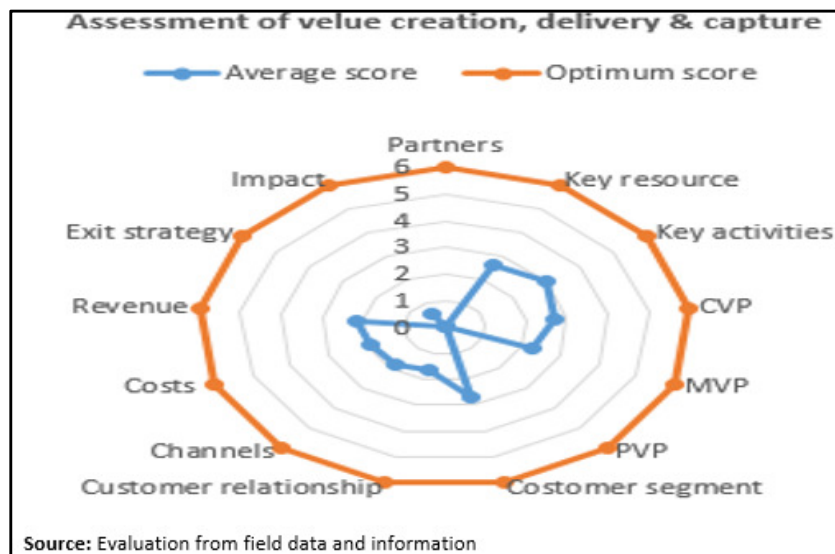


Figure 5: Assessment of co-operative value creation, delivery and capture

Generally, the score on SVCE-bm elements were found to be low when you compare figure 5 and those of best performing SV-bm figure 6. The average value for key resource, key activities, customer segment and customer value proposition (CVP) averaged elements was 3 while the average for member value (patron) proposition (MVP) was 2.5. The average score for Revenue, costs, channels and customer relationship was 2 while impact was 1.5. The average score for partner, partner value proposition (PVP) was 0 since all the co-operatives didn't have partners except one. The performance of co-operatives in Zambia is therefore still poor (Mbuta2007; Lolojih2009; Conway and Shay 2010; Bongar and Chileshe 2013).

5.2. Good performing enterprise [co-operative] with SVCE-bm in Zambia – A case study of COMACO, DMDC and MDC

This case study was undertaken in order to explore the best performing enterprise with similar business model to SVCE-bm. The COMACO, DMDC and MDC were studied. The objective was to profile and record good practices with a view to incorporate them in the designed SVCE-bm. Thus making it practical and relevant to Zambian environment.

The study findings on COMACO, DMDC and MDC business models were analyzed using radar chart, figure 8. Taking the outer ring radar chart as base line for SVCE-bm elements optimum performance, COMACO, DMDC and MDC business model elements were plotted and compared to SVCE-bm elements. The COMACO-bm elements were the best performing and therefore similar to SVCE-bm. The major difference between COMACO-bm and SVCE-bm was the absence of exit element on COMACO-bm. Since COMACO-bm doesn't have exit element, the value rated was zero (figure 6).

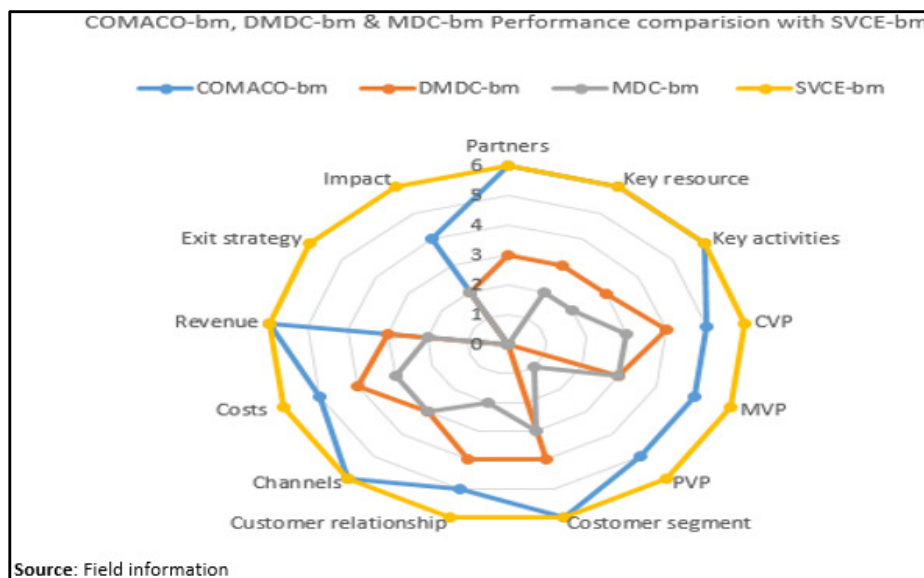


Figure 6: Business models radar chart

The plotted values for COMACO-bm, DMDC-bm and MDC-bm elements were arrived at by interpreting information from the expert interviewee. This was done to facilitate an objective comparison of business models.

Amongst the three social enterprise, COMACO-bm was more innovative and best performing. The business model element performance was attributed to the following recorded facts shown in fig 7.

Key partners	<ul style="list-style-type: none"> • Funding – The Royal Norwegian Embassy, EU • Technical – Lead agricultural technical partner - The Conservation Farming Unit; Lead technical partner – Philanthropist General Mills; & Lead academic collaborating partner – Cornell University of USA • Business – Lead business consulting partner – Haas Business School, Berkeley University of USA • Aggregators – CARE International, Program Against Malnutrition & Wildlife Conservation Society, World Food Program, EU, MoA extension units 		<p>Vision – The Luangwa Valley ecosystem is made secure from human disturbances by sustaining liveable incomes and household food needs through trade incentives that drive land use practices supportive of well-managed landscapes and natural resources. Through this success, serve as an example and learning platform for extending COMACO to other regions in Zambia and the sub-continent.</p> <p>Mission – Provide marketing services, trade benefits, and extension support for farm-based and natural resource-based commodities as a basis for small-scale farmer adoption of improved land use practices that promote natural resource conservation</p> <p>Goals – Poverty reduction, Job creation, & sustainability</p>
	Core business & resources	<p>Key resources</p> <ul style="list-style-type: none"> • Plant & equipment • Procurement & distribution network • Technology • Qualified staff • Partnerships & alliances • Intellectual property rights • Brand name "IT'S WILD!" • Producer groups • Trading depots & CTC's <p>Key Activities</p> <ul style="list-style-type: none"> • Processing & packaging finished "IT'S WILD" products • Marketing & distribution • Product & market development • Financial & management accounting • Human resource development • Relationship management • Validation of conservation compliance 	
Value Proposition	<p>Customer value proposition (CVP): All natural foods, Reliable food production & supply, High quality, tasty 'green' products</p> <p>Member value proposition (MVP): Fair commodity prices, Access to market, Annual conservation farming dividends, Free maize incentive, Healthy lives for members families, Improved communication, On-going training, Local leadership, 65% ownership share in own community-managed tourism camps called IT'S WILD! Bush camps, New farming methods</p> <p>Partner value proposition (PVP): Jobs creation, Poverty & hunger reduction, Sustainability, saving wildlife & ecosystem (Increased animal numbers, increased farmer enrolment, food security, conservation compliance, wider crop, enterprise diversity & income-safe)</p>		
Customers	Customer segment	<p>Niche market for external customers: Urban retail outlets throughout Zambia & regional export markets</p> <p>Internal customers – members & partners: Farmers & co-operatives located along-side Luangwa's wildlife parks</p>	
	Customer relationship	<p>Local & export market customers: Product & service availability, Quality assurance, Timely response to queries, Ethical communication, Point of sale advert</p> <p>Members & partners: Timely reports, Adherence to common values and ethics & contractual obligations, Efficient communication through official channels, Workshops/seminars/meetings & trainings, Local/public, Point of sale adverts, field days</p> <p>Impact reports: for attracting support – Better life, Building better houses, Food security, Better nutrition, Able to educate their children, Sustainable ecosystem, Reduction in poaching</p>	
	Channels	<p>External customers: Use own out-let, Use local dealers & independent retail outlets & other foreign distributors</p> <p>Internal customers: Own six regional conservation trading centres (CTCs), Own over 75 trading depots</p>	
Finances	Costs	<ul style="list-style-type: none"> • Capital intensive operations • High proportion of variable costs • Cost & benefit structure, • Margin model • Resource velocity (e.g. break-even, cash cycle, cost-profit-vol. 	
	Revenue streams	<p>Revenue streams: Product sales revenue (maize, beans, soya beans, rice, honey), Donations from stakeholders, and Revenue form by-products</p>	

Source: Primary and secondary data (fmwansa@itswild.org or www.itswild.org)

Figure 7: COMACO-bm

5.3. Similarities and Differences between NGC-bm and the Theoretical SVCE-bm – Adesk study of NGC-bm, TC-bm

The objective for the study was to elucidate SVCE-bm governance structures, coordination mechanisms, and broader institutional environment. This was important in ensuring that these issues are dealt in similar manner to what prevails in NGC-bm (table 3). The success of SVCE-bm depends on the effectiveness of the institutional environment and arrangements where transactions are carried out.

The study findings culminated into adjusting Mazzarol et al., (2011) who also adjusted from Katz and Boland (2002)(table 3).

Generic problem	SVCE-bm	NGC-bm
Free rider problem	Closed membership. MSMEs/smallholders are given conditional delivery rights based on specified performance/reputation and promised equity rights reflected in tradable share prices on exit. Social venturing investor provide initial investment capital since MSMEs/smallholders don't have the capacity but promised to buy when social venturing investor exit	Investment and optimal levels of product flows are determined before the firm begins conducting business. Closed membership (Nilsson 1997, p4). Value of unallocated capital is reflected in tradable share prices
Horizon problem	Before social venturing investor exit period, poor performing MSMEs/smallholders are replaced by better performers. After exit, shares and delivery rights are traded to allow new members entry and exit from social enterprise	Stock can be traded to allow entry and exit from co-operative as desired
portfolio problem	Risk is aligned with members at selection point when they agree on the amount of shares and delivery rights they are prepared to buy from the social venture. Thereafter, members can trade shares and risk	Risk is aligned with members strategic goals as the risk profile is agreed prior to the formation of the co-operative. Members can trade shares and risk
Control problem	Smallholder/MSME owners gradually own full property and voting rights at a time when social venturing investor exits from the social enterprise. Performance determines when member gains full property rights and alignment of risk via patronage-based voting	NGC seek greater property rights and alignment of risk via patronage-based voting
Influence cost problem	Employed experts to manage the social enterprise on behalf of the general membership. A board of directors to which general members can be elected is restricted to formulation of vision, mission, objectives and policy guidelines	NGC are centralised and limited to specific purpose
Asset specificity	Coordination is done through long-term contracts with MSMEs/smallholders to reduce hold-up or opportunistic behaviour (Douma and Schreuder, 2002)	Enter long-term contract with suppliers to reduce opportunistic behaviour
Main coordination mechanism	Either handbook or handshake. Detailed handbook for long-term relational contracts and can be replaced by handshake by making use of mutual adjustments, common values and norms and building credible commitment and reputation (Slangen et al., 2008). Use both market & enterprise coordination.	Handshake by making use of common values and norms, credible commitment & reputational building (Patrie 1998; Cooperrider, 1998). Use both market & firm coordination
Expertise	Social venturing entrepreneur employ top leadership with responsibility to train stakeholders for which the social venture is set-up and would assume responsibility on exit	The co-operative have top-qualified leadership
Social embeddedness	Business activities overlap with social programs – MaRS 2009. The social impact to be addressed is always a black box. The social venturing entrepreneur, with local stakeholders for which the social enterprise is set, illuminate the black box. The theory of appreciative enquiry is important to identify & exploit common economic and social opportunities in SVCE-bm firm.	NGC-bm enterprise investor members have deeply held common values. The members are interested in economic value (Patrie, 2002).
Incentive structure	Purchase of equity rights on exit & equity transferability Tradable delivery rights & cash payments on deliveries Partner contribute up front initial capital for value adding SVCE-bm enterprise & profits realised are used for social impact – used for training & input supply subsidies to individual smallholders	Equity ownership & transferability. Delivery rights ownership & transferability & cash transactions. Profits made are shared amongst shareholders.
Governance structure	The social venturing entrepreneur sets-up SVCE-bm enterprise to serve the needs (social-economic) of local stakeholders. The venture has specific responsibilities for board, management and members (local stakeholders). The members are integrated in these structures based on technical qualification. Their role increases (voting power & decision-making) based on performance – delivery rights.	Clearly defined responsibilities for board, management & members. Voting powers linked to shareholding & delivery rights held. Technically qualified managers are hired to manage.
Institutional environment	Operates well when markets, state & NGO fail & in places with poorly functioning institutions. The social venturing entrepreneur creates the necessary institutional environment (Dijk & Kievit, 2011, p43)	Operates in well-functioning markets and institutional framework
Exit	The social venturing entrepreneur (founder(s) accept long-term SVCE-bm responsibility (Dijk, 2011) but need to exit when economic value dominate social impact. Exit means handing over ownership to local stakeholder so that they can pursue the dominant value – economic (Nuer, 2015, p127)	Founders in NGC-bm accept long-term responsibilities for economic reasons & exit doesn't exist. When founders exit, the enterprise winds-up as economic value is no longer sustainable & attainable.

Source: Adjusted from Mazzarol et al., (2011:6) who also adjusted from Katz and Boland (2002)

Table 3: SVCE-bm versus NGC-bm property rights

The findings from the three case studies provide in-puts for modeling the generic SVCE-bm and defining its elements in chapter six.

6. Social Venturing and co-operative Entrepreneurship Business Model Design

The chapter proceeds with developing and elaborating the theoretical SVCE-bm using information gathered in literature review, case studies, conference feed-back and peer group presentations.

The generic SVCE-bm design (figure 8) has 12 elements. The implementation process is similar to Business Model Generation (Osterwalder and Pigneur, 2010) and an extension of BMCSE. The SVCE-bm elements are composed of questions that needs to be answered through a feasibility study.









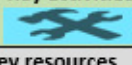



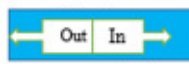

Vision – Mission – Values – Teleology (economic & social impact)  		Value proposition 	Customer relationship 	Channels 	
Customers	Key partners 	Class A, B, C, D, E ...n, Equity-resource-based alliances – handbook & visible hand coordination	Key partners value proposition (PVP) – intrinsic & extrinsic	Audited financial reports, field day	Meetings, magazines
	Commercial customers 	Classical contract – striving for profit maximization (invisible hand – price coordination)	Commercial customer value proposition (CVP) - intrinsic	Point of sale, adverts, promotions	Own outlets Agents Online
	Input customers 	Relational contracts with mutually accepted handbook & handshake coordination	Member value proposition (MVP)-intrinsic & extrinsic	Field days, trainings, magazines	Workshops Meetings Manual book, trainings, Etc.
Key activities 		Input supply/manufacturing, Processing farm commodities, wholesaling, retailing, and distribution/export – vertically integrated enterprise along agricultural value chain. Training			
Key resources 		Key resources for social enterprise e.g. plant & equipment, HR, network, transport facilities, Input supplies, etc. Key resource the MSME, smallholders, community brings & key resource partners bring to SVCE-bm enterprise			
Finances	Costs 	Fixed costs, variable costs, & social impact costs			
	Revenues 	Revenue from products & services, Other sources (grants/donations etc.)			
Exit	Strategies/Activities 	Who assumes ownership on exit? What type of ownership? What ought to be done to prepare those to take ownership? What are the conditions for one to assume ownership? How & when is exit to take place?			
	Impact (extrinsic & intrinsic) 	What are the commercial & social impact? What are the performance indices? How do we measure? How to we communicate? What are the costs & how do we pay?			

Figure 8: Generic SVCE-bm

The SVCE-bm building blocks and main features are explained as follows:

- The customer element is composed of Key partners, commercial customers and input customers. The business exists to serve their interests. The key partners contribute financial, technical and physical resources that the local stakeholders for which the enterprise is set-up lack. The key partners are attracted to the vision, mission, values and value propositions the SVCE-bm is pursuing and offering. The commercial customers buy products and services through market transactions. The input customers are MSME, smallholder owners who supply inputs using firm transactions. In conventional business, they would be deemed as suppliers, but they are more than suppliers in SVCE-bmE. They are special customers. The SVCE-bmE is built so that individually they can benefit and grow and co-operatively they should ensure that SVCE-bmE succeeds.
- The value proposition element in SVCE-bm should cater for three customers mentioned in the previous point.
- Key activities and key resources elements are the same like in BMC and BMCSE.
- Finances element is also similar to BMC and BMCSE
- The exit element is unique to SVCE-bm. It encompasses strategies and activities to address the impact component. The impact component specifies intrinsic and extrinsic parameters which the stakeholders for which the enterprise is set-up and the social venture attain before the social venturing entrepreneur and financiers exit (Nuer 2015).

7. Discussion, Conclusion and Recommendation

7.1. Discussions

The first exploratory case study revealed weak business model element performance for the studied co-operatives (fig 5). Consequently, value creation, delivery and capture was insignificant and this explains why other researchers cited in literature review, Lolojih and others, found that MSMEs/co-operatives were not growing, creating jobs and insignificantly contributing to economic-social development. Similarly, the theoretical framework equation (fig 3) can be used to explain the contributing factors to weak co-operative performance.

The second case study isolated commodity based co-operatives and studied good performing value adding social enterprise (see table 2 & fig 4). The study revealed better business model element performance (Figure 6), especially for COMACO (fig 7). Again, the superior performance can also be explained by the theoretical framework equation. In this case, the management was more entrepreneurial, the enterprise had better institutional environment and arrangement, better governance and attractive incentives, well capitalized and funded. It conforms to implementing the Sixth Reason for Co-operation (Van Dijk 1997).

The first case study unveiled challenges that ought to be overcome by the generic SVCE-bm design. The second case study availed the entrepreneurial aspect to be incorporated in the model (fig 8) while the desk research findings (table 3) helped in ensuring that SVCE-bm incorporates the right institutional environment, arrangement and incentives. It also introduces the exit strategy so that the stakeholders (smallholder/MSMEs owners) can claim ownership rights and participation in the management of the social venture. When the social venturing entrepreneur and investors are gone, the enterprise will still remain operational with local stakeholders unlike in SCF-bm, franchise and LCF-bm (Mungandi et al. 2012; Karaan 2009).

The conducive legal and policy environment for SVCE-bmE remains a task for future studies in Zambia.

7.2. Conclusion and Recommendation

There is a huge potential for MSMEs to start value-addition SVCE-bmE in Zambia. Using appreciative enquiry, the social venturing entrepreneur would bring together MSME that are already doing similar business to form a joint value-adding enterprise. The proceeds from the value adding enterprise would be used for improving individual MSMEs' productivity and for equipping MSME owners with technical skills for managing both MSME and the value adding enterprise. This is an attractive proposition for smallholder maize, cassava, banana, pineapple growers and fishermen or cross-border tradersto cooperate inSVCE-bmE.

The SVCE-bm requires piloting in order to fine-tune the elements and requires promotion and rolling-out by an institution like ZDA, ZFC or an entrepreneurial university. The lead institution would then network with other players for each specific SVCE-bmE set-up (Figure 7key partners). A separate course outline and business game have been developed to facilitate stakeholders training.

The Zambian Co-operative Societies Act 1998 and bylaws requires modifications to accommodate new innovative business models. A separate study to come-up with an appropriate legal and policy framework to support new innovative business models is needed.

The SVCE-bmE requires educated and youthful leadership which is lacking in Zambia and, therefore, formal training in new innovative business models is required to prepare the youth in managing these ventures.

The SVCE-bmE has been developed as an alternative model for growing MSMEs using collective action and is new. More research is needed to fine-tune the mode. Evidence of SVCE-bmE success after social venturing entrepreneur and investor exit has not been done and therefore the validity of exit strategy is not yet tested.

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