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Exploring Hybridity in Digital Social Entrepreneurship

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Abstract. In this paper we introduce the concept of Digital Social Entrepreneurship (DSE), which refers to the entrepreneurial work of social ventures centred on digital technologies. DSE presents one particular form of hybridity, related to the need to blend digital and non-digital capabilities in the same organisational unit. To understand how such capabilities come together we draw on a qualitative case study of an Indian digital platform providing microloans to vulnerable borrowers. Using concepts from the literature on organisational hybridity, we identify three mechanisms – centred on activity integration, selective framing, and enactment of new operational practices – through which digital and non-digital capabilities are blended in DSE. The paper contributes to the emerging theorisation of the role of the digital in social entrepreneurship and draws implications for it to contribute to tackling global societal challenges.

Keywords: social entrepreneurship, digital platforms, hybridity

1 Introduction

1.1 A Subsection Sample

Over the last 10-15 years, social enterprises have increasingly taken up digitally-enabled business models. Digital platforms are being used to enable services catering to vulnerable groups [1-3] and digitally-enabled jobs are increasingly being outsourced to underprivileged communities, a phenomenon referred to as impact sourcing [4-9]. While diverse, all such experiences apply digital models to social enterprise, placing the digital at the core of the social mission pursued by such ventures. In this paper we introduce the term Digital Social Entrepreneurship (DSE) to refer to the entrepreneurial work of social ventures centred on digital technologies.

The potential of DSE to generate incomes for marginalised communities is highlighted in extant literature [10-12]. Challenges of the DSE model have been examined too, such as the importance of obtaining institutional support from government bodies [9], the need to frame ventures in different ways to different audiences [6], and employees' need to engage in sociocultural transitions from their communities of origin to the workplace [7]. These accounts examine DSE as social-commercial hybrids, seeking a balance among the charity and business logics that they combine [13-14].

While the social-commercial lens is relevant for DSE, it does not encompass all aspects of hybridity that such ventures entail. Bridging the gap [15] between digital work and the reality of beneficiaries, DSE presents one more form of hybridity, based on the need to combine two skillsets: *digital capabilities*, required to operate and

maintain the digital core of the venture, and *non-digital capabilities* related to building direct relations with its users. Similarly to social and commercial aspects in social enterprise, such skillsets need to be blended with each other, however their combination is not sufficiently explored in the emerging literature on DSE. This limits our ability to fully understand this new phenomenon, where hybridity extends to more dimensions than just the social-commercial spectrum. This leads us to ask, how do digital and non-digital capabilities come together in DSE?

We draw theoretically from the literature on hybridity, using the sensitising lens of hybrid organising to frame our problem area. For their liminality between social and commercial identities, social enterprises are at the core of literature on hybrid organising [16-17], which offers numerous concepts for understanding how disparate identities, organisational forms and institutional logics are blended with each other. This lens is thus seen as appropriate to conceptualise the hybridisation of digital and non-digital capabilities in DSE.

We address the question through a qualitative case study of Rang De, an organisation providing India's first platform for digital microfinance. Using concepts from the literature on organisational hybridity we illustrate three mechanisms through which the combination of such capabilities takes place, adding to the notion of hybridity as blending of social and commercial goals. By doing so the paper seeks to expand emerging theory on the role of digitality in social entrepreneurship, drawing implications for developers of DSE in resource-constrained settings.

2 Hybrid Organising

Drawing on insights from different strands of literature, Battilana and Lee [18] view hybridity as combinations of (a) organisational identities, (b) organisational forms, and (c) institutional logics. So defined, hybridity leads to a goal-balancing problem, where objectives of competing natures need to be conciliated. The risk of *mission drift* [19], leading organisations to gradually drift towards one of their identities and lose the other one, may lead non-profit organisations to shift to a for-profit nature, losing their original identity and ability to serve needful recipients [20]. Tackling the goal-balancing problem is seen as important to avoid mission drift and reduce the risk of failure derived from inability to combine different objectives [17].

Our review of the literature on hybrid organising reveals three types of solutions to the goal-balancing problem. One type lies in integrating different activities to create a common organisational identity: Battilana and Dorado [17] argue that hiring and socialisation policies help balance competing goals in commercial microfinance by forming a common identity, which harmonises banking and development logics. Activity integration is seen to help preventing the formation of subgroups in the organisation, contributing to achieve a coherent action path. Mason and Doherty [21] similarly argue that fair-trade organisations integrate different sets of activities, creating a 'third identity' from the combination of existing ones.

A second type of solutions lies in managing the impressions of different stakeholders by selectively framing the hybrid's identity as socially- or commercially-oriented according to context. A study of work integration social enterprises (WISEs) illustrates how these firms emphasise their social identity when interacting with the pub-

lic, bracketing their commercial identity to gain acceptance as socially-oriented [22]. Impact sourcing providers similarly adopt techniques to frame their own image [6], as they seek acceptance from prospective clients and local communities at the same time.

Thirdly, goal tensions can be resolved adopting new operational practices [23]. Ebrahim, Battilana and Mair [24] argue that reporting tools in NGOs are designed for multiple stakeholders, seeking to meet the needs of socially and commercially minded audiences. Ramus, Vaccaro and Brusoni [25] show that social enterprises develop novel practices of stakeholder engagement to harmonise social and financial goals.

For their reflection of charity and business identities, social enterprises have been identified as ‘a ready-made laboratory to study a creative variety of hybrid’ [26]. The concepts of activity integration, selective framing, and enactment of new operational practices have informed our investigation of digital and non-digital capabilities in DSE.

3 Digital and Non-Digital Capabilities in DSE

While still combining a social and a commercial logic, DSE has to combine two more different domains: the digital, meaning work that directly involves digital technologies, and the non-digital, meaning the field-immersion work that DSE needs to do directly with beneficiaries. Extant literature already points to domain discrepancies that DSE actors have to bridge, for example the sociocultural transitions that impact sourcing employees make between their communities of origin and the new digital workplace [7]. In DSE, while one type of work involves digital technologies, another type of work related to field immersion entails very limited involvement of these, and points to the need for staff to engage in direct interaction with served communities.

Recognition of the tension between digital and non-digital work, while important for DSE, is still limited in the literature on the subject. Practice literature speaks about impact sourcing as grounded on a digital basis, framing DSE as preeminently digital rather than resulting from combination of digital and field-immersion work [8, 11]. What is not sufficiently recognised is the presence, in DSE ventures, of different capabilities associated to digital and non-digital domains: digital capabilities pertain to the ability of carrying out digital work, operating through the platforms and technologies that the organisation relies on. Conversely, non-digital capabilities pertain to staff’s ability to engage in direct immersion in the field [17], feeding into the organisation’s capacity to know and serve the needs of the targeted community.

The tension between the two strands of capabilities is motivated by the intrinsic diversity of the tasks they require, balancing responsiveness to beneficiaries with accountability to the wider client/investor audiences reached through the digital means. Nevertheless, while a wide literature is present on the combination of social and financial goals in social enterprise, limited knowledge is available on the hybridisation of digital and non-digital capabilities, which prevents the formation of a complete understanding of the emerging DSE phenomenon. The question on the ‘hows’ of capability combination is therefore investigated here.

4 Research Methods

Our research focuses on Rang De, an Indian organisation providing a platform for delivering microfinance to rural borrowers. We have adopted an interpretive methodology [27] to understand the lived reality of actors and their experience of actions involved in their day-to-day work. Concepts from the literature on hybrid organising served as sensitising lenses throughout the investigation.

4.1 Research Setting

Rang De was founded in 2006 by two social entrepreneurs aiming at leveraging technology to reduce the cost of credit to below-poverty-line borrowers. The organisation's website, which went live in January 2008, consists of an Internet platform for the provision of microloans to vulnerable borrowers around India.

The Rang De website connects social investors to borrowers, crowdsourcing the cost of each loan among multiple investors. The website features a set of borrowers' profiles, each of which contains the borrower's demographic data and the type of activity for which the loan is requested. Based on this information, social investors are enabled to choose the borrowers they wish to lend to and lend money through online payment. Borrowers repay on a monthly basis and Rang De pays a monthly fee to intermediaries, retains 2% of the total and pays its social investors an interest of 2% plus the original amount invested.

The platform leverages a set of non-governmental organisations (NGOs) known as 'impact partners', which manage the direct relation with borrowers. From its Bangalore office, Rang De works with impact partners in 18 Indian states. These identify potential borrowers, enable them to perform loan applications and maintain the relation with them, whether they operate individually or in self-help groups (SHGs). Constructed as a hybrid of digital and non-digital domains, Rang De constitutes a typical case of DSE.

4.2 Data Collection

We conducted four field visits to Rang De after a first introductory meeting that took place in Bangalore in November 2016. Data collected at the Rang De office were integrated with two visits to impact partners in Karnataka (a wastepickers organisation in Bangalore and a social work organisation in rural Mysore) and a meeting with social investors belonging to the Rang De UK chapter in London. During our visits we combined interviews to Rang De staff with impact partners, social investors and borrowers, leading to a total of 48 in-depth interviews as our primary data sources. Numerous informal conversations with the Rang De staff supported interpretation of our interview data.

Primary data were combined with web sources related to Rang De's work. Thousands of borrower profiles are available on the website, along with blog posts and social media reports which were progressively added to our empirical material. Throughout the research we followed the Rang De website and blog updates and the social media accounts of the organisation, to better understand functioning of Rang De's online operations and their significance for the organisation's mission. Our anal-

ysis was conducted on the composite corpus constituted by field data and the web sources collected.

4.3 Data Analysis

We analysed our data in three different phases. We started by compiling our corpus of data consisting of interviews, observations in the Rang De office and during the field visits, and contents generated on the website and social media. Secondly we analysed this database to identify digital and non-digital capabilities developed at Rang De, and the ways these were combined with each other. To do so, we coded our data to identify a set of theoretical categories describing the main actions undertaken by Rang De staff [28]. Abstracting at a higher level, we found that three of these actions (digital attention-, credibility, and empathy-building) underpinned development of digital capabilities, whereas two more (intermediary and user relationship-building) related to capabilities of a non-digital nature, as reported in the empirical section.

The third phase of the analysis aimed at understanding how the two sets of capabilities come together at Rang De. In doing so we consulted existing literature on hybrid organising, which led us to derive three theoretical categories to represent combination of digital and field immersion capabilities. As illustrated below, categories of ‘activity integration’ and ‘selective framing’ illustrate forms of blending of extant capabilities, whereas the category of ‘enactment of new operational practices’ points to the creation of new composite capabilities.

5 Analysis

5.1 Digital and Field Immersion Capabilities

Rang De employees engage in a mixture of actions bridging the distinct domains of digital and non-digital work. Actions recorded in our database belong to the five theoretical categories detailed below.

Digital attention-building. A first challenge for Rang De is that of attracting potential social investors, highlighting the differences between its work and that of other microcredit providers. Attention-building, meaning the activity of attracting social investors, is conducted through digital technologies, comprising social media and the organisation’s website. The digital platform is utilised to tell the stories of borrowers’ lives, highlighting how loans have generated a positive impact on these. In doing so, digital means emerge as fundamental to attract investors’ attention.

Digital credibility-building. Another challenge concerns the perception of credibility, which is negatively affected by reports of numerous microfinance initiatives that ended up not fulfilling their purposes. Many social investors reveal that at least in the beginning, it was hard for them to distinguish Rang De from the many projects that resulted in misuse of investors’ money. In the Rang De model technology is used towards the challenge of building credibility: an active presence on social media is considered by staff as particularly important, as it is oriented to the truthful documenta-

tion of changes brought to people's lives by Rang De. By reporting stories of life-changing loans, social media are turned into a tool for credibility-building.

Digital empathy-building. Staff reveals that the Rang De platform creates an “emotional connection” with the borrower, triggering a purposive mechanism of self-identification. Social investors are preeminently residents of India or members of the global Indian diaspora, and interviews with them reveal their intention to make a change. In-person awareness of poverty in the country often triggers the decision to invest, as exemplified in the words of a social investor:

[...] I do understand, coming from India, I do know like what is really going on there in terms of income levels and things like that and the situation over there. So I was just if I could do something, then I would be more than happy to do it and that's where Rang De gave me the ability to help out people.

As observed by a member of the communications team, Rang De seeks to ‘build a bridge between urban and rural India’, configuring the platform as the virtual space where social investors can meet their borrowers. For this purpose, the representation of borrowers’ struggle leverages the awareness of social investors: there is a specific organisation behind the creation of each borrower’s profile, positioning the activity of empathy-building in the digital space.

Intermediary relationship-building. Rang De’s relations with borrowers are mediated by impact partners with direct knowledge of their realities, which are periodically met by the Rang De staff on their fields of operation across India. Impact partners identify borrowers, screen applications and maintain the relations with them as they lead their microbusinesses. These organisations play a critical role of linkage with the borrowers, allowing a relatively small organisation to extend its work to many Indian states. Their proximity to borrowers enables them to monitor repayments and keep track of developments of each borrower’s microbusiness, often organised into self-help groups.

User relationship-building. An important part of staff work are field visits to impact partners, during which staff members from Rang De interact closely with borrowers. This happens in the form of structured interviews that Rang De staff members hold with borrowers, as individuals or in groups: such interviews are, in the first place, appraisals of how the loan money was spent, and of the extent to which the loan has satisfied the borrowers’ needs. Rang De therefore integrates the mediation of impact partners with creation of direct relations with borrowers, conducting direct appraisals of their situation. As it emerged in interviews with the staff, being constantly driven by borrowers’ specific needs is one of the primary objectives of the organisation, and its ability to provide financial products that meet the needs of borrowers increases Rang De’s appreciation within the social investors’ community.

Attention-, credibility- and empathy-building are enacted through digital work, and thus underpin the development of digital capabilities within the organisation. Conversely, actions of intermediary- and user-relationship building are enacted through

field immersion, and thus underpin the development of non-digital capabilities. DSE is characterised by the coexistence of the two skillsets.

5.2 DSE: Mechanisms of Capability Combination

Coexistence of digital and non-digital capabilities leads to the question on how these are combined. Drawing on the literature on hybrid organising, three types of combination are suggested below. While two of these refer to the blending of existing capabilities, a third one involves the creation of operational practices *ex novo*, requiring staff to develop new capabilities of digital and non-digital natures.

Activity integration. The digital and non-digital types of work that Rang De staff engages are distinct from each other. The former pertains to development and maintenance of digital contents on the Rang De platform, while the latter is about interacting with borrowers and intermediaries in their rural locations. At the same time, some of Rang De's activities do not emerge from a purely digital or field-immersion related skillset, but from the conflation of the two. An example is that of digital attention-building, as illustrated by a member of the communication team:

To attract social investors, we need to create an attractive digital interface. But to offer valid content on such interface, we need to spend long hours in the field: interviewing borrowers, getting to know the people, becoming aware of their struggles. The digital interface has no value if it is not supported by fieldwork with borrowers in rural areas.

During the field visits that we observed in rural Karnataka, members of the impact team conducted interviews and group meetings with borrowers, in order to transpose contents on the platform when back in the Bangalore office. Several borrowers' interviews are made accessible as videos, to give a clear image of the impact that loans have generated on borrower's lives. Credibility- and empathy-building follow a similar process: creation of trust relies on usage of real images and videos, collected during field visits and made available online. As another staff member points out, even the generation of empathy is grounded on content from the field:

Emotional connection [with social investors] come from content that is powerful, taken straight from the field. This triggers a sort of self-identification of the social investor with the borrower.

All these instances see Rang De staff combining digital and field immersion capabilities by using what Battilana and Lee [18] refer to as *activity integration*. To function properly, hybrids need to integrate different identities in the same activities: for example, social enterprises need to integrate their social and commercial objectives, to create a common identity and be recognised as having one. In a similar way, DSE needs to engage in activities that integrate digital and non-digital capabilities: attention-, credibility and empathy-building are constructed as digital, but are only effective if integrated with field immersion capabilities. So conceived, activity integration is the first way in which digital and non-digital capabilities are combined.

Selective framing. The literature suggests that some hybrids solve their intrinsic tensions by framing themselves as socially- or commercially-oriented, depending on the context of the interaction and on their interlocutors. In approaching users and intermediaries on the field, Rang De staff members are found to bracket their digital skillset, emphasising instead the field immersion capabilities that characterise their work. As it emerges from the words of a member of the impact team,

[With borrowers] we do not talk about our digital job. We talk about loans, how they are using them, what they have gained from them, and how the self-help groups can make them work better. In fact there is no digital work when we are on the field, very often we are isolated and completely disconnected from the Internet for many days.

During field visits Rang De staff is immersed in the life condition of borrowers: interviews take place in private or public village spaces and very little remains of the digital identity that the organisation projects with its social investors. This resonates in the fact that, in the discussions that take place with borrowers, Rang De's operators do not refer to the digital aspect of the organisation, but only discuss the loans made, the ways these are managed by the individuals and SHGs, and any issues they may have encountered with loan management and repayments. The same holds for intermediaries, whose representatives are met in remote areas and villages and interactions with whom do not contemplate the digital aspects of the work. In meetings with NGOs, Rang De just presents themselves as microfinance operators, as highlighted by a member of the impact team:

[With field staff] we only discuss borrowing and lending, not what we do on the platform. For them we are a microfinance organisation (...) we teach field staff and borrowers to manage loans and keep an eye open on other organisations, which sometimes charge very high interest rates to the poor.

When interfacing with users and borrowers, Rang De does not resort to integration of digital and non-digital activities, but selects the most useful aspects to present itself to a particular audience. This echoes Sandeep and Ravishankar's [6] argument that impact sourcing ventures frame themselves differently to the different audiences they speak to, adopting different identities when facing clients and local communities. DSE similarly selects particular aspects of its identity to speak to particular audiences, making selective framing another way in which digital and non-digital are combined.

Enactment of new operational practices. So far we have interpreted 'capability combination' as blending digital and non-digital capabilities that already exist in the organisation. But hybrid organisations also seek to solve goal-balancing problems by enacting new operational practices, which were not present at the onset of their work. Ramus and Vaccaro [34] show that WISEs have introduced social accounting as a new instrument to balance different institutional logics, reporting to recipients and commercial audiences at the same time. A similar argument lies behind Rang De's creation of new tools, requiring operational practices that merge the digital with the non-digital.

This emerges from Rang De's latest project, known as *Swabhimaan* (meaning self-respect in several Indian languages) and recently piloted in a village of rural Kar-

nataka. The project is based on the installation of digital kiosks equipped with *bioscopes* in villages, enabling potential borrowers to follow a financial literacy module and, at the end of it, take a test of basic financial literacy. People who pass the test are enabled to apply for a loan without the mediation of impact partners, bypassing the self-help group structure as explained by a Rang De developer:

The (SHG) model works great in getting people, especially women, to come together but we are not blind to its problems (...) there is a coercive element to the loans being made through SHGs. What we are trying to achieve with Rang De Swabhimaan is to allow individuals to seek loans at low interest rates. The money will directly be transferred to their bank accounts.

Self-help groups are normally organised among borrowers, however the impossibility of doing so in some particular contexts currently limits the ability of Rang De to cater to India as a whole. While the Swabhimaan kiosks is digital, it is supported by dedicated staff based in the village: they impart key notions of financial literacy to borrowers, assist them as they take the test through the bioscope, and act as a first point of contact as they start their microbusinesses. By creating a new digital tool, Rang De coins new operational practices that combine novel digital and field-immersion capabilities, which were not present in the organisation when it started its work.

While the categories of ‘activity integration’ and ‘selective framing’ illustrate how existing capabilities are blended, the category of ‘enactment of new operational practices’ refers to creation of new composite capabilities through Swabhimaan. We submit that these categories provide an exploratory conceptualisation of a new form of hybridity, characterised by the combination of digital and non-digital capabilities and adding to the social-commercial liminality that is intrinsic to social enterprise.

6 Discussion

Our analysis illustrates a dimension of hybridity that contributes to theorising the emerging phenomenon of DSE. Through our study of the combination of digital and non-digital capabilities at Rang De, at least three implications are drawn for theory and practice on this novel phenomenon in resource-constrained settings.

First, the data structure presented here illustrates that field-immersion work still plays a role of major importance in DSE. Heeks’ [15] argument on design-reality gaps as a cause for failure in ICT4D projects resonates here: a substantial component of Rang De’s positive outcomes is predicated on field immersion, which bypasses the digital aspect and directly appraises the rural reality of borrowers. Existing works on impact sourcing [6-7] resonate with this point, highlighting the importance of non-digital capabilities such as image framing and management of sociocultural transitions for employees. This leads to argue that in emerging models of DSE the digital does not substitute the non-digital, but acts in multiple combinations with it.

Second, hybridity of digital and non-digital is present even in those capabilities that apparently manifest just one of the two aspects. Digital attention-, credibility-, and empathy-building at Rang De would not be possible without the field immersion

work on which they are based, which enables the provision of persuasive content for social investors accessing the platform. When building relations with users and intermediaries, Rang De employees present themselves through the organisation's non-digital aspects, but then proceed to convert the content of such interactions (e.g. borrower interviews) into digital form to increase investors' awareness. Framed in this light, DSE does not simply constitute an example of digital innovation, but emerges as a form of organisational innovation that combines existing capabilities, while also creating new ones through the Swabhimaan experience of digital financial literacy.

Finally, Rang De belongs to a type of initiatives aimed at reducing the cost of lending to the poor, which is one of the core problems of microfinance organisations [23]. This leads DSE research to intersect with the emerging domain of financial technology ('fintech') for development, showing how a hybrid of digital and non-digital capabilities may constitute one way for such 'fintechs' to operate in developing country contexts. As attention of ICT4D increasingly turns to fintech, the argument highlighting the development potential of these technologies is criticised in terms of their ability to serve the needs of lower-income groups, with may bring perverse implications for the power distribution between lender and borrower [30]. Future research is needed on whether hybrid models, combining a digital core with strong capabilities of field immersion, may contribute to reconciling such discrepancies.

7 Conclusion

Emerging research on digital models of social entrepreneurship, conducted here through the qualitative case study of Rang De, needs clear contextualisation in ICT4D. The field's recent turn towards issues of ethics, power and justice [31-32] requires examination of the socioeconomic impact of such business models, and of the power structures that come into play in their design and implementation. This paper has offered an exploratory study of DSE in context, adopting the lens of hybrid organising to understand its combination of digital and non-digital capabilities. Building on the themes emerging in this study, further research is needed on the positioning of DSE in the global digital economy [30], its ability to enable fair conditions for employees and recipients [33], and more at large its effects on the entitlements and wider livelihoods of the communities that these models seek to benefit.

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