

# GLOBAL ECONOMIC EMPOWERMENT

PRIVATE SECTOR SOLUTIONS AT EACH STAGE OF DEVELOPMENT



U.S. CHAMBER OF COMMERCE FOUNDATION

# SHAPE SUPPORTERS

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**U.S. CHAMBER OF COMMERCE FOUNDATION**  
Corporate Citizenship Center

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# Everyone Deserves a Chance to Build a Better Life

By Marc DeCoursey and Kara Valikai, U.S. Chamber of Commerce Foundation  
Corporate Citizenship Center



Economic growth starts with an individual. They might be an entrepreneur looking for capital to start a dream business, a young student seeking technical training to land a better job, or a returning veteran looking for new opportunities in the country they just defended. These individuals seek to improve their lives—and thereby give greater opportunities to their families and communities. Many private sector companies, which we highlight in this report, are identifying and advancing individuals who need a little extra support to achieve a lifetime of opportunity.

The U.S. Chamber of Commerce Foundation Corporate Citizenship Center (CCC) believes that every person in the world deserves an opportunity to better his or her economic situation. With an estimated 1 billion people living in extreme poverty by 2015, and persistently high global unemployment, the CCC knows that we have our work cut out for us. There are four chapters of this report, which describe unique private sector approaches to economically improving an underserved demographic in the world:

- Advancing Beyond the Base of the Pyramid
- Fostering Entrepreneurship and Diverse Supply Chains
- Job and Life Skills Training for New Markets
- Making Impact through Innovative Partnerships

The CCC has primarily focused our economic empowerment program on women, who make up 70% of the world's poor, own 2% of the world's assets, and own small- and medium-size enterprises (SMEs) with an estimated \$285 billion credit gap. Around the world, women face significant societal, cultural, and legal hurdles to achieving economic prosperity. In keeping to this focus, we have included articles about how the private sector economically empowers women in their business operations, in their supply chains, and in their communities. Qualcomm will share how its Wireless Reach program in Southeast Asia has helped thousands of women access financing and mentoring—critical components to business expansion. The second chapter discusses how the partnership between the Citi Foundation and Vital Voices

has brought year-long fellowship opportunities to 50 women entrepreneurs in six countries. In addition, Intel demonstrates how its research into the digital literacy gap laid the foundation for the She Will Connect program, which aims to get millions of African girls and women online.

In addition to discussing the global challenges, this report also recognizes the challenges we face at home in the United States. PwC shares how its foundation is teaching teachers how to train young students in the poorest America communities in financial literacy. Deloitte shows that with ingenuity and data, its work is helping veterans physically recover, improve their education, and get high-performing jobs. Alcatel-Lucent and MGM discuss how their diversity programs have supported thousands of diverse SMEs to become suppliers to multinational corporations, increase their competitiveness, and achieve significant economic growth.

This case study report shows that many companies, with support from their partners, are acting intelligently to give support to those who need it most. We believe that these chapters provide excellent examples of how the best companies strive to make the world a better place.





# CHAPTER 1





# ADVANCING BEYOND THE BASE OF THE PYRAMID

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Three billion people survive on less than \$2 a day. Economic opportunity is critical for this demographic, not only for income but also for achieving access to the basic necessities for life: health care, education, and a safe home.

Bill Gates wrote, “To make real progress on the problems of the poorest, you need at least two ingredients: a deep understanding of the problems, and the technical ability to solve them.” This chapter will present various solutions

from the private sector, showing its ability to identify the economic growth challenges and provide a targeted solution. Qualcomm, Kate Spade & Company, and Root Capital discuss how they elevate the world’s micro-entrepreneurs, artisans, and smallholder farmers to achieve sustainable ways to grow their income. In addition, Pearson discusses the critical need for more effective education for underserved populations and how its Affordable Learning Fund is breaking down barriers to do that.

# Mobile Broadband Provides Economic Opportunity to Women Micro-entrepreneurs throughout Southeast Asia



By Shawn Covell, Vice President of Government Affairs, Qualcomm Wireless Reach, Qualcomm Incorporated

In developing and emerging economies, access to economic opportunities can give women greater control over their lives, helping them move themselves and their families out of the base of the pyramid and toward more stable lives. Across Southeast Asia, Qualcomm Wireless Reach™ is using mobile broadband technology to support female entrepreneurs so they can achieve economic stability and become empowered.

In the Philippines, the Hapinoy store program is a micro-enterprise development project focused on small, neighborhood convenience stores known as sari-sari stores. These stores are run mostly by “Nanays,” or mothers, who are micro-entrepreneurs working out of their own homes to help support their families.

In the Philippines, 37% of municipalities do not have banking offices, so without access to financial services, most people’s savings are often hidden throughout their homes. Through a new collaboration, Nanays can now participate in Wireless Reach’s Hapinoy Mobile Money Hub project, where they can use mobile broadband-enabled Android phones to access financial services and supplement their incomes. Through the project, Hapinoy store owners receive training in mobile financial literacy and learn how to use mobile wallet technology on their phones.

As members of the Hapinoy Agent Network, Nanays then sell airtime and offer financial services to customers, therefore training them in mobile financial literacy along the way. Not only does this generate higher store traffic and new revenue streams for Nanays, it also contributes to the overall financial well-being of the community.

Similarly, in Indonesia, Wireless Reach is using mobile broadband to bring economic opportunity to women micro-entrepreneurs through the Mobile Microfranchising program. Participants use a micro-loan to purchase a prepackaged kit that includes a mobile phone and then resell airtime to their neighbors.

The mobile phone then serves as a platform for providing additional applications and services to further increase revenues and profits. New applications and services were launched through a mass-market channel, which directly supported the entrepreneurs and ultimately benefited the whole community.

In 2012, more than 15,000 entrepreneurs participated in the Mobile Microfranchising program—82% of them were women, 100% of them were profitable, and together they served 1.5 million unique customers. In addition, approximately half of the entrepreneurs who stayed in the program for at least four months lifted themselves out of poverty and doubled their incomes.







While women micro-entrepreneurs in the Philippines and Indonesia are using mobile broadband-enabled phones to achieve economic independence, women in Malaysia are using a different type of advanced wireless device—a tablet powered by Qualcomm Snapdragon™—to manage their small businesses and receive mentoring from a global network of professionals.

Wireless Reach's Mentoring Women in Business program was developed by the Cherie Blair Foundation for Women to enhance skills and knowledge in the areas of business and technology in order to help women grow and maintain their own successful businesses.

Prior to their mentoring relationships, participants receive in-person English, business, and information and communications technology training from the Foundation for Women's Education and Vocational Training. Then, mentees work with a dedicated mentor for one year to achieve their business goals. Mentees report gains in a wide range of skills through the program. Ninety-three percent say that their mentoring relationship had a positive impact on their businesses, while 96% built business strategy skills. More important, all program

participants reported an increased sense of confidence as businesswomen.

Wireless Reach is a strategic initiative that brings wireless technology to underserved communities globally. Wireless Reach projects demonstrate innovative uses of Qualcomm technology for social good and help drive human and economic progress in developing regions. Wireless Reach invests in projects that aid public safety, foster entrepreneurship, enhance the delivery of health care, enrich teaching and learning, and improve environmental sustainability. To date, Wireless Reach has nearly 100 projects in more than 35 countries.

With an estimated 7.2 billion total cellular connections worldwide, mobile is the largest technology platform in history. As these projects demonstrate, access to mobile broadband can provide women from emerging communities across the world with opportunities that enable them to become micro-entrepreneurs and that help them to establish economic stability for themselves, their families, and their communities.

To learn more about Wireless Reach, visit  
[www.qualcomm.com/wirelessreach](http://www.qualcomm.com/wirelessreach)

# Catalyzing the Global Affordable Education Sector

By Yiming Ma, Senior Business Development Associate, Pearson Affordable Learning Fund, Pearson



Despite more than \$75 billion in aid dedicated to education over the past seven years, 57 million children are still out of school. To help address this immense problem, Pearson takes a unique approach to improve access to education for the poor. We view the low-income segment as an underserved market and an opportunity for private enterprise to dramatically improve learner outcomes.

In 2012, Pearson launched the Pearson Affordable Learning Fund (PALF) to invest in market-based solutions that improve access to high-quality education for the world's poorest children. Two years later, PALF manages seven investments across Africa, India, and Southeast Asia serving more than 20,000 children.

Here are five of the greatest lessons we've learned in the affordable education sector.

### **1. Delivering accessible, scalable, and high-quality education is possible only if pedagogy, technology, and system change are all properly leveraged.**

Historically, organizations striving to improve education in the developing world haven't been able to focus simultaneously on all three dimensions of access, quality, and scale. The development aid community has traditionally targeted increasing school enrolment and reducing fees—access and scale. Meanwhile, companies and local schools have focused on delivering affordable education at small scales—targeting quality and access.

In our experience, the companies with the highest potential for delivering quality affordable education combine strong pedagogy, system change/implementation capabilities, and technology. System change is often the area where entrepreneurs struggle most when implementing new innovations; therefore, it has become a focal point for PALF's portfolio support.

### **2. Working with low-income populations requires a focus on local costs and incentives.**

Because PALF serves children from the poorest communities

in the world, the cost of the offer must be low and locally appropriate—this has implications for business models.

Omega Schools, our low-cost private school investment in Ghana, has a unique pay-as-you-go revenue model. Children pay two Cedis per academic day (\$0.62 USD), which covers school fees, supplies, and lunch. More than the fee's affordability, the nature of the model removes a monetary barrier for parents. Last year, Omega Schools expanded from 20 to 38 schools and enjoyed high enrolment numbers.

Overall, affordable education businesses must be vigilant about balancing the benefits of education initiatives against the costs of delivery.

### **3. Efficacy needs to be embedded, both informally and formally.**

PALF is committed to ensuring that efficacy is firmly rooted in all of our portfolio companies:

- Each entrepreneur we work with must share our emphasis on efficacy and be committed to realizing the potential of each learner.
- We consistently reinforce Pearson's focus on efficacy in regular communications and directly support efficacy initiatives when necessary.
- Each company shareholder agreement has efficacy key performance indicators (KPIs) attached and must demonstrate achievement of all KPIs before we release funding.

### **4. Heavy investment in on-the-ground support and co-creation pays dividends.**

Our experience compels us to take a hands-on approach when working with early-stage companies to achieve the very best outcomes with educational, operational, and financial expertise.

The social venture capital space tends to attract impact





investors who often deprioritize sustainable business models and profit-driven investors who lack specialization in education or in developing world operations. PALF offers unparalleled expertise in supporting base-of-the-pyramid education businesses and an invaluable connection to Pearson's resources.

To illustrate, we worked side by side for six months with the cofounders of eAdvance, the first blended learning school chain in Africa, on their growth plan, which led to a significantly accelerated school-opening schedule. We aided the redesign of their organizational structure and connected them with Pearson South Africa curriculum experts and blended learning specialists—all before a contract was signed.

Without this on-the-ground support, it's unlikely that eAdvance would have agreed to our significant minority stake in the company and a substantial Pearson board presence (three board members and one board observer on the seven-member board).

#### **5. There is value to good governance.**

PALF requests a board presence to bring discipline, standardization, and expertise to our portfolio companies. We request minority vetoes on major business decisions and quarterly board meetings to hold management accountable to KPIs and to provide regular reporting.

Our portfolio companies agree to this governance because they trust our education and business experience and value the networks of our board members. We also encourage the presence of at least one independent board person to provide an unbiased and local perspective.

Over the past two years, PALF has catalyzed the affordable education sector and worked with mission-led entrepreneurs to pursue the delivery of high-quality, affordable education at scale. We continue to believe that this space will grow over the coming years, and our goal is for Pearson to continue to be at the forefront, generating both strong social and financial returns.

# on purpose: Creating a New Manufacturing Partner

By Sydney Price, Nicole Stipp, and Taryn Bird,  
Kate Spade & Company

*on* PURPOSE

JACK SPADE kate spade  
NEW YORK KATE SPADE  
SATURDAY

### Background

*on purpose* is Kate Spade & Company's trade initiative through which we empower a small, artisanal business to be a profitable supplier to our brands: kate spade new york, Jack Spade, and Kate Spade Saturday. The business model for *on purpose* focuses on full integration of this for-profit, artisanal supplier into our supply chain instead of a per-product donation or a charitable contribution. Because of our company's long legacy in empowering women to transform their communities, we developed *on purpose*'s model to go beyond impacting single artisans or for short periods of time.

The *on purpose* pilot program takes place in the rural community of Masoro, Rwanda. The business, ADC (Abahizi Dushyigikirane, LTD), is a Rwandan-owned, women-owned, for-profit social enterprise and is now a compliant supplier to Kate Spade & Company. The for-profit status means its position is not that of an aid beneficiary but of an independent manufacturing partner, which is held to the same standards and requirements as our other suppliers.

### Training for Long-Term Success

Excellent product quality is critical for ADC's long-term success and competitive advantage. Equally important is supporting and empowering this business to build out its capacity and infrastructure. This means helping ADC with logistics, packaging, and the import/export policies to ensure both the raw materials and finished goods meet global standards our company expects from suppliers all over the world.

Kate Spade & Company leveraged our in-house technical experts to create effective training programs to help support ADC's business functions. Kate Spade & Company employees in warehouse, logistics, and compliance departments worked directly with ADC's artisans and management team to train, execute, and compile policies to facilitate smooth import and export processes.

From a logistics perspective, we helped ADC establish a strong relationship with the local DHL and Regional African DAMCO offices, enabling artisans to fully participate in the sample-making process (an important step in the retail

product development cycle) and to receive raw materials on time and in good condition. These business relationships have been critical to ADC's success thus far and will be instrumental in positioning the company for long-term sustainability as an export business.

Finally, we have facilitated training (both in-person and virtually) on how to properly package, tag, and label all products to be received at our warehouses in the United



Photo by: Kate Spade & Company

**Products made by ADC and sold through Kate Spade & Company**





Photo by: Jeremy Stanley, [JeremyStanley.tv](http://JeremyStanley.tv)

States, United Kingdom, and Hong Kong. This step ensures *on purpose* products arrive at our shop ready to go directly to the sales floor. Our internal teams continue their hands-on work with the Rwanda team to continue enhancing packaging abilities and meeting top-quality packaging standards.

*on purpose's* model has shown that it is possible to bring an artisanal supplier into the global marketplace as a high-

functioning manufacturer. Additionally, integral to this work is advocating for local and international policies that give advantages to these small and artisanal suppliers. Disrupting the existing relationship between companies and small or artisanal suppliers requires a commitment to hands-on training to help establish successful manufacturing partners, as opposed to aid beneficiaries.

# Stabilizing Vulnerable Supply Chains by Mobilizing Private Sector Investments

By Ben Schmerler, Director of Investor Relations, Root Capital



*Late last year, Root Capital, a nonprofit agricultural lender, devised a multistakeholder response that mobilized private sector, public sector, philanthropic, and nongovernmental (NGO) actors to pair financial management training and agronomic assistance with long-term loans. These loans are for farm renovation, income diversification, and other resilience investments for smallholder farmers across Latin America. To complement philanthropic funding for technical assistance, we also created an innovative mechanism for coffee companies to invest in their supply chains.*

Last year brought tremendous challenges to the coffee industry. Coffee market volatility and extreme weather in Latin America exposed the longstanding vulnerabilities of smallholder coffee farmers: historic underinvestment in agriculture, aging coffee trees and farmer populations, emigration, and other factors. The erratic weather—abnormal rains and extended dry periods—set the stage for a coffee fungus called coffee leaf rust, or *roya*, to take hold, and it ravaged its way through the coffee lands of the Americas, leaving major economic disruption in its wake and threatening the stability of global supply chains reliant on production from this region.

Like many smallholder farmers, 52-year-old Maria Eufemia Maldonado, member of the Peruvian coffee cooperative and Root Capital client UNICAFEC, watched helplessly as almost all of her coffee trees died from the devastating spread of *roya*. “My coffee was beautiful,” she said. “And then it all dried up. It never matured, and it lost all its leaves.” After a substantial harvest, just one year prior, the majority of her coffee trees were completely lost.

In response to the crisis, Root Capital launched the Coffee Farmer Resilience Initiative (CFRI), a multifaceted approach to help its clients—small and growing agricultural businesses—invest in coffee farmers like Maria at the base of the value chain. The CFRI was launched in November 2013 with a \$2 million loan to SOPPEXCCA, a woman-led, 650-member coffee farmer cooperative in Nicaragua. Since then, Root

Capital has approved \$8 million in long-term loans for coffee farmers to replace affected coffee trees with stronger, fungus-resistant varieties under the CFRI in Peru and Nicaragua, supporting farmers who must replace vulnerable coffee trees with stronger ones that can withstand the challenges of a changing climate.

As the coffee industry took stock of the effect of *roya* on farm families and supply chains, Root Capital also started hearing from companies that were looking for ways to get involved—motivated by both moral obligation and recognition of the need for investment to secure their long-term supply of quality product. Many industry partners gravitated toward Root Capital’s CFRI but wanted a way to engage beyond one-time charitable gifts; they were seeking an investment approach grounded in capital markets, value chains, and long-term supply-chain sustainability.

To complement philanthropic funding and create a mechanism for coffee companies to invest in their supply chains, Root Capital created the Coffee Farmer Resilience Fund, a value chain innovation and funding mechanism housed within the CFRI. The Resilience Fund directs private sector dollars from leading coffee roasters—matched with funding from the public sector and philanthropic sources—to value chain investments with farmer organizations affected by *roya*. In contrast to more common philanthropic or corporate social responsibility projects (which often do not address the need for longer-term, market-based solutions), the Resilience Fund offers a “shared value” approach that appeals to coffee traders and roasters—specialty companies focused on sustainable and ethical sourcing, and multibillion dollar brands alike. Essentially, this is an investment *in* the supply chain *from* the supply chain.

Private sector investment in agricultural supply chains is critical to promoting economic development, and Root Capital’s CFRI is an innovative model involving the private sector in a way that goes beyond philanthropy, creating commercial viability for companies and sustainable livelihoods



for producers. As Root Capital and its strategic private and public partners continue to respond to immediate needs in the coffee sector, they will use the CFRI as a blueprint for resilience that can be replicated in other value chains—like

cocoa, cashew, and shea—and scaled with other private sector actors who have a desire to invest in their supply chains and smallholder farmers around the world.



## Chapter 2







# FOSTERING ENTREPRENEURSHIP AND DIVERSE SUPPLY CHAINS

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Small- and medium-size enterprises (SMEs) fuel the majority of economies. According to the Organization for Economic Cooperation and Development (OECD), SMEs account for more than 95% of companies and 60% to 70% of employees. Technology and globalization can empower small firms like never before to expand into new markets. Nevertheless, many traditional challenges—such as fear of starting a business, lack of mentorship, lack of financing, and lack of key skills to grow a business—still exist for a majority of entrepreneurs and SMEs.

This chapter describes how companies like Amway, Citi, Capital One, and HP are providing support in the key areas where growing businesses need it most. In addition, this chapter will discuss Alcatel-Lucent's, MGM's, and WEConnect International's leadership in pursuing and supporting the inclusion of diverse businesses in global supply chains. Their articles will discuss why there is both a moral and a business imperative to developing inclusive supply chains.



# A Corporate Social Responsibility Movement to Foster Entrepreneurship

By Jeff Terry, Global Manager of Corporate Social Responsibility, Amway



Amway leaders and Amway business owners—the individuals who have Amway businesses—talk a lot about the “entrepreneurial spirit.” Entrepreneurship is the cornerstone of the direct-selling industry, and Amway business owners believe in helping to put business ownership within reach of anyone who wants it.

With a sobering world labor picture from the United Nations (UN)—200 million people globally unemployed, and 400 million new workers projected to enter the workforce in the next 10 years—we at Amway believe entrepreneurship can provide new opportunities and new thinking for many of those unemployed and underemployed people.

But we’ve studied what people think of entrepreneurship’s role in society outside of Amway, and found there’s a gap of 31% between people who would like to start a business and those who actually are self-employed. The study is detailed in the Amway Global Entrepreneurship Report (AGER), a partnership with the Technical University of Munich and 23 academic partners. The study was conducted by Gesellschaft fuer Konsumforschung Nürnberg (GfK), a major global research company headquartered in Germany.

AGER uncovered that the number-one factor in this entrepreneurial gap, cited by 41% of respondents, is fear of failure—specifically, fear of the financial consequences of failure. A key reason for the fear is that people often don’t feel adequately prepared with skills, education, and mentoring to succeed as entrepreneurs. Disadvantaged and underserved populations, especially the 75 million unemployed young people ages 15 to 24 cited by the UN, are perhaps the least prepared to overcome this fear of failure.

This “entrepreneurial gap” and the “fear of failure” resonate as both issues and solutions.

The AGER findings have spurred discussions around the world, from public policy forums in Turkey to media panels in Mexico. The hope is that leaders will be encouraged to turn



dialogue into local actions that support an entrepreneurial climate and help those who dream of business ownership to overcome their fears.

Around the world, local Amway leaders are taking the AGER learnings and trying creative new ways to address obstacles to self-employment, with a concentration on preparing disadvantaged and underserved communities to overcome the fear of failure and elevate the entrepreneurial spirit. Here are a few examples:

- Through a national partnership program that includes Amway Russia, mothers with young or large families in Russia who want to succeed professionally are benefiting from business development grants and courses that teach entrepreneurship skills.
- In Ukraine, 5,000 orphaned teenagers are learning personal money management, budgeting, and financial and consumer safety from 16 specially trained Amway business owners in a program run by the Association of New Economic Education and sponsored by Amway Ukraine.
- Amway employees are mentoring and teaching students about free enterprise and owning a business at an inner-city public high school that serves an economically disadvantaged community in Grand Rapids, Michigan.



- Visually impaired girls in Ahmedabad, India, sell jewelry, sweets, and other items they make at a special shop for which Amway India provides money, technical support, and advertising help.
- Amway business owners spoke at the Entrepreneurship Summer School in Belgium, where 120 students from around the world spent a week in workshops and discussions that address the skills and ideas they need to run their own businesses.
- When transportation costs kept budding Amway business owners in Soweto, South Africa, from getting to training locations, Amway South Africa established Mobile Sales Centers that brought training and business support closer to them.

- Disadvantaged youth in Germany are gaining self-confidence, learning to take initiative, and gaining skills in management and entrepreneurial thinking through the Network for Teaching Entrepreneurship, an NGO sponsored by Amway Germany.

Entrepreneurship is not the only solution to world employment issues. But these localized efforts have taught us a great deal. We see in them the seeds for a comprehensive, global corporate social responsibility (CSR) initiative to help reduce the fear of failure and close the entrepreneurship gap, making opportunities to ignite the entrepreneurial spirit in youth and others an important part of the new global labor markets.



# A Shared Journey of Personal and Professional Growth

By Dorothy Stuehmke, Program Officer, Citi Foundation;  
Florence Navarro, Director, Economic Empowerment, Vital Voices



Women play an increasingly important role in driving local, regional, and global economies. Still, despite their significant social and economic gains, women continue to face barriers and obstacles that inhibit their ability to turn their dreams into reality. Overcoming many of these challenges does not always require costly interventions, however. We have found that person-to-person mentoring can have a profound impact in helping women achieve their personal and business goals.

To this end, the Citi Foundation provided leadership funding to Vital Voices to support the V V Grow Mentorship Program in key markets across Latin America, Africa, and the Middle East. The program, launched on International Women's Day in 2013, has thus far targeted nearly 50 women who both owned their own businesses for at least three years and possessed a strong will to grow their businesses. The mentorship program is currently being implemented in six countries and aims to support women business owners by connecting them with mentors, many of whom are senior Citi executive volunteers. The approach harnesses the talent and expertise of mentors to catalyze innovative business approaches and management styles to spur business growth among female business owners, while also promoting a culture of camaraderie among females with shared professional aspirations.

Women business owners and their mentors engage in a six-month mentoring program with structured curricula that assists the women business owners with implementing their business growth plans through one-on-one support, and it provides them with access to new networks to help them grow professionally and to expand their businesses successfully. The relationship between the mentor and mentee represents a win-win situation: by pairing members of a similar demographic to engage with one another, both mentees and mentors experience increased leadership training, improved self-esteem, and increased business networking relationships. V V Grow Mentorship is one important part of a larger economic development portfolio that Vital Voices has created to train, support, and advance the growth and leadership capacity of women business owners around the world. The program constitutes a holistic approach that moves beyond one-off trainings, which are often insufficient to

achieve sustainable impact. Instead, it deploys a combination of services and long-term support, including business growth training, access to networks, and mentorship.

Immediately following the program's conclusion, approximately 80% of mentees reported that at least one connection they made through this experience helped to strengthen their business models and to fulfill their stated personal and professional goals. One such mentee is Mariela Lorenc Pacek, a business owner from Argentina. For Mariela, the V V Grow Mentorship Program was a rewarding opportunity to learn more about herself and about ways to tackle the challenges her business faces. She walked away from the program as a stronger, more confident business owner with a clearer vision of her business's future. Through her mentor, Mariela gained not only a new friend but also someone who empowered her strengths and allowed her to become confident in her decisions, however difficult they may be.

Partnerships like this one between the Citi Foundation and Vital Voices exemplify not only how we can support local economies and communities by increasing the capacity and success of women business owners, but also how we can promote economic progress through a shared journey of personal and professional growth. When given the opportunity to connect with each other, the strategies and techniques that have fostered growth inspire and cultivate a new cadre of women to lead and succeed.

**Vital Voices** is an NGO that identifies, trains, and empowers emerging women leaders and social entrepreneurs around the globe, enabling them to improve their lives and communities.

**The Citi Foundation** works to promote economic progress in communities around the world and focuses on initiatives that expand financial inclusion.



# Flexible, Responsive, Innovative, and Competitive

By Mark Artigues, Senior Director of Supplier Diversity, Alcatel-Lucent;  
Interviewed by Marie Royce, Vice President of Public Affairs,  
Alcatel-Lucent



## What is your experience in working with SME and diverse suppliers?

Diversity inclusion has long been a focus for Alcatel-Lucent, its customers, and its suppliers. Alcatel-Lucent's supplier diversity team has been in existence since 1969, and we understood then that including diverse suppliers in our supply chain was important to our customers and the economic environment.

More than ever, our customers are an important part of our program. When you consider that 85% of our North America region revenue has requirements tied to diversity inclusion, it becomes a customer imperative and a priority for us as a company. In addition, several of our suppliers report their diversity inclusion spending to us. In light of that, we want to highlight diverse supplier capabilities and performance.

## Have you been recognized for your supplier diversity program?

Yes, over the decades Alcatel-Lucent has been recognized by several institutions for our supplier diversity program:

- Seven consecutive years honored as a top corporation by the Women's Business Enterprise National Council;
- Multiple years honored as Corporation of the Year from Dallas-Fort Worth Minority Development Council; and
- Repeated recognition as a Top 10 Corporation for Veteran-owned Businesses.

We believe that if we continue within the company to create awareness of supplier diversity and its impact on meeting customer objectives as well as supporting economic development, we can only strengthen the program.

## As a leading company using diverse suppliers, what can you share from your experience?

There is a common misconception that diverse suppliers are perhaps too small and inexperienced. I believe that Alcatel-Lucent changed that misconception years ago by integrating into our supply chain diverse suppliers who could meet standards of high performance and by giving them the opportunity to excel.

Today ethnically and women-owned business are competing in a wide array of services. Many offer greater flexibility and responsiveness than do some large corporations. The innovative solutions they provide are allowing companies to continuously reduce costs. The size and scale of these suppliers may range from the one-person consultant small business to the large multibillion-dollar company with thousands of employees. Many corporations have discovered the benefit of including these and other diverse suppliers in their supply chains. What these corporations have discovered is that diverse suppliers can offer all the qualities they seek and also bring unique perspectives that only their backgrounds can provide. Just as we seek to diversify our workforce to bring an array of personal experiences and backgrounds to our own products and services, we should also diversify our supply base to do the same.

It also helps us to strengthen our economy. Even in the time of seeking low-cost off-shore solutions, diverse suppliers are able to offer on-shore competitive solutions that keep jobs in the United States.

Finally, let us not forget as well about the men and women who have served our country in the military. They too are coming home and starting businesses. We certainly look to engage military veterans in our supply chain as well.

## What closing thoughts would you like corporations to consider?

Supplier diversity is much more than a positive image. It's about understanding what's important to our customers and delivering on our commitments to them like no one else, while competing successfully in a global economy.



# Fueling the Growth of Small Businesses through Strategic Partnerships

By Daniel Delehanty, Senior Director of Community Development Banking,  
Capital One Financial Corporation



At Capital One, we know our business is only as successful as the communities we serve. We are committed to providing communities with the support they need to achieve their financial goals and reach their full potential. As a local business, Capital One is uniquely positioned to catalyze economic opportunities for individuals, families, and small businesses in our communities so that together we can help our communities thrive.

Capital One's approach to community well-being is based on experiences with nonprofit partners and research focused on promoting economic opportunities that center on the components of success: investment in human, financial, and social capital. Through these investments, we support services to help people at different points in their lives, with different services they need to reach their full potential, including education and job training programs as well as programs that result in increased access to safe, affordable housing; financial literacy skills building; and small-business development.

Businesses, especially small businesses, and entrepreneurs generate tremendous value in today's economy and play an important role in the vitality of communities; they offer employment opportunities, spur economic growth, and generally serve as bellwethers for the community. Capital

One is committed to helping businesses of every size grow and expand—from youth entrepreneurs to established small businesses. Our strategy is to provide comprehensive support for small businesses across the growth continuum, including youth entrepreneurship (college and community college practical learning), pre-start-ups (access to technical assistance and business services), microbusinesses (access to technical assistance and capital), and financially established small businesses (access to business support services, networks, and growth capital).

Today, small businesses account for almost two-thirds of all new job creation.<sup>1</sup> As small businesses grow and expand, local economies improve, helping to support schools, city services, and more vibrant and sustainable communities. A strong example of how Capital One leverages partnerships to help fuel the growth of small businesses is through its work with Kiva, a global microlending organization that uses the crowdfunding model to help small businesses and entrepreneurs grow their businesses. In 2013, Capital One provided \$500,000 to match loans made to U.S. small businesses by Kiva's more than 1 million online lenders. Through the development of Kiva City D.C. and Kiva City Richmond, Capital One is expanding access to financial services for hundreds of small-business owners who lack access to capital in order to give them an opportunity to grow their business, accelerate job growth, and improve their local economies. In 2013, Capital One's investment enabled Kiva to reach more than 250 small businesses and 20,000 lenders in just nine months.

Another great example is partnerships with Community Development Finance Institutions (CDFIs). CDFIs specialize in lending to small businesses that do not yet meet the underwriting standards of large banks. Because Capital One understands the unique role that CDFIs can play in helping small-business owners build viable businesses, Capital One



1. Longworth, Susan, and Robin Newberger. "Small Business Access to Capital: Alternative Resources Bridging the Gap." Chicago, IL: Federal Reserve Bank of Chicago, 2012.



provides low-interest, flexible loans to help capitalize small-business loan funds.

Capital One partners with CDFIs to boost the flow of credit to businesses that are not yet bankable through its Small Business Second Look Program, launched in 2007. The CDFI partners provide referred clients with technical assistance and the opportunity to access financing. Through this flexible program, small-business loan applicants who are denied due to the bank's underwriting guidelines may be referred to select approved nonprofit lenders for a "second look." Approved nonprofit lenders help applicants secure

financing and provide the technical assistance to grow their businesses.

Helping individuals and families achieve general economic mobility is what drives Capital One's approach to creating increased economic opportunity. Capital One community programs strive to support small-business owners through increased access to funding, technical assistance, and mentoring programs. When small businesses thrive, it has an unrivaled ripple effect—jobs are created, communities are strengthened, and we all benefit.



# HP LIFE e-Learning: Working to Improve Lives and the Economy

By Jeannette Weisschuh, Director Economic Progress, HP Corporate Affairs



Entrepreneurs are the backbone of the global economy. When new ideas and innovations enter the market, communities and economies thrive. Their continued development depends on greater access to educational resources around the world.

At the same time, more than 74 million unemployed youth around the world lack access to information and business and IT skills training that could help them develop a business idea.<sup>2</sup>

HP LIFE e-Learning is a free, open education resource designed to enable students, entrepreneurs, and small-business owners to learn essential business and IT skills. Learners can complete the training at their own pace and in their own time or as part of a classroom learning experience.

2. [http://www.ilo.org/global/research/global-reports/global-employment-trends/2014/WCMS\\_233931/lang--en/index.htm](http://www.ilo.org/global/research/global-reports/global-employment-trends/2014/WCMS_233931/lang--en/index.htm)

The program is part of HP Living Progress, HP's framework for thinking about how it does business. It's about creating a better future for everyone through actions and innovations.

The HP LIFE e-Learning platform offers 25 interactive modules covering such core business competencies as communications, finance, marketing, and operations, as well as such special topics as effective leadership, social entrepreneurship, and energy efficiency. The program is available in seven languages: English, Spanish, French, Portuguese, Arabic, Hindi, and Simplified Chinese. It also offers a rich array of additional resources, including certification for completed courses and support from HP experts.

Distributed on the HP Public Cloud to reach as many students, entrepreneurs, and small-business owners as possible HP Life has already touched more than 1.2 million







entrepreneurs and social innovators. People like Khouloud Jarray, who opened a steel business in Tunisia; Shashi Rajpoot, who teaches computer skills to children in India; and Kevin Kanja, who opened his own poultry farm business in Kenya.

### Empowering Women

Tough economic times, combined with cultural forces that hinder women's success, present huge challenges. The most powerful tool to lift a woman out of poverty is education. Through HP LIFE e-Learning, thousands of women have gained the tools to help them build their own businesses and to open the door to lives full of hope.

Take the case of Ada. A resident of California, Ada used to work in the restaurant industry. Her job required long hours and offered her little control over her future. Eventually, she started her own eco-conscious cleaning service. But without vital business knowledge and training, her company soon suffered. Tired, overworked, and out of her depth, Ada needed a solution.

She found it with HP LIFE e-Learning. With accessible courses presented in her native Spanish, Ada soon had the tools she needed to successfully run her business. She learned how to develop spreadsheets, estimate accurate pricing for clients, and do numerous other things to improve the administration of her business—creating efficiencies and saving costs. She also learned how to design a company website to broaden her clientele.

Today, Ada's cleaning company is growing, and she has hired her first employee.

### Widening Access through a Variety of Organizations

Many organizations around the world also use HP LIFE e-Learning to provide educational access and resources to populations that truly need them.

HP works with a range of educational institutions—community colleges, small-business development centers, business mentoring programs—that support e-learning users face-to-face. Through our partnership with the National Association for Community College Entrepreneurship, HP LIFE e-Learning has been integrated into 45 community colleges in the United States, training more than 6,500 students on how to launch a small business.

In Brazil, the Center for Digital Inclusion works to strengthen low-income communities by providing technology access in an effort to fight poverty and stimulate entrepreneurship. The center has integrated HP LIFE e-Learning into its courses as a tool to help improve the educational and vocational prospects of the people it serves.

Collaboration has been the key to this great success story. Our vital partnerships—which range from expert global organizations such as USAID, Junior Achievement, and UNIDO, as well as local training partners from Myanmar to Brazil—continue to benefit the program worldwide.

If we empower individuals from all walks of life to realize their potential, then we can help enable business development in local communities and develop a thriving global economy for the future. That's true Living Progress.

**HP LIFE e-Learning website: [www.life-global.org](http://www.life-global.org)**

# MicroMentor: A Plug-and-Play Solution for Global Economic Empowerment

By Anita Ramachandran, Senior Partnerships Development Officer, Mercy Corps



Of the 25 million microenterprises in the United States, an estimated 10 million are unable to afford business development assistance.<sup>3</sup>

MicroMentor—an initiative of the international NGO Mercy Corps—is tackling this problem on a global scale through a centralized online mentoring platform designed to improve access to business training for underserved populations worldwide.

Through this unique platform, MicroMentor connects marginalized entrepreneurs with seasoned business professionals, helping them realize their dream of small-business ownership and success. Since its launch in 2009,<sup>4</sup> MicroMentor has effectively matched 6,347 entrepreneurs

with mentors, across 93 countries.

Its easy-to-use, online platform has made it an attractive option to private sector organizations that have made economic empowerment a part of their corporate social responsibility and employee engagement efforts.

HP is an exemplary model of a corporation demonstrating leadership in corporate citizenship. Through HP Living Progress, HP people and technology come together to solve society's toughest challenges.

HP, aided by the Taproot Foundation, leveraged the MicroMentor platform for its ScopeAthon program, in which teams of HP project managers shared their professional expertise with entrepreneurs looking to develop and scale their small businesses, and helped them to diagnose their business challenges.

This partnership evolved into the HP Scoping and Mentoring program, which matched 26 entrepreneurs and HP employees from around the globe. Examples include Rets'elisitsoe Mokimi, an entrepreneur in Lesotho who was

3. Edgcombe et al. Opening Opportunities, Building Ownership: Fulfilling the Promise of Microenterprise in the United States. State of the Field. Aspen Institute. 2005.
4. MicroMentor was originally incubated at the Aspen Institute's FIELD program in 2001. The program was then relaunched by Mercy Corps in 2009, at which point the current match rate began.





***HP employee Sundar Ranganathan (L) and his mentee Siddhartha Ghosa (R)***

looking to start a recycling service. He was connected with Martin Jacobs, an HP manufacturing manager located in Amsterdam. Similarly, Tity Akinsanya in Benin was connected with Sophia Crawford, an HP project manager in Costa Rica who assisted Tity in expanding her bakery.

Another example is Siddhartha Ghosa from Hyderabad, India. After 14 years of experience in the educational field, Siddhartha was looking to put his vast knowledge of software toward launching his own business—Perfect 12 Technology Solutions, a mobile app-based software company. As a first-time business owner, he was seeking a mentor to guide him through this new venture.

On MicroMentor, he was successfully matched with HP employee Sundar Ranganathan, an experienced business and R&D leader with more than 22 years of technology experience.

Sundar's participation was driven by a desire to help someone who was typically unable to access such business expertise, remarking that "it's nearly impossible, when aspiring to succeed as an entrepreneur, to bring such a rich set of experiences to bear. This was an opportunity to compress key learnings and experiences to help such entrepreneurial talent and, in the process, build goodwill, positive brand recognition, and share in the pride of the success of the mentee."

Sundar's experience made him an ideal fit for Siddhartha's goals and technology-focused business. Sundar started by teaching Siddhartha the importance of developing a sound business plan, explaining the elements required for success. He then helped him articulate his value proposition, which

grew into a well-defined sales and marketing strategy and go-to market plan.

As a result, Siddhartha was able to focus and prioritize a specific product offering over the several versions he was juggling. He successfully launched this offering, producing some early customer wins and creating the cash flow necessary for supporting his new start-up.

Reflecting on his experience, Siddhartha commented: "I did not have much idea of how to run a software business. Yes, I knew the starting point, but in the middle, I was in need of a mentor, guide, friend whom I could trust, discuss, and ask." Through his mentoring relationship with Sundar, enabled by MicroMentor and HP, Siddhartha found a trusted resource to help him navigate the waters of starting a business.

This is just one story of MicroMentor's impact. With proven applications within the private and nonprofit sectors, the platform provides an innovative solution for addressing the challenge of global economic empowerment.

By partnering with MicroMentor, HP was able to engage employees as well as support its mission of building a thriving global economy.

By improving access to business resources for underserved populations around the globe, MicroMentor hopes to level the playing field for disadvantaged microenterprises and to encourage their development and success for years to come.



# Supplier Diversity Provides Growth Opportunities for Women-Owned Businesses

By Kenyatta Lewis, Executive Director of Supplier Diversity, MGM Resorts International



In 2000, MGM Resorts launched the gaming industry's first voluntary diversity initiative, formally committing itself to embracing diversity and inclusion as a moral and business imperative.

The company has implemented a comprehensive plan—more than a scorecard of numbers and statistics—that embeds diversity into its core values and ways of doing business in all aspects of its operations. MGM Resorts International made supplier diversity an integral part of its business by establishing a comprehensive Supplier Diversity program in 2001.

Since its inception, the program has become recognized nationally as a best-in-class in the industry and throughout corporate America. We are proud to have spent a cumulative total of more than \$3 billion with diverse-owned suppliers and professional service providers since the program began. At its height, nearly 15% of total procurement spent was paid to certified diverse-owned businesses. Our national outreach, integrated process, and financial results brought national recognition and awards from DiversityInc, *Forbes Magazine*, Black Enterprise, Women's Business Enterprise National Council, and the National Minority Supplier Development Council.

MGM Resorts is committed to identifying, engaging, and retaining a diverse supply chain, of which women-owned businesses are a vital element. On an annual basis, MGM Resorts and its 15 properties do business with more than 160 women-owned businesses.

Millennium Staffing is a long-term supplier of MGM Resorts. Founded in 2001 by Donna Lattanzio (CEO) and Jennifer DeHaven (president), the company's story demonstrates the incredible success that women's businesses can achieve when given an opportunity.

It was shortly after 9/11, a precarious time in the world, when Millennium opened its doors with three people in a small three-room office suite. Both owners had a strong background in staffing, but most important, they had a sense

of continuous improvement and community service. With their countless years of staffing management, along with their entrepreneurial spirit, they opened their doors with the dream of bringing excellence to the local staffing industry, despite an uncertain future.

All it took was an opportunity, which came in 2002 from the Bellagio Hotel & Casino, one of MGM Resorts' premier brands. The Bellagio became the first client of Millennium Staffing, which was hired to staff a preventative maintenance project. After Millennium proved its commitment to quality and service, Bellagio management awarded it with a nine-month project in which the company provided 85 skilled trades staff.

From there, Millennium Staffing continued to grow and service countless departments throughout all of MGM Resorts' Las Vegas-based properties. The tremendous success of its first projects for Bellagio led to referrals to other MGM Resorts properties, as well as to references and testimonials from MGM Resorts clients, vendors, and other suppliers. Today, Millennium Staffing is one of MGM Resorts' top suppliers.

Its success has led to lasting growth. Over the past 13 years, Millennium Staffing has grown from 3 to 19 members on its internal team. Last year, the company put more than 2,000 people to work in the Las Vegas valley.

MGM Resorts' supplier diversity program affords diverse-owned suppliers, contractors, and other professional service providers with greater access to participation in the commerce of our company, while at the same time enabling us to promote our strategic objectives of quality and price competition to our competitive advantage. We are proud to play a role in the success of such companies as Millennium Staffing and are constantly looking for new ways to have a greater impact on our community and the business world.

MGM Resorts is committed to creating partnerships that contribute to the growth of diverse-owned businesses.



# Developing Inclusive Value Chains by Fostering Global Partnerships

By Elizabeth A. Vazquez, CEO and Cofounder, WEConnect International



Investing in women is simply good for business. Around the globe, women make the vast majority of consumer purchasing decisions. Moreover, consumers are increasingly dictating whom they want to buy from, how they want to buy, and which behaviors they want the companies they buy from to follow. The growing trend among customers is to demand transparency, sustainability, and inclusion. By diversifying their supplier base to reflect their markets, corporations can increase shareholder value and enhance competitive advantage.

Therefore, it should come as no surprise that the private sector is leading the way in creating more-inclusive value chains by buying from traditionally underutilized suppliers, including women-owned businesses. However, large corporations face numerous challenges in identifying and sourcing from these enterprises, and most women business owners lack the knowledge and networks required to connect with large corporations. As a result, women-owned businesses currently earn less than 1% of the money large corporations spent globally on suppliers.

To overcome these obstacles, both corporations and women-owned businesses must first use a common platform for connecting. Numerous organizations are facilitating opportunities for underutilized businesses to meet with corporate buyers. WEConnect International works with global and local partners to certify women's business enterprises outside of the United States and then connects them with qualified buyers.

The second crucial component is education for women who want to grow their companies. These women are not looking for charity, but they need the financial tools, business skills, and leadership training to help them build and share wealth—and create much-needed jobs. The U.S. Chamber of Commerce Foundation is identifying and promoting supporters resources that help to develop the capacity of women suppliers.

Finally, all entrepreneurs need access to capital to successfully build their businesses; currently, women have considerably fewer opportunities than do men. The International Finance Corporation estimates a \$320 billion credit gap for women around the world launching businesses. There must be more transparency and a stronger commitment to inclusion to ensure a level playing field; organizations such as the Global Banking Alliance for Women (<http://www.gbaforwomen.org>) are helping to make that possible.

Of course, the most efficient way to get large amounts of money into the hands of women is to allow them to earn it. Our commitment to supplier diversity and inclusion cannot be sporadic. With each trade and purchase, we are voting for the world we want.

Learn more at: [weconnectinternational.org](http://weconnectinternational.org)





**OPEN**

BACK FORTY  
WEST  
PASTRIES &  
COFFEE  
LOBSTER BLT  
FOR LUNCH  
SMOKED LOBST  
& CRAB DIP  
ALL DAY



## Chapter 3





# Job and Life Skills Training for New Markets

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There is a business case for the private sector to support training in life and business skills. For example, from a demand side, as companies expand and operate, they seek a larger and more talented pool of potential employees. There is also a positive social outcome of having better-prepared workers. From a supply side, underserved populations often face an unpassable blockade in lacking the appropriate training to obtain a job. Helping them gain better job opportunities can help their families and their communities prosper.

This chapter will highlight companies that improve economic opportunity for underserved populations at home and abroad

by training workers in the hard and soft skills needed to succeed. This chapter brings together diverse companies with a diverse set of training programs, regional approaches, and demographics. Gap Inc. and Intel discuss how they develop business and life skills for women in emerging markets. Microsoft drives home the importance of training programs for youth to mitigate the significant youth unemployment problem. KPMG describes how its comprehensive program, which includes governance and business training, helps Australian indigenous populations advance. Deloitte shows that it is helping veterans get better access to education and jobs.



# How Gap Inc. Is Changing Lives

By Rebecca Webber, Freelance Journalist; and Reporter, The Daily Beast



How can women get the training that will get them the jobs that use their full potential?

One program aiming to do just that is Gap Inc.'s P.A.C.E. (Personal Advancement & Career Enhancement) program, which started in 2007 as a way to provide female garment workers with skills needed to advance. Developed in partnership with the International Center for Research on Women (ICRW) and India's Swasti Health Resource Center—and implemented with the support of respected nonprofit CARE—P.A.C.E. provides 65 to 80 hours of education on topics like communication, problem-solving, time management, health, legal and financial literacy.

More than 28,000 women have participated in P.A.C.E. — with encouraging results. “You can look into the women’s eyes and see the excitement and joy they have around learning, a joy that turns knowledge into action,” says Dotti Hatcher, Executive Director of P.A.C.E. Global Initiatives.

The impact is immediate. The women find themselves sitting down to help their children with their homework or purchasing different vegetables at the market to improve their family’s nutrition, for instance.

Sometimes the changes are truly dramatic. Take Venkatlakshmi, a machine operator who had abandoned her formal education 10 years before joining P.A.C.E. From the program she learned how to speak her mind without fear, and how to deal with difficult situations. “I had lots of family problems,” she recalls. “My relationship with my husband was not proper and I thought about suicide. P.A.C.E. gave me hope to lead a better life. I changed myself and became stronger.”

Other benefits are clearly quantifiable. According to a **report published by ICRW in 2013:**

- P.A.C.E. participants experience a 49 percent increase in self-esteem, on average

- The factory retention rate of women who have completed P.A.C.E. in Cambodia is 66 percent higher than the overall retention rate at the factory

Research shows that programs like P.A.C.E. can have a huge ripple effect. According to the World Bank’s 2012 report “Gender Equality and Development,” when women in India earn more, their children stay in school longer. When Chinese women increase their earnings, more female babies survive to adulthood. The World Economic Forum, in its 2012 Global Gender Report, says that increasing women’s equality, including their participation in the labor force, is tied to both a higher GDP for a country and international competitiveness.

### An Ever-Widening Circle of Improvement

Businesses benefit, too. In one factory in India, the women who completed P.A.C.E. were 12 percent more productive than their colleagues who were not in the program. And 69 percent of program graduates said they were able to guide their peers when they make a mistake.

“The way I work has improved,” explains P.A.C.E. graduate Sushma, a factory tailor. “I have developed the habit of not compromising the quality of whatever I do.”

“I *got* the importance of my job,” says Savitha. “Earlier, I was giving only importance to house-related matters. My job is equally important.” After completing P.A.C.E. she was promoted from tailor to technical assistant.





As a result of the program's success to date across ten countries, in 2013, Gap Inc. took P.A.C.E. into communities in India and Cambodia, so that women who are not factory workers—the small entrepreneurs and family laborers—can also make strides. In 2014, P.A.C.E. expanded into communities in Bangladesh, Haiti, and Indonesia.

It seems like the world is finally waking up to the fact that educating and training women is a boon for everyone.

"I see lots of sprouts of hope all over," says Judith Rodin, president of the Rockefeller Foundation, in a video on [halftheskymovement.org](http://halftheskymovement.org)., pointing out the gains made in "capacitating women, empowering women, enabling women to do what they do well. I am most impressed by... how much they are doing despite adversity and how much they are succeeding despite adversity. So if we can mitigate some of the adversity, just imagine how profoundly the world could change."

# Innovation and Social Change for Girls and Women: Bridging the Gender and Technology Divide



By Renee Kuriyan, Director of Social Innovation, Corporate Responsibility Office, Intel Corporation

Intel Corporation (Intel) believes that innovation in the form of creative solutions, knowledge, and emerging technologies can have a significant impact in tackling the global challenges girls and women face. Such innovations can lead to new economic, entrepreneurial, or educational opportunities, as well as prospects for social and personal change.<sup>5</sup>

Innumerable studies confirm that investment in improving women's economic status can have many positive social, economic and welfare outcomes for women, their families, and their communities.<sup>6</sup> Research indicates that technologies, however, have been underused in tapping into the potential for women's economic opportunities and that a technology divide is particularly salient for women. In most emerging markets, women lag behind men in using the Internet, mobile phones, and radios. On average, nearly 25% fewer women than men are online in developing countries. Research shows that technologies and innovation are key ingredients in the advancement of women and girls. An ICRW study indicates that improving women's access to and use of technology has the potential to spur their economic advancement and stimulate broader economic growth.

An innovation economy can foster education and economic security by providing women and girls with a set of knowledge and technological tools to help address some of the constraints and barriers they face. This can contribute to the advancement of girls and women. In turn, it creates "virtuous cycles of change" in which these same girls and women become part of a workforce that drives economic growth and innovation.

Innovation is part of Intel's core business objectives and its

strategic corporate vision to "connect and enrich the lives of every person on earth" via technologies in this decade. Economic empowerment and education are two key drivers of innovation as well as girls' and women's advancement. Investments in supporting entrepreneurial skills can lead to a range of positive benefits for women and girls by removing barriers in diverse economies around the world. Innovations with a range of technologies—such as the Internet, cell phones, computers, and social media—hold the power to support women's advancement by enhancing their economic activity, improving their productivity in current activities, or allowing them to take advantage of other income-generating opportunities.<sup>7</sup>

Intel provides education programs, out-of-school learning opportunities, technology access, entrepreneurship training, and scholarships to empower women and girls and to enable them to fully engage in our 21<sup>st</sup>-century economy. For example, the Intel® Learn program is designed to bring hands-on, computer-based experiences to young people in informal, community technology settings throughout the world. More than 500,000 girls have participated in this program. The technology literacy curriculum is particularly targeted to groups who have limited access to technologies, lack opportunities, and come from a variety of cultural and socioeconomic backgrounds.

Building on the foundation of knowledge learned from implementing digital literacy programs around the world, Intel developed a program called Intel® She Will Connect, which was launched last year in Africa. It focuses on getting millions of women online. This represents an opportunity to extend the benefits of digital literacy training to

5. Malhotra, A., J. Schulte, P. Patel, & P. Petesch. *Innovation: For Women's Empowerment and Gender Equality*. International Center for Research on Women (ICRW), 2009.

6. World Bank, *Engendering Development: Through Gender Equality in Rights, Resources, and Voice*. Oxford University Press, 2001.

7. United Nations. Tools for Development. Using Information and Communication Technologies to Achieve the Millennium Development Goals. *UN ICT Task Force Working Paper*, 2003.





enable women to use ICTs to access education and economic opportunities, voice of opinion, and political participation.

Another example is the Intel® Teach Program, which has helped women to be more effective educators by training teachers on how to integrate technology into their lessons in order to promote problem-solving, critical-thinking, and collaboration skills among their students. More than 12 million teachers around the globe—including a large percentage of female teachers—have participated in the program.

Intel's programs are built on the foundation of using innovation and technologies as tools to address the challenges girls and women face. By reflecting on and learning from its implementations, Intel is able to continually refine and improve its programs. Building on its core competencies and expertise in designing technologies and innovative business models to meet the needs and challenges of girls and women, Intel will continue to support and promote their well-being.

# Microsoft YouthSpark – Creating Opportunity

By Yvonne Thomas, Director Citizenship and Corporate Affairs, Microsoft



Microsoft launched YouthSpark in 2012 to create education, employment and entrepreneurship opportunities for 300 million young people over three years. The opportunities for youth are vast and varied. Yet, there is one common element across all: technology. As we enter the third year of the global, company-wide YouthSpark initiative, we are focused on providing YouthSpark programs across the full spectrum of technology education, from basic skills training to computer science education. Yutiao and Jeremy are two examples of youth that have been empowered by technology. And, the impact has been nothing less than inspiring.

### Yutiao Wang

Watching both her parents working in the fields in a rural village in northwest China, Yutiao Wang knew she didn't want the same life for herself. Like most families in Lintao, Gansu Province, one of the poorest regions of China, Yutiao's parents couldn't afford to send her to school, and she had to stop after nine years of basic education. Yutiao didn't want to end up like many of the other girls in her village, who either join their parents in the fields or become migrant workers in big cities.

When she was 19, her father told her about a school in Beijing that offered free training in housekeeping skills. Yutiao made the tough decision to leave the village and took the 20-hour ride to the big city. After training at the Fuping School, which provides free domestic services training to low-income women and helps them find work, Yutiao landed a job as a nanny. She cleaned, cooked, and cared for a child for more than a year. "The work was uninspiring," said Yutiao. "It was boring, repeating the same menial tasks day after day with no room to develop." Looking for more challenging and inspiring work, Yutiao took free computer-skills classes offered through the Microsoft-Fuping Community Technology Learning Center.

Yutiao had never used a computer before the training. After a month of Saturday classes, Yutiao learned to use Microsoft

Word, Excel, and PowerPoint. Her technical skills caught the attention of the school's administrative office, and nearly two years after she first journeyed to Beijing, Yutiao landed an office job with a good salary and benefits.

Now 23, Yutiao would like to stay in Beijing and keep learning new skills. She hopes to become an office manager in the near future. "Without this training, I would have gone back to my hometown and worked in the fields just as my parents," Yutiao said. "Now, I hope to bring my parents to live in Beijing with me."

### Jeremy Moore

Jeremy Moore was born into a working-class family in Beattyville, a rural Kentucky town where jobs—let alone jobs in the tech field—are hard to come by. Through the Technology Education and Literacy in Schools (TEALS) program, Microsoft software developers are teaching computer science to students like Jeremy in school districts that couldn't otherwise afford to offer such courses. Microsoft's TEALS program will reach 131 schools in 18 states, plus District of Columbia, reaching approximately 6,600 students in the 2014–2015 academic year.





Before TEALS, Jeremy's grades weren't a priority, and college wasn't in the picture. His mom, Tammy Moore, said she saw a complete turnaround in her son after he started the class. Jeremy went from dreading school to rushing to his TEALS class. With technical knowhow, Jeremy graduated, enrolled in a community technical college, and plans to transfer to a four-year university where he can study computer science. "To see that light go on in my son, to see him get excited about something, I can't tell you how happy I was," Tammy said. "It's just helped him all the way around. The sky's the limit for him now."

To understand how much it meant for Jeremy's family to see him pursue a career in computer science, you need to know a few things about Beattyville. It's a quiet town of just 2 square

miles with plenty of dirt roads. Its population is about 1,300—the same as it was in 1910. Coal production once made up a significant portion of the economy but has suffered in recent years. Unemployment is higher than 12% and finding work, even with a college degree, is a challenge. Despite the down economy, Jeremy likes Beattyville and wants to settle there after college. He likes its rural nature, and he knows college will give him valuable skills that he can apply to improve his community.

Tammy sees a lot of potential for the TEALS program because she knows firsthand what it did for her son. "I'm very thankful to Microsoft and the people at our school who brought the program here. It changed Jeremy's life."



# KPMG and Indigenous Australia: Our Journey toward Change

By Lord Michael Hastings, Global Head of Corporate Citizenship, KPMG International



One of KPMG's core values is a "Commitment to Our Communities." We demonstrate this commitment by supporting economic empowerment around the world. One example, focused on underserved populations, is the unique effort of KPMG Australia. Recognizing that First Australians, the oldest continuous living culture in the world, do not enjoy the same equality as other citizens, KPMG Australia, in 2006, embarked on a reconciliation journey aimed at promoting economic and social development.

KPMG Australia publicly declares their intentions through a Reconciliation Action Plan (RAP), a public statement made by an organization outlining the actions it will undertake, within its sphere of influence, in the national effort to close the 10-year gap in life expectancy between indigenous and nonindigenous Australians. In 2009, KPMG in Australia became the first major accounting firm to have a RAP endorsed by Reconciliation Australia.

A core component of the KPMG Australia RAP is a focus on economic and social development that contributes to the economic independence of indigenous communities. The firm does this in two ways: utilizing the professional skills of its employees to support these businesses and procuring goods and services from indigenous-owned businesses.

Through the firm's involvement with Jawun Indigenous Corporate Partnerships and other honorary work, KPMG people are working side by side with indigenous communities, applying the skills of KPMG personnel to support the economic and social advancement of indigenous Australia. Projects include secondments up to 12 months and focus on a variety of impactful activities to drive indigenous community success—from governance training to business planning, to strategy. To date, KPMG Australia has sent more than 170 people on Jawun secondments and given nearly 40,000 hours of professional time to working with aboriginal and Torres Strait Islander communities across Australia.

KPMG Australia also embedded the use of indigenous business into its supply-chain and procurement processes. By 2013 the firm had sourced more than AUS\$1 million in goods and services by indigenous-owned businesses. The firm is aiming to expand this effort by encouraging other suppliers to build their own relationships with businesses owned by indigenous people.

KPMG Australia is proud of its reconciliation journey and its work with more than 50 partner organizations that support indigenous excellence, rights, culture, and economic prosperity. As KPMG Australia Chairman Peter Nash notes, "Australia can only reach its full potential when everyone has equal access to opportunity."



# Hybrid Vehicle Repair Is the Driving Force of Jordan Youth Employment Program

By Teri Blandon, Vice President, Institutional Advancement, Global Communities



Youth unemployment in the Middle East remains the highest in the world. In 2012, the International Labor Organization estimated that 28% of *Middle East and North Africa (MENA)* youth were unemployed, with 30% of young women not working. While youth-focused training programs do exist in the region, many of them produce a significant number of graduates who still cannot find jobs, leading to increasing frustration and disillusionment.

Global Communities and the Caterpillar Foundation worked together to create a program that would train youth for available jobs. The game-changing feature of the Middle East North Africa Youth Empowerment Strategy (MENA-YES) is that it involves the private sector from the beginning, in partnership with training providers and Global Communities. The private sector advises in four key ways: it identifies industries needing trained employees, provides guidance on curriculum, participates in trainee selection, and, in some cases, provides internships.

Because of the private sector involvement, MENA-YES has uncovered some surprising opportunities. For example, Jordanian drivers are increasingly turning to hybrid cars to save money at the pump. But the increase in these vehicles has resulted in a shortage of another vital resource: trained mechanics. Once this opportunity was identified, Global Communities reached out to the Arabic Community College to create a curriculum based on its auto mechanic program. An advisory committee of auto dealers, mechanics, and manufacturers gave feedback on the curriculum.

The program was launched with four months of training on the technical aspects of hybrid cars as well as general business principles. The course is followed by two months of on-the-job training with partners, providing valuable experience and opportunities for potential employment. Additional trainings are scheduled. In addition to hybrid vehicle repair, MENA-YES in Jordan has successfully

partnered with the private sector on opportunities in the information and communication technologies and media sectors, and the hospitality and tourism fields.

By actively engaging with local industry, Global Communities and the Caterpillar Foundation are building partnerships that provide youth in the Middle East with what they need most: the chance to forge their economic futures. In turn, the private sector obtains highly motivated employees who have been trained in the technical and social skills needed to succeed.



# Empowering Veterans through Holistic Services and Support

By Mark Goulart, Principal, Deloitte Consulting LLP



When the University of Southern California's Center for Innovation and Research (USC CIR) realized there were gaps in veterans' services and limited data about local veterans and military needs, it went to Deloitte for help. Working with the Center as part of a pro bono project, Deloitte consultants helped conduct an analysis to understand military-impacted population needs and services in Los Angeles County. Today, Deloitte and the USC CIR are looking to do similar assessments in other major metropolitan areas so those communities can also better understand veterans' needs, even before they become an issue for veterans.

"This study was not only incredibly comprehensive, it also provides USC CIR with a wealth of data, which will help nonprofits and government leaders better inform local and regional investments and prioritization of veteran policy and programs," said Anthony Hassan, director of the Center for Innovation and Research at the USC School of Social Work. Adds Philip Brozenick, principal at Deloitte Consulting LLP, "This study's data will guide our Los Angeles Veterans Collaborative to ensure we provide our veteran community with the highest-quality services and deliver the most targeted impact we can."

This type of project, which brings together nonprofits and businesses on issues related to governance, is important to Deloitte and to local communities. Deloitte's USC CIR pro bono project is also a good example of how there are distinct stages in the transition from active-duty service to veteran status—and a holistic approach may be required to truly move the needle on key veteran issues. As such, Deloitte employs an integrated approach to military and veterans support built on a platform of crucial pillars. The transition to civilian life is not a linear process, so these separate pillars focus on the singular objective of building hope and confidence—which in turn can provide a springboard to propel these men and women to the next step in their own unique transition journey.

The key pillars in Deloitte's holistic approach toward helping to prepare veterans for transition include:

- **Physical Health/Recovery:** Promoting recovery and rehabilitation for transitioning wounded warriors and veterans through athletics- and entertainment-based activities. A key component of the recovery pillar is family strengthening, and Deloitte also supports programming dedicated to military-connected spouses and children.
- **Employment:** Facilitating the transition from the military to civilian-sector employment through hiring, retaining, developing, and advancing veterans, both inside and outside of Deloitte.
- **Education:** Helping veterans and armed services members identify and obtain the training and education they may need to enhance their skills, including financial literacy, vocational and certification training, and post-secondary education and internship opportunities.

Deloitte does this work not only because it has a very committed veteran population but also because the United States will have approximately 20 million veterans by 2020—nearly half of whom have returned from the wars in Afghanistan and Iraq, and more than 600,000 of these veterans are unemployed.<sup>8</sup> This is not just a federal issue but a local one—these are friends, family members, neighbors. That's why Deloitte has provided upward of \$5 million in skills-based volunteering, donations, and pro bono services in support of veterans. As a member of the White House Joining Forces initiative, Deloitte committed to doubling veteran hiring in three years and has developed a robust internal and external approach to make this possible. From Deloitte's Armed Forces Business Resource Group to its active volunteer presence, Deloitte's support of military and veterans is a high priority across the organization. Deloitte looks forward to continuing to enhance and expand these efforts as the landscape of America's military continues to evolve.

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8. [http://www.va.gov/vetdata/veteran\\_population.asp](http://www.va.gov/vetdata/veteran_population.asp)





Like other Deloitte Corporate Citizenship initiatives, veterans programming is not an activity Deloitte does on its own: the organization works with a variety of nonprofits, such as USC CIR, that measure the outcomes they deliver when serving this population. Through direct and skills-based volunteering, as well as through pro bono work, Deloitte is finding ways to leverage the unique skills of its employees to differentiate support while delivering positive outcomes to those who have served—America's military and veterans. This year, Deloitte is building out even more robust relationships with veterans' organizations. Deloitte professionals want to help, and the organization is committed to providing specific ways they can get engaged in their local communities.

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# Chapter 4



# Making Impact Through Innovative Partnerships

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The key to successful economic empowerment is breaking down silos and building partnerships that match the strategic direction and operations of the private sector with well-equipped and knowledgeable public-sector and nonprofit partners. In the following examples, private sector companies set out to solve pressing societal questions, such

as eliminating financial illiteracy, optimizing supply chains to increase food security, and finding the scientifically proven best ways to economically empower women. This section is designed to show how private sector companies can effectively collaborate with a broad spectrum of partners to bring about scalable change.





# Collaborate for Sustainable and Scalable Change

By Shannon Schuyler, Principal and U.S. Corporate Responsibility Leader, PwC and President, PwC Charitable Foundation, Inc.



The high correlation of a student's zip code to their comprehension of financial skills and socioeconomic status is alarming, though not surprising. Zip codes can be directly linked to places of greater poverty and less optimal schools, with a preponderance of these areas being communities of color. It's also no surprise that these same zip codes often do not excel in financial capability, a point underscored by the recent release of the Programme for International Student Assessment's (PISA) financial literacy data.

The PISA results show that, despite significant U.S. financial literacy programming, more than 1 in 6 U.S. students lacks baseline proficiency in financial literacy, and less than 1 in 10 U.S. students is a top financial literacy performer. More troubling is that approximately 17% of the variation in the United States is correlated with socioeconomic status.

What the study indicates is that lessons in financial capability need to be relatable and understandable within the context of one's community. It requires broad collaboration and more nuanced programs. It's not one size fits all; it's individualized, and it's personal, and, yes, it's a challenge. But this is about more than teaching young people to make sound choices about money. It's about helping students navigate the world and apply what they know in practical ways so they can become future responsible citizens, business leaders, entrepreneurs, and consumers.

PwC's broad social and environmental commitments address this end goal: to elevate the sustainability of prosperity both for individuals and for businesses. To that end, we focus on linking the themes of education, diversity, and climate change. We focus our efforts in classrooms with students and educators, but also in the board room through pro bono work that enables others to fulfill their missions in our communities. We're creating, digitizing, and translating curricula, and convening advocacy groups, universities, government, and nonprofits to identify a broad suite of solutions that generate reach and relevance to individual lives. The PwC Charitable Foundation is working with organizations like

Venture for America, which is revitalizing American cities and communities through entrepreneurship. We're also alongside professors at Knowledge@Wharton, a member of the Wharton School of Business, instructing the teachers on how to impart these important financial literacy lessons to their students. It's a top-down, bottom-up approach, and it's working.

We've delivered more than \$20 million in pro bono support in PwC's last fiscal year (FY14), and we have collaborated with more than 180 nonprofits and nearly 300 schools to deliver more than 425,000 service hours. We've also engaged with the White House to discuss what is needed to create the kind of workforce necessary in the 21<sup>st</sup> century. We're finding ways to convene other organizations toward this purpose, and it has awakened new opportunities for individuals who may feel they don't have a pathway out of poverty.

This is a complex problem, and we don't have all the answers. Together, however, we just might.



*Photo to Knowledge@Wharton*

# Promoting Women's Economic Empowerment through Nonprofit–Corporate Partnership

By Mayra Buvinic, Senior Fellow, UN Foundation



Research has demonstrated that when women are economically empowered, communities and nations benefit. Yet, until recently, there remained a crucial knowledge gap regarding the most effective interventions that directly advanced women's economic opportunities. In early 2012, the United Nations Foundation and ExxonMobil Foundation joined forces, launching a project to address this gap and to identify which development interventions best improve women's productivity and earnings. The Foundation's grant to the United Nations Foundation was part of more than \$80 million invested by ExxonMobil and the ExxonMobil Foundation in the past eight years to support the economic advancement of women.

The initiative began with the commission of new research and support for existing data. The two foundations, under the technical leadership of internationally recognized gender and development expert Mayra Buvinic, convened a select group of more than 35 development economists and other experts from top universities, international agencies, and nonprofit organizations. The researchers worked on 17 different review and empirical studies that investigated practical, implementable projects aimed at women's economic advancement. Together, the findings gleaned from these research projects, with supporting evidence from more than 135 additional studies, were compiled into a comprehensive report and Roadmap for Action that outlines—based on the best available evidence—what works to increase women's productivity and earnings, for whom and where.

*A Roadmap for Promoting Women's Economic Empowerment*, released in September 2013, provides funders, NGOs, and governments with a framework for selecting and implementing programs that successfully increase women's productivity and earnings in particular economic and country contexts. The United Nations Foundation and the ExxonMobil Foundation have widely disseminated the report and its recommendations to ensure the insights are readily available to researchers, program implementers, and policymakers, as well as to funding agencies in the private and public sectors.

The United Nations Foundation and the ExxonMobil Foundation benefit from a collaborative relationship based on a mutual long-standing dedication to women's empowerment. Next steps in the partnership, currently under way, are to engage researchers from the Roadmap collaboration to advise on appropriate metrics to track women's economic empowerment outcomes in projects, and to pilot promising program interventions for implementation in key countries, with accompanying research to identify program impacts.

*A Roadmap for Promoting Women's Economic Empowerment* can be accessed at [www.womeneconroadmap.org](http://www.womeneconroadmap.org)



# Corporate Expertise Helps Local Businesses Build Food Security in Africa

By Brent Wibberley, Director of PFS Programs, TechnoServe



In sub-Saharan Africa, one out of four people is undernourished. And yet Africa has enormous agricultural potential, with 65% of the world's undeveloped arable land.

An innovative public-private partnership is working to turn this challenge into a business opportunity. Partners in Food Solutions (PFS) is a nonprofit organization that links the technical and business expertise of volunteer employees from General Mills, Cargill, Royal DSM, and Bühler to small and growing food processors and millers in the developing world. We at TechnoServe, a nonprofit specializing in business solutions to poverty, work as PFS's on-the-ground implementing partner, with funding from the U.S. Agency for International Development (USAID).

Our work focuses mainly on food processors because of their critical place in the value chain. More than two-thirds of Africans earn their livelihood from agriculture; the vast majority of them are smallholder farmers. But these producers struggle to find a constant, stable market for their crops, which prevents them from expanding their businesses and increasing their incomes.

Enhancing the capacities of local food processors allows them to buy larger quantities of farmers' products as well as to produce better, more nutritious food for the population at large—creating a multiplier effect throughout the food value chain.

To do this, TechnoServe and PFS developed a technology and knowledge transfer model that matches the needs of local food processors with the knowledge, technology, and state-of-the-art resources that PFS experts provide. TechnoServe identifies local processors to work with, collaborates with them on a needs assessment, and develops a scope of work for PFS corporate volunteers. These experts then develop tailored solutions aligned with each company's core business expertise. For instance, Cargill employees may take the lead on projects involving vegetable oils; General Mills, blended

flours; Royal DSM, fortification of staple foods; and Bühler, process engineering.

Using TechnoServe to “translate” advice and help implement it on the ground, these corporate volunteers do 95% of their work remotely, eliminating travel and logistics costs and opening the door for even greater scale.

In the five countries where the partnership works—Kenya, Zambia, Tanzania, Malawi, and Ethiopia—the results have been impressive. Between 2010 and 2012, processors that we assisted increased the annual volume of nutritious food products they sold to aid markets by 18.6%. In 2013, annual sales of improved nutritious products grew 35% over the previous year.

Assisted companies have produced a range of new or improved products that will help improve nutrition for vulnerable populations. In Zambia, for instance, we provided the technical assistance to enable local processor Community Markets for Conservation (COMACO) to produce and distribute 96 metric tons of corn-soy blends, a high-energy protein supplement. This has allowed 374 malnourished individuals, so far, to receive therapeutic or supplementary food.







In total, the TechnoServe/PFS partnership has provided training to more than 500 food companies and has provided direct customized capacity building to 74, which in turn support approximately 550,000 smallholder farmers and their estimated 3.3 million family members. With program assistance, local processors have sold more than 15,000 metric tons of products to food aid buyers for vulnerable populations, helping address a critical nutritional need. All told, more than 700 PFS corporate employees have volunteered more than 60,000 hours of their time, on more than 280 individual projects.

But there is much more to do. In the next five years, the partnership aims to directly assist more than 300 food

processors and train at least 2,000 food specialists, providing sustainable markets for more than one million African farmers.

These efforts are critical in light of the world's rapidly growing population, which is projected to surpass 9 billion by the year 2050. The African agricultural sector will be essential to feeding such a massive population—but it will have to greatly scale up its capacity, efficiency, and productivity in order to do so. We believe that private sector solutions like the one pioneered by TechnoServe and PFS—which deliver increased income and greater productivity up and down the value chain—hold the key to unlocking this incredible potential.









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