

ENGENDERING GROWTH:

CULTIVATING THE ECOSYSTEM OF SUPPORT FOR WOMEN BUSINESS OWNERS



VITAL VOICES
GLOBAL PARTNERSHIP

A word cloud on a solid red background. The words are in white, serif font. The largest words are 'economy' (partially cut off), 'partnerships', 'enabling', 'networks', 'women-owned', and 'bank' (partially cut off). Other words include 'NGOs', 'training', 'jobs', 'revenue', 'synergy', 'sales', 'regional', 'local', 'investors', and 'opportunity'. The words are arranged in a way that they overlap and are oriented in different directions, creating a dynamic visual effect.

economy
NGOs
partnerships
training
women-owned
revenue
synergy
sales
jobs
enabling
regional
local
bank
investors
opportunity
networks

osystem

inclusive

corporations

environment global access

ks universities

business growth profit

technical assistance



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This report is the result of a truly collaborative process and Vital Voices would like to take this opportunity to thank all the individuals and organizations who have contributed to this endeavor.

OUR GRATITUDE GOES TO VITAL VOICES' PARTNER, THE EXXONMOBIL FOUNDATION, FOR ITS COMMITMENT TO INCREASING WOMEN'S ECONOMIC EMPOWERMENT AND GENEROUS SUPPORT FOR THIS REPORT.

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- Association des Algériennes Managers et Entrepreneurs (AME) (Algeria)
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- Association for Women's Total Advancement & Development (AWTAD) (Egypt)
- Bahrain Businesswomen's Society (BBS) (Bahrain)
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- Business & Professional Women-Amman (BPW-A) (Jordan)
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“ Vital Voices invests in women business owners who are leaders not only in their local economies but more broadly, in their communities. With a robust ecosystem of support in which diverse stakeholders all play a part, women business owners are better positioned for success. As their businesses grow, they lift society with them, generating employment, collaboration, and greater opportunity. ”

– ALYSE NELSON
CEO, VITAL VOICES GLOBAL PARTNERSHIP

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INTRODUCTION

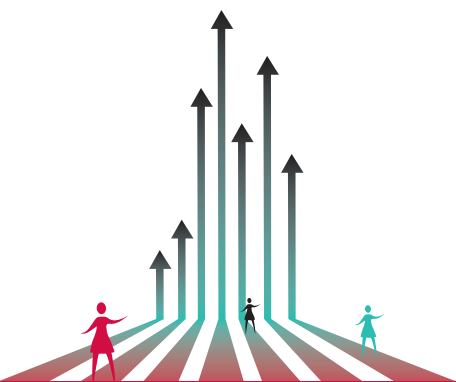
**THIS REPORT IS A CALL TO ACTION TO SPARK COLLABORATION
- TO DEVELOP GLOBAL AND REGIONAL TEAMS OF POWERFUL
PARTNERS COMBINED WITH LOCAL EXPERTS WHO ARE COMMITTED
TO COLLABORATING AND TAKING ACTION TO ACCELERATE
WOMEN'S BUSINESS GROWTH.**

Women's enterprise development combines two core developmental themes that are increasingly central to the global socioeconomic outlook – small and medium enterprises (SMEs) and inclusive growth. The role of the SME sector in creating jobs, reducing poverty and fostering economic health is increasingly recognized, given its role as a dominant employment engine and a catalyst for growth. Meanwhile, by creating broad, inclusive growth, which includes women, there is benefit to employees, families, and society as a whole.

While many gaps in knowledge still exist, a wide array of regional research has been conducted over the past decade and a half on the subject of women-owned businesses. These studies often illustrate both the growing importance of women-owned businesses within national economies, as well as disparities in their situation when compared to male-owned firms. As of 2011, the developing world had between 8.4 and 10.5 million formal sector businesses with at least partial female ownership, though this varied between 8-47% of the total enterprises by region. The Global Entrepreneurship Monitor states that an "estimated 126 million women were starting or running new businesses in 67 economies around the

world," though only seven of those economies were found to have approximately equal entrepreneurial activity rates between men and women, with disproportionately low percentages of women running mature businesses across most regions. Ensuring that the female talent pool contributes fully to national economic growth has recently become a priority for global leaders within both the public and private sectors.

There are a number of organizations, institutions and programs that seek to address the needs of women business owners around the world. Governments determine the regulatory environment in which women operate and can remove legal barriers that impede the growth of women-owned businesses. Educational institutions and universities may provide critical adult education that furthers the continuing skill development of business owners. Specialized organizations and programs may provide access to trade opportunities. Financial institutions provide funding that fuels the growth of businesses, while professional networks offer greater opportunity and access to new business connections.



GROWING A BUSINESS IS NOT MERELY A FUNCTION OF AN INDIVIDUAL BUSINESS OWNER'S LEADERSHIP AND BUSINESS SKILLS – THE ENVIRONMENT OR "ECOSYSTEM" IN WHICH AN ENTERPRISE EXISTS IS ALSO CRITICAL FOR SUCCESS. THE ECOSYSTEM OF SUPPORT FOR WOMEN BUSINESS OWNERS REFERS TO THE EXISTENCE OF AND ACCESS TO PARTNER ENTITIES THAT ARE CONDUCIVE TO THE SUCCESS OF WOMEN-OWNED BUSINESSES.



Diverse stakeholders including governments, universities, the private sector, commercial banks, investors, non-profit organizations (also referred to as NGOs, or non-governmental organizations), business associations, and others all influence the growth of women's enterprises. The World Economic Forum and the Forum for Young Global Leaders have said, "What we have learned from entrepreneurs is that their own hard work is not enough. They need to be part of an ecosystem in which they receive the support they need – personal, cultural and financial." Owning and growing a business is tough work on its own, which is why a supportive environment is crucial to further success. With better support, women business owners can contribute even more to growing economies around the world.

Understanding the environment of support for women business owners is critical to ensuring that all ecosystem stakeholders' efforts are effective. While many mapping efforts of this ecosystem do exist, they are often specific to the policy or regulatory environment that affects business owners. Mapping efforts may also concentrate on a particular sector or supply chain or on export preparedness. In support of a more holistic approach to the mapping effort, Vital Voices has conducted its first – and the first of its kind – ecosystem mapping with partner businesswomen's associations from the perspective of those associations.

Businesswomen's associations (BWAs) are an integral part of this ecosystem, serving as critical intermediaries in

the development of women's enterprises. BWAs provide networking opportunities while often offering mentoring, counseling, and training services. They also play a role in creating an enabling environment for women business owners, leading policy advocacy and influencing decision makers to take into account the impact of policies on women business owners.

Vital Voices is well positioned to map this ecosystem, given its mission to empower women economically and its work with a dynamic group of businesswomen's associations in Latin America and the Caribbean (LAC), the Middle East and North Africa (MENA), and Sub Saharan Africa (SSA). Vital Voices invests in women business leaders to grow their businesses, improve the enabling environment for women business owners, and increase their impact on their societies.

Vital Voices and its partner associations have mapped the ecosystem of support that is currently available for women-owned businesses from the perspective of BWAs in 21 countries. Through this process, Vital Voices and businesswomen's associations identified strengths, gaps, and opportunities for action to support women business owners that exist at the regional, country, and global levels. Drawing from Vital Voices' partnership with these BWAs in Latin America, the Middle East and North Africa, and Sub-Saharan Africa, including an ecosystem mapping exercise and member survey, *EnGendering Growth: Cultivating the Ecosystem of Support for Women Business Owners* identifies specific areas in which ecosystem

FROM LEFT: *Antonia Rodriguez Medrano of Bolivia networks with a local Mexican woman business owner at the WVEFII in November 2012; Jennifer Mulli, Kenya, WVEFII and AWEP participant*



actors may support women business owners. This report provides actionable context and guidance – a roadmap – for organizations that aspire to greater global leadership and impact within the women’s economic empowerment space. This enables stakeholders from across the ecosystem – governments, development agencies, international institutions, corporations, financial institutions and investors, and NGOs – to structure policies and develop interventions in a strategic, non-duplicative manner, rather than continually having to “reinvent the wheel.” This report encourages ecosystem actors to explore new and innovative partnerships while also considering additional stakeholders to bring to the table and include in strategic investment decisions. By leveraging powerful partnerships throughout the ecosystem at the regional, national, and global levels, businesswomen’s associations and the women they represent can help spur economic growth, create jobs, and drive transformational change around the globe.

These interventions to support the growth of women-owned businesses could be designed to be mutually reinforcing, while also building the local institutions, systems and infrastructure needed to make measurable progress over time. By embracing a common vision, leveraging the strengths of those interested in supporting women’s economic empowerment, and working together to reduce the duplication of efforts, ecosystem stakeholders have the opportunity to create fundamental change over the next 10 years to engender growth and accelerate women’s business growth globally.

“Ecosystem mapping is an essential tool to link all stakeholders and streamline efforts in order to smooth out decision-making processes. This will be reflected in flourishing entrepreneurs and an improved economy.”

– HUDA RADHI
BAHRAIN BUSINESSWOMEN’S SOCIETY



“Working on the ecosystem map took me out of my comfort zone where I work with those I know about! I definitely learned more about what other organizations are doing and realized that ecosystem mapping is an essential tool for all organizations working for women, because only then, we can collaborate and save a lot of time and effort.”

– JISKALA KHALAYLI
QATARI BUSINESSWOMEN'S
ASSOCIATION

METHODOLOGY

ECOSYSTEM SURVEY

Vital Voices has mapped the ecosystem of support for women business owners from the perspective of businesswomen's associations. While not exhaustive of all potential actors, adopting this methodology allows for more sustainable development of local ecosystems, utilizing a critical existing source of support for women business owners. This report is thus based on a year-long mapping and analysis process with local businesswomen's associations.

In order to gain a comprehensive perspective on the ecosystem of support for women business owners, each businesswomen's association conducted a detailed survey that analyzed their organizational partnerships. This iterative process encouraged the staff and leadership of the businesswomen's associations to catalog their current, past, and potential partners in a variety of ecosystem stakeholder categories, ranging from organizations that provide business training or mentoring to government or corporate partners. In addition, businesswomen's associations were prompted to identify and explore relationships with other organizations with which no previous relationship existed.

This information was gathered for 21 countries. Vital Voices staff members and advisors then synthesized these findings, prioritized the strengths of each country and regional ecosystem, and identified gaps and potential regional and global partnerships that could bring high value to businesswomen's associations and their members. All of these materials were subsequently analyzed and incorporated into this global report.

This ecosystem survey and the analysis of its findings have limitations. Most importantly, the analysis included in this report is only as strong as the information provided by the partner association through the survey process. These surveys are not exhaustive of all services available in a given country or city; however, they do represent the ecosystem of support to which partner associations' have access. In addition, through this first ecosystem survey, Vital Voices learned of ways to improve the survey's composition and organization. For example, survey categories mixed both type of actor along with type of service provided. Where gaps existed in the information provided, Vital Voices staff followed up with BWAs and this report draws on those individual consultations along with best practices to position recommendations.

NETWORK MEMBER SURVEY

In addition, the findings of the ecosystem survey were analyzed in conjunction with findings from a survey of businesswomen's association members. Between the years of 2012 and 2013, Vital Voices designed and distributed surveys to twelve BWAs partnered with Vital Voices. The purpose of these "Network Member Surveys" was to learn more about the profile, occupation and businesses of the BWA members, in order to improve the programs and services provided by the BWAs. The BWAs that participated in the Network Member Survey were asked to survey the largest of ten percent of their membership or fifty members.

From the Middle East and North Africa (MENA) region, BWAs distributed Network Member Surveys between the months of November 2012 and March 2013. Surveys were translated into Arabic or French when necessary. Some surveys were collected in person by association staff or by contracted call center staff. From the Latin America region, BWAs distributed Network Member Surveys between the months of May and June 2013. The survey was designed in English and translated into Spanish. The survey was distributed by the BWAs through the online survey software. Finally, from the Sub-Saharan Africa (SSA) region, BWAs distributed Network Member Surveys between the months of April and June 2013. The survey was designed in English and distributed online, by phone, and in person by staff of the BWAs.

There are limitations that must be considered when analyzing the results of the Network Member Survey. First, this survey was designed to explore the membership of partner BWAs and thus, surveys were implemented indirectly and non-standardized. Though Vital Voices did not control the distribution and collection of data, there were commonalities across regions in implementation and results of the survey. In addition, a low response rate in the total number of surveys collected needs to be considered in analyzing the information. From a population of approximately 6,922 members of the twelve BWAs surveyed, 335 surveys were completed. Of these 335 BWA members who responded, 53.43 percent were from Latin America, 31.64 percent from MENA and 14.93 percent from Sub-Saharan Africa. Vital Voices is still in the process of improving the surveys to standardize the content and collection of the regional questionnaires.



Maria Eugenia Flores, member of Voces Vitales El Salvador, at the WVEFII and Mexico BWN Launch



“The Ecosystem Mapping is a very practical and clarifying tool that women can use to know who to contact in case of need of professional support to develop their businesses. It is also an excellent document to help them realize that they have a really comprehensive network of support in different fields and that they can ask for help far beyond family and friends.”

– VOCES VITALES ARGENTINA

SUMMARY OF NEEDS OF WOMEN BUSINESS OWNERS

The state of women's enterprise development varies by geography, with different patterns present within the LAC, MENA and SSA regions. Understanding specific regional challenges is an essential element in knowing how to overcome them. Nevertheless, some common themes and quantifiable disparities in women-owned businesses were present across all three regions in which Vital Voices and partners mapped the ecosystem of support. The below information includes a general overview from existing literature in addition to the results of the Network Member Surveys.

In general, women represent a disproportionately smaller percentage of business owners at the global level than do men, but the extent of the imbalance varies considerably. While women make up a minority of business owners within the regions covered in this mapping project, LAC and SSA have high levels of overall female ownership when compared with the global average. Conversely, MENA has the lowest female entrepreneurial participation rates globally.

According to the data collected in the Network Member Survey, approximately 57.58 percent of BWA members reported to own a business. The remaining respondents

represented either professional employee members or student members of the businesswomen's associations. At the time of the survey, 63 percent of women surveyed were between of 36 and 55 years old in each region, followed by 20 percent of respondents who were between the ages of 26 and 35 years old.

Overall, BWA survey respondents who own a business primarily operate in the formal sector. Almost 66.85 percent of them have a formally registered business. Despite this, there are still a significant number of BWA business owners who have not yet taken steps to formalize their business. In this case, 23.76 percent of our sample is still operating in the informal sector. For example, 82% of respondents in Latin America and 73% of respondents in MENA operate formal businesses.

Women-owned businesses tend to be concentrated in the less profitable sectors of the economy, such as enterprises that require lower levels of capital investment and that have low value added per unit of labor input. These twin tendencies typically result in lower profitability. MENA is the strongest contrary case, however, as GEM and the World Bank report a somewhat more balanced sectoral disparity between male and female-headed firms.

INDUSTRIES REPRESENTED

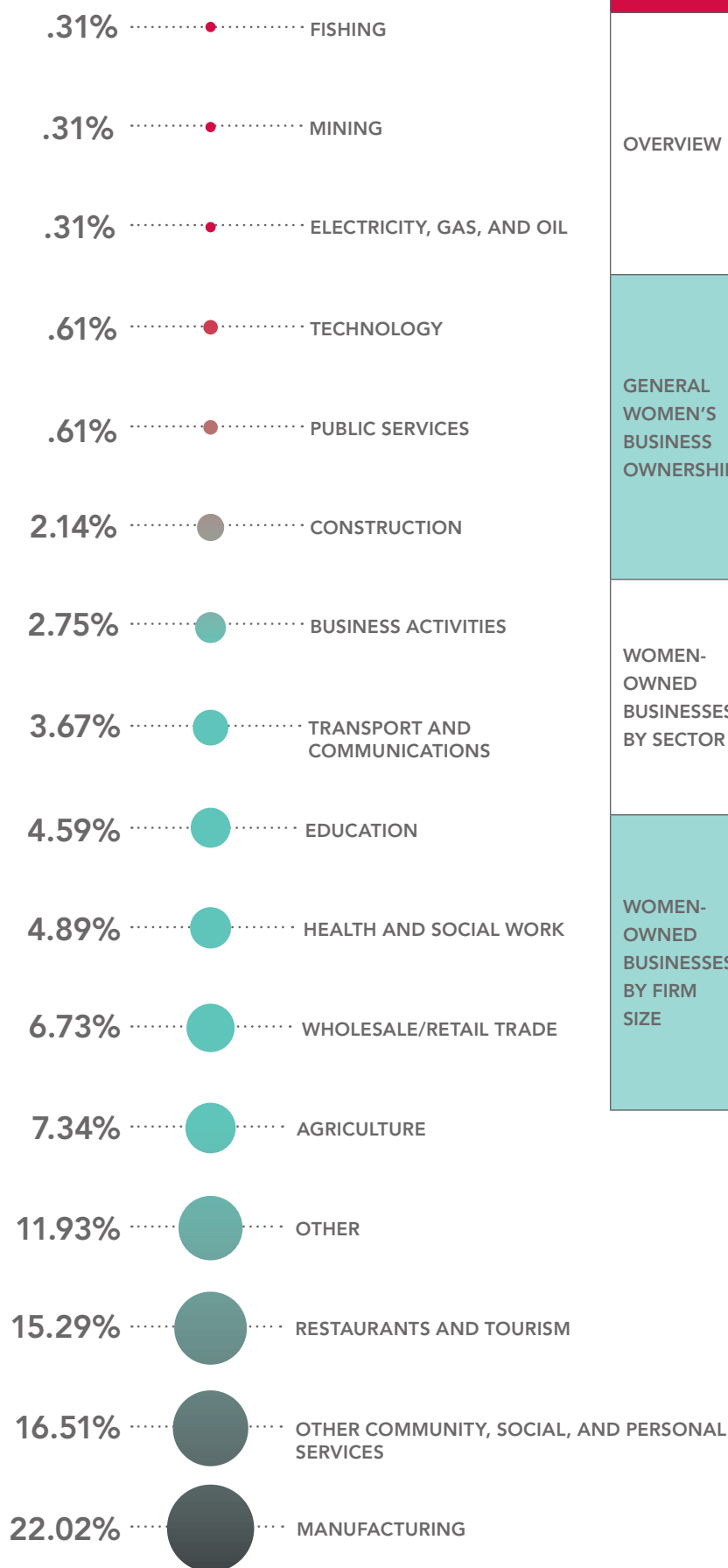
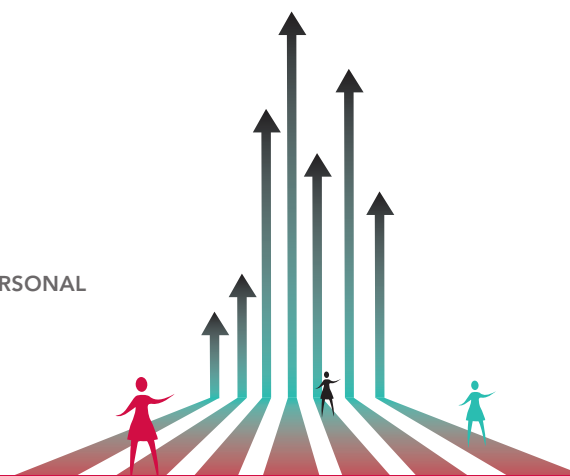


TABLE 2.1. LAC ECONOMIC SNAPSHOT

OVERVIEW	<p>2012 LAC GDP (Developing Only): \$5.348 Trillion USD</p> <p>2012 LAC Gross National Income (GNI) Per Capita: \$9,025 USD</p> <p>Female Labor Force Participation Rate, % Ages 15 and older: 53% (2010)</p> <p>Male Labor Force Participation Rate, % Ages 15 and older: 80% (2010)</p>
GENERAL WOMEN'S BUSINESS OWNERSHIP	<p>The percentage of women business owners within LAC is fairly robust in both the formal and informal sectors:</p> <ul style="list-style-type: none"> Approximately 44% of LAC business owners are women. Between 35-42% of formal SMEs in the LAC region have 1 or more female principal owners with between 1.2 and 1.4 million such enterprises in total.
WOMEN-OWNED BUSINESSES BY SECTOR	<p>"While male firms are distributed among a variety of 7 aggregated sectors, female businesses operate mainly in trade, services, and manufacturing, with a significant concentration in commerce."</p> <p>71% of firms with women ownership representation are in consumer services.</p>
WOMEN-OWNED BUSINESSES BY FIRM SIZE	<p>"The percentage of female firm owners is highest among firms with less than 5 employees. As firm size increases, the percentage of female business owners drops in all [LAC] countries. Women make up only 18-31 percent of firm owners having 5 to 10 employees. Firms with more than 11 employees have the lowest percentage of female owners, ranging from 29 percent to 12 percent."</p>



With respect to industry, BWA members report to own businesses mostly related to the sectors of manufacturing (22.02 percent), restaurants, and tourism (15.29 percent). Among the types of activities in manufacturing, there are a number of women-owned businesses that focus on the production of cosmetics, garments, handcrafts, and textiles. In the restaurant and tourism industry, women-owned businesses are focused on the production of food and beverage, as well as services related to food, recreation, travel and tourism. The next big categories are other community, social and personal services (16.51), and agriculture (7.34 percent). In general, most of these activities share the commonality of requiring an intense use of labor, while the capital requirements are not necessarily as high. This contrasts with sectors such as mining and technology which are more capital intensive.

These trends are also consistent at the regional level where manufacturing is the most active sector among the three regions with 17.19 percent in SSA, 20.49 percent in Latin America and 32.76 percent in the MENA region. Manufacturing is immediately followed by the category of other community, social and personal services with 15.63 percent in SSA, 14.63 percent in Latin America and 24.14 percent in MENA.

Another common finding across most countries is business size: the larger the scale of the enterprise, the lower the percentage of firms with female ownership represented. MENA is again the lone exception here. While female entrepreneurial participation rates are lower than the two other regions profiled in this report, a number of women-owned SMEs in MENA have been able to scale up into larger, mature firms. This may be due to the prevalence of family-owned businesses in the MENA region.

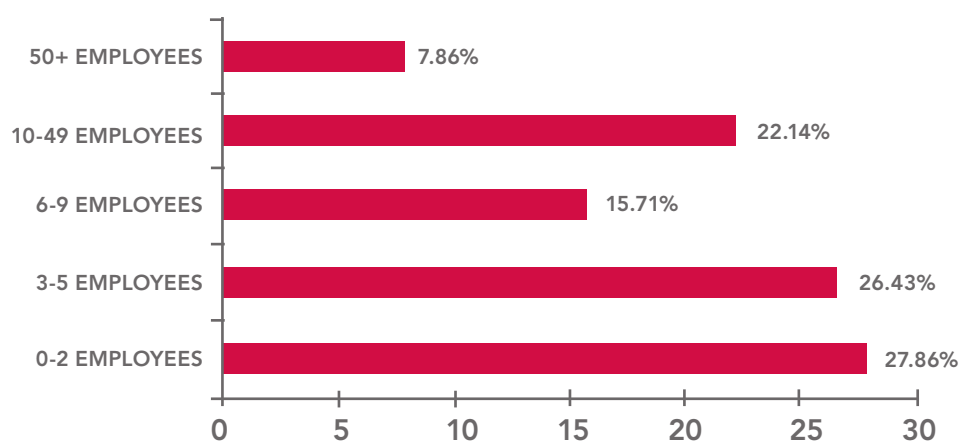
In Vital Voices Network Member Survey, business size was measured in terms of employment, showing that 70 percent of BWA members own a business with 0 to 9 permanent employees. In fact, the greatest proportion of women in our sample (54.29 percent) employ 0 to 5 permanent employees. That is, the firms are formed by the entrepreneur and a few other people dedicated to support her activities. The sample also shows that 25 percent of the respondents own enterprises that employ 10 to 49 permanent employees. It is well known that small businesses are critical for job creation and income generation for low income groups.



Amira Hamdad, Algerian business owner, makes a new business connection at the MENA BWN Forum

TABLE 2.2. MENA ECONOMIC SNAPSHOT

OVERVIEW	<p>2012 MENA GDP (Developing Only): \$1.54 Trillion USD</p> <p>2012 GNI Per Capita: \$3,454 USD</p> <p>Female Labor Force Participation Rate, % Ages 15 and older: 20% (2010)</p> <p>Male Labor Force Participation Rate, % Ages 15 and older: 72% (2010)</p>
GENERAL WOMEN'S BUSINESS OWNERSHIP	<p>MENA shows the greatest gender disparity, where male total entrepreneurial activity rates are three and a half times that of females.</p> <ul style="list-style-type: none"> Approximately 22% of MENA's total business owners are women. Between 12-15% of formal SMEs in the MENA region have 1 or more female principal owners with between 1.2 and 1.4 million such enterprises in total. Within the formal sector, just 13% of MENA's firms have a woman as the principal owner.
WOMEN-OWNED BUSINESSES BY SECTOR	<p>Both GEM and the World Bank report less sectoral concentration for MENA's women owned businesses compared with the other two regions studied:</p> <p>"The distribution of female-owned firms across sectors is roughly the same as that of male-owned enterprises."</p>
WOMEN-OWNED BUSINESSES BY FIRM SIZE	<p>"Contrary to expectations, female-owned firms are not relegated to the ranks of micro or small enterprises. Although most firms in the Middle East and North Africa, whether male- or female-owned, are small, women are more likely than men to own large firms. Women are as likely to own large firms as they are to own small ones."</p>

SIZE OF SURVEYED BUSINESSES:
PERMANENT EMPLOYEES

NEEDS

At the time of Vital Voices Network Member Survey, 55 percent of business owners surveyed had been with their country BWA between one and three years, 17.78 percent had been members for less than a year and 16.11 for four to five years. Furthermore, in the last 12 months, 56.45 percent of the sample of business owners also recounted attending approximately one to five programs, events, and/or activities hosted by the BWA. However, 23.66 percent did not participate in events, activities, and/or programs in that year.

Vital Voices' Network Member Survey captured business women's perspectives on the skills they would like to build on in order to manage and grow their business. The common areas identified by the respondents throughout the three different regions were accounting and financial management, the use of financial products, operational management for greater efficiency, the use of marketing and communications, the use of technology, fostering networking skills, selling their products and/or services to large multi-national companies, and achieving geographical expansion through exports. More than 50 percent of respondents found these areas very or extremely helpful for their business growth.

When looking separately at the responses of each region, the prioritization of skills varies. For example, a great majority of women in the MENA region (65 percent) identify technology as the most helpful topic. This is followed closely by having a greater access to markets through geographic expansion and exports and marketing skills.

Besides the importance given to fostering relationships with other business women through networking and the use of technology, BWA members in Latin America acknowledge that learning more about marketing and negotiation would be helpful (66 and 64 percent, respectively).

Beyond technology, BWA members in Sub Saharan Africa were most interested in finding a mentor, with 75 percent of business owners surveyed stated that finding a mentor would be the most useful area for business growth. Women in SSA have also identified negotiation (75 percent) and networking (62 percent) as key areas for business growth.

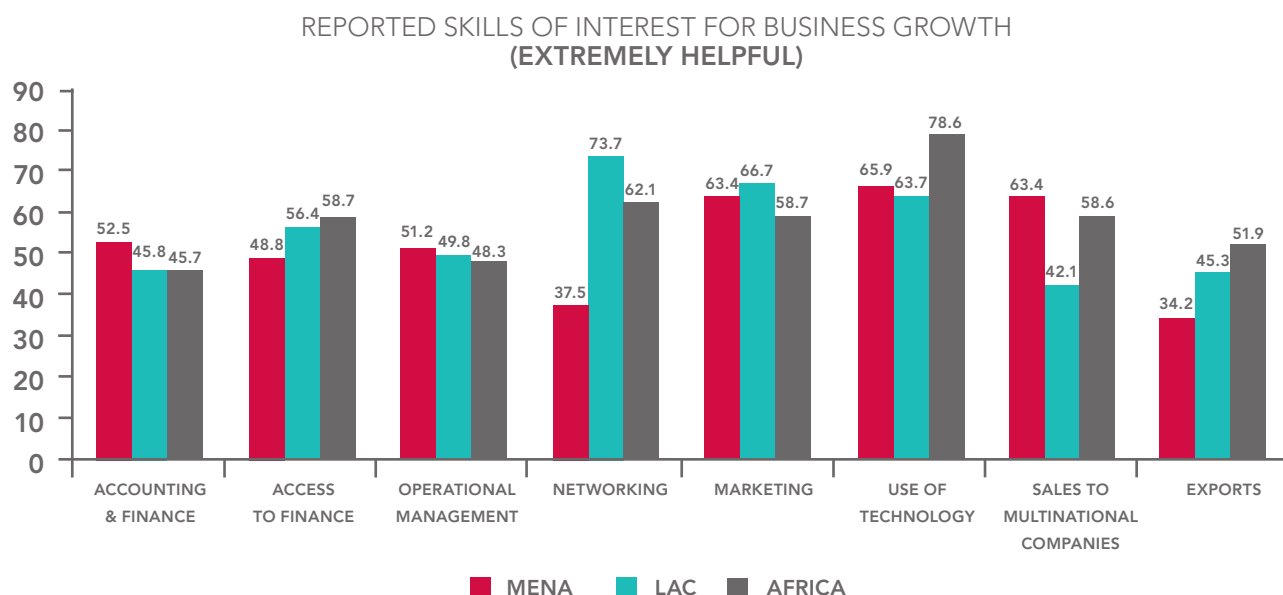


TABLE 2.3. SSA ECONOMIC SNAPSHOT

OVERVIEW	<p>2012 SSA GDP: \$1.288 Trillion USD</p> <p>2012 GNI Per Capita: \$1,345 USD</p> <p>Female Labor Force Participation Rate, % Ages 15 and older: 63% (2010)</p> <p>Male Labor Force Participation Rate, % Ages 15 and older: 76% (2010)</p>
GENERAL WOMEN'S BUSINESS OWNERSHIP	<p>While the world's highest regional female Total Entrepreneurial Activity levels can be seen in Sub-Saharan Africa, many of these are outside of the formal sector:</p> <ul style="list-style-type: none"> • Approximately 47% of SSA business owners are women. • Between 21-26% of formal SMEs in the SSA region have one or more female principal owners with between 800,000 and 1 million such enterprises in total.
WOMEN-OWNED BUSINESSES BY SECTOR	<p>Women dominate the consumer sector in Sub-Saharan Africa with over 3/4 of women entrepreneurs running consumer services businesses.</p>
WOMEN-OWNED BUSINESSES BY FIRM SIZE	<p>Sub-Saharan Africa has lower female participation than other regions at all firm sizes, averaging 28 percent versus 39 percent—with the gap even greater among larger firms.... [Africa's women entrepreneurs] are more likely to be running small informal firms in lower-value-added activities.</p>



“ Now that I know all the organizations and companies that are working for women, together we can make more impact. What an eye-opener this exercise has been! ”

– VOCES VITALES EL SALVADOR

OPPORTUNITIES FOR ACTION

From the needs presented in the previous section, it is clear there is much to be done. Analysis of the ecosystem mapping conducted in 2013 delivered useful insights about the value of the services that businesswomen’s associations are currently providing to their members to help meet some of these needs. Though there are differences among regions, some common trends emerged.

CURRENT PARTNERSHIPS

From the ecosystem surveys, participating BWAs remarked on the importance and prevalence of member networking. All BWAs reported current activities or partnerships which promote networking amongst members within their countries. In addition, many BWAs remarked on a number of opportunities to enhance the visibility and credibility of their members through awards, media mentions, website profiles, etc. For example, all associations in MENA remarked that their efforts to foster credibility and visibility for women-owned businesses in the local media have been very successful. Networking opportunities and media opportunities also helped to facilitate access to role models across all BWAs.

Mentoring and mentoring partnerships were also prevalent services provided by participating BWAs. Many participating associations noted either existing programs or connections to partners who provide mentoring services to women in business or management. For example, associations in Latin America remarked on existing mentoring programs provided through their associations. Some BWAs partner effectively with corporations to carry out these mentoring initiatives.

Virtually all of the associations reported having positive relationships with governments, typically with at least one national ministry, as well as with foreign government

development agencies. For many associations with whom Vital Voices works, maintaining a positive relationship with relevant government ministries is essential to maintaining operations. However, in other contexts, government actors may be the most active within the ecosystem of support for women business owners. Regardless, nearly all associations also reported experience with advocacy on behalf of their members. For example, all participating associations in Sub-Saharan Africa reported progress in advocating for women’s economic opportunities. Kenya, for example, has developed a very effective advocacy campaign that is addressing government procurement for women-owned enterprises.

Finally, securing event sponsorships for individual events was another common theme amongst the BWAs. These sponsorships were often obtained from banks or domestic or multinational corporations active in the country. Sponsorships typically were for one-time conferences, trainings, and award and recognition events. While BWAs do have relationships with these sponsoring institutions, most BWAs remarked on a need for longer-term, results-oriented partnerships, rather than cause-marketing.

While the ecosystem mapping process identified the support that businesswomen’s associations are currently providing to women business owners, there is clearly much more that can be done to meet the growth needs of association members. Businesswomen’s associations are uniquely qualified to address these needs, because they are local, trusted, know their members well, and understand their members’ unique challenges and needs. While businesswomen’s networks will not be able to meet all these needs themselves, they can develop partnerships and collaborations with other organizations that can provide benefits to all actors within the ecosystem.

LEVERAGING PARTNERSHIPS TO ADDRESS GAPS

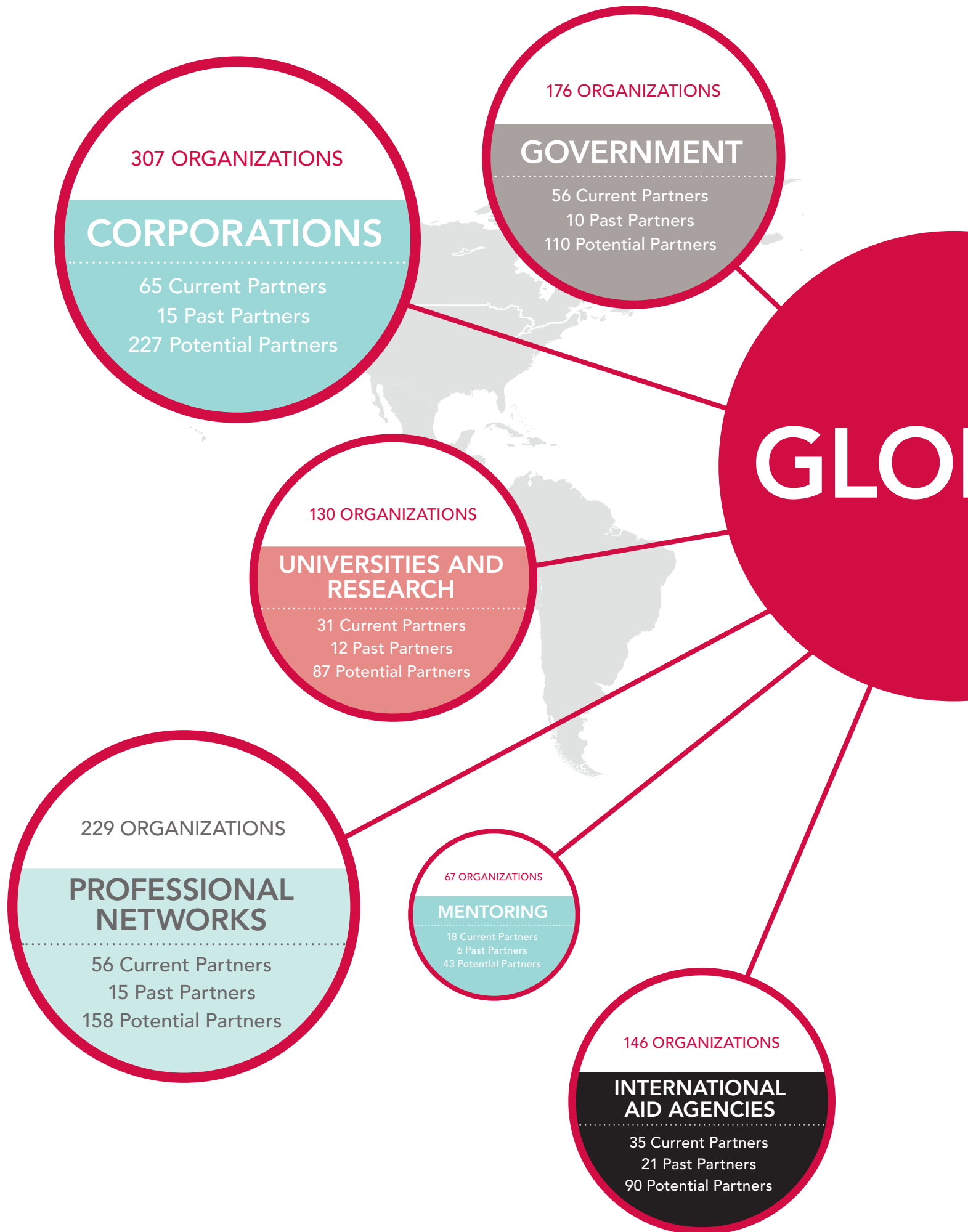
These partnerships should be focused on areas where associations lack current programming and could most benefit their members. The gaps in services identified through the mapping process as well as the needs identified through surveys have provided rich insights into opportunities for action and collaboration that can benefit multiple stakeholders. This has highlighted areas in which both the businesswomen's associations and the women-owned businesses they represent indicated that they wanted additional resources, services, or capacity building in order to enable their members' businesses to grow.

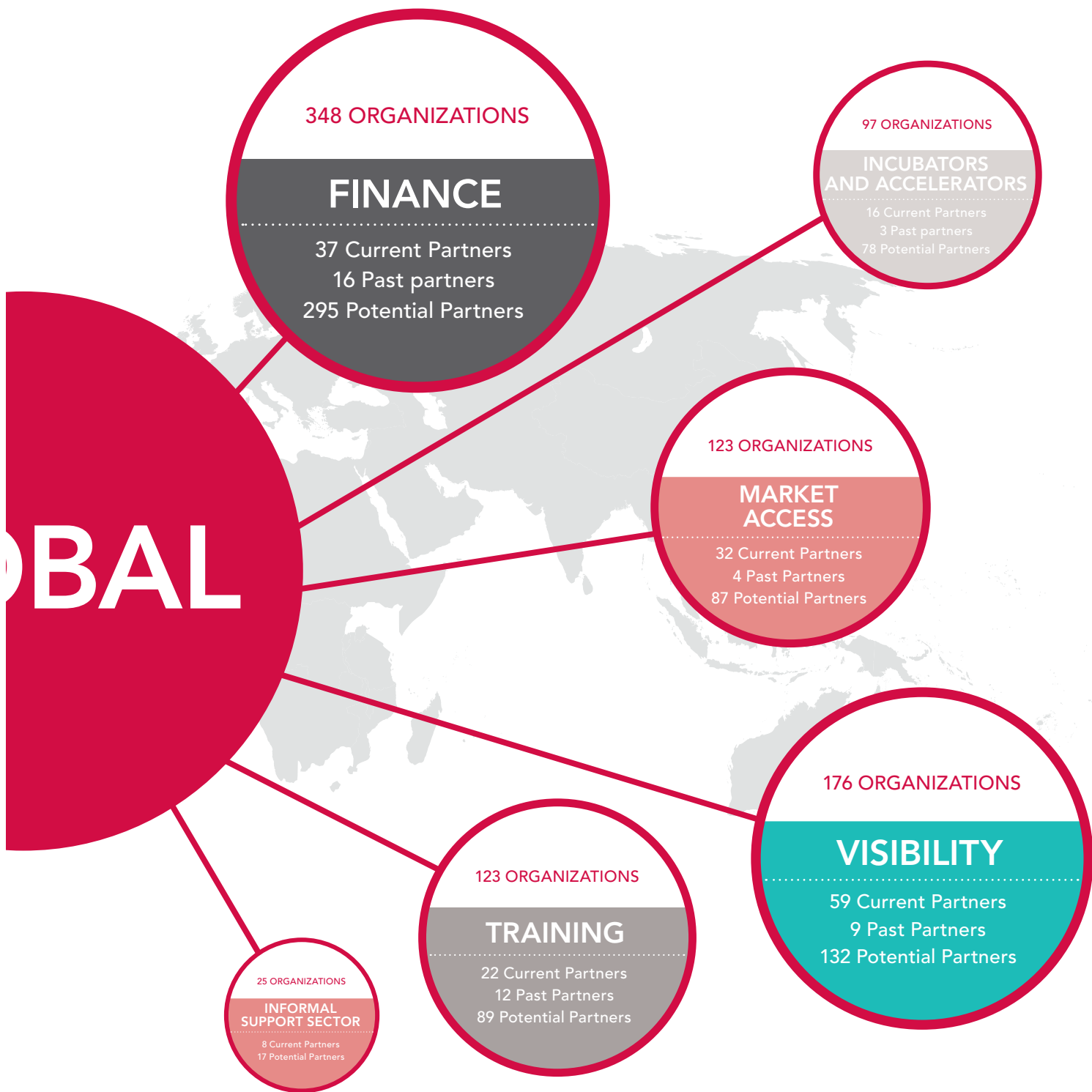
It was clear that many gaps, if addressed strategically, would enable the ecosystem to become much more robust and help catalyze women's business growth at the global level. Developing a global team of powerful partners committed to collaborating and taking action could enable stakeholders to achieve transformational change. It is hoped that this report can help foster a culture of collaborative action to accelerate women's enterprise development globally.

THE RECENTLY RELEASED DELOITTE AND ASPEN INSTITUTE REPORT – GROWTH AND OPPORTUNITY: THE LANDSCAPE OF ORGANIZATIONS THAT SUPPORT SMALL AND GROWING BUSINESSES IN THE DEVELOPING WORLD – HIGHLIGHTS THE VALUE OF STAKEHOLDER COLLABORATION:

"A wide range of efforts could be undertaken to advance success and cooperation, locally. Simply bringing together the various players to understand opportunities for collaboration would help. A clear map of local SGB (Small Growing Businesses) landscapes...would provide a comprehensive understanding of all the players and 'moving pieces' that collectively make up the sector. Local intermediaries would derive great benefit from linkages to global funders and investors. They perennially struggle to find funding, but are often well-positioned to achieve long-term sustainable change that benefits local SGBs. More fundamentally, different regions require different ingredients to produce a thriving SGB sector. There is no one path to a prosperous SGB sector. Different regions have different conditions and fundamental characteristics that will enable SGBs in different industries. ... In some places, intermediaries have come together to identify the path to prosperity for that region based on local fundamentals. In others intermediary players operate in independent orbit, missing out on the synergistic benefits of cooperating with a common, clear plan for systemic change. This too, needs addressing. Where is the next location where a band of entrepreneurs and their supporters successfully transform a local economy in the developing world?" (<http://www.aspeninstitute.org/publications/growth-opportunity-landscape-organizations-support-small-growing-businesses-developing>) citation is from Sept 2013, page 19







GLOBAL ECOSYSTEM OF SUPPORT TO WOMEN-OWNED BUSINESSES

AS OF SEPTEMBER 17, 2013

The global ecosystem graphic visually represents the array of stakeholders who could take action to support women-owned businesses. This graphic includes the major categories covered under Vital Voices' ecosystem survey and totals the number of current, past, and potential partners identified by participating BWAs globally. This information was gathered for 21 countries. The responses to these surveys were aggregated and appear in the graphic. On the left side of the graphic, one will find ecosystem actors included in Vital Voices' survey by type of actor (e.g., government or corporation) and on the right side, one can find them organized by types of service (e.g., finance, market access, etc). The size of each category bubble corresponds to the number of entries within each category. Within the ecosystem survey, BWAs also indicated the nature of their relationship with each organization, reporting whether an organization was a current, past, or potential partner. The total numbers of organizations are reported within each category bubble, including the breakdown by current, past, or potential partner.

The below opportunities suggest ways to spark the collaboration amongst ecosystem stakeholders. As previously mentioned, Vital Voices mapped the ecosystem of support from the perspective of BWAs by both type of actor and type of service provided. This information was gathered from 21 countries along with network member survey data from 12 BWAs. Based on the analysis of this information, the below recommendations present the following information:

1. The **GAP** between services currently provided and women business owners' needs
2. The **OPPORTUNITY** for action in order to meet the greatest needs for business growth
3.
 - This is categorized into training, technical assistance, creating an enabling environment, and an "other" category.
 - Training refers to capacity building interventions which could reach many women business owners at once. This is typically defined as the process of teaching a new skill, often in an organized fashion.
 - Technical assistance refers specifically to individualized, one-on-one support that could support a woman business owner in her business needs. One definition of technical assistance defines it as "the timely provision of specialized advice and customized support to resolve specific problems and increase clients' capacity."
 - Creating an enabling environment refers to the attitudes, policies, and practices that could support women-owned business growth. The enabling environment can also be defined as "a set of interrelated conditions – such as legal, organizational, fiscal, informational, political, and cultural – that have an impact on the capacity of actors...to engage... in a sustained and effective manner."
4. The **TYPES OF ACTORS** who are best positioned to meet these needs

Both Vital Voices' ecosystem and member surveys found that there are a number of gaps that impede business growth. These typically related to a lack of access to resources, including:

- Table 1: Access to Business Management Support
- Table 2: Access to Finance
- Table 3: Access to Networks
- Table 4: Access to Markets
- Table 5: Access to Technology

ACCESS TO BUSINESS MANAGEMENT SUPPORT

Access to training, technical assistance and capacity building for growth were identified as some of the greatest areas of need for women business owners. Association members emphasized that they did not want training to be one-off or sporadic, but underscored the importance of ongoing programs that build capacity specially managing business growth. After basic training is obtained, women business owners need individualized technical assistance to help them increase their skills still further.

Several businesswomen's associations work closely with incubators and accelerators, which provide an excellent vehicle for business support services. Another area in which deep partnerships may be built is around technical assistance for business management. Through the ecosystem surveys, most BWAs identified potential to partner with major professional services firms to provide such technical assistance, including consulting firms, law firms, and accounting firms.

Business mentoring and coaching are integral means to support the growth of women-owned firms. They have the ability to provide growth-oriented business owners with the opportunity to benefit from the advice, perspective, and network of an established business owner or senior professional.

GAP: ACCESS TO BUSINESS MANAGEMENT SUPPORT

OPPORTUNITY FOR ACTION	TYPES OF ACTORS
TRAINING <ul style="list-style-type: none"> • Topics including: <ul style="list-style-type: none"> ◦ Business planning ◦ Human resource management ◦ Marketing ◦ Negotiating • Participatory training • Content which is tailored to sector and size of business • Prolonged training (beyond 1-off) • Locally relevant and available in local languages 	<ul style="list-style-type: none"> • Academic institutions • Non-profit or for-profit entrepreneurial training institutions • Women's business centers and associations • Incubators and accelerators • Universities and research institutions • Educational and knowledge partnerships
TECHNICAL ASSISTANCE <ul style="list-style-type: none"> • Risk management and mitigation • Human resources management <ul style="list-style-type: none"> ◦ Hiring and retention ◦ Strategy development • Marketing, sales and service 	<ul style="list-style-type: none"> • Professional services firms • Law firms • Accounting firms • Business development centers • Government entities • NGOs • Incubators • Accelerators • Corporations with technical expertise on SME development • NGOs with programs on SME growth (i.e. ANDE members)
PROFESSIONAL LEADERSHIP DEVELOPMENT <ul style="list-style-type: none"> • Individualized coaching • Individualized mentoring • Connections to key individuals who can be of further support 	<ul style="list-style-type: none"> • NGOs with mentoring and coaching expertise • Corporations with mentoring and coaching expertise
CREATING AN ENABLING ENVIRONMENT <ul style="list-style-type: none"> • Encouraging an environment in which women are equipped with the skills and confidence to pursue business 	<ul style="list-style-type: none"> • NGOs • Education institutions



ACCESS TO FINANCE

Throughout the ecosystem mapping process, BWAs noted a high degree of potential for partnership with such financial institutions. While some BWAs have partnerships with banks, most lack deep partnerships with financial institutions that can provide finance for business growth training on executive financial management skills for their members or strategic advice on growth. Association members also indicated a lack of knowledge about equity funding, including angel and venture capital investment. Partnerships in all these areas are eagerly desired.

ACCESS TO NETWORKS

Effectively accessing business, government, and international networks are critical for the growth of a business. It is important for women-owned businesses to network not only within the women's business community,

but with local, regional, and global mainstream business organizations as well.

As positioned throughout this report, businesswomen's associations are an integral part of the ecosystem of support for women business owners, serving as critical intermediaries in the development of women's enterprises. The stronger an association is, the more they can offer valuable support to their members. Through the ecosystem mapping process, all BWAs voiced a desire to strategically deepen their engagement with partners. Beyond single event sponsorship, BWAs want to partner strategically to deliver value to members and support members' business growth. BWAs wanted training on how to build partnerships in order to diversify their programs. Building training and mentoring relationships with corporations, and helping their members access corporate markets and supply chains, were also of considerable interest.

GAP: ACCESS TO FINANCE	
OPPORTUNITY FOR ACTION	TYPES OF ACTORS
TRAINING <ul style="list-style-type: none"> Executive financial management Information on types of financing available Financial planning and evaluation 	<ul style="list-style-type: none"> BWAs Banks NGOs with financial expertise Other financial institutions
TECHNICAL ASSISTANCE <ul style="list-style-type: none"> Cash flow challenges Audit preparation Financial management systems Reduce enterprise risk 	<ul style="list-style-type: none"> Professional services firms especially accounting/auditing firms Other financial institutions
PROFESSIONAL LEADERSHIP DEVELOPMENT <ul style="list-style-type: none"> Loans Equity investment Crowdfunding 	<ul style="list-style-type: none"> Microcredit institutions Banks Government loan funds Crowdfunding platforms Angel networks and investors Venture capital
CREATING AN ENABLING ENVIRONMENT <ul style="list-style-type: none"> Advocate for greater financial inclusion of women business owners Create an improved legal and regulatory environment which encourages investments in women-owned SMEs 	<ul style="list-style-type: none"> BWAs Lending institutions Financial institution networks and associations International financial institutions NGOs Governments

GAP: ACCESS TO NETWORKS	
OPPORTUNITY FOR ACTION	TYPES OF ACTORS
TRAINING FOR INDIVIDUALS <ul style="list-style-type: none"> How to network How to more effectively network and generate new business connections 	<ul style="list-style-type: none"> NGOs Businesswomen's associations Training institutions
TECHNICAL ASSISTANCE FOR BWAS <ul style="list-style-type: none"> How to create effective partnerships Developing a partnership strategy Diversify partnerships for associations and their members 	<ul style="list-style-type: none"> NGOs Organizational development consultants and institutions Strategic planning experts Chambers of commerce and other business networks Sectoral networks Trade support institutions Bilateral business organizations for trade
DIRECT SERVICE AND GOODS PROVISION <ul style="list-style-type: none"> In-kind partnerships and discounts which provide value to BWA members 	<ul style="list-style-type: none"> Companies which provide services such as <ul style="list-style-type: none"> Airlines Technology companies Hotels Courier services
CREATING AN ENABLING ENVIRONMENT <ul style="list-style-type: none"> Advocate for women's representation in powerful business organizations and networks 	<ul style="list-style-type: none"> BWAs Chambers of commerce and other business associations

GROWTH AND OPPORTUNITY, THE WORKING PAPER FROM DELOITTE AND THE ASPEN INSTITUTE, MAKES A SIMILAR POINT ABOUT SMALL AND GROWING BUSINESSES:

"NETWORKS ENABLE GREATER TOTAL IMPACT THAN WOULD BE ACHIEVED BY VARIOUS INTERMEDIARIES OPERATING IN REGIONAL, FUNCTIONAL, OR INDUSTRY ISOLATION, AS IS ALL TOO COMMON. SMALL AND GROWING BUSINESSES (SGBS) BENEFIT WHEN THESE INTERMEDIARIES COLLABORATE."



ACCESS TO MARKETS

In order for her business to grow, a woman business owner needs access to markets and supply chains. First, she must assess her current position and that of her company in terms of market readiness or trade readiness. After conducting an honest appraisal, she may want training to increase her company's readiness and to determine how her company can provide higher value add products and services in order to increase profitability. Businesswomen's associations and other organizations can play a major role in facilitating knowledge and readiness through partnerships.

GAP: ACCESS TO MARKETS	
OPPORTUNITY FOR ACTION	TYPES OF ACTORS
TRAINING <ul style="list-style-type: none"> • Market readiness • Export preparedness • Logistics and shipping • Trade finance • Marketing 	<ul style="list-style-type: none"> • NGOs • Trade support institutions • Trade promotion organizations • Chambers of Commerce and sectoral associations
TECHNICAL ASSISTANCE <ul style="list-style-type: none"> • Individualized support on market readiness • Supply chain mentoring and coaching 	<ul style="list-style-type: none"> • Multinational corporations, especially those with supplier programs or mentoring • Trade promotion organizations • NGOs with expertise in market readiness • Women business enterprise certifying organizations • Chambers of Commerce and sectoral associations
CONNECTIONS TO MARKETS <ul style="list-style-type: none"> • Corporate or international connections • Government procurement 	<ul style="list-style-type: none"> • Multinational corporations, especially those with supplier programs or mentoring • Trade promotion organizations • Women business enterprise certifying organizations • Chambers of Commerce and sectoral associations • Organizations that host trade missions, catalog shows, buyer mentor groups, expos, etc. • Aggregators • Government agencies focused on SME procurement
CREATING AN ENABLING ENVIRONMENT <ul style="list-style-type: none"> • Advocate for women's inclusion in market access opportunities (i.e., women's inclusion in trade missions, etc.) 	<ul style="list-style-type: none"> • Organizations that host trade missions, catalog shows, buyer mentor groups, expos, etc. • Trade promotion organizations • BWAs

ACCESS TO TECHNOLOGY

Respondents in all three regions brought up the need to effectively leverage technology in order to facilitate the growth of women-owned businesses. Training and individual technical assistance are the most common and direct recommendations for meeting this need.

GAP: ACCESS TO TECHNOLOGY	
OPPORTUNITY FOR ACTION	TYPES OF ACTORS
TRAINING <ul style="list-style-type: none"> eCommerce and eBusiness models Technology for sales and marketing Information security Digital literacy 	<ul style="list-style-type: none"> Technology companies Professional services firms Technology incubators/accelerators NGOs with technology expertise
TECHNICAL ASSISTANCE <ul style="list-style-type: none"> Information management systems (CRM, infrastructure, databases, etc.) Strategic guidance on developing and managing technology in their businesses Social media Cloud computing Information security 	<ul style="list-style-type: none"> Technology companies Professional services firms NGOs with technology expertise
DIRECT SERVICE AND GOODS PROVISION <ul style="list-style-type: none"> In-kind partnerships and discounts/reduced cost that provide value to BWA members 	<ul style="list-style-type: none"> Technology companies Professional services firms
CREATING AN ENABLING ENVIRONMENT <ul style="list-style-type: none"> Advocate for an improved innovation infrastructure 	<ul style="list-style-type: none"> BWAs International telecommunications industry Associations with expertise in technology infrastructure NGOs



“ We have seen the impact that investments in women can bring. Enabling the growth of women-owned firms has significant returns not only for the women and their businesses, but for their communities as well – in better-educated children, healthier families, and more prosperous communities. With the continued support of Vital Voices and our partners, women business owners are poised to have a transformative impact on their communities, economies, and countries. ”

– ALYSE NELSON
CEO, VITAL VOICES GLOBAL PARTNERSHIP

CONCLUSION – THE POWER OF PARTNERSHIPS

Women business owners lack equal access to finance, training, technology, markets, role models, and protections under the law, all leading to gender-based barriers to their business growth. However, when women-owned businesses do succeed, society reaps the benefit through greater employment, better educated families, more prosperous communities and greater, more inclusive economic growth. While there is a general entrepreneurial ecosystem, these gender-based barriers indicate that there is also an ecosystem-specific component to the success of women-owned businesses. Only a confluence of stakeholders and their collaborative efforts can make a significant difference for these women business owners, their communities, and their economies.

Every actor has a strength and therefore a role to play within the ecosystem of support for women business owners. This report provides a number of recommendations for different actors in a critical areas, including access to business management support, finance, networks, markets, and technology. Through these interventions and countless other partnerships, ecosystem actors can expand their influence while increasing their effectiveness. Every actor within the ecosystem has the opportunity to create sustainable, mutually beneficial partnerships. For example, corporations can look beyond event sponsorship to leverage their in-house expertise and own human resources to address the growth needs of women-owned businesses. Trade missions can ensure that women are more equitably represented in international market access opportunities. Technology firms can influence the next wave of innovative entrepreneurship by encouraging

women business owners to adopt new technologies. NGOs can better connect women business owners to the resources, training, and technical assistance that will propel them forward. Partners from multiple sectors could join forces to develop interventions that target multiple need areas. This could include innovative partnerships that provide not only critically needed financing but also combine business management support and access to new markets. In short, every actor has a contribution to make to drive economic growth via women-owned businesses.

Rather than having hundreds of actors operating individually, multiple stakeholders working collectively to improve the ecosystem and drive specific initiatives such as those recommended within this report will achieve greater results. This is because one organization by itself cannot meet all of these needs. Within a robust ecosystem, women business owners can receive holistic support to enable their businesses to thrive, driving growth in their communities and economies.

Partnership with businesswomen’s associations and other ecosystem actors is a critical path to supporting women business owners. Businesswomen’s associations are a key pipeline to a relatively untapped source of future economic growth. By leveraging powerful partnerships throughout the ecosystem at the regional, national, and global levels, businesswomen’s associations and the women they represent can help spur economic growth, create jobs, and drive transformational change around the globe.



“ Women in Management, Business and Public Service (WIMBIZ) would like to appreciate Vital Voices for their commitment to empowering and supporting female-owned businesses across the world. The Ecosystem Mapping was a relevant and timely exercise which has created a system that promotes strategic partnerships and access to networks across borders. As a result, female-owned businesses will be positively impacted, leading to an increase in their survival rate; thereby sustaining livelihoods and reducing poverty. ”

– WOMEN IN MANAGEMENT, BUSINESS AND PUBLIC SERVICE (NIGERIA)



ENDNOTES

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- II Global Entrepreneurship Monitor. *2012 Women's Report*.
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- XIV The World Bank. Data. <http://data.worldbank.org/region/LAC>
- XV Ibid
- XVI The World Bank. *World Development Indicators*, 2012. pg. 48
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- XVIII Kelly, DJ., Brush, CG., Greene, PG., et al. *2012 Women's Report*. Global Entrepreneurship Monitor. 2013
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- XXI The World Bank, Deutsche Gesellschaft Für Technische Zusammenarbeit, and Inter-American Development Bank. *Women's Economic Opportunities in the Formal Private Sector in LAC: A Focus on Entrepreneurship*, pg. 19. 2010
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- XXIII The World Bank, Deutsche Gesellschaft Für Technische Zusammenarbeit, and Inter-American Development Bank. *Women's Economic Opportunities in the Formal Private Sector in LAC: A Focus on Entrepreneurship*, pg. 19. 2010

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