A growing number of innovators and entrepreneurs are focused on the next billion people who are digitally excluded, many of whom live in extreme poverty. Kiva allows people to lend money via the Internet to underserved entrepreneurs. It has crowdfunded more than one million loans to more than 2.1 million entrepreneurs in 82 countries, totaling nearly $1 billion dollars with a repayment rate over 97 percent.

Julie Hanna, Kiva executive chairman and Presidential Ambassador for Global Entrepreneurship for President Obama, has pioneered products and led companies that have allowed millions of people to connect, communicate and collaborate globally, among them: Healtheon (WebMD); onebox.com (Unwired Planet); Portola (acquired by Netscape); and, open source innovator, Scalix. In this talk, Julie explores how social entrepreneurs are changing the lives of the next billion with the Exponential Center’s Marguerite Gong Hancock.

**About This Guide**
This guide is intended to introduce provocative questions to enhance and extend what you learn through watching the video. It is suitable for mature high school students and college and adult learners in an educational, professional, or social setting. It may be particularly interesting for people who are curious about innovation, entrepreneurship, and the start-up ecosystem of Silicon Valley.

**Video**
https://www.youtube.com/watch?v=2zwLyDvkt_Y&t=

**Before you watch the video...**
Are you familiar with the term "social entrepreneur"? What does it mean to you? Think of the names of any social entrepreneurs or companies you know. How did you learn about them?

**As you watch the video...**
Note any of Julie Hanna’s personal characteristics, experiences, or opportunities that in your mind mark her as an innovator or entrepreneur.
For Discussion

Values and Ideas Forged by Experience [3:30]
Recall Julie’s description of her childhood as a refugee
and immigrant. What does she mean when she says
her early experiences led her to dream of “a world that
regards dignity as an inalienable human right”? How
does her vision tie in with the inalienable rights of the
US Declaration of Independence: life, liberty, and the
pursuit of happiness?

Julie believes that technology is a democratizing force
and that “access is the cornerstone of justice”? How
does Kiva address these ideas? Can you think of situa-
tions in which technology might lead to opposite
results? In other words, where it empowers repression
and prevents access?

Solving Social Problems [12:15]
Julie notes that many social entrepreneurs start out by
targeting an underserved market and then build from
there. What are the reasons for this kind of approach?
Is it an effective model for both social entrepreneurs
and business entrepreneurs? Why or why not?

Paternalism and ethnocentrism can sometimes be
pitfalls when trying to solve problems in unfamiliar
parts of the world as well as in your own backyard. Julie
argues that it is necessary for entrepreneurs to under-
stand how their product fits into the ecosystem of the
people for whom they are building it. If you were a social
entrepreneur, what specific actions would you take to
ensure that you fully understood your market?

Entrepreneurial Hope [18:37]
Julie believes that promoting entrepreneurship can
be an effective solution to the problem of the “youth
bulge” (high unemployment among people under 30) in
countries around the world. In which countries might
this strategy be effective? Why? Which countries might
reject this premise? Why? What structures need to be in
place to ensure that entrepreneurship is a viable option
for young people? What is the relationship between
the idea that nations can be stabilized through entre-
preneurship and the idea that innovation is inherently
disruptive?

While governments can pass laws that provide incen-
tives and disincentives to encourage entrepreneur-
ship, Julie notes, how do you think the more important
cultural mindset that de-stigmatizes risk and failure
can be promoted? What specific political, economic,
or social actions can a country take? What could help
these actions succeed? What could derail them?

Models of Innovation [26:34]
Julie discusses a Silicon Valley ethos that is committed
to changing the world. Do you agree that the region’s
outsized influence comes with a responsibility to
consider how technology can be used to help bring all
people along with it, not just the privileged and tech-
savvy? Given that Silicon Valley is made up of a variety
of people and companies, exactly whose responsibility
is it to ensure or promote this outcome? What are other
ways that businesses address social responsibility?
The “interdependent” and “hypernetworked” ecosystem
in Kibera, a slum in Nairobi, Kenay, is cited by Julie as
a place that has resulted in a hotspot for entrepreneurs.
What reasons does she give? Do you think this model
is possible elsewhere? Why or why not? What other
hotspots do you know about, and what are the factors
that have led to their growth and development? In what
ways do you think they are similar or different from the
ecosystem in Silicon Valley?

Looking to the Future [43:44]
Julie cites evidence that “purpose” leads to successful
companies and more engaged and loyal employees and
customers and so it is not, in the long-term, incompat-
able with “profit.” Do you agree? Is this true for all
companies in all industries? Why or why not? What
might be the long-term impact of millenials, who tend
to strongly value purpose over profit?

Julie suggests that the problems posed to future work-
ners by technologies such as artificial intelligence can be
addressed by promoting continuous learning. Imagine
what this would look like in practice in your community.
What programs and infrastructure would need to be
in place? What do you think about her prediction that
relational skills will be more important in the future
because they can’t be automated? What would you do to
retool work and workers for the future?

Julie’s one word of advice for entrepreneurs is “dream.”
What would your word be? What is one word of advice
you would give to a young person looking for a job in
today’s world? Do you feel that the word you just chose
was more practical or more aspirational? How do you
feel about that?