A Business Civic Leadership Report
BCLC is an affiliate of the U.S. Chamber of Commerce
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As the Business Civic Leadership Center (BCLC) has reported in past global development publications, businesses have increased their engagement in social and environmental challenges outside of their home markets. What emerges in this publication is new insight on how they engage.

Significant and noteworthy changes are occurring. In years prior, businesses primarily played a support role in addressing international social and environmental challenges, but now, leading companies are more proactive in applying business solutions.

In the last two decades, the role of global corporate social responsibility (CSR) inside companies greatly transformed. Before 1980, U.S. multinationals engaged in limited philanthropy and foreign direct investment (FDI). In fact, the U.S. Agency for International Development (USAID) often cites data showing that during the 1970s and before, 80% of all international fund flows were driven by the public sector. Today, it is reversed; 80% of all international fund flows are driven by the private sector.

During the late 1990s and early 2000s, many companies went through the next iteration in their approach to global development. While earlier forms of engagement were reactive, this next wave saw a critical mass of companies begin to develop competencies in public-private partnerships and stakeholder relationship management.

The earlier waves of global CSR ushered in sophisticated business functions and increasing public expectations. Today, global CSR strategy goes farther than before, encompassing a broader portfolio and serving as the connective tissue between business growth and healthy communities. The role of business in global development is now much larger, and some companies are at the helm of improvements in the social and environmental conditions in emerging markets.

How do companies tackle this? The answer naturally varies due to factors such as industry, geography, culture, and competitive environment.

By executing global CSR strategies that utilize business tools, expertise, employees, and, in some cases, funds, companies are able to more effectively tailor community development programs to local markets and meet needs in a more efficient, self-sustaining manner.

In fact, business solutions addressing community challenges are a commonly used approach in global development. Non-governmental organizations (NGOs), government agencies,
and social enterprises have all begun to adopt business-minded solutions in their community development programs around the world.

However, many additional factors outside the business sector have also contributed to the rise of business solutions in global development. The number of social enterprises has dramatically increased in many emerging markets, particularly in Sub-Saharan Africa. Social impact and transparency tools and metrics have improved, providing better insight about the value of these solutions.

There has also been a generational impetus. Millennials increasingly seek opportunities to use their business skills for the betterment of humankind. It might have been unthinkable a generation ago, but today, the opportunity to work on social impact projects is a significant retention tool for many companies. Just by doing business, companies create job opportunities for individuals all over the world, but there is a growing understanding that their positive social impact could be even more significant than it is today.

That being said, companies have to prioritize the social challenges that influence and affect their operations on a day-to-day basis. These challenges range from access to healthcare services, quality of secondary education, access to basic financial services, and gender discrimination, among many others. All of these issues greatly affect the business value chain. This tension between potentially unlimited engagement opportunities and limited resources is one of the reasons why companies increasingly look at shared solutions, crowdsourcing, networking, and other ways to enhance the business tools they can offer.

Leading companies, like the ones represented in this report, recognize that community engagement programs are a serious component of how they do business at every stage of the business lifecycle.

These companies engage in “pre-competitive” investments to help seed and nourish potential markets. They solicit stakeholder input as they prepare to make investments and gain market insights about potential customers. They enhance their brand, validate their operations, and drive employee retention once they begin operations, and they constantly evaluate and identify ways that they can continue to improve.

Clearly, the role of business in global development has shifted from something that was “nice to do” to something that helps power the business model. This publication highlights ways in which companies, including Abbott, Chevron, Dow Chemical Company, and Microsoft leverage top employee talent, products, and business acumen to tackle issues such as financial literacy, gender equality, access to basic needs, workforce preparedness, sustainable farming, and more.

The global development caravan is full of NGOs, multilateral organizations, and government agencies that are absolutely paramount to reaching our destination, and business drivers are helping us get there much faster and more efficiently than ever before. Buckle up.
Access to Basic Needs

Access to basic needs like food, water, nutrients, shelter, and clothing are the building blocks of development anywhere in the world. According to the International Food Policy Research Institute, although global hunger rates have dropped since 1990, they remain classified as “serious.” UNICEF and WHO's latest water report stated that the proportion of the population in developing regions using unimproved drinking water sources decreased from 29% to 16%. While these improvements are encouraging, the numbers of people who still lack these basic necessities of life are staggering and this greatly affects the business climate in local markets.

Businesses including Abbott, Amway, and DSM have been leaders in responding to these community needs, and applied their business expertise to address these challenges in markets where they operate. Without access to basic needs, survival for millions are not possible. The economics of lost human potential due to a lack of access to basic needs, impact us all. Businesses engage in this issue, not only because it is the right thing to do, but also because workforce health and community wellness dramatically impact business operations.
Fighting Malnutrition and Spurring Economic Development in Haiti

By Katherine Pickus, Divisional Vice President Global Citizenship and Policy, Abbott and Vice President, Abbott Fund

Even before the earthquake, pediatric malnutrition was a significant health problem in Haiti, the poorest nation in the Western hemisphere. As the single largest contributor to disease, malnourished children are five to eight times more likely to die from diseases like diarrhea, pneumonia, and measles as compared to a well-nourished child, according to the U.N. Standing Committee on Nutrition.

Solving complex, deep-rooted problems like malnutrition will require a unique approach. Abbott and the Abbott Fund, have formed a unique partnership in Haiti with Partners In Health (PIH). Through the combination of the collective expertise and resources of Abbott, the Abbott Fund, and PIH, Haitians are empowered to create local, sustainable solutions to treating severe malnutrition, and also address its underlying cause—poverty. At the same time, the partners are working to change lives and establish new models in Haiti that can be replicated to help others implement sustainable projects around the world.

The focus of the project is to enhance and expand PIH’s production of Nourimanba, a ready-to-use therapeutic food specifically formulated to treat severe childhood malnutrition. It also focuses on producing non-medical products, such as peanut butter, that will be sold commercially to support PIH’s continued production and free distribution of Nourimanba. The $6.5 million initiative draws on the expertise of more than 50 Abbott staff, including its leading nutrition scientists and engineers. Working together with PIH’s medical experts and local Haitian staff, the partnership is building a new nutrition production facility near PIH’s hospital in Haiti’s central plateau region. Key parts of the initiative include:

- Building an 18,000-square-foot nutritional food production facility in Corporant, Haiti, to expand Nourimanba production.
- Abbott and PIH staff working shoulder-to-shoulder to combine PIH’s successful record of health care delivery, agricultural development, and Nourimanba formula, with Abbott’s expertise in nutrition science, engineering, quality, and manufacturing.
- Creating economic and agricultural development: local farmers provide the peanuts used to make Nourimanba, local workers are building the facility, and Abbott and PIH experts are training local staff to handle production, product testing, and facility management.
- Producing commercial products such as peanut butter, which will help sustain the production and free distribution of Nourimanba.
The facility broke ground in early 2012, and production is expected to begin by the end of the year. PIH currently treats approximately 10,000 children per year with Nourimanba; the new facility will allow them to potentially treat up to 50,000 children per year.

The project is committed to engaging and employing local Haitians in as many ways as possible. Currently, more than 200 farmers are engaged in the peanut supply chain, and approximately 40 local employees handle the production process—from shelling the peanuts to filling containers with the finished Nourimanba. In addition, local workers are constructing the facility. Once the facility is operational, approximately 20 additional Haitian staff will be needed to handle additional aspects of staff management, production, maintenance, and lab analysis. Local employees bring a great deal of local value and knowledge to the process including their familiarity of regional conditions, infrastructure, climate, and community norms. This is critical information that historically has created challenges in scaling projects in Haiti.

Along with their expertise, Abbott scientists and engineers are sharing what they learn from the project to educate and strengthen the company’s understanding of health and nutrition in developing countries. That enables Abbott to better meet the health care needs of people around the world in the future. Key success factors and lessons learned are internalized by Abbott teams to strengthen their understanding of initiating and scaling business and social investment programs to meet health needs in developing nations. This includes learning about lowest-cost production in resource-limited environments, which can inform the company’s development and manufacturing efforts as well.
More than two billion people worldwide are currently affected by nutritional deficiencies. DSM and The World Food Program (WFP) have created a partnership that is critical to solving nutrition problems in developing nations and fighting the severe impact of debilitating hunger. The WFP is currently the largest humanitarian organization addressing global hunger. DSM, a global science-based company, active in health, nutrition, and materials is one of the world’s largest producers of micronutrients. Together, DSM and the WFP have an opportunity to make a substantial impact on the current nutrition deficiencies in emerging markets around the world.

Vitamin and mineral deficiencies account for an estimated 7.3% of the current global disease burden. More specifically, Iron, Vitamin A, and Zinc deficiencies rank among the top 10 leading causes of death due to disease. Nutrition insecurity and micronutrient deficiency impairs the mental and physical development of an average of 40-60% of infants in the developing world. These deficiencies are also debilitating to the health and energy of more than 500 million women worldwide. It is clear that hidden hunger is a global issue of extreme and rising importance. According to the Copenhagen Consensus, micronutrient supplementation and fortification are ranked as the top investments for the developing world. DSM understands that its contributions in this area are not only the right thing to do, but also the smart thing to do, as the global marketplace increasingly depends on new, emerging markets.

DSM supports WFP through its technical expertise, micronutrients provided in-kind, and cash. DSM food technology, packaging, and other experts are working with the WFP to research and develop new or enhanced fortified foods and measure their effects on the nutritional state of WFP beneficiaries.

Through innovative solutions such as micronutrient powders for use at home, families are finally able to add the necessary nutrients to their food immediately before consumption. The program’s aim is to ensure that micronutrients are included in at least 80% of the WFP’s exported food baskets. Expertise is not the only way that DSM has become involved in the WFP’s efforts. Company employees in offices and production sites in 50 countries have also helped by donating money and volunteering time in the field to support WFP projects in Bangladesh, Guatemala, Kenya, and Zambia. Currently, more than 10 million people in countries including Afghanistan, Bangladesh, Kenya, and Nepal have been reached by this partnership.

DSM has not gone unrecognized for its efforts and successes its partnership with WFP. In 2010, at the United Nations Millennium Development Goals Summit in New York, DSM was presented with the World Business and Development Award for its commitment to fight hunger. DSM’s CEO, Feike Sijbesma, also received the 2010 Humanitarian of the Year Award from the United Nations Association of New York in recognition of his commitment to corporate social responsibility and for DSM’s partnership with the WFP. Together, DSM and the WFP are combining their expertise and efforts to work towards a brighter and healthier future around the world.
Groundbreaking Partnership Provides Nutrients for Chinese Migrant Children

By Jeff Terry, Corporate Citizenship Lead, Amway Corporation

At Amway, nutrition is a core business line. The company’s Nutrilite product is a global leader in nutritional supplements, with more Nutrilite supplements distributed globally than any other brand. Nutrilite products include plants grown, harvested, and processed on the company’s own 8,500 acres of certified organic farms, making Amway the largest organic farmer in the world! The nutrition line of business includes a supplemental education focus to train people about healthy foods and lifestyles.

In 1992, the company expanded operations to China. Amway China has been active in identifying social issues that require attention. For example, they recently learned that an overwhelming majority of the country’s 71 million rural, grade school-aged children are undernourished, living in near poverty conditions, and not receiving a proper education. Amway’s nutrition expertise and commitment to helping people live better lives led them to create Migrant Children’s Food Kitchens in rural schools across the country where children could be fed nutritious meals.

In 2010, Amway took their commitment to nutrition for China’s migrant children to the next level by founding the Amway Charity Foundation (ACF). ACF completed its inaugural year in 2011 at the center stage of Chinese philanthropy, setting a new standard in charitable community service in China. ACF pioneers a unique approach—a new kind of public/private cooperation on a national scale, which has become a catalyst for partnerships, financial support, and volunteerism.

Amway Charity Foundation is the first and still the only foundation initiated and funded by a foreign multinational at its inception. ACF operates under the auspices of the Ministry of Civil Affairs (MCA), the highest authority for social welfare in China, and plans to help 1.5 million children have warm nutritious meals through its kitchen project alone.

However, that’s still only 2.1% of the children who need assistance. Only with the participation of more individuals and organizations can we service the needs of the ever-increasing population of vulnerable children in China who deserve a better life.

CHINA’S RURAL CHILDREN:

- 8 million newborn babies every year
- 110 million children under age 14
- 239,000 Grade 1-9 schools
- 71 million students between Grades 1-9
- 4,000 special schools for children of migrant workers who have come to cities
Access to Basic Needs

The Approach: Supporting the country’s most vulnerable children

ACF pursues a range of proactive actions along the three main themes of children’s nutrition, education, and volunteerism. The open platform of partners working in conjunction with one another includes government agencies, think tanks, non-government organizations, media, donors, and volunteers. The range of actions includes programs and projects, pilots and models, research, symposiums, and advocacy.

The most successful venture thus far is the effort to support children’s nutrition by creating “Spring Sprout” kitchens in rural schools. Working together with the China National Committee for the Care of Children and many local government authorities, ACF helps build kitchens in village boarding schools so that the children can have warm nutritious meals.

RESULTS:

- 300 kitchens were completed in 2011, covering 18 counties in six provinces
- More than 700 additional kitchens will be in operation by the end of 2012
- 400 kitchen supervisors trained, 600 volunteers monitor for quality assurance
- 150,000 children now enjoy nutritious meals
- Named by Chinese Ministry of Civil Affairs “Most Influential Charity Project in China” in 2011
Access to financial services is almost ubiquitous in the western world, so much so that most of us barely realize how much we rely on these basic services each day. Imagine trying to pay your bills without a checking or savings account, or acquiring capital to grow your business without basic credit services. Barriers like access, eligibility, and affordability make this a daily reality for many of the small and medium-sized enterprises in emerging markets. In fact, according to a recent World Bank study, 50% of the world’s adult population remains unbanked.

Businesses such as Western Union, Discovery Communications, and PwC are applying their business expertise to create solutions including mobile transaction services, financial literacy, and entrepreneurship training to bridge the financial services gap for millions of people around the world. Access to these tools, and education on how to leverage them effectively, are the building blocks for enabling people to create and build their businesses. By fostering local economic activity within their communities, they contribute to stronger national economies.

Financial Inclusion and Literacy
Western Union is at the center of a global economic future in which emerging markets, small and microbusinesses, and mobile/online technologies will intersect. Western Union works with underserved individuals and small and medium-sized enterprises (SMEs), bringing financial services to communities with few banking options and unlocking potential in emerging markets.

Access to financial services provides dignity in the form of financial inclusion and opportunity. A recent Grameen Foundation Study—funded by the Western Union Foundation in Uganda—found that mobile money transfer services created an immediate impact on financial inclusion, financial literacy, and ongoing savings levels.

With more than 510,000 retail locations in 200 countries and territories, Western Union is well positioned to help fuel emerging economies. Western Union has a presence of 96,000 Agent locations in India, 35,000 in China, 11,000 in Brazil, and more than 5,900 locations in Morocco, including mobile locations that travel to remote areas of the country. The company does business in 140 currencies, and is able to rapidly adapt its models to meet distinct financial needs in specific social and economic contexts.

While other companies market to those with credit, plastic, income, and online access, Western Union focuses on the overlooked and underserved as its core customer, which in turn, builds financial inclusion in communities everywhere. From migrant workers sending money to families at home to a small business in a developing market purchasing materials from the other side of the world, Western Union offers solutions that others can’t.

For example, there are many businesses and individual entrepreneurs in the developing world that are underbanked or don’t have access to credit cards or other payment methods. Together with Alibaba.com, a global leader in business-to-business e-commerce, Western Union has launched a service to enable millions of entrepreneurs to buy goods sold online via AliExpress.com and make cash payments through participating Western Union Agent locations. The company expects it to become a key payment platform option in emerging or otherwise underserved markets such as Latin America, Eastern Europe, the Middle East, and Africa where entrepreneurs have limited payment options and rely on cash transactions to sustain and grow their businesses.

By deploying powerful new ways to send and receive funds—even in areas lacking financial infrastructure—Western Union is helping to foster more self-sufficient local economies, and ultimately, reducing poverty. This pioneering approach promotes financial inclusion. It creates
The Role of Business in Emerging Markets

an economic lifeline for billions of consumers globally who are un- or under-banked and for the more than 200 million people who have migrated to another country, often to provide hope and financial support to their families back home. This population is in a position to most benefit from mobile technology, allowing access to financial services and information even when bricks-and-mortar locations are out of reach or may initially appear unwelcoming.

According to the Organization for Economic Cooperation and Development (OECD), SMEs are responsible for 65% of global GDP, and employ nearly 90% of the world’s workforce. As employment models shift and entrepreneurs emerge as the engine of the global economy, Western Union is poised to play an increasingly important role.

Western Union helps small businesses through programs like Small Business for Better, which focuses its rapidly developing B2B portfolio, purchasing power, philanthropy, and volunteerism to benefit small businesses. Through Small Business for Better, Western Union enables small businesses to effectively compete in a global business environment. For example, using Western Union’s small business tools and services, a SME in Eastern Europe can source supplies in Africa, manufacture in Romania, and export to North America, using multiple currencies at competitive exchange rates.

The company is also creating new “on ramps” to help small businesses become Western Union Agents—driving foot traffic and sales. It also creates jobs. Around the world, millions of people are employed, in whole or in part, to process Western Union transactions for local customers.

Western Union’s core consumer money transfer business also drives development in frontier markets. As a facilitator of this huge resource flow—a transfer of billions of dollars every year that touches one-sixth of the world’s population—Western Union is a force for stability and economic growth and a mainstay for many emerging nations. The company serves consumers in more than 40 countries where remittances make up 10% or more of the GDP by providing access to capital sent by friends and family members. Remittances to many countries are nearly three times as large as aid and foreign investment combined.

These “person to person” flows go directly to individuals and families who use them as they’re needed. Remittances purchase goods at local businesses that support employment and demand for products and services. They pay for education and access to technology such as mobile or the Internet, which in turn allows access to markets, education, and other development tools.
In recent years, significant strides have been made in promoting financial inclusion by greatly expanding access to financial services, particularly for the poor. The advent of microfinance and new innovations in the delivery of financial services to reach the unbanked have enabled between 500 million and 800 million of the world’s poor to gain access to finance. But access is only half of the financial inclusion equation. Financial capability, the ability to make informed judgments and effective decisions about the use and management of one’s finances, is equally critical to achieving financial inclusion. Unfortunately, of those who now have access to financial products, only about 25% have received even the most basic financial capability training that would help them make informed decisions about borrowing, savings, and their financial future. This lack of instruction represents the “financial capability gap,” which is both massive and rapidly growing.

The Citi Foundation has long invested in and supported the importance of financial capability and asset building as a financial inclusion strategy, both within the United States and internationally. As access continues to rapidly grow due to technological innovations like mobile delivery channels, we believe that addressing the lag in financial capability is an urgent priority for the field—and it’s why we commissioned the report, “Bridging the Gap: The Business Case for Financial Capability in 2011.”

The report, researched by the Monitor Group and Partners for Sustainable Development, seeks to understand what is needed to strengthen the client capability side of financial inclusion efforts. Estimates suggest that it would cost at least $7 billion, and as much as $10 billion, to provide financial capability training to those who already have access to financial services. Given current resource constraints, and the significant scale and complexity of financial capability needs, it becomes apparent that any solution will require a mix of funding sources and efforts from multiple stakeholders—including financial institutions, government, the NGO sector, and philanthropic donors.

In the report, we address some major questions:

- How could financial services providers be incentivized to pay for financial capability provision themselves, and view it not as an expense but as a revenue driver?

- Are there financial capability models that make good business sense? What kinds of solutions and models must be developed that achieve this “win-win” for financial service providers and their clients—not just in the world of MFIs, but beyond?
The report provides a current snapshot of the field, including costs, provision models, attitudes, and preferences of financial services providers, as well as key trends affecting the future evolution of capability-building. It also provides a business case analysis of five financial education models in the field, and profiles several promising, cutting-edge examples of capability models that have a business case—both in the world of MFIs and beyond. The report ends with a set of recommendations for the field, led by a call to better understand and evaluate the effectiveness of product-linked financial capability programs.

In support of this need, in 2012, the Citi Foundation, in partnership with Innovations for Poverty Action, launched the Citi IPA Financial Capability Research Fund, which will rigorously study products and product-linked interventions that aim to improve the poor’s financial capability. The focal research areas of the fund are product-linked financial education; incentives for behavior change and use of financial services; and financial product design as a way to encourage appropriate use.

An estimated 2.7 billion people remain unbanked or under-banked, and financial inclusion remains an imperative for improving the economic conditions of the poor. Financial capability matters because, as access grows, low-income clients need to be able to make the right financial decisions that help them tap into the power, efficiency, and safety of formal financial services, and build assets to ensure economic vibrancy and resiliency. We are excited by the dialogue this research has stimulated and are hopeful that the Fund will spur a greater understanding of the financial inclusion field.
In 2012, some 400 PwC interns, staff, partners, and retired partners traveled to Belize City, Belize, to teach financial literacy and entrepreneurship to more than 2,000 students, educators, and parents. When the program started five years ago, the initial team was a fraction of the size and taught only a small handful of schools and students. Yet from the beginning the goal was to eventually scale our efforts. Now, looking back, I can say we have done so thoughtfully and in a focused manner that has led to more rigorous measurement and an enhanced curriculum.

In her provocative article, “What Do We Lose When We Scale,” Kriss Deiglmeir of Stanford University’s Center for Social Innovation, questioned whether social projects and good works, in general, are only worthwhile when they are big and bold, benefitting vast numbers of people. Call it the “Big Bang Theory of Social Responsibility.” Big is not always better, and scaling does not have to mean launching a program with a broad focus right from the start, nor is it about reaching all of your numerical goals within a defined period. It is more about being uber-focused on the mission and watching its impact scale up through small accomplishments that lead to replicable success stories.

PwC’s targeted approach to scaling our financial literacy program in Belize over time has broadened the reach and impact of our work that’s led to a positive shifting of the local norms and economic outlook. We are now engaging every student in Belize City—in more than 28 schools—and officials ranging from the Ministry of Education to the Mayor of Belize City. Even the U.S. Ambassador to Belize and his wife are significantly involved. By staying committed to a population, embracing the local culture, attributes and standards, and ensuring that our materials reflect the evolving community, our team’s work has led to children creating their own business—selling handmade jewelry, picture frames, and post cards to tourists. Principals and teachers now mandate that financial literacy be taught as part of the normal school curriculum throughout the year and parents gain valuable knowledge about financial responsibility. All the while, we have taken
That said, the widespread impact that we have tends to be rightfully overshadowed by the human experiences. We see the children coming from dilapidated homes to rundown schools with smiles from ear to ear. We witness them holding on to the lunch they received and not eating, even when hungry, so they might share it with their families later in the day. We hear them talking about how they plan to give money to local orphanages when they make profits from their businesses and tearfully telling our people on the final day that they love them.

Then, of course, there’s our people, whose hard work and commitment so moves me. They’ve worked side by side without regard for staff class or seniority, conjuring up old school yard games and songs to get the students engaged, proudly sharing the lessons learned from the day and the moment when their students finally “got it.” And, of course, they delight in taking thousands of pictures in an attempt to not let the experience fade away.

At a time where companies are pulling back funding for non-essential programs, and when multi-year commitments are hard to come by, I am struck by our leadership team’s commitment to invest in this five-year relationship with a distant city whose people could easily be forgotten. Only with that in mind, is it not hard to fathom the overwhelming leadership support for the firm’s recent five-year $160 million youth education commitment around financial literacy called Earn Your Future. That’s scalability! But, mostly, I am proud of the legacy of responsible leadership that PwC has created and even more humbled by the work of our team in Belize.
Poverty levels are well documented in India, and it is estimated that the country is home to at least one-third of the world’s poor. Furthermore, up to 87% of the poorest households in India do not have access to credit, and there are potentially 250 million to 380 million people in need of microfinance services in India. The urban poverty of the country is extreme, but it is actually the country’s rural poor who are the most isolated from financial services that could enable them to work their way out of poverty.

Over the past five years, UPS has contributed $945,000 to Opportunity International to support programs including its transformational microfinance work in India. Through this partnership, Opportunity India has implemented a new social investment strategy that supports the growth of Indian microfinance by partnering with, and investing in, poverty-focused microfinance institutions (MFIs) and encouraging start-ups that operate in India’s most underserved areas. As a result, more than 1,600 new clients have received loans—averaging $136 for the first loan—and accompanying counsel, positively affecting nearly 7,000 people.

In 2011 The UPS Foundation also supported the provision of 1,134 school fee loans that were disbursed to families to keep young girls in school, bringing education within reach for children in struggling communities.

Financial services alone are insufficient to ensure that clients are escaping poverty. Along with loans and insurance products, UPS and Opportunity India provide financial education as well as family health and nutrition, justice, and other relevant training such as the following:

- **Promoting Justice**—In partnership with International Justice Mission, Opportunity provides previously bonded laborers with the tools to improve their lives, including loans and business training.

- **Preventing Suicide**—Opportunity and SNEHA educate Trust Groups on the subject of suicide prevention and possible solutions to depression.

- **Preserving the Environment**—Along with Silver Star Papers and NEEP Consultancy, Opportunity teaches about recycling and reusing materials.

- **Ending Domestic Violence**—Opportunity and the International Foundation for Crime Prevention and Victim Care (PCVC) bring light to the deep-seated assumptions and attitude toward women. PCVC conducts seminars on domestic violence, challenging assumptions and leading open discussions.

UPS is the world’s largest package delivery company and a global leader in supply chain and freight services. This grant is funded through The UPS Foundation’s diversity focus area. This
The Role of Business in Emerging Markets

The initiative focuses on helping underserved communities through economic literacy programming that teaches the fundamentals of free enterprise and the foundations of economic education. The UPS Foundation supports emerging entrepreneurs through grants to innovative microenterprise organizations, like Opportunity International.

The UPS Foundation is responsible for facilitating community involvement to local, national, and global communities. With UPS in its second century of service, The UPS Foundation has realigned its global strategy to strengthen its impact and better leverage the intellectual and physical assets of the company. The four focus areas of Diversity, Environmental Sustainability, Community Safety, and Volunteerism are built upon its rich experience and are aligned with UPS’s vision for the future.
It is estimated that approximately four billion people live on $2 or less per day (USD), making up Dr. C. K. Prahalad’s “base of the pyramid.” Prahalad built a compelling argument for companies to consider how their business might mobilize this untapped consumer base. When we consider how this translates to sustainable economic development on both the individual and macro levels, there is no denying the critical role of a middle class and the importance of creating pathways for people to progress from the base of the pyramid to the middle class. In order to create those pathways for sustained economic development, part of any solution must include job creation and technical training.

Similarly, as businesses seek to enter into new, emerging markets, they need talent to run their business operations and in the cases of some businesses, develop a new consumer base. Companies like Chevron, Dow, IBM, and Microsoft are operating in this nexus of sustainable economic development and workforce preparedness. These companies are investing in long term economic development through their business operations in emerging markets and have created new realities and opportunities for their employees through workforce preparedness initiatives.
One sure way to achieve success is ensure that cooperation, coordination, and common goals are part of any solution. For The Dow Chemical Company and other businesses in Bahia Blanca and Ingeniero White, Argentina, the extensive involvement of community, government, education, and business was vital to the success of Buen Trabajo, or “Good Job,” a job-training program that opened in 2007.

The Good Job training program is the creative and effective solution developed to meet the basic community problem of matching qualified employees with available jobs. Due to high unemployment rates in Ingeniero White, especially among young people, jobs are a key to improving people's lives, the local economy, and the strength of the community.

The solution was obvious to area businesses and the community: better prepare young people through training for available jobs. However, creating a real-world solution was more involved and required participation from many community stakeholders.

Assessing needs

The first step was to identify the need for skilled workers in the area’s petrochemical, oil, industrial, cereal, and service labor markets. Based on surveys given to 34 Dow supplier companies, the major findings were:

- **Growing Job Opportunities**—Suppliers’ workforces had been growing in recent years and expected to continue to grow.
- **Lack of Skilled Labor**—Available young people do not have the technical and job skills needed by area employers.
- **Little Employment Connection**—Few area companies had Human Resources departments, making it difficult to find and connect with qualified local employees.

The data gathered from the survey was invaluable. Not only did the survey better define the labor market in the Bahia Blanca and Ingeniero White communities, it also identified the jobs skills needed by area businesses. Skills in welding, scaffolding, painting, pipe fitting, auto CAD, and technical design were defined.

Beyond the need for job training, Dow's Community Advisory Panel (CAP) determined it was also important to strengthen young people's attitudes and improve their access to the local job market. So Dow and CAP invited a group of local and national key stakeholders to partner in the design and development of a comprehensive training program.

Cooperation and Coordination

The strong vision and goals of Buen Trabajo brought together the community—in every sense. Each stakeholder contributed a unique, yet essential, component to the design, development, and implementation of the job training program:
Industry and Employment

- **Dow, Project Lead**—As leader, Dow contacted its suppliers and other local companies and institutions to obtain commitment and engagement in the program. In addition, Dow provided funding and determined allocation. The company developed internal and external communications strategies, as well as indicators to measure results. Dow also introduced the proposal to Argentina’s National Ministry of Labor in order to gain support as well as funding. Finally, many Dow employees serve as program instructors.

- **Supplier Companies**—Thirty-four companies, members of the Bahia Blanca Industrial Park, provided input on training course content, materials, and technicians.

- **Manpower®**—As part of its Corporate Social Responsibility (CSR) program and corporate volunteering, the temporary staffing company provided a youth search process, contents of attitude development and training, and tools for job searches. In addition, it built a database of candidates for employers.

Community and Government

- **Dow CAP**—Panel members analyzed the proposal and evaluated its ability to help improve youth labor conditions and opportunities. They also communicated proposal specifics to obtain commitment from other organizations.

- **Ingeniero White Community**—Public organizations and local government representatives, for example, cooperated extensively, helping to communicate the proposal and its results to the community.

- **Bahia Blanca Local Government**—Through the Employment Office, promoted the program,

participated in enrollment of young people and worked with Dow and Manpower to assure the selected candidates for training meet the criteria.

- **Argentina National Ministry of Labor (Ministerio de Trabajo de la Nación)**—Provided technology, technical assistance, and resources to expand the scale of the proposal and improve the process.

Education

- **Bahia Blanca Regional Faculty (Universidad Tecnológica Nacional )**—One of the top-tier Argentinean university developed the content and curriculum of the training program and located teachers.

Training and Graduates Are Working

Since its start in 2007, Buen Trabajo has grown and evolved to meet the needs of its students and area employers. The program’s training courses are certified by the National Technology University, Bahia Blanca Regional Facility, and continue to be free of charge. A training facility was constructed with Dow funding to house classrooms and equipment for students.

As the program continues, the University certifies training and assesses results. To date, 600 students have graduated from the program, a 90% graduation rate. This program really is cause for celebration!
Nurturing Communities Through Citizenship Programs

By Akhtar Badshah, Senior Director, Global Community Affairs, Microsoft

Through its Citizenship efforts, Microsoft has the opportunity to help build and nurture communities in the more than 100 countries/regions around the world where it has a presence. The company is focused on addressing an “opportunity divide” among young people around the world—a gap between those who have the access, skills, and opportunities to be successful and those who do not. Through a company-wide initiative we are partnering with governments, nonprofit organizations, and businesses around the world to empower youth to imagine and realize their full potential by connecting them with greater opportunities for education, employment, and entrepreneurship.

Microsoft has worked alongside nonprofits, governments, and other businesses to provide relevant, affordable, and accessible technology for those at the bottom and middle of the economic pyramid. These efforts have served millions of people and will continue to serve millions more as this work evolves to meet the needs of people around the world and includes areas such as cloud services and mobile technology.

Through partnerships, technology innovations, people, and resources Microsoft is proud to help solve societal challenges and create economic opportunities on both a global and a local scale.

Aside from high-demand low-cost consumer products, most businesses have a challenging time accessing and succeeding in frontier markets. Much of this is related to the in-country readiness in terms of human capital (skilled workforce), a business-savvy population, including micro- and small businesses, and a stable civil society.

One thing businesses can do to address this complex set of issues is work with organizations, typically NGOs, which are active at the local and national level to train people, provide access to 21st century technology, and support the growth of the business sector and entrepreneurs. In 2004, Microsoft, together with other funders established the Telecentre.org Foundation (TCF), to help bring technology, job skills training, and economic opportunity to underserved communities around the world through community technology centers, also known as telecenters.

TCF began as a grassroots effort. Rather than install new telecenters in communities, TCF took a capacity building approach, working with existing telecenters and networks of telecenters at the national and regional levels to train operators, provide funding and in-kind resources, and create communities of practice (now running in five languages). Today, hundreds of thousands of telecenters worldwide are part of the TCF network.
Telecenters have enabled people around the world, like Siti Huraizah Abdul Rahman of Malaysia, to build new skills and improve their economic opportunities for today and in the future. Siti was one of 50 telecenter managers selected to take the Certificate in Telecentre Management (CTM) program offered by the Open University Malaysia with support from TCF. “I plan to create my own telecenter,” she said, “I love helping people use ICT.”

Over the years, telecenters have had their challenges, as public and other funding sources have decreased, telecenters have developed sustainable models to meet the undeniable demand at the community level for skill training and access to technology (despite the rise of the mobile phone).

Today, successful telecenters are businesses in their own right, offering a range of relevant services in their communities. They have also emerged as hubs for innovation, supporting businesses at the concept and start-up level with space, technology, and community resources. TCF has responded with an increasing focus on sustainability and is currently running a series of webinars under the title Technology Innovation Sustainability.

The Telecentre Academy has a goal of bringing the skill level of telecenter operators to a global quality level through a collection of courses including business and financial management, marketing and, of course, technology management and maintenance. Telecentre Academy is working towards an accredited certification with several partners.

And lastly, although it may not seem like an obvious challenge for a multinational corporation, the role of women in a frontier market is indeed critical. TCF recognizes that often one of the first opportunities a woman has to access technology is at a telecenter. Women are also more inclined to open and operate a telecenter as their first “business” venture, with a goal of community empowerment. The Telecentre Women program provides training, resources, and recognition to women leaders in the telecenter movement. These women have inspired others, including policy makers and business leaders, to recognize and support women at the community level, through skills training and other innovative approaches.

Kanlaya Karwsom of Thailand, one of the 100 Outstanding Telecentre Women Managers as recognized by TCF in 2011, credits ICT with changing her life and the lives of her fellow community members. “ICT has completely helped the community especially women, who are really the core of the family,” she says. “Aside from helping us to improve product advertising and marketing, as well as helping us find other sources of raw material, ICT has also made us visible in the community and with the public. Access to ICT gives us the opportunity to gain new knowledge and techniques, as well as designs that help to promote the product, and also gain new customers.”
The Corporate Service Corps: A Model for International Corporate Volunteerism

By Gina Telsa, Director, IBM Corporate Service Corps Program, IBM

IBM sends employees with skills in technology, scientific research, marketing, finance, human resources, law, and economic development to emerging markets to tackle economic issues, promote entrepreneurship, and suggest strategies for each client’s success.

By mid-2012, the Corporate Service Corps had sent more than 1,600 IBM employees based in 50 countries to complete assignments in nearly 30 countries around the world. The IBMer are engaged for a total of six months: three months preparing for the trip, one month on location, and two months back at IBM sharing their experience and maintaining new relationships. Each team typically comprises 12 members.

The benefits from the Corporate Service Corps are threefold: First, the local communities benefit in tangible ways as volunteers help them solve their problems. This has included suggested strategies to improve transportation, education, and health care. For example, in June 2012, a team of IBMer presented a plan to the Kenyan Ministry of Health and the United States Embassy in Kenya to encourage more women to get screened for cervical cancer and to adequately document and analyze the data on cervical cancer in Kenya.

Another benefit is the cultural literacy, leadership training, personal growth, and cross-cultural communication IBMer themselves gain as they work with their international colleagues and local citizens. For many it is a life-changing experience.

In return, IBM gains more experienced and content employees who possess insight into the cultures and business challenges of new, international markets. An evaluation of the program

With the launch of IBM’s Corporate Service Corps in 2008, IBM combined the vision behind President Kennedy’s Peace Corps with the philosophy of corporate social responsibility—developing an even more global workforce in the process.

The Corporate Service Corps is a global pro bono IBM initiative that sends hundreds of IBM’s brightest employees into emerging markets every year. These experts share their knowledge and professional skills with small businesses, non-profits, non-governmental organizations, and educational institutions, to help improve local conditions and foster job creation.
by Harvard Business School Assistant Professor Christopher Marquis, found that there was a high level of satisfaction among employees and virtually all of the respondents said the program increased their interest in staying at IBM.

IBM also surveyed previous Corporate Service Corps participants. Nine out of 10 agreed or strongly agreed that their participation had increased their productivity, leadership, and teaming skills. Three out of four said it boosted their desire to complete their business career at IBM, and significantly enhanced their ability to perform their jobs.

Due to this success, IBM expanded the program and created the Executive Service Corps in 2010 and the IBM Smarter Cities Challenge grants program in 2011 to deploy more senior executives on more advanced engagements to more industrialized geographies. These teams work for three weeks with city officials at the highest level to truly make progress in creating Smarter Cities. Projects have been completed in Delhi, Ho Chi Min City, Rio de Janeiro, and more.

Finally, the United States Agency for International Development (USAID) is now working with IBM to increase international corporate volunteerism and create a “citizen diplomacy” model. With this alliance, IBM and USAID will expand the numbers of companies and volunteers who assist developing countries, providing benefits for sponsoring companies, employees, and the local customers in emerging markets. IBM is also helping other major corporations such as FedEx, John Deere, Novartis, and Dow Corning to develop similar programs, even completing projects together overseas.

Interest in overseas corporate volunteerism is growing. According to the 2012 CDC Development Solutions (CDS) International Corporate Volunteerism Benchmarking Study, in 2006, only six U.S. companies sent 280 employees as volunteers to four countries. In 2012, an estimated 2,183 employees in 22 programs are headed to dozens of countries. For the first time, industrialized nations are hosting corporate volunteers—not just the developing world.

Today, the importance of corporate engagement in society is clear and has become an essential part of doing business. Through IBM’s Corporate Service Corps, IBM has discovered a tangible way to do just that, making a major advance in corporate social responsibility as well.
Investing in Sustainable Development in the Niger Delta

By Lauren Buggs, Corporate Responsibility Communications, Chevron

Nigeria’s complex socioeconomic challenges are as diverse as its coastal plains, tropical forests, and rugged highlands. Chevron has been operating in Africa’s most populous country for 50 years. During this time, we have forged successful partnerships and given support to address the problems of social instability, poverty, and disease that have gripped the Niger Delta region, where we conduct the bulk of our operations in the country.

One of our longstanding social investments in the Niger Delta is our Global Memorandum of Understanding (GMOU) program with local communities. The GMOUs were initiated in 2005 to give communities greater roles in the management of their own development through the collective setting of priorities, identification of employment and contracting opportunities, and management of conflict.

Since their inception, the GMOUs we signed with eight Regional Development Committees (RDCs) in the Niger Delta have delivered more than 200 projects in 425 communities, villages, and chiefdoms, benefiting some 850,000 people. Partnering with local nongovernmental organizations has been essential in providing technical assistance and helping resolve conflicts in the communities. Through these participatory partnerships, Chevron has sponsored workshops on financial management, government budgeting, lobbying processes, and community relations to improve the RDCs’ effectiveness.

Raphael Nomiye, a leader of the Ilaje RDC, which is located in a coastal area where many energy companies operate, said the GMOU process helped community leaders complete 30 projects in 2011, which was “in line with our cardinal objective to stimulate sustainable development in the Ilaje land.” He pointed to microcredit lending as key for local business opportunities. “Many of those who could not meet the requirements for loans from commercial banks have benefited to improve their business or start up new ones,” he said. The RDCs have provided loans to 2,000 individuals in the Niger Delta region.

Along Nigeria’s southwestern coast, our Escravos Gas-to-Liquids (EGTL) plant under construction is designed to produce cleaner-burning diesel fuel, liquefied petroleum gas, and naphtha from natural gas. With a high rate of unemployment in the Delta, the EGTL project provides an opportunity for economic progress and job growth.

“We approached our GMOU communities to seek capable local suppliers and provide training,” said Mick Kraly, EGTL project manager. “I’ve seen huge changes in confidence and capabilities in these companies, some of which went from a few employees to hundreds.”

To date, more than 10,000 Nigerians, mostly from the Delta, have jobs at EGTL and were trained in international safety standards. More than 1,500 purchase orders have been placed with Nigerian vendors, and 500 contract companies are involved in EGTL. One of those companies is Biloritz Nigeria Ltd., a piping and engineering company that went from 46 employees in 2009 to 224 today.

“It takes a lot of work to build these relationships,” said Kraly, “but once you get there, it’s very special. The GMOU process builds hope, peace, and a sustainable way of doing things.”
Building on our foundation of participatory partnerships in Nigeria, in 2010 we launched the Niger Delta Partnership Initiative (NDPI) and announced our five-year, $50 million endowment.

The NDPI involves a multisector commitment with local and international partners. It broadens our involvement because it addresses regional economic development outside our areas of operation.

“The approach is unique in that it not only addresses social and economic problems in the Niger Delta but also analyzes them to understand their root causes and identify sustainable solutions,” said Chevron’s Dennis Flemming, who has worked for 25 years on socioeconomic development programs in developing countries.

Two foundations were created to support this goal. The NDPI Foundation was established in the United States to coordinate development-project funding, while the Foundation for Partnership Initiatives in the Niger Delta (PIND) is in Nigeria and actively engages in the design, development, and monitoring of the programs funded by the NDPI and other donor partners.

According to Bill Grant, an economic development specialist with Development Alternatives Inc., the NDPI’s efforts recognize that there cannot be meaningful change in the Niger Delta without the creation of a more enabling and peaceful environment for economic growth.

“These socioeconomic challenges are complex,” said Grant, “and require an understanding of how all the elements fit together. NDPI uses market-development thinking as its underlying strategy to drive economic growth. This is all supported by analyzing what is, and is not, working and then building advocacy to drive the changes. By building a constituency of local partners interested in the same objectives, the approach is pragmatic and generates ownership and a common understanding of the challenges and the solutions.”

The NDPI quickly generated interest among the international donor community. In February 2011, the U.S. Agency for International Development (USAID) committed $25 million to jointly support a number of NDPI projects.

“The United States government, through USAID, is committed to working with the private sector in Nigeria to establish innovative and dynamic partnerships to promote socioeconomic development in the Niger Delta region, foster peace and stability, and improve the quality of life for residents,” said Ray Kirkland, USAID’s former mission director for Nigeria, during the signing of the agreement between the NDPI and USAID.

In 2011, the NDPI, along with the United Kingdom’s Department for International Development and the German International Cooperation Agency (GIZ), analyzed potential high-growth commodities in the Delta, resulting in the identification of cassava, palm oil, and farm-raised catfish as sectors having strong development potential. Analysis of the commodity value chains identified opportunities to address constraints on market development within those sectors. Initial pilot interventions are focusing on fish-farming associations and cooperatives operating from a cluster of more than 3,600 ponds in Ekpan, Delta State.

Professor Obafemi Ajibola is a member of the PIND board of trustees and CEO of the New Nigeria Foundation, a nonprofit organization that encourages sustainable development. He believes the NDPI approach can succeed “because it identifies and deals with the systemic constraints faced by many economically active poor persons, thus encouraging creative market solutions.”

The NDPI intends to expand its network of organizations, businesses, and consultants promoting economic development in the Niger Delta. PIND has awarded more than $350,000 in small grants to local civil-society organizations and partnered with GIZ to train 42 individuals from the Edo and Delta States as trainers in enterprise formation.
The 7.0 magnitude earthquake in Haiti caused significant damage and loss of life more than two years ago. In the beginning, it became clear that access to information and communication networks would be an essential part of any basic infrastructure needed for socio-economic development. After the recovery, the country was an illustration that ICTs are nearly as important as access to clean water and transportation.

Alcatel-Lucent is now giving the country a further boost by installing an undersea cable that will connect it to the global economy by enabling broadband services.

Digicel, a service provider operating in 26 countries and territories throughout the Caribbean and Central America with more than six million wireless users, has selected Alcatel-Lucent to lay the 200km high-capacity undersea cable to Haiti. The cable is a new integrated branch of the existing FibraLink system owned and operated by Columbus Networks. The new multi-terabit branch will connect Haiti to international gateways in Jamaica and the Dominican Republic.

The lack of ICT services is an added challenge of rebuilding the country and its economy. While satellite technology historically has been the primary way to support the majority of communications into and out of Haiti, it has limited capacity to support evolving broadband applications such as video streaming. In addition, a long-term cable outage affecting connections between Haiti and the Bahamas further highlighted the need for new infrastructure.

Telecommunications is critical for the development of all countries, but this is especially true in impoverished countries like Haiti. Providing this cable means that Haiti will be connected to the rest of the world via a secure, ultra-high capacity link. Having access to reliable and efficient telecommunications means that services can be developed in areas including telemedicine, education, government and NGO relations, financial services, and Internet services.

These developments will also attract foreign investment into the country, which in turns means employment for local people. Telecommunications is therefore really a key driver for the economic development of the country and it's also a key element in improving the quality of life for the Haitian people. There is still a lot of work to do to rebuild Haiti and
its communications infrastructure; however this new cable is a big step forward for them.

Stephen Jordan, founder and executive director, U.S. Chamber of Commerce Business Civic Leadership Center (BCLC) remarked, “I am so glad that Alcatel-Lucent and Digicel stepped up to the plate. Communications are vital for progress and development, and this is going to empower Haitians at every level of society.”

Alcatel-Lucent and its sector colleagues provided part of Haiti’s international assistance in the earthquake’s aftermath. Alcatel-Lucent’s employees recognized the need for immediate support and successfully restored communications within days for our wireless customer Digicel. In coordination with new management at our 20-year customer Natcom, formerly known as the government-owned Teleco, we assisted with reliability and resiliency recommendations. We completed our network assessment and restored full, fixed-line service, including international links with the Dominican Republic.

Alcatel-Lucent executed its disaster relief plan, and through the Alcatel-Lucent Foundation instituted the Haiti employee matching program, raising nearly $300,000. This relief aid was provided to Doctors Without Borders, the International Red Cross, Hope for Haiti, UNICEF, and the Resource Foundation.

At the BCLC Haiti Jobs Summit, the country’s near-term and long-term development plans were shared. It became clear that decentralization of the population is a priority. The goal can be achieved through the implementation of high speed broadband for e-education, e-health, public safety, tourism, and transportation initiatives for cities outside the capitol.

The World Bank’s “Information and Communications for Development” report provided compelling documentation regarding the relationship between broadband penetration and increased GDP growth. Broadband supports commerce and job creation. Prior to the earthquake, Haiti had the lowest broadband penetration and Internet usage in the Caribbean according to the United Nations International Telecommunication Union.

As a company, Alcatel-Lucent is committed to improving broadband access for Haiti as well as many other countries. In today’s world, access to information and communications networks is nearly as important as access to clean water and transportation. With 2.5 billion people still unable to connect to mobile telephony or broadband, Alcatel-Lucent believes it is vitally important to help close this digital divide.

Alcatel-Lucent looks forward to supporting Haiti in the years to come, and remains committed to strengthening the country’s economy through advanced technologies that help Haiti become a better place to live, work, and thrive.
Transforming Education and Teacher Job Training Through Technology

By Elisa Freeman, Senior Vice President, International Education Partnerships, Discovery Communications

Discovery Education and Discovery Networks International partnered with the Romanian Ministry of Education to demonstrate the power of digital content in transforming teaching and learning worldwide. In their quest to bring 21st century learning and skill sets to Romanian students, the Romanian Ministry of Education was interested in providing engaging digital content and experiences that excite them about learning. The Ministry also wanted to focus on professional development to support Romanian teachers in transitioning from traditional classrooms to student-centered, technology-powered, collaborative learning environments.

Because of Discovery Education’s depth of experience in helping other districts, states, and countries accelerate the transition to digital learning, the Romanian Ministry of Education looked to Discovery Education to help create a roadmap for transforming Romanian schools with robust digital content and peer-to-peer professional development opportunities for Romanian teachers. The result was Scoala Discovery—a comprehensive solution that allowed Discovery shows to be included in classroom instruction, and offered Romanian educators teacher training and instructional guides that delineated best practices on using digital media to engage different types of learners, inspire interactive classrooms, and encourage inquiry-based thinking. As a part of this effort, more than 100 teachers were trained by Discovery Education in January 2012, and Discovery Networks International created a website (scoala.discovery.ro) to provide teachers with easy access to instructional guides and digital content.

To further ensure that the Romanian schools got the support that they needed to extend their transformative practices beyond the initial 100 educators trained, Discovery Education also created a Romanian Discovery Educator Network (DEN). The Romanian DEN is a community of approximately 30 educators whose goal is to engage in continuous learning and sharing of best practices for using digital technology to accelerate student achievement. These educators are paired virtually with United States educator-mentors to enable them to continue building their knowledge so they can transfer it to their Romanian peers. Additionally, one Romanian teacher was selected to attend a Discovery Education DEN Summit in Montana to connect with educators in the U.S. and serve as a lead point of contact for the Romanian DEN.

Discovery began its commitment to improving education in Romania in 2003 through a pilot project in six under-resourced schools established by its nonprofit organization, Discovery Channel Global Education Partnership. By providing extensive teacher training and Romanian video content, Discovery demonstrated the opportunity to use educational media to significantly impact educational outcomes.

Discovery Education is a division of Discovery Communications, the number one nonfiction media company in the world. Discovery Education is the global leader in standards-based digital media, professional development, and assessment tools, and a passionate educator network dedicated to transforming classrooms, empowering teachers, and positively impacting student achievement. Discovery Education services are in more than half of all U.S. schools and in 35 countries around the world.
ȘCOALA DISCOVERY

in parteneriat cu
Ministerul Educației
In mid-2000s, it was estimated that 70% of the world’s poor were women. It was evident that if the world would meet Millennium Development Goal 3 (to promote gender equality and empower women) by 2015, creating poverty alleviation programs and job opportunity for women was necessary. For the past six years, the recognition has grown that economically empowering women is essential both to realize women’s rights and to achieve broader development goals such as economic growth, poverty reduction, health, education, and welfare. When girls and women earn income, they reinvest 90% back into their families.

A recent Business and Industry Advisory Committee (BIAC) paper on the business case for women’s economic empowerment pointed out that greater economic opportunities for women increase labor productivity, and higher female employment will widen the base of taxpayers and contributors to social protection systems that will come under increasing pressure due to population ageing. Furthermore, increased gender diversity in business would help promote innovation and competitiveness in business.

That same report went on to highlight out several key reasons why companies should be—and increasingly are—interested in enhancing the role of women in their companies. These include: attracting and retaining the best talent; enhancing diversity and improving performance in the workplace; and better serving consumer markets, including those in which women are the main clients. Companies like Dermalogica, Intel, and Tupperware have been blazing the trail in innovative business solutions to increase women’s economic empowerment and are continuing to serve as trendsetters of excellence in creating opportunity for women around the world.
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.

Innumerable studies confirm that investment in improving women’s economic status can have many positive social, economic, and welfare outcomes for the individual, families, and communities. 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. For example, women are estimated to be just 25% or less of Internet users in Africa, 22% in Asia, 38% in Latin America, and a mere 6% in the Middle East. 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” using 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 women’s lives 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.

Intel provides education programs, out-of-school learning opportunities, technology access, entrepreneurship training, and scholarships to empower women and girls and enable them to fully engage in the 21st 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 been impacted by their participation in this program. The technology literacy curriculum is particularly targeted to communities with limited access to technologies, without opportunities, and is home to a variety of cultural and socioeconomic backgrounds.

Building on the foundation of knowledge learned from implementing digital literacy programs for girls, Intel developed an adult-specific program called Intel® Easy Steps, which was
launched last year in Asia, with projects in India, Malaysia, Pakistan, and the Philippines. This represents an opportunity to extend the benefits of digital literacy, critical thinking, problem solving, and creative expression to the population of women.

Another example of Intel’s investments in girls, women, and innovation is the Intel® Teach Program, which has helped women become more effective educators by training teachers to integrate technology into their lessons, promoting 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 upon 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 wellbeing.
Women play a vital role in powering the global economy—and providing women and girls with opportunities to gain confidence and achieve economic and social empowerment is critical for success. For more than 60 years, Tupperware Brands has been at the forefront of providing women the confidence, tools, and entrepreneurial skills they need to build thriving businesses and improve their lives, which in turn improves the lives of those around them. Tupperware believes in enlightening, educating, and empowering women, both in its global sales force and in the communities it serves.

One of those key communities is Mexico, where Tupperware Brands operates two successful businesses: Tupperware Mexico and Fuller Cosmetics. Together, these two businesses have a sales force of more than 700,000 strong.

To quantify the economic and social impact of the “Tupperware Effect”—that a business model of training and recognition leads to the empowerment of women that lifts an entire society—the company commissioned a research study of its sales force in Mexico.

Outcomes:

Economic impact—Working in direct sales greatly increases a woman’s (and her family’s) economic status. This study found that working with Tupperware Mexico and Fuller Cosmetics gives access to household goods that would normally be out of reach. In fact, 99% of the sales force reported their financial status improved as a result of joining Tupperware. Long term, this work has shown it helps improve the sales force’s socioeconomic level, and a corresponding doubling of expenditures on education. This means that by working with Tupperware or Fuller, women are not only improving their immediate financial position, but also building a better future for themselves, their children, and generations to come.

Social impact—The Tupperware and Fuller business models not only teach financial literacy and business management, they also empower women by developing their skills in public speaking, sales, and the ability to represent oneself in a positive way. After working in direct sales, women built a confident self-image, describing themselves as leaders and enterprising.

Lessons Learned:

An important social impact that became clear through this study was how working with Tupperware Brands allows women to build a meaningful network outside of the home that contributes to their social well-being and also offers professional opportunities. Tupperware and Fuller sales force members motivate and learn from each other.

Because of the unique culture of giving that is engrained in Tupperware Brands’ business model and promoted throughout the organization, the sales force members not only build a network among themselves, they also develop a strong connection with their community and actively support social programs. Instead of making financial contributions, women have shown a great interest in organizing service projects and volunteering in their local communities.

This social network and value set is perhaps best described through the eyes of the Tupperware sales force: “We are intertwined because we live common experiences,” said the operations manager of workforce expansion, Tupperware Mexico. “We are united by a product, a philosophy. We are a Tupperware family.”
joinFITE (Financial Independence Through Entrepreneurship), powered by Kiva.org and championed by Dermalogica, is a microlending platform designed to help women entrepreneurs start or grow their own businesses, thereby helping themselves and their families become financially independent. Since its launch in 2011, joinFITE has helped fund loans for more than 18,500 women entrepreneurs and continues to move joinFITE closer to its goal of empowering 25,000 women entrepreneurs with a loan by the end of 2012.

Outcomes:

- **Loans Funded**—joinFITE’s microlending platform plays an integral role in allowing women of modest means the ability to achieve economic stability. Over the past year, it has called upon consumers to activate prefunded loans and has extended microloans to more than 18,500 women across the globe to ensure financial success for females in economies worldwide.

- **Strategic Partnerships**—Through its integrated media outreach strategy, joinFITE has generated awareness for the initiative by building and activating partnerships with well-known corporations, key influencers, media, and celebrity partners. These partners include, Kiva, Ashton Kutcher, Demi Moore, and the “The Huffington Post.” They help promote financial independence by activating a prefunded joinFITE loan. To date, joinFITE has generated 266 million media impressions, engaging more than 36 million people worldwide and sparking an ongoing dialogue about the cause to economically empower women.

**Lessons Learned:**

Driving consumer activation of loans through social media has been a key element of joinFITE’s success. From the onset, joinFITE learned that in order to engage new and existing consumers, it needed to build and leverage strategic partnerships within the digital space from key influencers, media, and celebrities, who were passionate and committed to the cause. Once joinFITE began to generate momentum, it learned that it not only needed to promote its own brand, but it also needed to position itself as a resource and leading advocate for the power of investing in women through informative and engaging posts. Lastly, joinFITE has discovered that it is crucial to be consistent and simple when it comes to messaging goals to external audiences. joinFITE has been able to make a true impact because of its ability to tell the story and engaging audiences to interact, engage, and take action for the cause.
Sustainable Farming

In many emerging economies, particularly those in Latin American, Southeast Asia, and parts of Africa, agriculture sectors not only play an important role in feeding their country, they are also an increasingly important role in global commodity markets. Through developing cooperative relationships and inclusive supply chains, companies are creating business opportunities for small farmers, allowing them to use their businesses to advance rural development. As business partnerships are formed, the doors have opened for dialogue on how sustainable farming practices can increase farmers’ crop yield, create more direct access to markets, and reduce negative impacts on the environment to ensure healthy crops for generations to come.

Green Mountain Coffee, Hershey’s, and Qualcomm represent a few of the many companies who are proactively engaging stakeholders in their market development dialogues and supply chains, to determine how their business and expertise can promote sustainable farming practices and the long-term sustainability of the agricultural sector at large.
Connecting Local Farmers with Critical Information to Benefit Communities

By Andy McCormick, Vice President, Public Affairs, The Hershey Company

The Ghana Cocoa Board (COCOBOD), The Hershey Company, and the World Cocoa Foundation (WCF) introduced a first-of-its kind program that uses mobile technology to deliver practical information on agricultural and social programs to rural cocoa farmers and enables them to ask questions and provide feedback.

The program, called “CocoaLink—Connecting Cocoa Communities,” will make use of Ghana’s rapidly developing mobile phone infrastructure. It also builds on the existing WCF education and literacy programs that successfully reach more than 8,000 Ghanaian cocoa farmers and community members in 15 pilot communities in the important cocoa-growing regions of Western Ghana.

The innovative program will use mobile technology to connect cocoa farmers with useful information about improving farming practices, farm safety, child labor, health, crop disease prevention, post-harvest production, and crop marketing. Through voice and SMS text messages delivered in their local language or English, cocoa farmers will receive the information at no charge. They also will be able to share information and receive answers to specific questions relating to their cocoa farming livelihoods.

“This program offers an innovative, yet simple, way to get critical information to cocoa farmers that can have a tremendously positive impact on their livelihoods and on communities, including their children,” said Anthony Fofie, chief executive officer of COCOBOD. “We are delighted to be part of a program that we believe will make a substantial difference in Ghana’s cocoa sector.”

Harnessing emerging technology that directly benefits farmers and their communities will dramatically accelerate the flow of information to the cocoa regions. Because any Ghanaian farmer with a mobile phone can sign up for CocoaLink, it is expected that more than 100,000 cocoa farmers and their families will benefit from this program during the next three years. “CocoaLink is another great example of the public-private partnerships that form the basis of WCF’s programs to benefit cocoa farmers, their families, and their communities,” said Bill Guyton, president of the World Cocoa Foundation.

Ghana, which has more than 700,000 cocoa farmers, now has mobile phone coverage across approximately 85% of its geography, including remote rural areas. Recent studies estimate that more than 65% of Ghana’s rural residents have access to mobile phones. CocoaLink information will be available to any cocoa farmer with access to a mobile phone. Farmers can subscribe to the CocoaLink SMS text messages by entering a one-time “short code” number into their phone.

Cocoa farmers in the pilot communities have expressed their enthusiasm about the opportunities for information-sharing the new CocoaLink program will provide. For example, one cocoa farmer in the Denchembosue community in the Akontombra District, a mother of three who owns two small farms, says the SMS text messaging will make a big difference in managing her farms. It will also allow her to check with her children’s teachers at school while she is at the farm.

COCOBOD is providing program management and oversight on the development of the agricultural information and will provide ongoing field support and ensure the relevance of information.
throughout the cocoa growing season. The Cocoa Research Institute of Ghana will provide agricultural and social content, and Dream Oval, a communications technology firm based in Accra, is providing technological support.

World Education, local partner for the WCF ECHOES Alliance’s existing functional literacy and numeracy training, also will oversee training for CocoaLink. Local trainers, chosen by their communities, who are already teaching literacy will also now be teaching farmers how to use the mobile technology provided through CocoaLink. Those Ghanaian trainers also will serve as a connection point for responding to farmers’ specific questions with information provided through the CocoaLink network. As part of an existing partnership agreement between WCF and the Peace Corps, Peace Corps volunteers working in Ghana will assist with logistics and program training in the CocoaLink communities (Ghana was the first country to receive a Peace Corps volunteer in 1961).

The CocoaLink program and the availability of important agricultural information will be promoted across Ghana through signage and other materials posted at local cocoa-buying stations where farmers sell their cocoa beans and within cocoa-farming communities.

For more information, visit www.worldcocoa.org.
Fishing With 3G Nets: Promoting Sustainable Development Through Mobile Technology

By Kristin Atkins, Senior Director Government Affairs and Wireless Reach, Qualcomm

Qualcomm believes that mobile technology improves people’s lives. With this in mind, Qualcomm established its Wireless Reach initiative, which supports programs that bring wireless technology to underserved communities around the world. Working with global partners, Qualcomm identifies areas of need, including education, health care, public safety, the environment, and entrepreneurship, and develops programs tailored to benefit individual communities.

In August 2010, Qualcomm launched Fishing with 3G Nets in Santa Cruz Cabralia, Bahia, Brazil. Working in partnership with The United States Agency for International Development (USAID), Telefonica/Vivo Foundation, a mobile telecommunications company in Brazil, Instituto Ambiental Brasil Sustenavel (IABS), ZTE Brazil, a provider of telecommunications equipment, and the municipality of Santa Cruz Cabralia, the program was designed to promote economic development for isolated fishermen and mariculturists (oyster cultivators).

In Santa Cruz Cabralia, fishing is a primary source of income for many families. Poverty and overfishing led to a reduction in resources and posed a threat to the way of life in the coastal community. In addition, the industry suffered from a lack of investment and old infrastructure. As a result, Wireless Reach and its partners saw an opportunity for improvement through the use of wireless technology and 3G mobile devices. Today, participating fishermen have been issued wireless devices equipped with software applications that provide safety, weather, fishing, and market price information.

Special applications are also available to fishermen and mariculturists. For fisherman, these apps provide access to an online market that allows them to connect directly with local businesses. Another app allows workers to keep track of their catch, connect with an online marketplace, and initiate sales—helping participants better understand the financial consequences of, and best opportunities for, their work.

Another application useful to mariculturists helps them manage and track the production of oysters. An integrated mobile system monitors the cultivation of oysters from seeds to adulthood, as well as water quality. This allows them to keep a historical record of each harvest, be aware of threats to the crop, and access the information from any device connected to the Web.
Each 3G-enabled device also provides safety information by monitoring weather conditions and providing real time navigation updates. Finally, the mobile devices support sustainable fishing by monitoring the type and number of fish caught.

In short, this program empowers those at the base of the economic pyramid to take charge of their income and expenses, more easily connect with their key markets (local inns, hotels, restaurants, etc.), and better understand their own environment so they are able to make the most of available resources. The ultimate goal of Fishing with 3G Nets is to promote sustainable and scalable economic development and growth by successfully integrating mobile technology to meet local needs.

According to the World Bank, a 10% increase in mobile penetration improves per capita GDP by .8% in developing countries. Furthermore, a 10% increase in Internet penetration increases per capita GDP by 1.38% in developing countries. With this in mind, Qualcomm believes that increased access to technology helps drive economic and social growth, while simultaneously increasing the value of goods and services.

It is Qualcomm’s hope that Fishing with 3G Nets will substantively improve the quality of life for the fishermen and the community of Santa Cruz Cabralia, Bahia, Brazil.
Green Mountain Coffee Roasters' (GMCR’s) deep and vested interest in reducing hunger and actively assisting food security projects in coffee-growing regions around the world was ignited and is fueled by our understanding of los meses flacos, or “the thin months”: a harsh reality faced annually by people integral to its supply chain. Between harvests, many coffee-growing communities struggle with hunger as their money and supplies run low and they often cope by eating less; buying cheaper, less healthy foods; or borrowing against future earnings to make ends meet.

Outcomes:

Supply Chain Partners—GMCR first learned about the thin months through its efforts in 2006 and 2007 to better understand the social challenges in its supply chain. That research prompted GMCR to reevaluate its criteria for making grants in coffee-growing communities. Today, food security is a primary focus of GMCR’s supply chain outreach program, which seeks to fund work that directly benefits local communities in its supply chain on key sustainability challenges.

Food Security—GMCR supports food security programs managed by non-governmental organizations and coffee cooperatives in its supply chain and estimates that these programs have reached more than 58,000 families in 13 countries since GMCR began this journey in 2007. Recently GMCR has renewed multi-year commitments with its partners in East Africa, Indonesia, and Latin America to strengthen rural livelihoods and improve reliable access to healthy food.

Lessons Learned:

In order to effectively address food security, GMCR consults directly with those affected by the thin months to determine the most pressing issues they face and the most realistic and sustainable ways to tackle them. This approach, rather than assuming what is most important to the communities or attempting to solve a specific problem the company is interested in, yields the most potent and enduring results.

Additionally, GMCR has found that partnering with other organizations is the most effective way to support coffee-growing communities and help farming families become more self-sufficient. GMCR has partnered with Heifer International, CIAT, Catholic Relief Services, Save the Children, Coffee Kids, The Coffee Trust, and Mercy Corps, among others, to improve access to nutritious food in coffee-growing communities throughout the year. Ultimately, a strong supply chain is a prerequisite for a healthy business and GMCR works with the communities in its supply chain to address the challenges posed by los meses flacos.