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Supporting Entrepreneurship in Developing Countries: Survey of the Field and Inventory of Initiatives

prepared by bridges.org
to inform the deliberations of the
Business Enterprise and Entrepreneurship Working Group
of the UN ICT Task Force

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Executive summary

There is growing evidence of a significant causal relationship between entrepreneurship, economic growth and poverty reduction. Small, micro and medium-sized enterprises (SMMEs) are often the backbone of the private sector in the developing world, creating jobs and providing a tax base for local government. And frequently SMMEs offer the only employment available to millions of poor people. Yet many developing countries have been unable to create and maintain the favourable environment needed to foster SMME development.

Potential entrepreneurs and many existing companies in developing countries need help to execute on their ideas and build successful businesses. Entrepreneurship support offers a new model for fighting poverty and ensuring economic growth and it has come to the forefront of activities to bridge the digital divide and deliver development aid. A significant number of ground-level initiatives are already underway. There are also several high-level initiatives in planning that may result in considerable resources being devoted to entrepreneurship support during the year ahead. The needs of this crucial sector must be understood to frame an effective and sustainable approach to modern development aid.

Entrepreneurship support initiatives (ESIs) come in a variety of shapes and sizes, and they offer a range of services to SMMEs and entrepreneurs. We have selected sixteen initiatives that are notably successful, innovative, or representative of a particular type to illustrate the kinds of ESI services that are available and the methods that are being used to promote entrepreneurship. We have covered a range of programmes - from local community initiatives to large international efforts - but have emphasised international initiatives that work at a community level because that approach is growing in prominence and proving to be an effective model. A more extensive list of ESIs is presented in the Annexes to this report. The entries are grouped according to type and geographic region, and each includes a brief description of the activities, giving a quick but comprehensive overview of a broad range of ESIs. The inventory is intended as an organic, growing document; it represents a small step in cataloguing the array of entrepreneurship initiatives that exist, and we welcome input.

Even a cursory examination of ongoing ESIs reveals how this methodology for development aid is taking shape and the trends in the field. Wealth creation is increasingly seen as a vehicle for social change and social entrepreneurship is on the rise. Following the approach of a few trailblazing organisations, there is a wave of new initiatives that emphasize public/private partnerships and incorporate basic business principles, emphasizing accountability and measurable results. Careful screening of the participating entrepreneurs is a common trait. More efforts are tapping into the power of human connections by building relationships among like-minded individuals and organisations so they can share experiences and contacts. And of course, increasingly ICT is used both in the delivery of ESI services and as a foundation for successful SMMEs.

This survey of the field and inventory of initiatives aims to spur thinking about facilitating SMME development by looking at the various kinds of entrepreneurship support initiatives that are available and what they provide. It is intended as a resource for connecting like-minded ground-level initiatives, so they can exchange information, learn from one another and avoid duplication of effort. It is also intended as a report to the various international planning efforts currently underway; to inform their deliberations about the value-added they can bring to this area.

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1 Introduction

It is increasingly recognised that effective and sustainable development assistance must be tailored to country circumstances and built upon a foundation of private sector investment and the participation of the nation's poor. Entrepreneurship support offers a new model for fighting poverty and ensuring economic growth in developing countries and it has come to the forefront of activities to bridge the digital divide and deliver development aid. From the G8 to the United Nations to a wide range of ground-level initiatives, many efforts are underway aimed at stimulating the growth of small, micro and medium-sized enterprises (SMMEs) to bring economic opportunity to those who need it most. Small businesses are often the backbone of the private sector in the developing world, creating jobs and providing a tax base for local government, which provides revenue for things like improving basic infrastructure, schools, and hospitals. And frequently SMMEs offer the only employment available to millions of poor people throughout the world. But potential entrepreneurs and many existing companies in developing countries need help to execute on their ideas and build successful businesses. In a new twist on the old adage, it is not a question of whether to give a man a fish or teach him to fish: what is needed to make a real difference is "fishing schools".

A significant number of initiatives support entrepreneurship and foster the potential SMME sector in developing countries; however, the services provided and the geographic areas served vary widely. For example, Trickle Up helps small and micro businesses in 32 countries around the world with planning support and small seed funds, while Endeavor works in four South American countries to assist medium-sized high-growth companies to connect with angel investors and finance institutions. And the Cape IT Initiative (CITI) is an example of a locally driven effort; it aims to foster the growth of an information and communications technology (ICT) sector in the Western Cape region of South Africa with its Bandwidth Barn business incubator.

There are also several high-level initiatives in planning that may result in considerable resources being devoted to entrepreneurship support during the year ahead. Following the G8 Digital Opportunity Task Force (DOT Force) report issued in May 2001 a public and private sector group was tasked with devising a concrete outcome under Action Point #4 which calls for G8 Governments to "foster enterprise and entrepreneurship for sustainable economic development", and that effort is soon coming to a conclusion. The Enterprise Steering Committee of the World Economic Forum (WEF) has created the Enterprise Channelling Organisation (ECHO) as a new model for delivering development aid at ground level that offers support to entrepreneurs through donations of human and other resources instead of money, and it is currently being piloted in two countries. The Business Enterprise and Entrepreneurship Working Group (WG #6) of the UN ICT Task Force has a mission to "foster enterprise and entrepreneurship for sustainable economic development, including poverty alleviation with an emphasis on women and youth employment", and it offers hope as a forum where a number of leading efforts could come together under one umbrella. And the Global Digital Opportunity Initiative (GDOI) being driven by the Markle Foundation, UNDP and an illustrious steering group is also expected to weigh in on the matter.

This survey of the field and inventory of initiatives aims to spur thinking about facilitating SMME development by looking at the various kinds of entrepreneurship support initiatives (ESIs) that are available and what they provide. It is intended as a resource for connecting like-minded ground-level initiatives, so they can exchange information, learn from one another and avoid duplication of effort. It is also intended as a report to the various international planning efforts currently underway; to inform their deliberations about the value-added they can bring to this area.

This report starts with a brief overview considering why entrepreneurship is important in developing countries and the needs that ESIs seek to fill. The second section describes sixteen leading and/or representative initiatives that we have selected to illustrate the scope and variety of entrepreneurship support services available. The third section looks more broadly at the trends in the field of entrepreneurship support. Finally, two Annexes to this report list ESIs in developing countries, categorized by geographic area, level of support, and type of services provided.¹

2 Why is entrepreneurship important to development?

The number of poor people on the planet is increasing exponentially and digital divide statistics show that technology is exacerbating the problem of inequity, not helping alleviate it. There are now 1.2 billion people living in abject poverty out of the six billion on the planet. More people have lifted themselves out of poverty in the past 50 years than in the previous 500 years; but because the world population has grown so significantly, there are more poor people than ever before. Political upheavals and natural disasters wreck havoc, but for those living close to the edge, so do smaller tragedies such as an extended illness, death, or one season with too little rain. Having a large percentage of the population thus exposed exacerbates the cycle of poverty and leaves national economies facing disaster, where a stable tax base is difficult to achieve and needed infrastructure difficult to build or maintain. Poverty and insecurity can lead to extremism, which threatens the safety and stability of everyone in every corner of the globe.

But there is growing evidence of a significant causal relationship between entrepreneurship, economic growth and poverty reduction. Fostering the development of SMMEs to help people employ themselves and others may offer the best hope for breaking the poverty cycle in many developing countries and disadvantaged communities. The importance of entrepreneurship should not be underestimated, and the needs of this crucial sector must be understood to frame an effective and sustainable approach to modern development aid.

Various levels of SMME employment and entrepreneurship are increasingly important to economic development. For example, over the past two decades, employment in the "informal sector" has risen rapidly in all regions of the world. The informal sector is defined as those who work in small unregistered enterprises, both employers and employees, as well as self-employed persons who work in their own or family businesses. The informal sector is responsible for 93% of new jobs in Africa and 83% in Latin America and the Caribbean. This sector represents a large and growing segment of the workforce in developing nations. According to the Global Entrepreneurship Monitor (GEM), in the 29 countries surveyed in 2001, almost 150 million people are engaged in some form of entrepreneurial activity. GEM differentiates between "opportunity entrepreneurship" – growing business to take advantage of a unique market opportunity – and "necessity entrepreneurship" – the best option available. Sixty-three million people reported that they started their own small businesses because there were no other choices for work. The Monitor found that the prevalence rate for necessity entrepreneurship was positively associated with economic growth, and accordingly that can drive change at a macro-economic level in developing countries.

In the United States, venture capital-backed companies created 4.3 million new jobs in 2000, and \$736 billion in revenues – 7.4% of the GDP. While most entrepreneurs in developing countries depend on

¹ We have tried to make the list as comprehensive as possible but any such inventory exercise is an enormous task; we recognise that the list is incomplete, but believe that it is a useful start. We will periodically update the list and invite input on additional initiatives to be listed.

informal investments from friends and family, the end result remains the same: entrepreneurial activity makes a significant and systemic difference in the economies of developing (and developed) nations. And the benefits of encouraging entrepreneurship go beyond pure economics. As people gain confidence, financial breathing room, and access to information, they gain political will and are less likely to tolerate corrupt governments and unhealthy living conditions. And it follows that they will seek higher levels of education for themselves and their children, along with improvements in their home and community life. Further, there is promise that entrepreneurs in developing countries can learn from the experiences of the developed world and adapt best practices to their own situations; that would help them avoid a resource intensive development stage and base new businesses on sound environmental footing.

Barriers to entrepreneurship

It is apparent that entrepreneurial activity is beneficial for developing countries both at a micro level – in terms of creating stable and sustainable employment for individuals – and at a macro level – where it significantly increases a nation's GDP. Yet many developing countries have been unable to create and maintain the favourable environment needed to foster SMME development. There are a number of barriers which entrepreneurs in developing countries face which entrepreneurship support initiatives can help address. The factors affecting entrepreneurial activity can generally be divided into four categories:

- ⇒ *Infrastructure:* Quite often the barriers to starting and maintaining a business come down to simple, yet often insurmountable factors, such as lack of roads, facilities, electricity or phones.
- ⇒ *Legal and regulatory framework:* Governments need to have a positive perception of entrepreneurial activity, reduce the administrative burden on entrepreneurs, and coordinate among their agencies to ensure that the necessary resources are directed where they are needed.
- ⇒ *Financial support:* A major stumbling block for many potential entrepreneurs at the lowest end of the economic spectrum is lack of access to the credit or seed funding necessary to start a business. Entrepreneurs who are starting up larger businesses face difficulty raising investment capital and a lack of sound market-based policies.
- ⇒ *Social:* The concept of entrepreneurship is not native to every culture or society. The fear of failure can be a barrier. Creativity and innovation are not always valued traits. Many developing countries have social systems that create dependence and hopelessness. Women and minorities especially need role models to demonstrate the positive outcomes to innovation and risk-taking.

An additional barrier is the overarching mindset that entrepreneurship cannot be taught, that it is a creative and innovative way of thinking that comes inherently to some people and not to others. While it is true that some individuals are gifted with creativity to develop new ways of doing things, creativity alone is not sufficient. Ideas must be matched with basic skills and an understanding of business practices – and these are things that can be taught to help burgeoning entrepreneurs create successful businesses.

ICT and entrepreneurship

ICT is a tool. It is a tool for improving the way that companies do what they do, as it is a tool for improving the delivery of social services like healthcare, education, and government-to-citizen programmes. We take it as a given that any ESI should be using technology as a tool for delivering on its mission as well as providing appropriate ICT-based business skills training as part of the services offered to entrepreneurs. While ICT may not seem like a central concern when supporting entrepreneurs that need a good business plan and seed funding more than they need a computer, the reality is that a long-term view in today's information society requires that most SMMEs have some level of ICT use integrated into their business. An entrepreneur who uses ICT appropriately and effectively can run a more efficient business and reach markets that were previously unimaginable.

3 Entrepreneurship support initiatives

We estimate that there are hundreds of entrepreneurship support initiatives currently underway around the world. However, in this report we have selected sixteen that are notably successful, innovative, or representative of a particular type. We have covered a range of programmes – from local community initiatives to large international efforts – but have emphasised international initiatives that work at a community level because that approach is growing in prominence in the development community and increasingly proving to be an effective model. These initiatives illustrate the kinds of ESI services that are available and the methods that are being used to promote entrepreneurship. A more extensive list of ESIs is presented in the Annexes to this report.

These initiatives are described in this section: Acumen Fund, Cape IT Initiative (CITI), Development Gateway, DevelopmentSpace, Digital Partners, Endeavor Global, Enterprise Development Department of the UK Government's Department for International Development (DFID), Foundation for Economic and Business Development (FEBDEV), Geekcorps, Grameen Family of Organisations, National Association of Women Entrepreneurs of Malaysia (NAWEM), New Ventures, PEOPLElink, Technoserve, Trickle Up, and Volunteers in Technical Assistance (VITA).

We have described each ESI with the following information:

- ⇒ Type of initiative
- ⇒ Services provided
- ⇒ Where to go for more information
- ⇒ Who runs the initiative?
- ⇒ Where does the initiative do its work?
- ⇒ What does the initiative do?
- ⇒ What is the role of ICT in the initiative?
- ⇒ Who is the "client" or audience?
- ⇒ How is the success of the initiative measured?
- ⇒ How is the initiative funded?

3.1 Acumen Fund

A. Type of initiative: social investment firm - international, community level

B. Services provided: planning support, financial support, networking and relationship building

C. For information: <http://www.acumenfund.org/Acumen/Portal/Home/POCHome.asp>
74 Trinity Place, 9th Floor, New York, NY 10006 USA
Eml: postmaster@acumenfund.org, Tel: +1 212 566 8821, Fax: +1 212 566 8817

D. Who runs the initiative? The Acumen Fund is a 501(c)(3) non-profit organisation founded in April 2001. The Fund is governed by a Board of Directors, and it is based in New York. Jacqueline Novogratz is the CEO.

E. Where does the initiative do its work? The Fund currently has investments in Africa and South Asia, and it will soon be expanding its investments to the Middle East and Central Asia.

F. What does the initiative do? *The problem:* There is a need to fundamentally reshape the face of philanthropy so that "social investment" is treated more like any other investment. *The solution:* The Acumen Fund identifies high-impact social organisations - both for-profit and non-profit - connects them to philanthropists who want measurable social results for their investment, and measures the result of the impact. Each portfolio is structured around a focused theme, and contains a mix of organisations and strategies for tackling related social problems. Acumen is initially focusing on innovative health technologies. Each portfolio will initially invest US\$2 million in 5-8 organisations that meet the following criteria:

- ⇒ *Substantial opportunity for social impact:* scalable solutions to key problems or innovations that address underlying causes.
- ⇒ *Outstanding leadership:* ability to prioritise and understand the market, societal, and political forces with which the organisation operates.
- ⇒ *Path to sustainability:* clear, realistic business model, sound risk assessment, potential for financial sustainability, and the capacity to demonstrate measurable results.
- ⇒ *Acumen Fund value added:* opportunity to increase chances for success through close consultation on strategy, organisation, or resource development.
- ⇒ *Building long-term relationships:* willingness to work with Acumen Fund over a 2-3 year period to help solve specific problems, to develop measures for impact and progress, and to report regularly to the Acumen Fund and its donors.

G. What is the role of ICT in the initiative? Acumen invests in projects involving innovative ICT use.

H. Who is the "client" or audience? Organisations or phased projects with budgets ranging from US\$150,000 to US\$2,000,000, where Acumen provides 10%-20% of the project budget.

I. How is success measured? As a new organisation, there has not been enough time to fully realize the impact of the Fund's activities. However, the Fund embraces the operational and financial rigor that the venture capital community applies to for-profit investments. It measures and tracks projects on three fronts: monitoring organisational effectiveness via agreed-upon milestones, identifying potential risks to success, and measuring social changes or public dividends that result from philanthropic investment.

J. How is the initiative funded? The Fund was created with US\$8.5 million in seed money provided by the Rockefeller Foundation in partnership with the Cisco Foundation, W.K. Kellogg Foundation, and individual philanthropists from the technology and investment communities.

3.2 Cape IT Initiative (CITI)

A. Type of initiative: ICT sector organisation - local, community level

B. Services provided: studies and inventories, practical and management support, networking and relationship building, business incubation

C. For information: <http://www.citi.org.za/>

PO Box 7210, Roggebaai 8012, Republic of South Africa

Eml: Peter.Frampton@citi.org.za, Tel: + 27 (0) 21 409 7000, Fax: + 27 (0) 21 409 7050

D. Who runs the initiative? CITI is a Section 21 non-profit organisation started in 1998 by a group of Western Cape business people. It is based in Cape Town, South Africa. CITI has a staff of six, a Board of Directors, and a Stakeholders Forum. The organisation is answerable to its members, ICT businesses, and stakeholders. Peter Frampton is the Executive Director.

E. Where does the initiative do its work? The Western Cape region of South Africa.

F. What does the initiative do? *The problem:* The Western Cape has the potential to become the ICT centre of South Africa if the proper environment is created. *The solution:* CITI aims to facilitate the development of the Western Cape region as the "ICT gateway to Africa" by supporting the growth of the ICT cluster of businesses in the Western Cape. CITI's areas of focus are ICT cluster marketing and networking, ICT business development, ICT skills development, and influencing ICT policy. CITI serves as a networking hub for the ICT community of the Western Cape through the maintenance of a directory of the local ICT community, the collection of data about the ICT community, organizing ICT networking events, and the connection of venture capitalists to local ICT start-ups. Projects supporting these activities include:

⇒ *The Bandwidth Barn:* Cape Town's first networked business incubator. The Barn provides ICT start-ups access to low-cost services and supporting companies.

⇒ *FutureCITI:* an education and outreach programme that aims to increase the number of ICT skilled individuals in the Western Cape; The goal is to retain ICT skilled workers in the region while at the same time developing and integrating a broader ICT skilled workforce in the community.

⇒ *Sector Scan:* a comprehensive annual study of the ICT industry in the Western Province. CITI has just completed its 2001 Scan.

G. What is the role of ICT in the initiative? ICT is the driving force behind CITI as it fosters the development of the ICT industry in the Western Cape through networking and support services.

H. Who is the "client" or audience? ICT start-ups and potential venture capitalists.

I. How is success measured? CITI does not have a formal methodology for measuring success. However, the Bandwidth Barn has proved to be effective in supporting small and medium-sized ICT businesses. It is a self-sustaining programme, operated as a wholly owned Proprietary Limited subsidiary of CITI, with 30 tenants. UUNET SA has agreed to extend their sponsorship to support a number of CITI projects including a second Bandwidth Barn in Cape Town and a third in Johannesburg's Gallo Manor. CITI has more businesses that want to be a part of the Bandwidth Barn than it can currently serve.

J. How is the initiative funded? The initial funding for CITI came largely from regional and provincial Government and the Western Cape Provincial Administration, Department of Economic Affairs. The Department of Trade and Industry's Sector Partnership Fund (SPF) and UUNET SA financed the Bandwidth Barn project. CITI now receives revenue from membership, both business and individual.

3.3 Development Gateway

A. Type of initiative: web portal - international, national level

B. Services provided: studies and inventories, financial support (information only), networking and relationship building, policy

C. For information: <http://www.developmentgateway.org/>

815 Connecticut Avenue, NW, Suite 620, Washington, DC 20006 USA

Eml: info@developmentgateway.org, Tel: +1 202 458 7226, Fax: +1 202 522 7479

D. Who runs the initiative? The Development Gateway is a project of the Development Gateway Foundation, a 501(c)(3) non-profit organisation. The Foundation is governed by a Board of Directors, officers, an executive committee, a nominating committee, a Foundation secretariat, and an editorial committee. It is based in Washington, DC. The Gateway is run by a staff of 31 in one office. Carlos Alberto Primo Braga is the Programme Manager.

E. Where does the initiative do its work? The aim is to reach any place where Internet connectivity and bandwidth allow effective access to the website. There are Country Gateways in 19 countries in Africa, Asia, Europe, Latin and Central America, and the Middle East.

F. What does the initiative do? *The problem:* There is no central repository of information related to development. *The solution:* The Development Gateway is a website portal that provides information, products, and services focused on development issues, including resources that could benefit developing country entrepreneurs. It aims to help communities, organisations, and individuals build partnerships, share ideas, and work together to reduce poverty. The Gateway provides simple user interfaces for numerous functions: sharing knowledge and discussing issues, registering and profiling users, accessing projects and statistical databases, joining a topic community, receiving email notifications, searching, and branding community workspaces. The main features are:

⇒ *Virtual communities:* guided by development experts around major development topics.

⇒ *Accessible Information on Development Activities (AIDA):* the largest online source of public information on development activities in the world.

⇒ *dgMarket:* a global marketplace providing information on donor and government-funded development activities.

⇒ *Country Gateways:* locally owned and operated initiatives, which explore the use of ICT for development in their countries.

G. What is the role of ICT in the initiative? The Development Gateway is a website portal.

H. Who is the “client” or audience? Anyone looking for information or resources related to development, including civil society actors, the public sector, the official donor community, and the private sector.

I. How is success measured? The Gateway is a new initiative, and so does not yet have measurable results. However, there does not appear to be a formal methodology for measuring results.

J. How is the initiative funded? The Gateway is a project of the Development Gateway Foundation, which receives funding from the Governments of Australia, Germany, India, Japan, the Republic of Korea, Mali (sponsored by the Netherlands), as well as the World Bank, Bloomberg, Softbank, and Transnational Computer Technology.

3.4 DevelopmentSpace

A. Type of initiative: funder/project intermediary - international, community level

B. Services provided: planning support, financial support, networking and relationship building

C. For information: <http://www.developmentspace.com/>

1828 L Street, Suite 1030, Washington DC 20036 USA

Eml: questions@developmentspace.com, Tel: +1 202 331 7710

D. Who runs the initiative? DevelopmentSpace is a service of ManyFutures, Inc., a for-profit institution founded in 2000. Development Space is based in Washington DC and works closely with its software partner based in Hyderabad, India. It has one office with a staff of thirteen and is assisted by Company Advisors. Dennis Whittle and Mari Kuraishi are co-directors.

E. Where does the initiative do its work? A beta test for its programmes and software implementation started in India; however the intended scope for projects is worldwide.

F. What does the initiative do? *The problem:* Traditional methods of funding development projects and social entrepreneurs are often ineffective, cumbersome, and do not connect projects to funders in a concrete way. *The solution:* DevelopmentSpace creates a dynamic and efficient marketplace in global development services that will increase the impact of existing programmes, reduce barriers to entry, and enhance efficiency. The intended result is to thereby increase the overall flow of funding and connect projects to funders in a more concrete way. Development seeks to enable social investors (donors) to directly connect with and invest in the best social entrepreneurs and projects in the world; provide tools and support to social entrepreneurs to create innovative, sustainable, high-impact projects that can change the world; and enable experts from anywhere in the world, regardless of institutional affiliation, to provide support to social entrepreneurs and social investors to maximize impact. This is done through a web-based platform where:

⇒ *Social entrepreneurs* post their ideas, are authenticated by a third party, and are taken through a business planning process designed to clarify both the financial and social bottom lines.

⇒ *Social investors (donors)* find and fund these projects in various stages of development. DevelopmentSpace tries to ensure that projects are legitimate, but leaves it up to the donors to pick among projects of their choosing—the basic service provided by DevelopmentSpace does not include matching services.

⇒ *Service providers* discover service opportunities for those projects that are under development or being implemented.

G. What is the role of ICT in the initiative? While some offline activities are envisioned (including physical marketplaces), the basic services are delivered online.

H. Who is the “client” or audience? Social entrepreneurs and social investors/donors.

I. How is success measured? DevelopmentSpace is new initiative, so it is too early to measure the impact. As a for-profit company, the most important measure of success is the financial bottom line. After financial sustainability has been achieved, DevelopmentSpace will measure its success by the breadth of the social entrepreneur audience it can bring into the community.

J. How is the initiative funded? The initiative is funded by fees attached to services provided. Social investors pay a 7% fee to DevelopmentSpace for projects they find and fund through DevelopmentSpace. Social entrepreneurs from the developing world pay no fees, however it is envisioned that those from the developed world will pay a small fee for posting projects. Service provider functionality is still under development; however, when it is provided, fees will be charged.

3.5 Digital Partners

A. Type of initiative: social entrepreneurship services organisation - international, community level

B. Services provided: financial support, planning support, networking and relationship building, policy

C. For information: <http://www.digitalpartners.org/home.html>

2200 Alaskan Way, Suite 455, Seattle, WA 98121 USA

Eml: info@digitalpartners.org, Tel: +1 202 770 9355

D. Who runs the initiative? Digital Partners is a 501(c)(3) non-profit organisation based in Seattle, Washington. The organisation is governed by a Board of Directors, three advisory boards, a leadership team, and a "brain trust", and it consists of a small secretariat in Seattle with chapters in New York, Silicon Valley, and New Delhi, India. Akhtar A. Badshah is the Executive Director.

E. Where does the initiative do its work? Five projects supported in India, and the programme is being expanded to Africa and Mexico/Latin America. The Social Enterprise Laboratory is working with entrepreneurs from Africa, Brazil, Mexico, and India.

F. What does the initiative do? *The problem:* The poor are increasingly shut out of an information-driven world economy. *The solution:* Digital Partners provides professional services and financial support to social entrepreneurs interested in effectively utilizing ICT to benefit the poor. Digital Partners looks to support initiatives that are scalable, catalytic, market-based, collaborative, and technology-driven. Digital Partners' programmes revolve around three areas:

⇒ *Digital Partners Brain Trust:* consisting of entrepreneurs, business leaders, government officials, and others. The Brain Trust contributes to a social venture fund and to a Social Enterprise Laboratory (SEL) that provides skills training and access to funding opportunities to a select group of potential entrepreneurs from developing countries. Entrepreneurs are chosen for entry into the SEL after submitting a proposal and going through a rigorous screening process. The entrepreneurs work with members of the Brain Trust to develop a business plan that is then eligible to compete for cash awards from the Digital Partners' Social Venture Funds.

⇒ *Supporting innovative revenue generating efforts:* in 2001, Digital Partners supported five ICT-empowered projects in India with grants ranging from US\$10,000 to US\$45,000.

⇒ *Changing public policy:* by initiating high level dialogues and bringing together key stakeholders with the Brain Trust.

G. What is the role of ICT in the initiative? Digital Partners is focused on using ICT as a means to empower the poor and drive the markets of developing countries. Digital Partners is not involved in ICT training or technical maintenance, but in using the ICT market to stimulate the economy and find innovative solutions to the problems of poverty.

H. Who is the "client" or audience? Social entrepreneurs that are developing innovative projects that use ICT to serve the poor.

I. How is success measured? Digital Partners is still a fairly new organisation, so it is difficult to gauge the impact of their activities on the success or failure of a particular initiative or economy. Relevant statistics from the Digital Partners newsletter from the fourth quarter of 2001 include: 7 programme countries, 16 entrepreneurs supported, 5000 families impacted, 5 universities involved in SEL, 4 policy consultations undertaken.

J. How is the initiative funded? The initiative is supported by the Kellogg Foundation, the Open Society Institute, and individual contributors, and it works in collaboration with the World Bank, UNDP, and CARE. Income FY 2001: US\$345,150.

3.6 Endeavor Global

A. Type of initiative: entrepreneurship services organisation and investment intermediary - international, community level

B. Services provided: studies and inventories, financial support, planning support, networking and relationship building

C. For information: <http://www.endeavor.org>
601 West 26th Street, 17th Floor, New York, NY 10001 USA
Eml: info@endeavor.org, Tel: +1 212 352 3200, Fax: +1 212 352 1892

D. Who runs the initiative? Endeavor Global is a 501(c)(3) non-profit organisation founded in 1997 by Peter Kellner and Linda Rottenberg. Headquartered in New York City, Endeavor has a staff of twenty-one working out of offices in Argentina, Brazil, Chile, and Uruguay. Endeavor has an "External Network" consisting of a Board of Directors, a Global Advisory Board, and the VentureCorps Council. Linda Rottenburg is the CEO.

E. Where does the initiative do its work? Programmes underway in Argentina, Brazil, Chile and Uruguay, and operations are being initiated in Mexico.

F. What does the initiative do? *The problem:* Barriers to entrepreneurial activity exist in emerging markets, including no access to information, networks, and support services, and difficulty in obtaining investments. *The solution:* Endeavor provides access to information, networks, and support services for entrepreneurs and helps them attract capital investments. The organisation also encourages local and international investors to finance higher-risk ventures in developing countries, and teaches members of the local investment community about angel investing and venture capital. Endeavor's "Venture Catalyst" model involves the following components:

- ⇒ *Venture Forum:* Twice a year, international selection panels of experienced business people elect a new class of Endeavor entrepreneurs, who demonstrate potential to become future role models and entrepreneurial leaders. Endeavor hosts two international venture forums bi-annually, in which selected entrepreneurs present their business plans to investors. Endeavor also hosts periodic lectures, workshops, business plan competitions, and forums.
- ⇒ *Bi-annual entrepreneur workshops:* Teams of Endeavor's Venturecorps members are paired with the entrepreneurs to give feedback and mentoring on their business plans or other strategic issues.
- ⇒ *eMBA programme:* Endeavor recruits top MBA students from leading US business schools to spend 12 weeks working on-site with Endeavor's entrepreneurs in emerging market countries, to help them address their critical issues. Concrete deliverables of the eMBA programme include honed business plans, strategic plans, and feasibility studies.

G. What is the role of ICT in the initiative? VentureCorps members assist the entrepreneurs in their searches for capital, contacts and industry information through online networking channels. Endeavor provides an online forum for idea sharing and research requests, weekly peer feedback sessions in each major city, and access to key advisors in the US and South America. Its web-based ICT system establishes a global network dedicated to new venture creation.

H. What is the "client" audience for support services? Potential entrepreneurs running high-growth companies with up to \$15 million in revenues and located in the markets where Endeavor has operations. The programme also targets angel investors, finance institutions, and local business schools, bringing them educational and networking opportunities.

I. How is success measured? It is too early yet to measure the impact that the Venture Catalyst model has had on local communities and economies. However, according to Endeavor: 100 entrepreneurs

leading 64 companies have been certified as Endeavor Entrepreneurs; the percentage of Internet entrepreneurs applying to Endeavor increased from 5% in January 1998 to 30% in August 1998 and jumped to over 50% in 1999; Endeavor network meetings and road shows have resulted in investment offerings from the USA, Argentina, Uruguay and Chile; Endeavor has produced 12 live case studies and 3 university Entrepreneurs' Days featuring Endeavor entrepreneurs. Four case studies have also been written on Endeavor Entrepreneurs under the guidance of Harvard, Stanford and Yale business professors.

J. How is the initiative funded? The organisation received its seed funding from The AVINA Group and Co-founder Peter Kellner. Endeavor continues to receive funding from the following sources: corporate benefactors for events, web development and programmes; country benefactors who pledge 3-5 years of local operational support prior to Endeavor entering the country; Endeavor Entrepreneurs voluntarily donating equity, cash or in-kind support; venture philanthropy and individual support. The Endowment is projected to reach liquidity in 2002-2003. Income FY 1999: \$1,008,844.

3.7 Enterprise Development Department of the UK Government's Department for International Development (DFID)

A. Type of initiative: government development aid agency - international, community level

B. Services provided: studies and inventories, financial support, policy

C. For information: <http://www.dfid.gov.uk/>

Abercrombie House, Eaglesham Road, East Kilbride, Glasgow G75 8EA

Eml: enquiry@dfid.gov.uk, Tel: +44 (0) 1355 84 4000, Fax: +44 (0) 1355 84 4097/8/9

D. Who runs the initiative? DFID is a UK Government Department headquartered in London and East Kilbride, and with offices in many developing countries. Overall policy direction is provided by the Government, through DFID's Secretary of State. The work of DFID is divided among eight Divisions - four with geographical remits, four with specialist functions - and five Advisory Groups, tackling specific aspects of development. The Rt Hon Clare Short MP is the UK Secretary of State for International Development and DFID's Permanent Secretary is Suma Chakrabarti.

E. Where does the initiative do its work? The bulk of assistance is concentrated on the poorest countries in Asia and sub-Saharan Africa, but DFID also contributes in Latin America, the Caribbean, and Central and Eastern Europe.

F. What does the initiative do? *The problem:* SMME development should be promoted as a tool in the battle against world poverty. *The solution:* The Enterprise Development Department (EDD) gives grants to organisations that provide services in developing countries to enterprises that include: SMMEs, membership-based organisations and household and survivalist income generation activities. The aim is to improve the target enterprises' access to sustainable financial services, markets, skills and technologies. There are three main funding schemes:

⇒ *Enterprise Development Innovation Fund:* supports activities in the fields of financial services, business development services and the legal and regulatory environment.

⇒ *Financial Deepening Challenge Fund:* encourages and supports banks and other commercial financial institutions to develop innovative and sustainable products and services that benefit the poor.

⇒ *Business Linkages Challenge Fund:* makes grants for the development of business linkages that improve competitiveness and benefit the poor.

G. What is the role of ICT in the initiative? DFID funds several projects that focus on the innovative use of ICT. In 2000, DFID launched a "Bridging the Digital Divide" programme to promote ICT access in developing countries.

H. Who is the "client" or audience? Non-profit organisations, consultancy companies, academic departments, membership based organisations or organisations representing business such as chambers of commerce, business associations or industry federations.

I. How is success measured? Performance assessment tells what is being achieved in terms of quantifiable targets, and evaluation identifies how results are achieved (or not) so that lessons can be learnt for the future. Evaluation Studies include studies of individual completed projects (ex-post evaluations) and examination of themes (e.g. gender), sectors (e.g. basic education) and country programmes. The aim is to determine relevance and fulfilment of objectives and assess developmental efficiency, effectiveness, impact and sustainability.

J. How is the initiative funded? DFID is funded by the UK Government.

3.8 The Foundation For Economic And Business Development (FEBDEV)

A. Type of initiative: entrepreneurship training organisation - national

B. Services provided: planning support, practical and management support, networking and relationship building

C. For information: <http://www.febdev.org.za/home.html>
PO Box 52713, Saxonwold 2132, Republic of South Africa
Eml: febdev@iafrica.com, Tel: +27 (0) 11 442 4400, Fax: +27 (0) 11 442 4761

D. Who runs the initiative? FEBDEV has three offices and a rural satellite office located in the Gauteng, Western Cape, and North West regions, and a total staff of twenty-six. FEBDEV has been in existence for almost twenty years. Norma James and Marc Swanepoel are the directors.

E. Where does the initiative do its work? South Africa.

F. What does the initiative do? *The problem:* South Africa needs new entrepreneurs to create the jobs and wealth that will help the country to solve many of its economic problems. *The solution:* FEBDEV provides entrepreneurship skills training and networking opportunities to individuals, companies and educational institutions through workshops and the creation and distribution of other resources. FEBDEV programmes include:

- ⇒ *Hands-On Enterprise:* a project that supports educational institutions in developing structured entrepreneurial projects for their learners in an interactive way.
- ⇒ *Entrepreneurship Development Programme:* a comprehensive course for colleges and schools that provides the practical and theoretical skills to start a small business.
- ⇒ *Colleges and Enterprise Education:* professional consultants present model lessons and workshops for students.
- ⇒ *Learnership Programme:* Students that enrol in the programme receive theoretical training at an educational institution and then do a practical "learnership" period with accredited businesses before they receive their diplomas.
- ⇒ *Enterprise Education through Action Learning:* training to build the capacity of trainers, educators and lecturers in enterprise education.
- ⇒ *Community Training:* community courses at various levels. These courses offer people the opportunity to develop the essential skills and business knowledge that they need to survive in a difficult economic environment.
- ⇒ *Community Business Skills Course:* facilitators run basic business skills courses in various communities in and around Cape Town.
- ⇒ *NSC (National Senior Certificate) for Small Business Management and Entrepreneurship:* FEBDEV has field-tested an action-learning methodology for the existing NSC course.

G. What is the role of ICT in the initiative? There is not a particular emphasis on ICT training as part of FEBDEV's enterprise training programmes or skills development courses. However, FEBDEV initiated an E-Club for entrepreneurs and it facilitates and email discussion group for colleges.

H. Who is the "client" or audience? All community members, with a focus on teachers and students.

I. How is success measured? According to FEBDEV, more than one million people have been through the courses and approximately five thousand instructors have been trained.

J. How is the initiative funded? FEBDEV is funded by the UK Department for International Development, ABSA, Anglo American, De Beers Chairman's Fund, and South African Breweries.

3.9 Geekcorps, a division of the International Service Corps

A. Type of initiative: technical assistance programme - international, community level

B. Services provided: general programme support, practical and management support, networking and relationship building

C. For information: <http://www.geekcorps.org/>
1121 Mass Moca Way, North Adams, MA 011247
Eml: info@geekcorps.org, Tel: +1 413 664 0030

D. Who runs the initiative? Geekcorps is a division of the International Service Corps, a 501(c)(3) non-profit organisation. It was started in 2000 by Elisa Korentayer and Ethan Zuckerman and merged with the International Service Corps in 2001. Geekcorps has a staff of five in the US and many staff in the various host countries, and is supported by a Board of Directors, and "Honoured Geeks". Ethan Zuckerman is the Executive Director.

E. Where does the initiative do its work? The pilot programme started in Ghana, and programme sites now include Eastern Europe and Central Asia. Additional countries for programmes in sub-Saharan Africa are being investigated.

What does the initiative do? *The problem:* Small businesses and organisations in the developing world do not have sufficient access to ICT knowledge or skills. *The solution:* Geekcorps pairs skilled volunteers from the high-tech world with small businesses in emerging nations. Geekcorps and its partner businesses in emerging nations evaluate technical needs and select volunteers with the expertise to meet those needs. Geekcorps trains its volunteers to teach their skills to people from different cultural and educational backgrounds. Volunteers spend four months on-site in developing nations, supported by Geekcorps' in-country staff. Projects often expand beyond the initial scope of work as other technical needs are discovered in the process. Volunteers often conduct workshops for the larger community or become involved in separate community development projects.

F. What is the role of ICT in the initiative? Geekcorps is specifically designed to provide ICT information and assistance. Geekcorp works with promising ICT-focused companies as well as entrepreneurs looking to use ICT to support an idea or organisation. Volunteers are required to have three+ years experience in software development, systems or network administration, web-based graphic design, business development, or sales and marketing.

G. Who is the "client" or audience? Locally-owned and run organisations that demonstrate a clear business plan or mission, and have legitimate offices, a good reputation, good community standing, and employees who are in a good position to learn from a Geekcorps volunteer.

H. How is success measured? Since Geekcorps is focused on helping specific individual businesses with specific ICT needs, success can be fairly easily measured: if the need has been met, it is successful. Notable successes include a software developer in Ghana who is now designing a scratch card payment system for a cyber cafe in Ghana after a Geekcorps volunteer helped them develop proficiency in Java, and a company in Bulgaria that now meets European standards for software testing after SQA training by a volunteer.

I. How is the initiative funded? Launched with private funding, Geekcorps now relies on contributions from individuals, corporations, and foundations, including Noaber Foundation, USENIX, O'Reilly Network, and UserFriendly.org. They also receive US Government funding and corporate funding from companies involved in information technology, primarily in the form of sponsorship of individual volunteers.

3.10 Grameen Family of Organisations

A. Type of initiative: seed funding programme expanded to other SMME support - national

B. Services provided: financial support, planning support, practical and management support

C. For information: <http://www.grameen-info.org/index.html>

Grameen Bank Bhaban, Mirpur, Section-2, Dhaka-1216, Bangladesh

Eml: grameen.bank@grameen.net, Tel: + 88 (0) 2 900 5257 68

D. Who runs the initiative? The Grameen Family of Organisations is an outgrowth of the Grameen Bank, which was founded in 1976 by Professor Muhammad Yunus. In addition to the Bank, there are now twelve associated organisations. The bank operates fifteen zonal offices, under which are a total of 122 area offices, each supervising eight to ten branch offices. A Board of Directors oversees the Grameen Family of Organisations. Professor Muhammad Yunus is the Managing Director.

E. Where does the initiative do its work? Bangladesh.

F. What does the initiative do? *The problem:* It is virtually impossible for the poorest of the poor in rural Bangladesh to obtain the necessary credit from banks to start businesses and work to improve their socio-economic conditions. *The solution:* Grameen Bank (GB) has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity. GB provides credit to the poor in rural Bangladesh, without any collateral. The Grameen Bank is based on the voluntary formation of small groups of five people to provide mutual, morally binding group guarantees in lieu of the collateral required by conventional banks. At first only two members of a group are allowed to apply for a loan. Depending on their performance in repayment the next two borrowers can then apply and, subsequently, the fifth member as well. Contrary to popular belief, repayment rates reached 97%.

As the success of the Bank grew, the founders expanded their areas of focus to accelerate the progress of the poor towards a poverty-free life and to improve Bangladesh's overall economic performance. The Grameen Family of Organisations includes the following, a mixture of non-profit and for-profit companies:

- ⇒ *The Grameen Trust:* provides training and technical assistance for Grameen and in some cases financial support to start Grameen type programmes.
- ⇒ *Grameen Fund:* provides financing to ventures that are risky, technology-oriented and otherwise deprived of financing from existing formal lending institutions.
- ⇒ *Grameen Uddog (Rural Initiative):* revives and modernizes the handloom industry and links with Bangladesh's booming export-oriented garment industry.
- ⇒ *Grameen Shamogree (Rural Products):* works to develop and market rural industries.
- ⇒ *Grameen Krishi Foundation:* works with farmers in northern Bangladesh and Tangail District.
- ⇒ *Grameen Motsho (Fisheries) Foundation:* improves access of the poor to fisheries resources.
- ⇒ *Grameen Communications(GC):* aims to increase awareness and promote the use of international data available on the Internet for improving education, research, social, health and sanitation in Bangladesh.
- ⇒ *Grameen Shakti (GS):* a non-profit rural power company whose purpose is to supply renewable energy to villages in Bangladesh with the supply, marketing, sales, testing and development of renewable energy systems of solar PV, biogas, and wind turbines.
- ⇒ *Grameen Telecom:* a company dedicated to bringing the information revolution to the rural people of Bangladesh. Grameen Telecom is planning, over the next four years, to provide GSM 900 cellular mobile phone service to 100 million rural inhabitants in 68,000 villages of Bangladesh by (1)

financing 60,000 members of Grameen Bank to provide village pay phone service and (2) providing direct phones to potential subscribers.

- ⇒ *Grameen Kalyan (Rural Welfare)*: provides financing and benefits to staff and members of Grameen Bank.
- ⇒ *Grameen Knitwear Limited*: the company is a 100% export-oriented composite knitwear factory, located in the Export Processing Zone in the capital of Bangladesh.
- ⇒ *Grameen Cybernet Ltd*: provides 130 dial-up lines. It also offers customer service, technical support, WebPages consulting, and a help desk.

G. What is the role of ICT in the initiative? The Grameen Bank has 68 Information Management Centres, each one providing computer access for three branches. Ten of the fifteen zonal offices have Internet access. The Grameen Family has two ICT related initiatives, Grameen Telcom and Grameen Cybernet which work to bring ICT to the people of Bangladesh.

H. Who is the "client" or audience? The poor of Bangladesh, with an emphasis on women.

I. How is success measured? GB has lent over US\$1 billion to over two million borrowers, and has become possibly the best-known micro-credit programme in the world. The Grameen model is now replicated in fifty countries. Independent studies by the World Bank and others indicate that within five years, about half Grameen's two million borrowers manage to pull themselves up over the poverty line, while a further quarter hover near the line. In addition, studies of the Grameen method suggest that after a wife joins the bank, her husband is likely to show her more tenderness and respect. Divorce rates drop among Grameen borrowers, as do birth rates. A few Grameen stats (November 2001): 1171 branches, 40,428 villages, 68,543 centres, 2,384,377 members, 2,262,693 female, 121,679 male, 544,498 houses built with Grameen housing loans, \$3,520.65 million disbursed, \$187.78 million housing loans disbursed.

J. How is the initiative funded? The first external funding came from the International Fund for Agricultural Development (IFAD). Since then Grameen has received loans and grants from NORAD (Norwegian aid agency), SIDA (Swedish aid agency), KFW and GTZ (German aid agency), CIDA (Canadian aid agency), OECF (Japanese aid agency), IFAD (UN Development Finance Agency), the Ford Foundation, and the Dutch Government. In 1995, Grameen finally made enough profit to operate on a fully commercial basis without the need for any more preferential loans or grants from charitable trusts.

3.11 National Association of Women Entrepreneurs of Malaysia (NAWEM)

A. Type of Initiative: women's networking organisation - networking and relationship building

B. Services provided: practical and management support, networking and relationship building, policy

C. For information: <http://nawem.org.my/>

(Persatuan Kebangsaan Usahawan Wanita Malaysia)

Lot 11 Rumah Pusanita, 5171 Jalan Hose, 50460 Kuala Lumpur, Malaysia

Eml: office@poslovnezene.org.yu, Tel: +60 3 242 3325, Fax: +60 3 248 5955

D. Who runs the initiative? NAWEM was founded in 1993, and is run by a 17 member committee. NAWEM members form teams to organize activities. Dr. Bien Mei Nien is the President.

E. Where does the initiative do its work? Malaysia.

F. What does the initiative do? *The problem:* Women entrepreneurs do not have the same access to resources and networking that male associates have. *The solution:* NAWEM promotes, encourages and supports women who own and operate businesses, and conducts workshops, training programmes and conferences to enhance women's capabilities and potential. NAWEM was established with the purpose of harnessing the capabilities and resources of women entrepreneurs in Malaysia for the encouragement and enhancement of women's role in business.

NAWEM acts as liaison between members and the Government of Malaysia, state and local agencies and organisations, as well as external agencies and bodies, such as international trade agencies. NAWEM offers many networking events, conferences, and training programmes in topics such as financial management, identifying business opportunities, and ICT training.

G. What is the role of ICT in the initiative? NAWEM offers several online resources, including a directory of business resources. NAWEM also offers a wide range of ICT training programmes for members.

H. What is the "client" audience for support services? Women entrepreneurs of all races.

I. How is success measured? NAWEM does not have a formal methodology for measuring success, however since its inception the organisation has gained in membership and continues to offer increasing numbers of seminars and events.

J. How is the initiative funded? The original funding was from CIDA (Canadian International Development Agency), Ministry of Women and Family Development, Malaysia

3.12 New Ventures

A. Type of initiative: entrepreneurship services and investment intermediary programme - international, community level

B. Services provided: studies and inventories, financial support, planning support, practical and management support, networking and relationship building

C. For information: <http://www.new-ventures.org>
World Resources Institute, 10 G Street, NE, Suite 800, Washington, DC 20002 USA
Eml: virginia@wri.org, Tel: +1 202 729 7700

D. Who runs the initiative? New Ventures is a part of the Sustainable Enterprise Programme of the World Resources Institute (a 501(c)(3) non-profit organisation) launched in 1999. New Ventures is based in Washington DC and has a staff of five. Luiz Carlos Ros is the Director.

E. Where does the initiative do its work? Current operations are in Latin America and activities were recently initiated in China. Work will begin in Indonesia and the Philippines in the coming year.

F. What does the initiative do? *The problem:* Sustainable, environmentally responsible enterprises in developing countries are not considered a sound investment to potential investors. *The solution:* New Ventures supports small and medium-sized companies that incorporate unique social and environmental benefits and are financially viable. New Ventures is growing a pipeline of sustainable businesses, building local capacity and strengthening local institutions to support hundreds of environmental entrepreneurs in the region. By providing sound business opportunities for investors and the growing Latin American economy, New Ventures is demonstrating that investing in sustainable enterprise makes good business sense

New Ventures' support involves a series of activities that includes an identification, selection and mentoring process. Through a large local and regional network, potential entrepreneurs are identified throughout the region. This network includes national grant-making environmental funds, government agencies, private investment firms and non-profit organisations. Once identified, environmental experts, such as sector specialists at WRI, and financial analysts conduct a rigorous evaluation to select a group of finalists. New Ventures Entrepreneurs seek capital in the range of \$100,000 to \$3 million and are in fast-growing sectors such as organic foods and fibre, clean technologies, eco-tourism, non-timber forest products and certified wood, renewable energy and sustainable fisheries-management.

These finalists receive pro-bono mentoring through a Mentoring Programme that engages MBA students and corporate executives and professional consultants from Citigroup and LEAD International. Entrepreneurs are then invited to present their business plan at an Investor Forum in Latin America. New Ventures' continues to assist the entrepreneurs until they receive investment and consider them "graduated" from the process. They remain in the network as alumni enabling their successes to be tracked and success stories developed as well as transferring their knowledge and experience to new entrepreneurs working in similar regions or sectors. Mentoring Programme services are also extended by alumni as needed. The top semi-finalists are teamed with MBA students through the Mentoring Programme and invited to attend the Investor Forums where they are able to display and market their enterprises.

G. What is the role of ICT in the initiative? ICT is used in a number of ways as part of how the programme is conducted, primarily through a website where the programme is promoted and information exchanged, and mentoring opportunities advertised, and a database of Latin American enterprises is maintained. Enterprises in the "green" space have been the focus thus far, but intend to include ICT-sector or ICT-based enterprises when funding allows. In the meantime, ICT-sector entrepreneurial activity

in Latin America and elsewhere is being monitored via the Digital Dividend Clearinghouse, a web-based platform.

H. What is the "client" audience for support services? Local entrepreneurs, equity investors, grant-makers and local financial institutions, as well as MBA students, policymakers and local business support organisations in the region.

I. How is success measured? Success is evaluated by measuring the amount of capital transferred to sustainable entrepreneurs, additional sources of capital available for green enterprise growth and the quality of the enterprises identified. New Ventures has a portfolio of 15 sustainable enterprises. As a result of participating in the process, New Ventures' entrepreneurs have received a total \$2.7 million in investment with others in due diligence for an additional \$2 million. The mentoring programme has attracted over 188 students from 15 MBA programmes from the US and Latin America (including Duke University, University of Michigan, Columbia University, UCLA and Fundacao Getulio Vargas), to assist 22 entrepreneurs in Latin America.

J. How is the initiative funded? New Ventures is funded by The Summit Foundation, The Citigroup Foundation, the Dutch Ministry of Foreign Affairs, and Procter and Gamble. Additionally, funding is provided for the Investor Forums from local sources such as the Corporacion Andina de Fomento, the Brazilian Ministry of Science and Technology, Banco do Brasil, Techint and Motorola.

3.13 PEOPLink

A. Type of initiative: e-commerce services organisation - international, community level

B. Services provided: financial support, planning support, practical and management support, networking and relationship building, policy

C. For information: 1110 Midvale Road, Kensington, MD 20895 USA
Eml: peoplink@peoplink.org, Tel: +1 301 949 6625, Fax: 301-949-8693

D. Who runs the initiative? PEOPLink is a 501(c)(3) non-profit organisation formed in 1995. PEOPLink has one office located in Washington DC. It is governed by a Board of Directors. Daniel Salcedo is the CEO.

E. Where does the initiative do its work? 32 countries in Asia, Africa, Europe, and Latin America.

F. What does the initiative do? *The problem:* The richest 20% of the world's population receives 82.7% of the global income while the poorest 60% receives only 5.6%, and it is possible that globalisation and the Internet will only widen the gap. *The solution:* PEOPLink helps small and medium-sized enterprises participate in international trade through e-commerce. PEOPLink recently released its CatGen (or "catalog generator") system that enables any enterprise anywhere to create and maintain a web catalog. Business networks can also use CatGen to produce a searchable "catalogue of catalogues" portal comprised of many individual catalogues. To date, PEOPLink has worked primarily with members of the International Federation for Alternative Trade, comprised of members from 90 countries seeking to maximize the benefits of global trade for grassroots artisans. PEOPLink is also involved in international policy debate on how to make the Internet serve the interests of marginalized people all over the world.

G. What is the role of ICT in the initiative? PEOPLink's goal is to use ICT to generate jobs and enhanced incomes for the artisans. PEOPLink is developing a constantly evolving "toolkit" of hardware and software applications to allow grassroots organisations in any country to be a player in global e-commerce.

H. Who is the "client" or audience? Community-based artisan producer groups in developing countries.

I. How is success measured? PEOPLink does not have a formal methodology for measuring success.

J. How is the initiative funded? The goal is to make PEOPLink self-sufficient from sales and donations, however, funding in the meantime has been provided by The Art and Popular Culture Programme of the Organisation of American States (OAS), InterAmerican Foundation, Aid to Artisans, The John D. and Catherine T. MacArthur Foundation, United States Agency for International Development (USAID), InfoDev Programme of the World Bank, and The InterAmerican Development Bank. Income FY 2000: \$683,924.

3.14 Technoserve

A. Type of initiative: entrepreneurship services organisation - international, community level

B. Services provided: financial support, planning support, practical and management support

C. For information: <http://www.technoserve.org/home.html>

49 Day Street, Norwalk, CT 06854 USA

Eml: TechnoServe@tns.org, Tel: +1 800 99 WORKS

D. Who runs the initiative? TechnoServe is a 501(C)(3) non-profit organisation founded in 1968 by Ed Bullard. TechnoServe is based in Connecticut with twelve offices in Africa and the Americas, and is supported by a Board of Directors and an extensive group of TechnoServe Members. Peter A. Reiling is the President and CEO.

E. Where does the initiative do its work? Latin America (El Salvador, Honduras, Nicaragua, Peru), Africa (Ghana, Kenya, Mozambique, Tanzania, Uganda), and Poland.

F. What does the initiative do? *The problem:* Lack of opportunity due to economic stagnation is a major cause of world poverty. *The solution:* TechnoServe provides training, technical support, and business advice to entrepreneurial men and women in poor rural areas of the developing world and links people to financing, markets, and experts. Technoserve helps them build businesses to increase the local tax base, enabling governments to improve basic infrastructure like roads, schools and hospitals. Participants are chosen based on their motivation and ability to increase the incomes of the poor, create employment and generate profits and new investments. Services include:

⇒ *Market analyses* to identify market demand and high-value products and business opportunities.

⇒ *Mentoring of emerging entrepreneurs* through programmes such as BizCamp™ in El Salvador and a countrywide Business Plan Competition.

⇒ *Building entrepreneurs' capacity* to create and run successful businesses through its staff of finance, marketing and strategy specialists, most of who are nationals of the countries. Drawing on their private-sector experience, knowledge of local conditions and in-country and regional contacts, staff help entrepreneurs to assemble capable management teams, create sound business plans, raise financing and penetrate markets.

⇒ *Forming strategic alliances* with experts in a variety of fields, helping clients to differentiate their products, penetrate niche markets, and anticipate global trends.

⇒ *Building a culture of competitiveness* that will help developing world leaders to think and act strategically.

⇒ *Strengthening the leadership skills of the entrepreneurs* by enhancing their ability to constructively engage policy makers in matters of social responsibility. TechnoServe is partnering with The Aspen Institute to bring executive seminars to Africa

G. What is the role of ICT in the initiative? Despite TechnoServe's name and original mission to help the poor of the developing world with technologies needed to improve their productivity, TechnoServe does not have a particular focus on ICT. TechnoServe does use the Internet and email subscription services to monitor relevant electronic information networks to help clients to tap into useful market information.

H. Who is the "client" or audience? Clients range from individual entrepreneurs and groups of enterprising farmers to large companies.

I. How is success measured? TechnoServe uses three tools to monitor and evaluate the impact of its programmes. A system of core indicators is collected quarterly from the businesses they assist, such as the number of gross and net profits, number of employees, and dollar amount of raw product purchased from

poor rural people. An impact assessment is conducted annually in the community where the business is located. The assessment measures increases in positive spending by wage earners, number of new businesses created in the region and overall well-being of the community that can be attributed to the business. The third assessment is a cost-effectiveness analysis, which compares the cost of TechnoServe's programmes versus the economic and social benefits to the clients. On average, every \$1 invested in TechnoServe has consistently returned more than \$5 in benefits to the rural poor in the form of higher wages, higher sales, and higher profits. Accomplishments for FY 2000 include: benefited 260,000 men, women and children through higher family incomes and steady jobs, helped 408 rural businesses run more effectively, generated \$7.3 million in profits for the rural poor through its business-building assistance.

J. How is the initiative funded? TechnoServe receives funding from a number of different sources, including individuals, corporations, foundations, religious organisations, governments, and public and community organisations. Large funders include the American Express Foundation, Microsoft Corporation, Philip Morris Companies Inc., Canadian Centre for International Study and Cooperation, European Union, The Government of El Salvador, The Government of Nicaragua, InterAmerican Development Bank, International Fund for Agricultural Development, United Kingdom Department for International Development (DFID), United States Agency for International Development (USAID), United States Department of Agriculture. Income FY 2000: US\$14,517,591. Of this amount, 81% (\$11,452,336.00) was spent on programmes and 19% (\$2,653,493) was spent on supporting services.

3.15 Trickle Up

K. Type of initiative: seed funding and business planning organisation - international, community level

L. Services provided: financial support, planning support, practical and management support

M. For information: <http://www.trickleup.org/>

121 W 27th St Ste 504, New York, NY 10001 USA

Tel: +1 212 255 9980, Fax: +1 212 255 9974

N. Who runs the initiative? Trickle Up is a 501(c)(3) non-profit organisation founded in 1979 by Mildred Robbins Leet and Glenn Leet. It has a staff of 17 supported by a Board of Directors, an Advisory Council, and a Business Council. Trickle Up has one office in New York. Richenda Van Leeuwen is the Executive Director.

O. Where does the initiative do its work? The United States and 32 countries in the Americas, Asia, and Africa.

P. What does the initiative do? *The problem:* People with the lowest income need a way to start their own businesses, and development aid often does not trickle down to the lowest end of the economic spectrum. *The solution:* Trickle Up helps the poorest of the poor take their first step up out of poverty by providing them with conditional seed grants and business training to help them start or expand their own business ventures. The actual programmes in each country are implemented locally by people already working there, such as Peace Corps Volunteers, or local organisations; Trickle Up partners with about 340 organisations. The "coordinators" historically hear of Trickle Up by word of mouth and want to use the programme to help them carry out their own missions. Trickle Up reimburses coordinators for a very small portion of the costs they incur to implement the programme

The coordinators identify candidates for grants. They also train recipients and counsel them once they start their ventures. Applicants must draw up business plans, specifying their product, the amount they will invest, and their market. Coordinators help groups of two to three people, typically from the same household, complete a 2-page Business Plan for the first \$50 of the grant, and, after three months, a 2-page Business Report for the second \$50. The Coordinators also teach business principles and track the progress of the group. Trickle Up provides grants (not loans) of \$100 US dollars, with the following commitment from the entrepreneurs:

- ⇒ *Ownership:* the micro-entrepreneurs plan the business themselves.
- ⇒ *Time:* they commit a minimum of 250 hours each within the first 3 months.
- ⇒ *Reinvestment:* at least 20% of the profit is saved or reinvested in the venture.
- ⇒ *Local Resources:* they secure any necessary approvals or resources.
- ⇒ *Growth:* they anticipate continuing profit and self-employment.
- ⇒ *Accountability:* they report on their business and its results.

Q. What is the role of ICT in the initiative? Trickle Up does not have a particular ICT focus. The Trickle Up website has a "Yellow Pages" of US entrepreneurs only.

Who is the "client" or audience? Priority is given to countries that rank low on the United Nations Development Programme's Human Development Index (HDI), which tracks per capita income, adult literacy rates, life expectancy, and school enrolment. Within each country, the poorest and most vulnerable people are targeted, including single mothers, households headed by women, unemployed youth, street children, refugees, displaced people, disadvantaged ethnic minorities, and HIV-affected families. These groups are targeted because they often fail to meet the requirements for participation in loan programmes (e.g., track record in business, savings, collateral, a guarantor, or just a regular address).

R. How is success measured? Trickle Up tracks core indicators including business continuity, social and economic measures of well-being, education, and other benefits to the larger community. Trickle Up accomplishes this by utilizing a unique computer database system which records and tracks all grant disbursements, and information from Business Plans, Business Reports and One-Year Updates. This information is certified by Coordinators and sent to Trickle Up for every business group. According to Trickle Up, over two-thirds of the businesses are still running after 1 year. A study in Ecuador and Guatemala in 1996 showed 90% continuing after 2 to 4 years. Each business is tracked formally for 5 years, and some last more than 10 years. Since 1979, Trickle Up has helped start over 100,000 businesses. They have expanded to 119 countries. 66% of the people helped are women, and almost 50% of the micro-entrepreneurs are under age 27. Accomplishments for Fiscal Year 2000 include 12,940 businesses launched in 32 countries, 39,129 entrepreneurs and their families benefited from these businesses, reports received in 2000 showed that 88% were continuing after one year and 78% had expanded.

S. How is the initiative funded? In 1999, 43% of funding came from foundations, 45% from individuals, 4% from organisations, 2% from government, and 6% from corporations. The United Nations Development Programme also contributes through cost-sharing programmes. The US programme is funded entirely through earmarked contributions. Large funders include The Boston Foundation, The Greenville Foundation, American Express Foundation, Philip Morris Management Corporation, and the US Agency for International Development. Income FY 2000: US\$2,338,686. In 1999, Trickle Up spent 88% of every dollar on programme services and 12% went to fundraising and management.

3.16 Volunteers in Technical Assistance (VITA)

A. Type of initiative: technical assistance organisation - international, community level

B. Services provided: studies and inventories, planning support, financial support, practical and management support

C. For information: <http://www.vita.org/>
1600 Wilson Boulevard, Suite 710, Arlington, VA 22209 USA
Eml: vita@vita.org, Tel: +1 703 276 1800, Fax: +1 703 243 1865

D. Who runs the initiative? VITA is a 501(c)(3) non-profit organisation founded in 1959. George Scharffenberger is the President.

E. Where does the initiative do its work? Current programmes in Guinea, Morocco, and Ukraine. Previous programmes in Afghanistan, Belize, Benin, Burkina Faso, the Central African Republic, Chad, China, Djibouti, Haiti, Honduras, Indonesia, Kenya, Liberia, Mali, the Philippines, Sierra Leone, Sudan, Thailand, and Zambia.

F. What does the initiative do? *The problem:* Advanced technologies could be used to facilitate access to information and knowledge to the poor in developing countries, strengthen local institutions, and introduce improved technologies. *The solution:* VITA implements long-term projects related to private enterprise development, agricultural and rural rehabilitation, natural resource management, technology transfer, and information dissemination. The VITA micro-enterprise support programme emphasizes the provision of appropriate financial and business development services to disadvantaged and under-served populations. VITA offers services in a variety of areas including information dissemination, the design and installation of specialized information and communications systems, preparation and publication of technical materials, disaster information coordination, and management of long-term projects.

G. What is the role of ICT in the initiative? VITA applies advanced microelectronics and space technology to the dissemination of technical information for development and humanitarian purposes. VITA developed VITA-Connect, using VITAsat, a low cost, high reliability, data-only communication network based on two Low Earth Orbiting (LEO) satellites. Through VITAsat, participating organisations in remote locations can access email and a broad range of targeted information and training services. Access to VITA-CONNECT through the satellite network requires a user supplied basic laptop or desktop computer and the purchase of a portable ground station, antenna, and specialized software.

H. Who is the "client" or audience? for-profit and social entrepreneurs who could benefit from connectivity and technical information exchange; micro-enterprise programming has also become a key focus.

I. How is success measured? VITA keeps careful track of programme achievements and employs impact assessments that indicate whether or not its interventions have had positive impacts. VITA also carefully monitors programme costs and progress toward sustainability. Finally, it uses formal evaluations as a means of assessing the effectiveness of its programs. VITA's information dissemination programme has answered more than 275,000 requests for information. VITA's existing programs in Benin, Guinea, Morocco, and South Africa have assisted more than 100,000 small and micro entrepreneurs.

J. How is the initiative funded? Funding has come from the USAID, UNDP, the World Bank, Mellon Foundation, Ford Foundation, Rockefeller Foundations, Public Welfare Foundation, William Penn Foundation, RJR Nabisco, IBM, Apple Computer Company, Hershey Foods Company, and Citibank/Citicorp. VITA has implemented long-term projects in excess of \$67 million dollars. Income FY 2000: US\$3,177,667.

4 Trends in the field

Approaches to entrepreneurship support

Entrepreneurships support initiatives come in a considerable variety of shapes and sizes, and they offer a range of services to SMMEs and entrepreneurs. But even a cursory examination of the sixteen ESIs that we looked at reveals how this methodology for development aid is taking shape and the trends in the field. Wealth creation is increasingly seen as a vehicle for social change. Following the approach of a few trailblazing organisations, there is a wave of new initiatives that emphasize public/private partnerships and incorporate basic business principles, emphasizing accountability and measurable results. Careful screening of the participating entrepreneurs is a common trait. More efforts are tapping into the power of human connections by building relationships among like-minded individuals and organisations to share experiences and contacts. And of course, increasingly ICT is used both in the delivery of ESI services and as a foundation for successful SMMEs.

Models for framing an ESI

An entrepreneur is someone who assumes the financial risk of beginning and managing a new venture. The venture can be based on a totally new idea, a new way of doing something, doing the same things in a new location, or attempting something no one else has done before. Within that definition there are various levels of entrepreneurship activity, from a micro level in a village to a countrywide initiative. For example, the World Bank Small and Medium Enterprise Development Group breaks down SMMEs according to the following parameters:

- ⇒ *micro enterprise*: up to 10 employees, total assets of up to \$100,000 and total annual sales of up to \$100,000;
- ⇒ *small enterprise*: up to 50 employees, total assets of up to \$3 million and total sales of up to \$3 million;
- ⇒ *medium-sized enterprise*: up to 300 employees, total assets of up to \$15 million, and total annual sales of up to \$15 million.

Often each of these levels of entrepreneurial activity are treated differently and supported with approaches based on the particular needs of the kinds of enterprises that they seek to foster. Thus, entrepreneurship support initiatives are difficult to categorize because their mission can involve anything from supplying millions of dollars of capital for an ICT start-up, to taking a digital picture of a straw basket for posting on the Internet. However, in general, ESIs work at the following levels regardless of the type of support provided:

- ⇒ *Local initiatives at community level*: Small and locally targeted, these initiatives are usually the result of a community within a developing country finding solutions to its unique problems and they are generally focused on small and micro enterprise. Example: Cape IT Initiative (CITI).
- ⇒ *National initiatives*: These countrywide initiatives are often government funded and generally focused on small and medium-sized enterprise. Example: Grameen Bank.
- ⇒ *International initiatives at community level*: These initiatives originate with organisations based outside the developing country, but work at a community level. They focus on small, micro and/or medium-sized enterprise. These kinds of initiatives are often run by relatively small international non-profit organisations and or venture capital programmes. Example: Trickle Up.
- ⇒ *International initiatives at national level*: These initiatives usually aim at the "big picture" issues to catalyse change at a national level, often through policy-making efforts and involving large-scale

initiatives (or the funding of numerous small-scale initiatives across a particular geographic area that collectively fit into an overall strategy) and large sums of money. They often work through a "top-down" approach. Example: Development Gateway, UK Department for International Development (DFID).

- ⇒ *Networking initiatives that aim to connect people:* These initiatives aim to give struggling entrepreneurs opportunities for building business relationships through meetings, conferences, and other networking occasions; they also provide a venue for an exchange of best practices and stories of success or failure. These efforts can focus on small, micro or medium-sized enterprises, but most that we saw are organized for women by women. Example: National Association of Women Entrepreneurs of Malaysia (NAWEM).
- ⇒ *Studies and resources:* These initiatives provide information for ESIs and entrepreneurs alike, often based on best practices and evaluations of on-the-ground initiatives, and they are an important source of accessible online support for entrepreneurs. They focus on small, micro or medium-sized enterprise. Many efforts have the sole mission of providing studies and resources (like "think tanks"), while for other kinds of initiatives this is just one part of what they do. Example: Endeavor.

A range of services offered

Each initiative offers a different type of entrepreneurship support or combination of support depending on its mission and goals, and which barriers to entrepreneurship it is trying to tackle. A more holistic approach is often most effective, since the barriers to entrepreneurial success are intertwined. For example, an ESI can provide seed funding, but a lack of planning or management support can limit an entrepreneur's chances of success. An ESI that combines many or all of the types of support stands the best chance of helping to create successful, sustainable businesses. The types of support offered generally fall into the following categories:

- ⇒ *Studies and inventories:* best practices, evaluations, and tracking innovation.
- ⇒ *Financial support:* funding and investment; levels of support can range from a very small amount to a few million dollars, from seed funding to venture capital.
- ⇒ *Planning support:* business, staffing, and financial planning assistance.
- ⇒ *Practical and management support:* practical advice, knowledge, skills training and other kinds of assistance to help get the business off the ground.
- ⇒ *Business incubation:* fostering the development of several initiatives simultaneously, the cluster offers networking and relationships, lower costs for the group, and a supportive environment for start-ups.
- ⇒ *Networking and relationship building:* opportunities for budding entrepreneurs to exchange ideas with their peers and to meet potential investors.
- ⇒ *Policy:* connecting the voice of the SMME communities to policy-makers in local, regional and national governments, and helping entrepreneurs understand how the policy and legal environment affects their businesses.

Wealth creation as a vehicle of social change: the move toward social entrepreneurship

Traditional development aid took the form of huge, top-heavy initiatives that dispensed huge amounts of money, often from government agencies to government agencies that were far removed from the small ground-level initiatives that were supposed to be supported. That practice is changing, and government, non-profit organisations, and corporations are forming new kinds of partnerships to deliver development aid that creates wealth and therefore increases economic opportunity throughout the developing world. At the same time sources of funding are expanding, as corporations and individuals become increasingly aware of social responsibilities and the economic interdependence of the world. And an era of "social entrepreneurship" is emerging, where global funders realise that they can best achieve the overall social benefits they seek by fostering a strong SMME sector in developing countries. SMMEs increasingly see that in order to succeed they must be integrated into their communities and social change must be incorporated as part of their business approach. For their part, non-profit organisations focused on driving social change are seeing that working with - instead of against - the private sector will help them achieve their goals.

Challenges:

⇒ There remains a community of socially focused organisations that have a negative view of entrepreneurship support - as part of the anti-globalisation movement - and they will likely continue to fight an approach to social change through wealth creation, particularly where initiatives are driven by international government and private sector actors.

Applying sound business practices to development aid

Those who are financially supporting development organisations now expect the same accountability and quantifiable measures of success that a for-profit business would show, so an important trend in the entrepreneurship support field is that the initiatives themselves are applying business practices in the way they work. That means that non-profit organisations need to have a "business plan" that sets out a clear and realistic strategy for accomplishing their goals. And since the return on investment is a social benefit rather than a profit, non-profit organisations must demonstrate the results of their efforts in terms of the impact on society.

Challenges:

⇒ Non-profit organisations are often founded and run by people who have passion for the issues they seek to tackle but lack practical business skills, and this approach may prove difficult for them.

The importance of being choosy: screening participant entrepreneurs carefully

How an entrepreneur connects to an ESI varies widely, but screening of participant entrepreneurs is a common practice. Screening serves the purpose of impressing upon the entrepreneur the seriousness of the undertaking and commitment required. The complexity of the process is usually proportional to the size of the enterprise; an entrepreneur with a medium-sized enterprise usually goes through a much more complex process than one with a micro or small venture. Generally those ESIs that give financial support on a much larger scale have more intensive processes, and they tend to focus on building wide-scale capacity. But even ESIs that deal with very small sums of seed funds also have requirements. However, as these initiatives focus on entrepreneurs who do not have traditional collateral, often the requirements take the form of a personal commitment from the entrepreneur.

Challenges:

- ⇒ A rigorous screening process can intimidate unsophisticated but otherwise worthy candidates.
- ⇒ A screening process requires sustained and substantial "deal flow" from a pool of entrepreneurs. There needs to be a method of spreading the word on available funding and support initiatives that encourages entrepreneurs to participate.

Focusing on people

Among the ESIs we reviewed, there is a considerable focus on *people*, which is characterised by an emphasis on human interaction, and developing initiatives driven by certain individuals who are well-equipped to tailor ventures around local needs. From on-site support to networking opportunities to creating peer support relationships among entrepreneurs, personal interaction is an important element of most entrepreneurship support initiatives. Some ESIs send technical teams on-site in developing nations, others offer seed funding to people in the community that are personally known to the funder. When these connections cannot be made face-to-face, many ESIs accomplish the same purposes with online introductions and assistance.

Challenges:

- ⇒ The traditional top-down approach to development aid does not lend itself well to a people-centric model, but at the same time face-to-face interactions between ESIs and local project leaders is onerous, especially when international efforts are connecting at local levels. Organisations must learn to use network technology effectively to exchange information, collaborate online, and manage relationships.

Integrating ICT

While there are initiatives that use information and communications technology in new and creative ways, ICT in general is under-utilized in the field of entrepreneurship support (as with most other kinds of development aid efforts). Many initiatives are stuck in the rut of developed world models for ICT use where they think of ICT in terms of phone lines installed, PCs donated, and Internet connections hooked up. While computers and connections are important and relevant in many cases, the use of ICT in developing countries requires ESIs and entrepreneurs to "think outside of the box" to imagine the possibilities for how they could use ICT as a tool to do what they already do, but more effectively. Many ESIs are putting ICT to use in innovative ways, both in terms of the ways they connect potential funders to entrepreneurs, implement their programs, and assist entrepreneurs to use ICT.

Challenges:

- ⇒ Overall, most ESIs have not used ICT effectively as part of their work and they are not building ICT-based business capacity among the entrepreneurs they serve. If they continue to leave technology out, the digital divide will widen and it will only be more difficult for local entrepreneurs to catch up in the future.

5 Conclusions

Successful entrepreneurs can have far-reaching impacts on economic development - increasing employment, fostering stability, escalating the tax base, and creating capacity in developing countries - that in turn can help reduce poverty. But before further resources are devoted to supporting entrepreneurs in developing countries it is important to look at what is already underway in the field. There is an enormous range of initiatives available to support entrepreneurs. ESIs vary widely in their terms of their goals, approach, and "clients". The barriers to successful entrepreneurial activity are interconnected, so a wide variety of approaches is relevant, and hopefully, will be effective.

Trends in the field of entrepreneurship support are moving toward an emphasis on public/private partnerships, innovative approaches to financing, measuring results, building capacity and creating long-term solutions. And increasingly ICT is being used. However, most of the initiatives mentioned here are still new; few are independently evaluated, and rarely are objective criteria and benchmarks used. It is difficult to tell whether these initiatives fulfil their mission and whether they will foster entrepreneurship that improves economic development and empowers entrepreneurs with skills and knowledge. Further work is needed to consider what makes a successful ESI, to determine the best practices in the field, and identify the gaps that should be filled.

This report could be treated as a first step toward a "market analysis" of the entrepreneurship support field. In describing and listing ongoing ESIs, it could prove useful to those who are formulating plans for new initiatives in this area by helping them identify efforts that they could collaborate with and those they need to differentiate themselves from.

ANNEX 1: Inventory of entrepreneurship support initiatives in developing countries

Each ESI is listed according to type and geographic region, with a brief description followed by a list of what services it provides, giving a quick but comprehensive overview of a broad range of initiatives. This inventory is intended as an organic, growing document; it represents a small step in cataloguing the array of entrepreneurship initiatives that exist, and we welcome your input.

The Annex lists entrepreneurship support initiatives according to the following types:

- A. Local initiatives at community level
- B. National initiatives
- C. International initiatives at community level
- D. International initiatives at national level
- E. Networking initiatives that aim to connect people
- F. Studies and resources

Each type is grouped by geographic region as appropriate for each category. Regions include Africa, Asia, Central and Eastern Europe, Central and Latin America, India, the Middle East, and Multi-regional. India is listed as a separate area of geographic focus because of the wealth of its entrepreneurship initiatives. Initiatives are listed by individual country when appropriate

The services identified include: studies and inventories, financial support, planning support, practical and management support, business incubation, networking/relationship building, and policy support. For each listing we have noted the following information: use of ICT, geographic focus, and funding sources.

A. Local Initiatives at community level

Africa

⇒ Cape Information Technology Initiative (CITI)

URL: <http://www.citi.org.za/>

Contact information: PO Box 7210, Roggebaai 8012, South Africa

Tel: + 27 (0) 21 409 7000, Fax: + 27 (0) 21 409 7050

Eml: Peter Frampton <Peter.Frampton@citi.org.za>

Peter Frampton, Executive Director

Description: ICT sector organisation. CITI is a non-profit organisation launched in 1998 and based in Cape Town, South Africa. It has a staff of six. CITI supports the growth of the ICT cluster of businesses in the Western Cape and runs a business incubator called "The Bandwidth Barn" in Cape Town.

ICT use: supports and provides infrastructure for high-tech entrepreneurs

Geographic focus: South Africa, Western Cape Province

Funding: The Western Cape Provincial Administration: Department of Economic Affairs, the Department of Trade and Industry's Sector Partnership Fund (SPF), UUNET SA, and membership fees.

Services provided: studies and inventories, financial support, practical and management support, business incubation, networking/relationship building

⇒ **Community Entrepreneurship and Business Initiative (CEBI)**

Contact information: Port Elizabeth, South Africa
Tel: +27 (0) 41 404 9600, Fax: +27 (0) 41 462 7058
Eml: cebicc@mweb.co.za
Chantel Cooper, Business Manager

Description: entrepreneurship services organisation. CEBI is an SMME development programme started in 2000 and based in the Motherwell township of Port Elizabeth. The programme is jointly implemented by three US based International Development Organisations, CHF International, National Cooperative Business Association (NCBA) and Agricultural Cooperative Development International (ACDI). CEBI provides business skills training, financial services, marketing and linkages to the business community, skilled and semi-skilled business people of Motherwell.

ICT use: the centre has ICT equipment with a touch screen for technology novices

Geographic focus: Motherwell Township of Port Elizabeth, South Africa

Funding: USAID

Services provided: planning support, financial support, practical and management support, networking/relationship building

⇒ **The Innovation Hub**

URL: <http://www.innovationhub.co.za/>

Contact information: PostNet Suite #213, Private Bag X844, Silverton 0127, South Africa
Tel: +27 (0) 12 349 0376, Fax: +27 (0) 12 349 0322
Eml: info.incubator@theinnovationhub.com
Dr Neville Comins, CEO

Description: ICT sector organisation. The Innovation Hub is a business incubator currently being established in the Gauteng Province of South Africa in collaboration with the University of Pretoria and the CSIR. It has a staff of twelve. The Hub is a space where high-tech entrepreneurs, businesses, educational institutions, researchers and venture capitalists will meet and network.

ICT use: supports and provides infrastructure for high-tech entrepreneurs

Geographic focus: South Africa, Gauteng Province

Funding: Gauteng Provincial Government, SERA, the Southern Education and Research Alliance (a partnership between the University of Pretoria and the CSIR)

Services provided: studies and inventories, planning support, financial support, practical and management support, business incubation

India

⇒ **Centre for Entrepreneurship Development Madhya Pradesh (CEDMAP)**

URL: <http://www.cedmapindia.com/>

Contact information: 60, Jail Road, Jehangirabad, Bhopal 462008 India
Tel: +91 (0) 755 766437, 766461, 763514, Fax: + 91 (0) 755 763401
Eml: cedmap@sancharnet.in
Dr. P.N Misra M.Com, Ph.D, Executive Director

Description: entrepreneurship services and training organisation. CEDMAP is a non-profit educational, research, and training institution. Established in 1988, CEDMAP has a staff of 40 in five regional offices. CEDMAP activities can be mainly grouped into three areas: promotion and development of entrepreneurship, growth of existing enterprises, and creating a suitable environment for entrepreneurship.

ICT use: offers extensive computer training programmes, as well as providing an extensive library and audio-visual department

Geographic focus: the Madhya Pradesh region of India. The head office is in Bhopal, and there are five regional training centres.

Funding: Government of Madhya Pradesh (Department of Industries), Central Financial Institution

Services provided: studies and inventories, planning support, practical and management support, networking/relationship building

⇒ **The Katha School**

URL: <http://www.katha.org/kse.htm>

Contact information: A-3, Sarvodaya Enclave, Sri Aurobindo Marg, New Delhi 110017, India

Tel: +91 (0) 11 6868193, 6521752, Fax: +91 (0) 11 6514373

Eml: info@katha.org

Ms. Geeta Dharmarajan, Executive Director

Description: entrepreneurship services and training organisation. Katha is a non-profit organisation started in 1989. It has a staff of 40 in one office. The Katha School of Entrepreneurship offers a four-year course in Small Business Management for students in the non-formal stream of education. The BT/Katha Information and Technology E-Commerce School (KITES) provides education and access to ICT and computer skills to children in one of Delhi's largest slum clusters. The ShaktiKhazana School offers training to women in income generating skills such as cooking, baking, tailoring and embroidery and teaching.

ICT use: offers computer training as part of a vocational training and skills-upgrade programme for working students, KITES programme offers software, ICT, and e-commerce training

Geographic focus: Delhi, India

Funding: British Telecommunications, plc., Department of Women and Child Development, Ministry of HRD, Government of India, Ford Foundation, Indira Gandhi National Open University, National Open School, Partners in Change, Soroptimist International of Vancouver, The Swedish Writers' Union, World Vision (India)

Services provided: studies and inventories, planning support, practical and management support

⇒ **Lupin Human Welfare & Research Foundation**

URL: http://www.lupinworld.com/Comm_dev.htm

Contact information: 160, Krishna Nagar, Bharatpur 321001, Rajasthan

Tel: +91 (0) 22 652 8311 / 6391, Fax: +91 (0) 22 611 4008

Mr. Sita Ram Gupta, Executive Director

Description: entrepreneurship services organisation. Founded in 1988, Lupin is an NGO with a staff of 400 (full time, part-time and voluntary) working out of two regional offices and running programs in more than 700 villages. It promotes rural development and empowerment in India by building infrastructure and providing other services. Among many other activities, the Foundation provides soft loans to groups of women entrepreneurs.

ICT use: training in adult literacy includes ICT training

Geographic focus: India, regions of Rajasthan and Madhya Pradesh

Funding: Lupin Group of Companies

Services provided: planning support, financial support, practical and management support

B. National initiatives

Africa

⇒ **The Centre for Innovation and Entrepreneurship**

URL: <http://www.gsb.uct.ac.za/cie/home.asp>

Contact information: Graduate School of Business, University of Cape Town, Private Bag,
Rondebosch 7701 South Africa
Tel: +27 (0) 21 406 1922, Fax: +27 (0) 21 406 1070
Eml: info@gsb.uct.ac.za
Mike Herrington, Director

Description: entrepreneurship services and business planning organisation. The Centre has a staff of eight based at the University of Cape Town's Graduate School of Business. It provides training to build the innovative and entrepreneurial capacity of South African businesses.

ICT use: training in software use is included in the EEC programme when needed

Geographic focus: South Africa

Funding: Liberty Financial Services Group, Standard Bank, South African Breweries, the Gatsby Charitable Foundation, and the World Bank. The Centre's own entrepreneurial investments also provide funding.

Services provided: studies and inventories, planning support, practical and management support

⇒ **The Foundation for Economic and Business Development (FEBDEV)**

URL: <http://www.febdev.org.za/home.html>

Contact information: Head Office, PO Box 52713, Saxonwold 2132 South Africa
Tel: +27 (0) 11 442 4400, Fax: +27 (0) 11 442 4761
Eml: febdev@iafrica.com
Norma James and Marc Swanepoel, Directors

Description: entrepreneurship training organisation. FEBDEV is an entrepreneurship development agency responsible for promoting development and the reduction of poverty by providing enterprise skills to individuals, companies and educational institutions. FEBDEV has three offices and a rural satellite office located in three provinces in South Africa, with a total staff of twenty-six. FEBDEV has been in existence for almost twenty years.

ICT use: FEBDEV initiated an E-Club for entrepreneurs and it promotes interaction between colleges by facilitating an e-mail discussion group.

Geographic focus: South Africa

Funding: DFID, ABSA, Anglo American, De Beers Chairman's Fund, South African Breweries,

Services provided: planning support, practical and management support, networking/relationship building

⇒ **Greenfields Venture Capital**

URL: <http://www.gvc.co.za/index.htm>

Contact information: Suite 102, Stadium On Main, Main Road, Claremont, Cape Town,
South Africa

Tel: +27 (0) 21 671 2820, Fax: +27 (0) 21 683 3214

Eml: info@gvc.co.za

Shamil Ismail, Founder

Description: seed funding and investment intermediary. Greenfields Venture Capital (Pty) Ltd was founded in March 1999 and is based in Cape Town. Greenfields has a staff of four in one office. Greenfields provides capital investment (as an equity partner) and management advice to businesses that demonstrate a potential for high growth. It currently has one dedicated Fund under management, The NEW Cape Private Equity Fund, which is now capitalised at ZAR20m and will be increased to ZAR50m in the near future.

ICT use: provides management input in ICT businesses

Geographic focus: South Africa

Funding: funded jointly by Khula Enterprises (Government Department of Trade and Industry), and the regional government departments of Economic Affairs in Eastern, Northern, and the Western Cape.

Services provided: financial support, practical and management support

⇒ **Khula Retail Finance Intermediaries**

URL: http://www.khula.org.za/divisions_credit_main.html

Contact information: PO Box 4197, Rivonia 2128, South Africa

Tel: +27 (0) 11 807 8464, Fax: + 27 (0) 11 807 8471

Eml: helpline@khula.org.za

Sizwe Tati, Managing Director

Description: investment intermediary. Khula is a limited liability company started in 1997 with the government's Department of Trade and Industry as a major shareholder. Khula provides loan and equity capital to SMMEs through the medium of Retail Financial Intermediaries (RFIs). Khula Credit Guarantee provides a range of guarantee products to registered commercial banks and other private sector financial institutions that offer financial services to the SMME sector. Thuso Mentorship provides mentoring to the applicant for a period of three months free of charge, depending on the client's needs.

ICT use: offers a Technology Transfer Guarantee Fund to provide loan guarantees to SMMEs for the sole purpose of acquiring manufacturing technology, including ICT. Khula has an ICT support services division.

Geographic focus: South Africa

Funding: EU, SIDA, NORAD, UNDP, Ford

Services provided: financial support, practical and management support

⇒ **Sizani Scheme**

URL: <http://www.brain.org.za/START/financingnat.html#sizanani>

Contact information: South Africa

Tel: +27 (0) 86 1333000

Description: seed funding and business planning organisation. The Sizani Scheme is an initiative of the Banking Council, administered by Business Skills SA. It provides small financing for start-ups or existing SMMEs with loans between R10,000 and R50,000 (approximately US\$1000-\$5000). It also provides a mentoring programme for assistance with business plans.

ICT use: no particular ICT focus

Geographic focus: South Africa

Funding: The Banking Council

Services provided: planning support, financial support, practical and management support

Asia

⇒ **Bank Rakyat**

URL: <http://www.bri.co.id/english/index.shtml>

Contact information: Jl. Veteran No. 8 Jakarta Pusat, Indonesia

Tel: +62 (0) 11 3840802

Eml: webmaster@bri.co.id

Mr. Rudjito, President Director

Description: commercial bank with a focus on seed funding for SMMEs. Established in 1985, Bank Rakyat has 4,447 working units, 357 of which are village service points. Bank Rakyat is a self-sustaining financial intermediary that provides loans averaged to US \$437 to rural micro-enterprises and the poor in Indonesia. It is financed by community investors and has already offered in excess of two million loans. The BRI (micro-credit) Unit has nearly 4,000 locations spread over a rural financial network which functions as an agent of development. BRI Units are operated on a commercial basis and have always earned a profit from the micro-business.

ICT use: no particular ICT focus

Geographic focus: Indonesia

Funding: BRI Unit Desa is the micro-finance arm of Bank Rakyat Indonesia, but is self-supporting

Services provided: financial support

⇒ **Grameen Bank**

URL: <http://www.grameen-info.org/index.html>

Contact information: Grameen Bank Bhaban, Mirpur, Section-2, Dhaka 1216, Bangladesh

Tel: +88 (0) 2 9005257 68

Eml: grameen.bank@grameen.net

Professor Muhammad Yunus, Managing Director

Description: seed funding programme expanded to other SMME support. The Grameen Bank was founded in 1976 by Professor Muhammad Yunus. In addition to the Bank, twelve associated organisations have now been launched. The Bank offers a micro-credit programme to provide loans to the poorest of the poor rural small entrepreneurs and individuals, without collateral. The Bank has lent over US\$1 billion to over two million borrowers. **ICT use:** the Grameen Bank has 68 Information Management Centres, each one providing computer access for three branches. The Grameen Family also has two ICT related initiatives, Grameen Telcom and Grameen Cybernet which work to bring ICT to the people of Bangladesh.

Geographic focus: Bangladesh

Funding: International Fund for Agricultural Development (IFAD) NORAD, SIDA, KFW, GTZ, CIDA, OECF, IFAD, the Ford Foundation, and the Dutch Government. In 1995, Grameen finally made enough profit to operate on a fully commercial basis without the need for any more preferential loans or grants from charitable trusts

Services provided: financial support, planning support, practical and management support

Central and Eastern Europe

⇒ **The Foundation for Social and Economic Initiatives (FISE)**

URL: http://www.fise.ngo.pl/en_index.htm

Contact information: 1/3 Jezuicka Street, 00-281 Warsaw, Poland

Tel: +48 (0) 22 635 62 77, Tel/Fax: +48 (0) 22 635 62 78

Eml: fise@fise.org.pl

Krzysztof Herbst, President of the Board

Description: entrepreneurship services organisation. FISE is a non-profit organisation founded in 1990 by the Programming Council and the Management Board. It supports the development of civil society and the establishment and development of SMMEs in Poland.

ICT use: no particular ICT focus

Geographic focus: Poland

Funding: Polish Ministry of Labour and Social Policy, Ford Foundation, Bank for Social and Economic Initiatives, Canadian Embassy, World Bank, British Know-How Fund, Charles Stewart Mott Foundation, European Commission, PHARE

Services provided: studies and inventories, planning support, practical and management support, networking/relationship building, policy

Central and Latin America

⇒ **Bancosol**

URL: <http://www.bancosol.com.bo/en/index.html>

Contact information: Calle Nicolás Acosta No. 289, PO Box: 13176, La Paz, Bolivia

Tel: +591 (0) 2 2484242, Fax: +591 (0) 2 2486533

Eml: info@bancosol.com.bo

Kurt Koenigsfest Sanabria, General Manager

Description: commercial bank with a focus on seed funding for SMME support. Bancosol is an initiative of PRODEM, a Bolivian non-profit organisation. Bancosol was founded in 1992; it has 38 branches across the country. It is a licensed commercial bank solely dedicated to providing micro-finance services to micro-entrepreneurs. It also offers a micro-finance training programme. Women account for 63% of Bancosol's clients; the predominant age group of clients is between 35 and 40 yrs. The bank has a 30% market share of micro finance operations and is the largest bank in the country in terms of number of clients, with nearly 35% of all borrowers of the banking system.

ICT use: no particular ICT focus

Geographic focus: Bolivia

Funding: Bancosol has a lengthy list of funders, including Common Wealth Development Corporation, Acción International, ProFund, Prodem and Bolivian businessmen.

Services provided: financial support, practical and management support

India

⇒ **The Entrepreneurship Development Institute of India (EDI)**

URL: <http://www.ediindia.org/>

Contact information: Ahmedabad, P.O. Bhat 382 428, Gujarat, India

Tel: +91 (0) 79 3969151, Fax: +91 (0) 79 3969164

Eml: ediindiaad1@sancharnet.in

Dr. V.G. Patel, Director

Description: entrepreneurship services and training organisation. EDI is a non-profit organisation founded in 1983. It helps develop entrepreneurship with practical, hands-on training and an enormous range of projects including seminars and an Open Learning Diploma in Business Entrepreneurship. EDI has helped set up twelve state-level exclusive entrepreneurship development centres and institutes.

ICT use: has established a National Facility for Science and Technology-based entrepreneurial innovations.

Geographic focus: India

Funding: the Industrial Development Bank of India (IDBI), Industrial Finance Corporation of India (IFCI), Industrial Credit and Investment Corporation of India (ICICI), and State Bank of India (SBI)

Services provided: planning support, practical and management support.

Middle East

⇒ **Technological Initiative Incubation Centre**

URL: <http://www.incubators.org.il>

Contact information: Office of the Chief Scientist, Ministry of Industry and Trade

PO Box 50031, 61500 T, Tel Aviv, Israel

Tel.: +972 (0) 3 5103941, Fax. +972 (0) 3 5173734

Eml: incubators@actcom.co.il

Description: ICT sector organisation. The Technological Initiative Incubation Centre is administered by the Office of the Chief Scientist of the Ministry of Industry and Trade of Israel. The programme supports novice entrepreneurs at the earliest stage of technological entrepreneurship and helps them implement their ideas into viable commercial products and in forming productive business ventures in Israel. It has 24 technological incubators in Israel today, with approximately 240 projects are being carried out. The total private investment obtained thus far is in excess of US \$525 million.

ICT use: support and infrastructure for high-tech entrepreneurs

Geographic focus: Israel

Funding: Ministry of Industry and Trade

Services provided: studies and inventories, planning support, financial support, practical and management support, business incubation

⇒ **Tomorrow's Entrepreneurs Programme**

URL: <http://www.yea.com.jo/projects.htm>

Contact information: Young Entrepreneurs Association, PO Box 1652, Amman 11821, Jordan

Tel: +962 (0) 6 565 2151, Fax: +962 (0) 6 565 2159

Eml: Dina.dahkqan@yea.com.jo

Dina Duhkqan, Executive Director

Description: entrepreneurship services organisation. Tomorrow's Entrepreneurs is a project of the Young Entrepreneur Association (YEA), a voluntary, membership-based non-profit organisation. It provides opportunities for practical learning experiences, permits students to explore their field of interest, prepares students for employment through field training and practical experience, enables students to form pre-business relations through networking, encourages voluntary work, and builds an internship culture within Jordan's business community.

ICT use: providing computer courses for students at the British Council is a key component of the initiative.

Geographic focus: Jordan

Funding: Friedrich Naumann Foundation, British Embassy, Jordan, membership fees

Services provided: studies and inventories, practical and management support, networking/relationship building

C. International initiatives at community level

Multi-regional

⇒ **Acumen Fund**

URL: <http://www.acumenfund.org/Acumen/Portal/Home/POCHome.asp>

Contact information: 74 Trinity Place, 9th Floor, New York, NY 10006 USA

Tel: +1 212 566 8821, Fax: + 1 212 566 8817

Eml: postmaster@acumenfund.org

Jacqueline Novogratz, Chief Executive Officer

Description: social investment firm. The Acumen Fund is a non-profit organisation founded in 2001 and based in New York. It connects philanthropists to strategic portfolios of social change enterprises. Created with US\$8.5 million in seed money, Acumen Fund invests in diverse social change enterprises, both for-profit and non-profit. Each portfolio is structured around a focused theme, and contains a mix of organisation and strategies for tackling related social problems. Acumen is initially focusing on innovative health technologies. Acumen supports organisations or phased projects with budgets ranging from US\$150,000-US\$2,000,000, and where Acumen can provide 10%-20% of the project budget.

ICT use: Acumen invests in projects involving innovative ICT use.

Geographic focus: Africa and South Asia

Funding: seed funding from the Rockefeller Foundation in partnership with the Cisco Foundation, W.K. Kellogg Foundation, and individual philanthropists from the technology and investment communities

Services provided: studies and inventories, planning support, financial support, networking/relationship building

⇒ **Ashoka Venture Capital**

URL: <http://www.ashoka.org/home/index.cfm>

Contact information: 1700 North Moore Street, Suite 2000, Arlington, VA 22209 USA

Tel: +1 703 527 8300, Fax: +1 703 527 8383

Eml: info@ashoka.org

Bill Drayton, President

Description: social entrepreneurship services organisation. Founded in 1980, Ashoka is a non-profit organisation headquartered in the Washington DC area with 23 offices around the world. Ashoka selects social entrepreneurs as "Fellows" who are provided a living stipend (typically for three years) that enables them to focus full-time on implementing their vision and new ideas. Ashoka has elected more than 1,100 Ashoka Fellows in 42 countries. A 2000 "Measuring Effectiveness" study showed that 90% of Fellows remain engaged in consolidating and spreading their innovation after the stipend period ends; that 87% of Fellows indicate that other independent groups (citizen organisations, governments, etc.) are replicating their ideas/projects; and that within 5 years of their election to Ashoka, 64% of Fellows reported changing national policies.

ICT use: Ashoka does not have a particular ICT focus, but several Fellows projects are based around ICT.

Geographic focus: 42 countries in Africa, Asia, Europe, and Latin America; including the United Kingdom and the United States

Funding: Ashoka's work is financed by individuals, foundations, and businesses. They accept no government funds

Services provided: studies and inventories, financial support, networking/relationship building

⇒ **DevelopmentSpace**

URL: <http://www.developmentspace.com/>

Contact information: 1828 L Street, Suite 1030, Washington DC 20036 USA

Tel: +1 202 331 7710

Eml: questions@developmentspace.com

Dennis Whittle and Mari Kuraishi, co-directors

Description: funder/project intermediary. DevelopmentSpace is a service of ManyFutures, Inc., a for-profit institution set up in 2000. DevelopmentSpace is based in Washington DC with a staff of thirteen. DevelopmentSpace connects social investors (donors) with the best social entrepreneurs and projects in the world; provides tools and support to social entrepreneurs to create innovative, sustainable, high-impact projects; and enables experts to provide support to social entrepreneurs and social investors to maximize impact. This is done through a web-based platform where social entrepreneurs put up their ideas, are authenticated by a third party, and are taken through a business planning process designed to clarify both the financial and social bottom lines.

ICT use: the role of ICT is central to DevelopmentSpace. While some offline activities are envisioned (including physical marketplaces), the basic services are delivered online.

Geographic focus: the beta test of the software grew from a base in India. The scope of the submitted projects is worldwide.

Funding: the initiative is funded by private investors.

Services provided: financial support, planning support, networking/relationship building,

⇒ **Digital Partners**

URL: <http://www.digitalpartners.org/home.html>

Contact information: 2200 Alaskan Way, # 455, Seattle, WA 98121 USA

Tel: +1 206 770 9355

Eml: info@digitalpartners.org

Akhtar A. Badshah, Executive Director

Description: social entrepreneurship services organisation. Digital Partners is a non-profit organisation launched in 1999 and based in Seattle, Washington. It has chapters in New York, Silicon Valley, and New Delhi, India. Digital Partners provides professional services and financial support to social entrepreneurs interested in effectively utilizing ICT to benefit the poor through a portfolio of collaborating institutions and individuals. Digital Partners supports initiatives that are scalable, catalytic, market-based, collaborative, and technology-driven.

ICT use: Digital Partners is not involved in ICT training or technical maintenance, but in using the ICT market to stimulate the economy and find innovative solutions to the problems of poverty.

Geographic focus: currently five projects in India, and expanding to Africa and Mexico/Latin America. Its Social Enterprise Laboratory is working with entrepreneurs from Africa, Brazil, Mexico, and India.

Funding: Kellogg Foundation, Open Society Institute, and individual contributors, and in collaboration with the World Bank, UNDP, and CARE

Services provided: planning support, financial support, networking/relationship building, policy

⇒ **Endeavor**

URL: <http://www.endeavor.org>

Contact information: Endeavor Global Headquarters, 601 West 26th Street, 17th Floor,
New York, NY 10001 USA
Tel: +1 212 352 3200, Fax: +1 212 352 1892
Eml: info@endeavor.org
Linda Rottenberg, CEO

Description: entrepreneurship services organisation and investment intermediary. Endeavor Global is a non-profit organisation founded in 1997 and based in New York City. It has a staff of twenty-one working out of five offices. Endeavor identifies, certifies and supports entrepreneurs running high-growth companies from the start-up stage to \$15 million in sales. It also encourages local and international investors to finance higher-risk ventures in developing countries, and teaches members of the local investment community about angel investing and venture capital.

ICT use: ICT is primarily used as a networking tool and to host an online think tank.

Geographic focus: offices in Argentina, Brazil, Chile, and Uruguay and initiating operations in Mexico.

Funding: the organisation received its seed funding from The AVINA Group and Co-founder Peter Kellner. Endeavor continues to receive funding from corporate benefactors, country benefactors, Endeavor entrepreneurs voluntarily donating equity, cash or in-kind support, and venture philanthropy and individual support. The Endowment is projected to reach liquidity in 2002-2003.

Services provided: studies and inventories, planning support, financial support, networking/relationship building

⇒ **Geekcorps, a division of the International Service Corps**

URL: <http://www.geekcorps.org/>

Contact information: 121 Mass Moca Way, North Adams, MA 011247 USA
Tel: +1 413 664 0030
Eml: info@geekcorps.org
Ethan Zuckerman, Executive Director

Description: technical assistance programme. Geekcorps is a non-profit organisation started in 2000 and merged with the International Service Corps in 2001. It has a staff of five in the US and many staff in the host countries. Geekcorps sends ICT experts to emerging nations as volunteers to work with small businesses. Volunteers spend four months on-site in developing nations, supported by Geekcorps' in-country staff. Projects often expand beyond the initial scope of work as other technical needs are discovered in the process. Volunteers often conduct workshops for the larger community or become involved in separate community development projects.

ICT use: Geekcorps is specifically designed to provide ICT information and assistance. Volunteers are required to have three+ years experience in software development, systems or network administration, web-based graphic design, business development or sales and marketing.

Geographic focus: the pilot programme started in Ghana, and programme sites now include Eastern Europe and Central Asia. Geekcorps is investigating additional countries for programs in sub-Saharan Africa.

Funding: launched with private funding, Geekcorps now relies on contributions from individuals, corporations, and foundations, including Noaber Foundation, USENIX, O'Reilly Network, and UserFriendly.org. It also receives corporate funding from companies involved in information technology, primarily in the form of sponsorship of individual volunteers.

Services provided: practical and management support, networking/relationship building

⇒ **Greenstar**

URL: <http://www.greenstar.org/introduction.htm>

Contact information: Greenstar Corporation, 5042 Wilshire Blvd., Ste. 575,
Los Angeles, CA 90036 USA

Tel: +1 323 936 9602 / +1 877-282-9900, Fax: +1 323 936 7203

Eml: directors@e-greenstar.com

Michael North, Board Member and co-founder

Description: technical assistance and ecommerce services organisation. Greenstar is actually two separate organisations - a non-profit foundation and a private business - founded in 1998. The company has offices in Los Angeles, Boston, Washington DC, Cairo and Hyderabad, India. The Greenstar Solar-Powered Community Centre provides electricity, water purification, communications, education, support for telemedicine and employment. The facilities act as e-commerce centres so residents of remote rural communities can sell their wares worldwide over the Internet, including "digital culture" products such as art, literature and music. The Foundation licenses the Greenstar name and technologies to the Corporation for commercial use. The Foundation conducts charitable work in the fields of health, education, energy and the environment, where capital investment is not appropriate.

ICT use: installations will have full Internet capabilities. Those sites where Greenstar can access bandwidth of 128Kbps or more will also have video conferencing capabilities. They start with 64Kbps bi-directionally, over satellite, enough to support a dozen computers or more with fast, responsive connections.

Geographic focus: to date, pilot installations have been completed in villages in the Middle East, Jamaica, India, and Ghana. Launches are planned for Brazil, Tibet, and 60 other communities around the world.

Funding: founding Directors provided start-up financing as personal investments in Greenstar. Additional financing is being arranged through private individuals and interested investment firms.

Services provided: studies and inventories, financial support, planning support, practical and management support

⇒ **New Ventures**

URL: <http://www.new-ventures.org>

Contact information: World Resources Institute, 10 G Street, NE, Suite 800,
Washington, DC 20002 USA

Tel: +1 202 729 7700

Eml: virginia@wri.org

Luiz Carlos Ros, Director

Description: entrepreneurship services and investment intermediary programme. The World Resources Institute launched New Ventures in 1999 as part of the Sustainable Enterprise Programme. New Ventures has a staff of five in Washington DC. New Ventures supports small and medium companies that incorporate unique social and environmental benefits and are financially viable through an identification, selection and mentoring process. Entrepreneurs are invited to present their business plan at an Investor Forum in Latin America. New Ventures' continues to assist the entrepreneurs until they receive investment and consider them "graduated" from the process.

ICT use: ICT used for outreach and identification, mentoring, education, and creating a database of stakeholders

Geographic focus: current operations in all of Latin America. This year activities were initiated in China, and work will begin in Indonesia and the Philippines in the coming year

Funding: Summit Foundation, Citigroup Foundation, Dutch Ministry of Foreign Affairs, and Procter and Gamble, and local sources such as the Corporacion Andina de Fomento, the Brazilian Ministry of Science and Technology, Banco do Brasil, Techint and Motorola.

Services provided: studies and inventories, financial support, planning support, practical and management support, networking/relationship building, policy

⇒ **PEOPLink**

URL: <http://www.peoplink.org/EN/0.html>

Contact information: 1110 Midvale Road, Kensington, MD 20895 USA

Tel: +1 301 949 6625, Fax: +1 301 949 8693

Eml: peoplink@peoplink.org

Daniel Salcedo, Chief Executive Officer

Description: e-commerce services organisation. PEOPLink is a non-profit organisation founded in 1995 and based in Washington DC. It helps SMMEs participate in international trade through e-commerce, primarily by marketing products on the Internet. Its "CatGen" catalogue generator system enables any enterprise anywhere to create and maintain a web catalogue. Business networks can also use CatGen to produce a searchable "catalogue of catalogues" portal comprised of many individual catalogues.

ICT use: a "toolkit" of hardware and software applications is offered to enable grassroots organisations to participate in global E-commerce.

Geographic focus: 32 countries in Asia, Africa, Europe, and Latin America.

Funding: the goal is to make PEOPLink self-sufficient from sales and donations, however, funding in the meantime has been provided by The Art and Popular Culture Programme of the Organisation of American States (OAS), InterAmerican Foundation, Aid to Artisans, The John D. and Catherine T. MacArthur Foundation, United States Agency for International Development (USAID), InfoDev Programme of the World Bank, and The InterAmerican development Bank.

Services provided: planning support, financial support, practical and managements support, networking/relationship building, financial support

⇒ **TechnoServe**

URL: <http://www.technoserve.org/>

Contact information: 49 Day Street, Norwalk, CT 06854 USA

Tel: +1 800 99 WORKS

Eml: TechnoServe@tns.org

Peter A. Reiling, President and CEO

Description: entrepreneurship services organisation. TechnoServe is a non-profit organisation founded in 1968 and based in Norwalk, Connecticut. It has twelve offices in Africa and the Americas and an extensive group of TechnoServe Members. It identifies market demand, mentors emerging entrepreneurs, increases the entrepreneurs' business capacity, and helps leaders fosters competitiveness.

ICT use: the programme itself does not have a particular ICT focus, although ICT use is integrated into the organisation's operations and entrepreneurs are encouraged to access relevant information online.

Geographic focus: Central and Latin America, Africa

Funding: American Express Foundation, Microsoft Corporation, Philip Morris Companies Inc., Canadian Centre for International Study and Cooperation, European Union, The Government of El Salvador, The Government of Nicaragua, InterAmerican Development Bank, International Fund for Agricultural Development, DFID, USAID, United States Department of Agriculture

Services provided: planning support, financial support, practical and management support

⇒ **Trickle Up**

URL: <http://www.trickleup.org/>

Contact information: 121 W 27th St Ste 504, New York, NY 10001 USA

Tel: +1 212 255 9980, Fax: +1 212 255 9974

Richenda Van Leeuwen, Executive Director

Description: seed funding and business planning organisation. Trickle Up is a non-profit organisation founded in 1979 and based in New York. It has a staff of 17. Trickle Up provides local entrepreneurs with conditional seed grants and business training to help them start or expand their own business ventures. The programs in each country are implemented locally by people already working there, such as Peace Corps Volunteers, or local organisations. Trickle Up partners with about 340 organisations. Applicants must draw up business plans, specifying their product, the amount they will invest, and their market. Trickle Up provides grants (not loans) of \$100 US dollars.

ICT Use: Trickle Up does not have a particular ICT focus. The Trickle Up website has a "Yellow Pages" of US entrepreneurs only.

Geographic focus: 32 countries in the Americas, Asia, Africa, and the United States.

Funding: The Boston Foundation, The Greenville Foundation, American Express Foundation, Philip Morris Management Corporation, USAID

Services provided: planning support, financial support, practical and management support

⇒ **Volunteers in Technical Assistance**

URL: <http://www.vita.org/>

Contact information: 1600 Wilson Boulevard, Suite 710, Arlington, VA 22209 USA

Tel: +1 703 276 1800, Fax: +1 703 243 1865

Eml: vita@vita.org

George Scharffenberger, President

Description: technical assistance organisation. VITA is a non-profit organisation founded in 1959 and based in Washington DC. It provides access to information and knowledge to the poor in developing countries, strengthens local institutions, and introduces improved technologies. The VITA micro-enterprise support programme provides appropriate financial and business development services to disadvantaged and under-served populations. VITA disseminates information, designs and installs specialized information and communications systems, prepares and publishes technical materials, coordinates disaster information, and manages long-term projects.

ICT use: VITA applies advanced microelectronics and space technology to the dissemination of technical information, including VITAsat, a low cost, high reliability, data-only communication network based on two Low Earth Orbiting (LEO) satellites.

Geographic focus: current programmes in Guinea, Morocco, and Ukraine and previous programmes in Afghanistan, Belize, Benin, Burkina Faso, the Central African Republic, Chad, China, Djibouti, Haiti, Honduras, Indonesia, Kenya, Liberia, Mali, the Philippines, Sierra Leone, Sudan, Thailand, and Zambia.

Funding: USAID, UNDP, the World Bank, Mellon Foundation, Ford Foundation, Rockefeller Foundations, the Public Welfare Foundation, William Penn Foundation, RJR Nabisco, IBM, Apple Computer Company, Hershey Foods Company, and Citibank/Citicorp.

Services provided: studies and inventories, planning support, financial support, practical and management support

Africa

⇒ **Appropriate Technologies for Enterprise Creation (ApproTEC)**

URL: <http://www.approtec.org/index.shtml>

Contact information: P.O. Box 64142, Nairobi Kenya

Tel/Fax: +254 (0) 2 787380/1, 783046, 796278

Eml: info@approtec.org

Nick Moon, Managing Director

Description: technical assistance and training organisation. ApproTEC is a non-profit organisation founded in 1991 and based in Nairobi, Kenya with offices in Kisumu in Western Kenya, and in Arusha and Mwanza in Tanzania. It has over 85 employees in its East Africa offices. ApproTEC develops and markets new, low-cost technologies in Africa that are bought by local entrepreneurs, and used to establish small businesses. It also trains local manufacturers to produce the new technologies.

ICT use: so far innovative technologies have not included ICT.

Geographic focus: East Africa

Funding: founders Martin Fisher and Nick Moon

Services provided: planning support, financial support, practical and management support, network/relationship building

⇒ **BusyInternet**

URL: <http://www.busyinternet.com>

Contact information: 42 Ring Road, PMB CCC90, Accra, Ghana

Tel Ghana: +233 (0) 21 258800, Tel USA: +1 212 874 3840

Fax Ghana: +233 (0) 21 258811

Eml: info@busyinternet.com

Mark Davies, Founder and CEO

Description: ICT sector organisation. BusyInternet is a for-profit company founded in 2000. It promotes social and economic development in Africa through ICT by establishing a network of business incubators across Africa. BusyInternet provides the physical infrastructure (electricity, bandwidth, etc.) and brings together a social environment of like-minded experts and entrepreneurs. It is a service business, focused on providing the appropriate resources for businesses and organisations to execute on their core competencies and develop their skills. Each city has a majority local ownership, with BusyInternet providing financial services, operational and management systems, as well as an affiliate programme of international entrepreneurs, organisations and investors.

ICT use: BusyInternet provides technology training and custom software development, as well as providing physical infrastructure and access to ICT services.

Geographic focus: BusyInternet has established an incubator and business centre in Accra, Ghana, and plans to expand throughout Africa.

Funding: Hewlett Packard, SOFT, Fidelity Investment Fund I, Databank Financial Services, International Finance Corporation

Services provided: practical and management support, business incubation, networking/relationship building

⇒ **Enterprise Support Services for Africa (ESSA)**

URL: <http://www.ifc.org/abn/essa/essa.htm>

Contact information: P.O. Box C2638, Accra Ghana

Tel: +233 (0) 21 761152, 766997, Fax: +233 (0) 21 774961

Eml: jhessa@ncs.com.gh

Description: entrepreneurship services organisation. ESSA is a non-profit organisation founded in 1996 and based in Ghana. It provides management, marketing and financial consultancy services to SMMEs.

ICT use: develops management information systems and provides technical assistance for specific operational problems

Geographic focus: Africa, focus on Ghana

Funding: Canadian International Development Agency (CIDA) and the International Finance Corporation (IFC)

Services provided: studies and inventories, financial support, planning support, practical and management support

Asia and the Pacific

⇒ **UNESCO's Business Incubators for Cultural Industries**

URL: <http://www.unescobkk.org/culture/incubator/>

Contact information: Office of the Regional Advisor for Culture in Asia and the Pacific
5th Fl Darakarn Building, 920 Sukhumvit Road, Bangkok 10110 Thailand
Tel: +66 (0) 2 391 0879, 391 0880, 391 0577, 390 2565
Fax: +66 (0) 2 391 0866
Eml: culture@unesco-proap.org

Description: international aid agency providing entrepreneurship services. This UNESCO programme is to establish business incubators that will nurture people who wish to develop sustainable, profitable businesses utilizing culture-based knowledge, skills and practices. Indigenous cultural practices are enhanced, preserved, and used as a basis for economic development. The programme provides training, advice, credit, and space and equipment.

ICT use: no particular ICT focus

Geographic focus: Asia and the Pacific

Funding: United Nations

Services provided: planning support, financial support, practical and management support, business incubation

Central and Eastern Europe

⇒ **The Business Incubator Development (BID) Programme**

URL: <http://itri.loyola.edu/bid/>

Contact information: Loyola College, International Technology Research Institute,
Baltimore, MD 21210 USA
Tel: +1 410 617 5001, Fax: +1 410 617 5123
Eml: rds@loyola.edu
Dr. R.D. Shelton, Director of ITRI, Director of BID

Description: ICT sector organisation. This programme of the International Technology Research Institute (ITRI) of Loyola College in Baltimore, Maryland was launched in 1997. It is creating opportunities for small business growth in Ukraine by establishing incubators that will provide consulting services, access to office equipment and training, assistance in accessing credit, and physical building space. Three incubators are fully operational in Kiev, Kharkiv and Slavutich. In Kiev, there are over 53 client companies and over 32 in Kharkiv.

ICT use: support and infrastructure for high-tech entrepreneurs

Geographic focus: Ukraine

Funding: USAID

Services provided: studies and inventories, financial support, practical and management support, business incubation

D. International, national level

⇒ **Canadian International Development Agency Business Development Service**

URL: <http://www.acdi-cida.gc.ca/home>

Contact information: 200 Promenade du Portage, Hull, Quebec K1A 0G4

Tel: +1 819 997 5006; toll free: +1 800 230 6349, Fax: +1 819 953 6088

Eml: info@acdi-cida.gc.ca

Description: government aid agency. CIDA supports foreign aid projects in more than 100 of the poorest countries of the world, including business development service (BDS) delivery agents. BDS projects focus on establishing or strengthening an existing institution to deliver programs providing support to micro- and small enterprises that want to expand. The assistance takes a variety of forms, including training, technology, marketing assistance, firm-level counselling, or technical support.

ICT use: some projects offer technology and training support programs

Geographic focus: Asia, Africa and the Middle East, and Latin America and the Caribbean, as well as in the countries in transition of Central and Eastern Europe (CEE)

Funding: the Canadian Government

Services provided: financial support, practical and management support, policy

⇒ **The Centre for International Private Enterprise (CIPE)**

URL: <http://www.cipe.org/>

Contact information: 1155 15th Street NW, Suite 700, Washington, DC 20005 USA

Tel: +1 202 721 9200, Fax: +1 202 721 9250

Eml: cipe@cipe.org

John D. Sullivan, Executive Director

Description: seed funding and entrepreneurship training organisation. CIPE is an affiliate of the US Chamber of Commerce founded in 1983 and based in Washington DC. It has 5 field offices. CIPE has funded more than 700 projects in 80 countries and has conducted management-training programs throughout the world. CIPE 's programmes include a grants programme, a global partners programme, a public policy institute, a virtual business association, business association training, and evaluations.

ICT use: Economic Reform Feature Service, a free electronic communications network; CIPE listserv; online and electronic article distribution service

Geographic focus: offices in Romania, Montenegro, Moscow, Cairo, and, and Kosovo, but activities are worldwide.

Funding: National Endowment for Democracy, USAID IBM, Coca-Cola, Ernst & Young, Capitol Health Partners, The Pew Charitable Trusts, RJ Reynolds Tobacco and the United States Information Agency.

Services provided: studies and inventories, planning support, financial, practical and management support, networking/relationship building, policy

⇒ **Development Gateway**

URL: <http://www.developmentgateway.org/>

Contact information: 815 Connecticut Avenue, NW, Suite 620, Washington, DC 20006 USA

Tel: +1 202 458 7226 or 202 473 1884, Fax: +1 202 522 7479

Eml: info@developmentgateway.org

Carlos Alberto Primo Braga, Programme Manager, Development Gateway

Description: web portal. The Development Gateway is a project of the Development Gateway Foundation, a non-profit organisation. It is based in Washington DC and has a staff of 31. The Development Gateway is an Internet portal for information on sustainable development and poverty reduction.

ICT use: the Gateway provides simple user interfaces for numerous functions: sharing knowledge and discussing issues, registering and profiling users, accessing projects and statistical databases, joining a topic community, receiving email notifications, searching, and branding community workspaces.

Geographic focus: the intention is that anyone with a sufficient bandwidth to access the portal can access it. There are Country Gateways in 19 countries in Africa, Asia, Europe, Latin and Central America, and the Middle East.

Funding: Development Gateway Foundation, which receives funding from Australia, Germany, India, Japan, the Republic of Korea, Mali (sponsored by the Netherlands), the World Bank, Bloomberg, Softbank, and Transnational Computer Technology.

Services provided: studies and inventories, financial support, networking/relationship building, policy

⇒ **Enterprise Development Department of the UK Government's Department for International Department (DFID)**

URL: <http://www.dfid.gov.uk/>

Contact information: Abercrombie House, Eaglesham Road, East Kilbride, Glasgow G75 8EA

Tel: +44 (0) 1355 84 4000, Fax: +44 (0) 1355 84 4097/8/9

Eml: enquiry@dfid.gov.uk

Description: government aid agency. DFID is a UK Government Department responsible for promoting development and the reduction of poverty. The Enterprise Development Department (EDD) provides grants to organisations that help SMMEs, membership-based organisations and household and survivalist income generation activities.

ICT use: DFID funds several projects that focus on ICT. In 2000, DFID launched the "Bridging the Digital Divide" programme.

Geographic focus: focus on the poorest countries in Asia and sub-Saharan Africa, but DFID also contributes in Latin America, the Caribbean, and central and Eastern Europe

Funding: UK Government

Services provided: financial support, policy

⇒ **Harvard University Open Economies Programme**

URL: <http://cyber.law.harvard.edu/openeconomies/>

Contact information: Berkman Center for Internet & Society, Harvard Law School

Pound Hall 511, 1563 Massachusetts Avenue, Cambridge, MA 02138 USA

Tel: +1 617 495 7547, Fax: +1 617 495 7641

Eml: openeconomies@cyber.law.harvard.edu

Dr. James F. Moore, Senior Fellow, Director

Description: entrepreneurship policy and research organisation. Open Economies is a project of the Berkman Center for Internet & Society at Harvard Law School. Open Economies works with others to create policy, legal, regulatory, and fiscal conditions that encourage digital entrepreneurship and development. Open Economies is a research and action programme. The project engages a wide community of contributors in a process of dialogue and proactive policy-making, while also working closely with existing government and business leaders. Open Economies targets specific breakthrough projects in entrepreneurship and encourages education for entrepreneurship

ICT use: the goal is to catalyse ICT innovation. It carries out case studies in conjunction with specific businesses seeking to expand in knowledge-based, information and communications-intensive markets.

Geographic focus: worldwide

Funding: Hewlett-Packard, Skadden, Arps, Slate, Meagher & Flom LLP, and GeoPartners Ventures

Services provided: studies and inventories, networking/relationship building, policy

⇒ **Inter-American Development Bank Division of Micro, Small and Medium Enterprise**

URL: <http://www.iadb.org/>

Contact information: 1300 New York Avenue, NW, Washington, DC 20577 USA

Tel: +1 202 623 1000, Fax: +1 202 623 3096

Eml: pic@iadb.org

Enrique V. Iglesias, President

Description: international development aid agency. The IADB was established in 1959 to help accelerate economic and social development in Latin America and the Caribbean. IADB membership totals 46 nations. It has its headquarters in Washington, D.C. and offices in all its borrowing member countries. The Division of Micro, Small and Medium Enterprise (MSM) provides intellectual and technical leadership to other departments of the Bank and public and private sector institutions of regional member countries in the area of enterprise development with special attention to SMMEs. Its main functions are: coordination of policies and strategies; support to other departments of the Bank in the identification and preparation of operations; quality promotion of the Bank's projects; and the diffusion of best practices.

ICT use: the Bank has an Information Technology for Development Division, which provides technical support for projects, offers technical advice to governments, and prepares strategic analysis of the technological needs of member countries

Geographic focus: Latin American and Caribbean member countries

Funding: the Bank is owned by its 46 member countries. Income derived from its lending operations and investments covers expenses arising from the Bank's borrowings in capital markets and administrative costs and provisions, and produces net income sufficient to meet financial ratio targets. The Bank is not a profit-maximizing institution.

Services provided: studies and inventories, financial support, policy

⇒ **Organisation for Economic Co-operation and Development (OECD)**

URL: <http://www.oecd.org/EN/home/0,,EN-home-0-nodirectorate-no-no-no-0,FF.html>

Contact information: 2, rue André Pascal, F-75775 Paris Cedex 16 France

Tel: +33 (0) 1 45 24 82 00

Eml: news.contact@oecd.org

Donald J. Johnston, Secretary-General

Description: international development aid agency. OECD publications, individual country surveys and reviews, and statistics covers economic and social issues from macroeconomics, to trade, education, development and science and innovation. The OECD produces internationally agreed instruments, decisions and recommendations in areas where multilateral agreement is necessary for individual countries to make progress in a globalised economy.

ICT use: work looks at how ICT contributes to sustainable economic growth and social well-being and the role of ICT in knowledge-based societies

Geographic focus: worldwide

Funding: funding is provided by member countries

Services provided: studies and inventories, policy

⇒ **The United Nations Industrial Development Organisation (UNIDO)**

URL: <http://www.unido.org/>

Contact information: Vienna International Centre, PO Box 300, A-1400 Vienna Austria
Tel: +43 (0) 1 26026, Fax: +43 (0) 1 2692669
Eml: unido@unido.org
Carlos Magariños, Director-General of UNIDO
Small business development: Mr. W. Luetkenhorst, ext. 4820
Eml: wluetkenhorst@unido.org

Description: international development aid agency. As part of the United Nations common system, UNIDO has responsibility for promoting industrialisation throughout the developing world, in cooperation with its 169 member states. UNIDO generates and disseminates information relating to industrial matters and provides a platform to enhance cooperation, establish dialogue and develop partnerships. The small business development programmes centre around the development and implementation of SME policies; the development of local business systems; business advisory services; rural entrepreneurship development; and women's entrepreneurship development.

ICT use: ICT use includes the Industrial Partnership Promotion Network; and Incubati-Online, a reference tool for business incubators.

Geographic focus: 169 member states worldwide

Funding: donor countries and institutions, as well as UNDP, the Multilateral Fund for the Implementation of the Montreal Protocol, the Global Environment Facility, and the Common Fund for Commodities.

Services provided: studies and inventories, financial support, business incubation, policy

⇒ **The United States Agency for International Development (USAID) Micro and Small Enterprise Development Programme**

URL: <http://www.usaid.gov/>

Contact information: U.S. Agency for International Development Information Center
Ronald Reagan Building, Washington, D.C. 20523-1000 USA
Tel: +1 202 712 4810, Fax: +1 202 216 3524
Andrew S. Natsios, USAID Administrator

Description: government development aid agency. USAID is an independent agency of the US Federal Government that supports long-term and equitable economic growth and advances U.S. foreign policy objectives by funding projects aimed at economic growth, agricultural and trade; global health; and, democracy, conflict prevention and humanitarian assistance. The Micro and Small Enterprise Development Programme uses loans and guaranties to encourage financial institutions to extend and expand credit to micro-entrepreneurs and small businesses. It is a grassroots programme designed to help poor people, especially women, create employment for themselves, acquire incomes, build assets and join in the strengthening of the formal sector of the economy.

ICT use: ICT efforts include: AfricaLink, DOT-COM Alliance, Gemini Application Server, Internet Centre for Development, Internet for Economic Development (IED) Initiative, Leland Initiative, Remote Access to AIDNET, South Africa Regional Telecommunications Restructuring (RTR)

Geographic focus: Sub-Saharan Africa, Asia and the Near East, Latin America and the Caribbean, and Europe and Eurasia

Funding: US Government

Services provided: studies and inventories, financial support, practical and management support, policy

⇒ **Women in Informal Employment: Globalizing and Organizing (WIEGO)**

URL: <http://www.wiego.org/>

Contact information: Carr Center for Human Rights/Kennedy School of Government
Harvard University
79 John F. Kennedy Street, Cambridge, MA 02138 USA
Tel: +1 617 495 7639, Fax: +1 617 496 2828
Eml: wiego@ksg.harvard.edu
Ela Bhatt, WIEGO Chair

Description: entrepreneurship policy and research organisation. WIEGO is a global research-policy network established in 1997 by the Self-Employed Women's Association (SEWA), Harvard University, and UNIFEM. WIEGO is a worldwide coalition of institutions and individuals concerned with improving the status of women in the economy's informal sector. It compiles statistics, conducts research and develops programmes and policies. It also commissions research papers to identify key programme, research, and policy issues. Planning workshops frame issues more precisely and formulate plans of action. Component activities of each programme include a mix of research studies, programmatic interventions, and policy dialogues.

ICT use: WIEGO does not have a particular ICT focus, however it posts very informative reports and statistics on its website.

Geographic focus: affiliates in 25 countries worldwide

Funding: Harvard University, UNIFEM

Services provided: studies and inventories, networking/relationship building, policy

⇒ **World Resources Institute Digital Dividends Project**

URL: <http://www.digitaldividend.org/>

Contact information: 10 G Street, NE, Suite 800, Washington, DC 20002 USA
Tel: +1 202 729 7600, Fax: +1 202 729 7610
Eml: dividends@wri.org
Jonathan Lash, President, WRI

Description: web portal. Digital Dividends is a project of the World Resources Institute, an environmental think tank based in Washington DC. Its activities include: conducting business case studies that build the case for investment in digital dividend enterprises and for policy changes that support such investment; an executive briefing paper that documents the business opportunities in poor communities and describes private sector strategies to realize these opportunities; a Digital Dividend Clearinghouse and Market Research Centre; enterprise development activities in developing countries; New Venture/investment funds; and partnering with related activities.

ICT use: online resources, includes the Digital Dividends Clearinghouse

Geographic focus: worldwide

Funding: Digital Dividends is a project of World Resources Institute, which is funded a number of foundations, corporations, individuals, and agencies, including AOL Foundation, AT&T, Wallace Global Fund, Turner Foundation, Rockefeller Foundation, IADB, SIDA

Services provided: studies and inventories, policy

E. Networking/relationship building

⇒ **The American and African Business Women's Alliance (AABWA)**

URL: <http://www.aabwa.com/>

Contact information: American and African Business Women's Alliance
c/o The Africa America Institute
1625 Massachusetts Ave., NW, Suite 400, Washington, DC 20036 USA
Tel: +1 202 667 5636, Fax: +1 202 265 6332
Eml: mspencer @aaionline.org
Joyce Banda, Chairperson

Description: women's networking organisation. AABWA is a business networking organisation that resulted from the conference *Africa and America - A Gateway for Women in Business*, held in September 2000. AABWA fosters business opportunities and access to markets through networks, linkages, mentoring, and leadership development for women. It seeks to increase international and intra-Africa trade and investment by encouraging business partnerships within the African continent and with the United States.

ICT use: business exchange opportunities and business directory listings through website

Geographic focus: Africa, particularly Southern Africa

Funding: Eastman Kodak Company, American Express, The Africa America Institute (AAI), TechnoServe, Inc., The Center for International Private Enterprise (CIPE), The Botswana Confederation of Commerce, Industry, and Manpower, South African Airways, The Republic of Botswana

Services provided: financial support (through promotion of partnerships and connecting entrepreneurs with investors), networking/relationship building

⇒ **Business Association of Women**

URL: <http://www.poslovnezene.org.yu/e/index.htm>

Contact information: 11000 Belgrade Djure Jaksica 5, Yugoslavia
Tel: +381(0) 11 630 281
Eml: office@poslovnezene.org.yu
Sanja Popovic-Pantic, President

Description: women's networking organisation. The Business Association of Women was established in 1998 in Belgrade. It improves the conditions for women-owned companies by promoting local, regional and international links among businesswomen and other interested organisations. Activities centre around supporting women's business interests, establishing links with similar associations, providing new technologies and know-how relevant to assisting the projects of members, and training women in starting and running a business.

ICT use: online resources, database of resources, focus on training businesswomen in relevant technology

Geographic focus: the former Yugoslavia

Funding: Fund for Open Society, Belgrade, STAR Network of World Learning, Friedrich Ebert Stiftung, Belgrade, Freedomhouse, King Bodouin

Services provided: studies and inventories, planning support, practical and management support, networking/relationship building

⇒ **National Association of Women Entrepreneurs of Malaysia (NAWEM)**

URL: <http://nawem.org.my/>

Contact information: (Persatuan Kebangsaan Usahawan Wanita Malaysia)

Lot 11 Rumah Puspanita, 5171 Jalan Hose, 50460 Kuala Lumpur Malaysia

Tel: +60 3 242 3325, Fax: +60 3 248 5955

Eml: secretariat@nawem.org.my

Dr. Bien Mei Nien, President

Description: women's networking organisation. NAWEM was founded in 1993, and is run by a 17-member committee. Its members form teams to organize activities. NAWEM harnesses the capabilities and resources of women entrepreneurs in Malaysia for the encouragement and enhancement of women's role in business. It acts as liaison between members and the Government of Malaysia, state and local agencies and organisation, as well as external agencies and bodies, such as international trade agencies. NAWEM offers many networking events, conferences, and training programs in topics such as financial management, identifying business opportunities, and ICT training.

ICT use: NAWEM offers several online resources, including a directory of business resources. NAWEM also offers a wide range of ICT training programmes for members.

Geographic focus: Malaysia

Funding: CIDA, Malaysian Ministry of Women and Family Development

Services provided: practical and management support, networking/relationship building, policy

F. Studies and resources

⇒ **Australian Department of Employment and Workplace Relations**

URL: <http://www.dewrsb.gov.au/smallbusiness/programmes/incubators/>

Contact information: GPO Box 9879, Canberra, ACT, 2601 Australia

Tel: + 61 (0) 2 6121 6000, Fax: +61 (0) 2 6121 7542

Dr. Peter Boxall, Secretary

Description: online report. The Commonwealth Department of Employment and Workplace Relations is an agency of the Australian government that aims to support strong employment growth and the improved productive performance of enterprises in Australia. It issued this national independent review of the establishment and operation of small business incubators in Australia.

ICT use: online resources

Geographic focus: Australia

Funding: Australian Government

Services provided: studies and inventories

⇒ **Business and Sustainable Development: A Global Guide**

URL: <http://www.bsglobal.com/>

Contact information: IISD Head Office

161 Portage Avenue East, 6th Floor

Winnipeg, Manitoba Canada R3B 0Y4

Tel: + 1 204 958 7700, Fax: +1 204 958 7710

Eml: info@iisd.ca

Description: online resources. This informational website is a project of the International Institute for Sustainable Development (IISD) and the Foundation for Global Responsibility. It offers information that companies can draw on to translate aspirations into practical, effective solutions. Case studies

are provided. The site has sections on current issues, strategies and tools, markets, banking and investment, working with NGOs, and training opportunities.

ICT use: online resources

Geographic focus: international, based in Canada

Funding: CIDA, IDRC, DFID, USAID, United Nations Industrial Development Organisation, the World Bank, Rockefeller Foundation, Ford Foundation, and the World Business Council for Sustainable Development

Services provided: studies and inventories, policy

⇒ **Center for Entrepreneurial Leadership Clearinghouse on Entrepreneurial Education (CELCEE)**

URL: <http://www.celcee.edu/>

Contact information: UCLA, A325G Moore Hall, 405 Hilgard Ave, Los Angeles, CA 90095 USA

Tel (United States): 1 888 423 5233, Tel (international): +1 310 206 9386

Fax: +1 310 206 8095

Eml: celcee@ucla.edu

Description: online resources. This online clearinghouse is a project of CELCEE, a non-profit organisation created in 1996 that employs about 15 people in the United States, Canada, and the Ukraine. It is a joint project of the University of California, Los Angeles and the Kauffman Center for Entrepreneurial Leadership. The CELCEE site offers a fully searchable database containing abstracts of materials on entrepreneurship education at all levels, and a collection of links to organisations dealing with entrepreneurship and entrepreneurship education. It also provides digests and educational information updates.

ICT use: online resources

Geographic focus: international, based in the United States

Funding: Ewing Marion Kauffman Foundation.

Services provided: studies and inventories

⇒ **Community Research and Development Information Service (CORDIS)**

URL: <http://www.cordis.lu/incubators/>

Contact information: European Commission, Enterprise DG

Documentation Centre, (SC15 00/51), Rue de la Loi / Wetstraat, 200, B-1049

Brussels Belgium

Fax: +32 (0) 2 296 99 30

Eml: incubators@cordis.lu.

Description: online resources. This business incubator database was created by the European Commission's Enterprise Directorate-General. It provides an overview of the business incubators in the 15 EU Member States, the EEA countries (Norway, Iceland, Liechtenstein), Switzerland and the 13 candidate countries. The database contains information on over 950 business incubators. CORDIS offers access to a wide range of information on EU research and innovation development activities. The database is under development and will offer a way to identify the nearest business incubators and contact persons.

ICT use: online resource

Geographic focus: Europe

Funding: European Union

Services provided: studies and inventories, policy

⇒ **Entrepreneurs Newsletter**

URL: <http://entrepreneurs.about.com/?once=true&>

Contact information: About Headquarters, 1440 Broadway, New York, NY, 10018 USA

Tel: +1 212 204 4000

Eml: reachus@about-inc.com

Description: online resources. The Newsletter is part of the About.com network, started in 1997 by Scott Kurnit. This online newsletter covers more than 50,000 subjects with over 1 million links. The site offers resources for entrepreneurs including statistics, publications, databases, and related links.

ICT use: online resources

Geographic focus: international, based in United States

Funding: About.com

Services provided: studies and inventories, planning support (online), practical and management support (online)

⇒ **Entreworld.org**

URL: <http://www.entreworld.org/>

Contact information: Kauffman Center for Entrepreneurial Leadership

Ewing Marion Kauffman Foundation

4801 Rockhill Road, Kansas City, MO 64110

Tel: +1 816 932 1000

Eml: info@entreworld.org

Judith Cone, Executive Producer

Description: web portal. Entreworld is an entrepreneurship search engine, providing more than 1,000 articles, audio clips, tools, databases and business event listings. Resources include a database, a glossary of relevant terms, a bookstore, stock quotes, an events calendar, and advice columns.

ICT use: online resources

Geographic focus: international, based in United States

Funding: free online resources offered by the for-profit Kaufman Center for entrepreneurs

Services provided: studies and inventories, planning support (online), practical and management support (online)

⇒ **The European Commission Communication and Information Resource Centre (CIRCA)**

URL: <http://forum.europa.eu.int/Public/irc/enterprise/Home/main>

Contact information: CIRCAsupport@cec.eu.int

Description: online discussion forum. CIRCA is an extranet tool, developed under the European Commission IDA programme, and tuned towards public administrations needs. It enables a given community (e.g. committee, working group, project group, etc.) geographically spread across Europe (and beyond) to maintain a private space on the Internet where information and documents can be shared.

ICT use: online discussion forum

Geographic focus: Europe

Funding: European Commission

Services provided: studies and inventories

⇒ **The Digital Opportunity Initiative (DOI)**

URL: <http://www.opt-init.org/>

Contact information: 10 Rockefeller Plaza, New York, NY 10020 USA

Tel: +1 212 713 7635

Eml: doi-info@opt-init.org

Description: informational website. This site is a result of the DOI, a programme of the UNDP and the Markle Foundation launched at the G-8 Okinawa Summit in 2000. An online report and other online resources identify the roles that ICT can play in fostering sustainable economic development and enhancing social equity.

ICT use: online resources

Geographic focus: worldwide

Funding: Accenture, Markle Foundation, UNDP

Services provided: studies and inventories

⇒ **The Global Enterprise Institute (GEI)**

URL: <http://www.gcase.org/>

Contact information: Eml: RbrtWPrice@aol.com

Robert W. Price, Executive Editor

Description: informational website. GEI is a non-profit organisation based in the United States that provides information via the Internet to entrepreneurs on issues related to entrepreneurship and the management of small, growing and emerging firms in a global arena. The website supports educational activities and offers editorials, monographs, and seminars. The website project is run by a loose confederation of volunteers and non-profit educational backed groups, who compile pages of content and links for particular interest in which they are expert.

ICT use: online resources

Geographic focus: international

Funding: Amazon.com, Ernst & Young, McGraw-Hill. Revenues also generated through sales of publications, seminars, conferences, professional advisory services, and licensing fees

Services provided: studies and inventories, planning support

⇒ **Global Entrepreneurship Monitor (GEM)**

URL: <http://www.gemconsortium.org/>

Contact information: GEM Site Administrator: Sarah Hickey

London Business School, Regent's Park, London NW1 4SA

Tel: +44 (0) 20 7262 5050

Eml: shickey@london.edu

Description: online report and resources. The GEM monitor, posted online, is the result of a research programme based at the London Business School and Babson College that conducts annual assessments of national levels of entrepreneurial activity. It was initiated in 1999 with 10 countries, and expanded to 21 in the year 2000 and 29 in 2001. The report is expected to cover close to 40 countries in 2002.

ICT use: online report, can be downloaded

Geographic focus: worldwide, with 29 participating countries

Funding: IBM, Kaufman Center for Entrepreneurial Leadership, London Business School, Babson College

Services provided: studies and inventories

⇒ **The Hauser Center for Non-profit Organisations**

URL: http://www.ksg.harvard.edu/hauser/research/nps_in_dev_nations.htm

Contact information: John F. Kennedy School of Government
Harvard University, 79 John F. Kennedy Street, Cambridge, MA 02138 USA
Tel: +1 617 496 5675, Fax: +1 617 495 0996
Eml: hauser_center@harvard.edu

Description: informational website. The website contains resources on the role of NGOs in the international political economy. The site is sponsored by the Hauser Center for Non-profit Organisations, launched in 1997 as an interdisciplinary research centre at Harvard University based at the John F. Kennedy School of Government. It works to expand understanding and accelerate critical thinking about non-profit organisations and civil society among scholars, practitioners, policy makers and the general public.

ICT use: online reports

Geographic focus: worldwide

Funding: funding provided by Rita and Gustave Hauser

Services provided: studies and inventories

⇒ **IC² Institute**

URL: <http://www.wtanet.org/eng/documents/symposium/97/2-2.htm>, <http://www.ic2.org/index.html>

Contact information: University of Texas at Austin, 2815 San Gabriel, Austin, Texas 78705 USA
Tel: +1 512 475 8900, Fax: +1 512 475 8901
Eml: davidg@icc.utexas.edu

David V. Gibson, Associate Director, IC² Institute; Director, Research

Description: online report. This paper by David Gibson presents Global Networked Entrepreneurship as a strategy for linking world resources. David Gibson is an Associate Director of the IC² Institute, a globally interactive organisation that uses modern telecommunications and multimedia to link research universities, businesses, and other institutional and individual resources in developed and emerging regions.

ICT use: online report

Geographic focus: worldwide

Funding: IC² Institute, The University of Texas at Austin

Services provided: studies and inventories

⇒ **The Microfinance Gateway**

URL: <http://www.microfinancegateway.org/>

Contact information: Eldis Programme, Institute of Development Studies, University of Sussex,
Brighton BN1 9RE UK
Tel: +44 (0) 1273 877423, Fax: +44 (0) 1273 621202
Eml: cgmonitor@lyris.ids.ac.uk
Rupert Brown

Description: web portal. The Microfinance Gateway was launched in 2000 as a collaboration between CGAP (the Consultative Group to Assist the Poorest) and ELDIS, a leading organisation in online information gateways (based at the Institute of Development Studies, UK). It is an online forum for micro-finance initiative practitioners, non-profit organisations, donors, and others to learn about micro-finance topics and to share their knowledge. Resources include an online library with a search facility that allows access to an extensive collection of over 12,000 documents and practical tools, 1,300 abstracts, and 700 downloadable documents. There is also an industry services section and a newsletter.

ICT use: online resources

Geographic focus: worldwide

Funding: CGAP and ELDIS

Services provided: studies and inventories, general programme support, planning support, business incubation (online resources)

⇒ **National Business Incubators Organisation (NBIA)**

URL: <http://www.nbia.org/>

Contact information: 20 E. Circle Drive, Suite 190, Athens, OH 45701-3571 USA

Tel: +1 740 593 4331, Fax: +1 740 593 1996

Eml: info@nbia.org

Dinah Adkins, President, CEO

Description: informational website. This site provides online training resources and a clearinghouse for information on incubator management and development issues. Resources include fact sheets, a member directory, publications, event listings, legislation tracking, and public awareness campaigns. The site is provided by NBIA, a non-profit organisation founded in 1985. It has 1130 members. NBIA provides professionals with information, education, advocacy and networking resources to assist early-stage companies.

ICT use: online resources

Geographic focus: United States

Funding: funded through membership fees, both organisation and individual

Services provided: studies and inventories, planning support, business incubation (online resources), networking/relationship building, policy

⇒ **Small Business Notes**

URL: <http://www.smallbusinessnotes.com/index.html>

Contact information: info@smallbusinessnotes.com

Description: informational website. The Small Business Notes site provides information and resources on data useful to small businesses. The site is part of the ZeZeNetwork, an association of independent Web publishers who have joined together to write about their areas of expertise

ICT use: online resources

Geographic focus: worldwide, focus on United States

Funding: privately funded by Judith Ann Kautz

Services provided: studies and inventories

⇒ **StartupFailures**

URL: <http://www.startupfailures.com/>

Contact information: 3841 Market Street, San Francisco, CA 94103 USA

Tel: +1 415 310 3999, Fax: +1 801 760 6791

Eml: nicholas@startupfailures.com

Nicholas Hall, Founder

Description: informational website. Startupfailures is a website that supports individuals who have recently gone through or are going through the experience of a start-up failure. The website provides information on lessons learnt and some best practices.

ICT use: online resources

Geographic focus: United States

Funding: privately funded by Nicholas Hall, ongoing development of the community supported through sponsorships, advertising, speaking

Services provided: studies and inventories, planning support (online)

ANNEX 2: Comparison chart of entrepreneurship support initiatives

This Annex is a side-by-side comparison chart of the initiatives in Annex 1. Initiatives are divided into geographical regions. Studies and resources were not included in this chart.

Type of support		Studies/inventories	Planning	Financial	Practical and Management	Business Incubation	Networking/Relationship Building	Policy	ICT Use	Client/level of entrepreneur
Africa										
Local										
South Africa	CITI	X		X	X	X	X		X	small/medium
	CEBI		X	X	X		X		X	micro
	Innovation Hub	X	X	X	X	X			X	small/medium
National										
South Africa	Centre for Innovation	X	X		X				X	small/medium
	FEBDEV		X		X		X		X	micro/small
	Greenfields Venture			X	X				X	small/medium
	Khula			X	X				X	small/medium
	Sizani Scheme		X	X	X					micro/small
Regional										
Africa	ApproTEC		X	X	X		X			micro
	BusyInternet				X	X	X		X	micro/small
	ESSA	X	X	X	X				X	small/medium
Asia										
Local										
India	CEDMAP	X	X		X		X		X	micro/small
	Katha School	X	X		X				X	micro
	Lupin Foundation		X	X	X				X	micro/small
National										
Bangladesh	Grameen Bank		X	X	X				X	micro
India	EDI		X		X				X	micro

Type of support		Studies/inventories	Planning	Financial	Practical and Management	Business Incubation	Networking/ Relationship Building	Policy	ICT Use	Client/level of entrepreneur
Indonesia	Bank Rakyat			X						micro
Regional Asia	UNESCO Business Incubator		X	X	X	X				micro
Central and Eastern Europe										
National Poland	FISE	X	X		X		X	X		micro/ small
Regional CEE	BID Programme	X		X	X	X			X	small/ medium
Central and Latin America										
National Bolivia	Bancosol			X	X					micro
Middle East										
National Israel	Technological Innovative Incubation Centre	X	X	X	X	X			X	small
Jordan	Tomorrow's Entrepreneurs	X			X		X		X	micro/ small
Multi-Regional										
Community level	Acumen Fund	X	X	X			X		X	small/ medium
	Ashoka	X	X				X			small/ medium
	DevelopmentSpace		X	X			X		X	micro/ small
	Digital Partners		X	X			X	X	X	micro/ small
	Endeavor	X	X	X			X		X	medium
	Geekcorps				X		X		X	micro/ small
	Greenstar	X	X	X	X				X	micro/ small

Type of support		Studies/inventories	Planning	Financial	Practical and Management	Business Incubation	Networking/ Relationship Building	Policy	ICT Use	Client/level of entrepreneur
National level	New Ventures	X	x	x	x		x	x	x	medium
	PEOPLink		x	x	x		x		x	micro/ small
	TechnoServe		x	x	x					micro/ small
	Trickle Up		x	x	x					micro
	VITA	X	x	x	x				x	micro/ small
	CIDA			x	x			x	x	micro/ small
	CIPE	X	x	x	x		x	x	x	small/ medium
	Development Gateway	X		x			x	x	x	NGOs/ govt
	DFID			x				x	x	NGOs/ govt
	Open Economies	X					x	x	x	NGOs/ govt
	Inter-American Dev Bank	X		x				x	x	small/ medium
	OECD	X						x	x	NGOs/ govt
	UNIDO	X		x		x		x	x	micro/ small
	USAID	X		x	x			x	x	NGOs/ govt
	WIEGO	X					x	x		micro
	WRI Digital Dividends	X						x	x	NGOs/ govt
	Networking									
AABWA				x			x			small/ medium
Business Assoc of Women		X	x		x		x		x	small/ medium
NAWEM					x		x	x	x	small/ medium