

The Technology Treasure Chest and Associations of the Future

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Much of the dialogue about the Internet in the past several years has focused on its exponential growth, especially in the United States and Canada. Growth in usage has been particularly fast among women. Research conducted in 1997 by the National Foundation for Women Business Owners (NFWBO) found that women entrepreneurs in the US were significantly more likely than male entrepreneurs to subscribe to an online service, use email, conduct research and review business opportunities or make contract bids online.

Strategic use of the Internet by North American women entrepreneurs has accelerated since then, with many starting "dot.com" companies and embracing e-business (ourselves included).

We are now witnessing an explosion of truly global, multi-language Web sites where people can connect, learn, buy, and sell. The Internet has become a virtual treasure chest of information about market research, electronic commerce, competitive intelligence, international standards, best practices, access to capital, and access to global markets. It can deliver online training and provide collaborative tools for virtual teams to use in working together anywhere, anytime.

Web-based companies are creating entirely new models for doing business electronically—from showcasing and selling textiles and handicrafts made by women in developing countries, to downloading software and music, to

digitizing entire supply chains.

While having the key to open this virtual treasure chest is vital to all entrepreneurs, it is especially so for women entrepreneurs. Strategic use of the Internet will help level the playing field between large and small companies and between men and women entrepreneurs. The Internet will create new paradigms for doing business, with fewer "glass ceilings" for businesswomen to break through. It also will enable them to become leaders in a new form of borderless enterprise that will rewrite the business rules for the 21st century.

Associations of women entrepreneurs can harness the Internet's vast powers to:

- develop and strengthen their associations; and
- provide valuable membership services and benefits, which can help their members grow their businesses exponentially (and, in the process, often create sources of revenue for the association).

This article will showcase some important ways associations can use the Internet to accomplish both objectives. Because Internet usage is higher in North America than in other regions of the world, we have included a disproportionate number of examples from the US and Canada.

To meet the changing needs of their members, successful 21st century associations will want a flexible organizational structure that can incorporate in-

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novations quickly. The Internet provides an excellent vehicle to meet membership needs—whether for information, research, advocacy, networking, best practices, virtual conferences, or business growth and development.

► **As a source of information about association activities.** Most association Web sites contain general association information, including its mission, contact information, press releases, a calendar, and descriptions of upcoming events. More ambitious Web site offerings are detailed below.

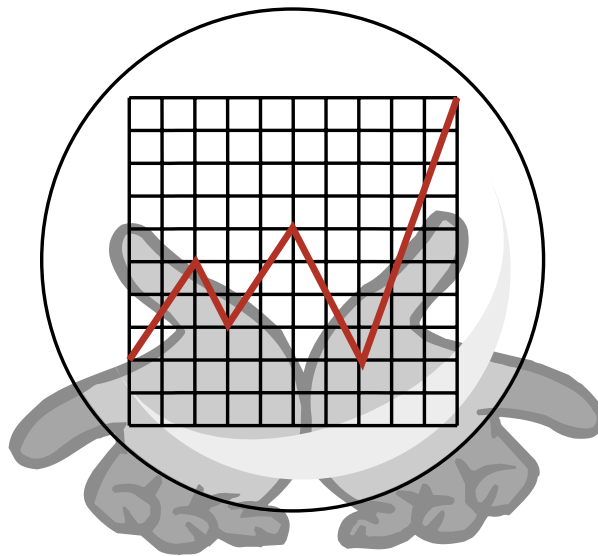
► **As a source for research about women entrepreneurs.** Research conducted by the NFWBO in the United States has been instrumental in providing women entrepreneurs with credibility. We now know that there are 9.1 million women-owned businesses in the US, employing over 27.5 million people and generating over \$3.6 trillion in sales. These statistics spotlighted the surge in female entrepreneurship, and the important contribution women were making to economic growth. The research results, in turn, forced policymakers, banks and large corporations to pay serious attention to women entrepreneurs as a growing market worthy of support and investment—not only in the US, but also in other countries as well.

Efforts to gather data and statistics about women entrepreneurs in various countries are currently under way. Historically, such efforts by universities, government agencies, foundations, non-governmental organizations (NGOs), and the private sector have rarely been coordinated strategically. If meaningful progress is to happen quickly, these statistics must be gathered collaboratively on a global basis, using similar metrics, and shared online. The prestigious Organization for Economic Cooperation and Development (OECD) in Paris is now providing global leadership to turn this important objective into reality.

For more research on women entrepreneurs, see the NFWBO Web site at <http://www.nfwbo.org>. While focused

on the United States, NFWBO's "Links to Sites" button will provide information about research on women entrepreneurs in other countries and regions.

► **As an advocate for women entrepreneurs.** Policymakers are interested in supporting organizations that help create jobs and contribute to local and national economic growth. In order for women entrepreneurs to ensure they have the support of influential policy makers, they must build strong networks to lobby their governments on policies that affect their businesses.



Advocacy campaigns must be based on solid information. NFWBO research has been instrumental in fueling the effective advocacy program conducted by its sister organization, the National Association of Women Business Owners (NAWBO) in the US. An association can use its Web site to create a powerful online advocacy program. NAWBO uses its site to:

- educate its members about important policy issues
- profile legislative and regulatory issues it supports and opposes
- post legislative testimony its members have delivered
- provide contact information about its policy advocates in all 80 NAWBO chapters around the United States
- encourage its members to take action on the issues

To see how NAWBO's Web site facilitates advocacy, go to www.nawbo.org, sign on as a guest, and then go ahead and click on Washington Watch.

➤ **As a vehicle for networking.**

Women entrepreneurs join associations for networking and support. While not an association per se, Women-Connect-Asia.com is an online community and Web-zine with close links to many excellent associations of women entrepreneurs in Asia. Each month, Women-Connect-Asia profiles several prominent Asian businesswomen and the associations they belong to. It also features upcoming association events, information for businesswomen traveling in the region, Asian business and political news, and market intelligence about such things as Internet usage by women in Japan and the growth of e-commerce in Asia.

Women-Connect-Asia is currently being transformed into an Application Service Provider (ASP) that can deliver "rentable" software and services online. An ASP is an organiza-

tion that hosts software applications on its servers that can be accessed by members. An association with ASP capability can provide its members and the public with access to online application software like database programs for data management, word processing, spreadsheets, presentation graphics, communication packages, legal templates, and calendars to help increase the use and value of the association's site.

Women-Connect-Asia provides its visitors with a rich feel for the innovative women entrepreneurial leaders who are helping Asia overcome its financial crisis. Visit the site at <http://www.women-connect-asia.com>, chat about business topics of interest, and search its network of Asian businesswomen and other women interested in doing business in Asia.

Another site that facilitates networking and the opportunity to do business online is the National Association of Women Entrepreneurs of Malaysia (NAWEM), which launched a simple online membership directory in

mid-1997. The business directory has been expanded to include links to each member's Web page. To visit the site, go to <http://www.nawem.org.my>.

➤ **As a depository of best practices.**

A perpetual problem for women entrepreneurial associations is having to "reinvent the wheel"—solving the same problems that have been solved hundreds of times before, but elsewhere on the planet.

New organizations like la Federación Interamericana Empresarial (FIE) are being created to help meet the need for information on associations. FIE's mission is to identify and build best practice models that promote entrepreneurship in Latin America, especially among women. Its online information network offers its members meetings and conferences on business issues, advocacy activities and campaigns and opportunities to participate in trade networks. The FIE model is still in the development stage. If it is successful, it will offer women entrepreneurs in

Checklist of Site Resources

Valuable association site information that can be offered online, as a free or paid service, might include:

- New or hot information
- Calendar of events
- Conference registration
- Membership directory
- Message center and chat
- Conferencing
- Distance learning
- Job listings
- Business education and training programs
- Online surveys for members and visitors
- Testing or certification and licensing
- Lobbying information
- Investment/retirement advice
- Business travel tips

In addition, an association can post an online library consisting of:

- Newsletters, articles and publications
- Press releases
- Electronic security information (e-cash, firewalls)
- Trade information
- Legal information (copyright, intellectual property)
- Legislative and regulatory issues

Latin America an excellent opportunity to build an online association network. For an overview of its plans, visit <http://mypage.ihost.com/arinet.fedie/>. (Currently, the site is only available in Spanish.)

► **As a vehicle for virtual conferences and meetings.** Traditional association conferences can be costly and time consuming, especially if participants have to travel to attend. Virtual conferences can be used as an alternative to face-to-face conferences (or for purposes of planning, thereby minimizing time zone challenges and telephone costs). Virtual conferences use a Web browser to access conferencing software on an association's Web site. Participants must be able to use a computer keyboard, and have access to the Internet and an email address.

Online discussion topics are similar to those in a face-to-face conference. Facilitators manage the online discussions and help ensure that all participants have an opportunity to express their views. When the conference is over, the written record of discussions can be "frozen" for future site visitors to read. In addition, this material can be "harvested" to create a summary report. Conferencing software can also be used to conduct online committee and board of directors' meetings.

Delivering services to members

In addition to educating its members about the power of the Internet, an association can lead by example by delivering innovative online services to members. Associations can provide online access to capital resources, technology train-

ing, distance learning, business intelligence, and international trade opportunities.

► **Access to capital.** NAWBO piloted an innovative program with Wells Fargo Bank in the US, which enables women entrepreneurs to obtain up to \$50,000 in an unsecured line of credit through a simple application process that is marketed online. (See <http://www.nawbo.org>, click on guest, then click on membership benefits, then

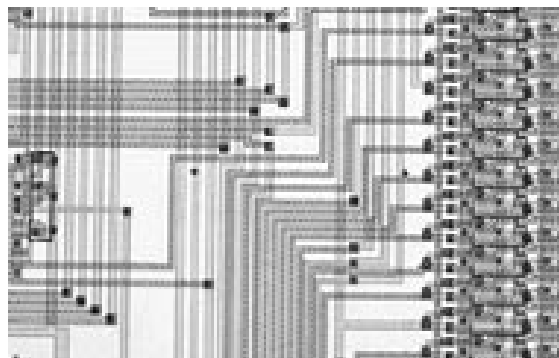


Photo: Digital Stock

click on Wells Fargo Women's Loan Program for details.)

Other associations are using the Internet to match members with joint venture partners and private investors known as "business angels." Local and international angel programs can help association members grow their businesses with new infusions of capital. In addition, expert angels can provide advice on how to grow a company, increase its profitability or list it on a stock exchange.

► **Education and training about technology.** In countries where technology access is limited, unreliable or unaffordable, it is especially critical that an association educate its members about the need to invest in information technology as soon as possible, given the growth potential for electronic commerce.

Associations can feature useful

technologies in newsletters, workshops and conferences. Topics might include the role of an Internet Service Provider (ISP), email, listservs, online conferencing, Personal Digital Assistants (PDAs), wireless telephony, and e-commerce tools that can transform a rural micro-enterprise or an artisans' cooperative into a Web business with a global customer base. Associations can provide an invaluable service by training their members on how to use new technologies to "leapfrog" their businesses. Technological leapfrogging has been an important focus of every major conference hosted by the African Federation of Women Entrepreneurs (AFWE) since 1996.

For women entrepreneurs to sell their products in the global marketplace, many will need to shift from traditional production methods to newer technologies that will enable them to compete more effectively, and to meet changing global standards of quality. Because technical skills must be continually enhanced, associations can perform an important service by offering training on ISO standards.

Associations can provide training in conjunction with government and university programs, organizations with a technology focus that are dedicated to capacity building, and technology companies that want to partner with women entrepreneurs associations. In addition, association members who understand new technologies can teach other members.

Vivien Chiam, past president of the Singapore chapter of the Business and Professional Women's Association (BPW), and Rosemary Brisco of Women-Connect Asia.com have played pioneering roles

in educating and training Asian businesswomen about the power of the Internet. Chiam has helped spearhead the creation of a BPW special interest group called Singapore Women in Technology (SWIT), which is featured on the association's Web site at <http://www.sbpwa.org.sg>.

Chiam is also the Business & Partnerships Development Manager of the International Development Research Centre (IDRC) in Singapore, which is funded by the Canadian government. She works with the Pan Asia Networking Program, helping developing countries in Asia connect to the Internet. She and her colleagues have trained micro-entrepreneurs in such places as Nepal, Bangladesh, Vietnam, and Mongolia on the potential of the Web. For examples of e-commerce activities in rural and artisan communities, visit their Web site at <http://www.panasia.org.sg> and click on e-commerce to look at or buy products such as Grameen check textiles woven by handloom weavers in Bangladesh.

► **Information resources and online learning.** An association can

use its homepage to post links to Internet-based resources, or post its own information on a range of subjects. This content can be offered as a free service to members (and perhaps site visitors), but some information may also be offered on a fee basis to help the association generate income.

For useful information about both business management and e-commerce, see NAWBO's site at <http://www.nawbo.org> and click on guest, then click on business or technology. Both components were developed by IBM, a NAWBO corporate partner.

Interactive learning can take place through online mentoring among association members, or through online tutorials that are usually fee-based. Online tutorials will become a significant form of "just-in-time" distance learning. For an example, see <http://www.ibm.com>, click on Small Business, and click on Small Business CustomConnections or Webcast. The IBM site also provides some country-specific "micro-sites" that feature information on women entrepreneurs, including local statistics and events.

Using technology to facilitate international trade

Global association networks linked via the Internet can help promote second and third tier exporting by allowing members with smaller businesses to supply products or services to larger member businesses as a means of minimizing risks, including market entry costs. Association networks will help establish initial relationships by providing member businesses with an important informal reference that can lead to lasting relationships and business deals.

Associations can also offer trade opportunities directly to their members by partnering with experts who can facilitate the meeting of members over the Internet via conferencing software technologies. The world's first Virtual Trade Mission (VTM) showcased pioneering women entrepreneurs from Canada, Malaysia and Singapore who participated in a trade mission over the Internet. The participating businesswomen's associations from all three countries helped members gain valuable experience using new technologies, at the same time that they helped them develop their

Best Practice Models

In an effort to identify "the best of the best" worldwide, the authors are currently looking for case studies, model programs and best practices that can be incorporated into a global online database. Our goal is to make these models accessible online to businesswomen's associations, as well as to their members and partners around the world. We will identify and include case studies, model programs and best practices in such areas as:

- Promotion of research
 - Peak bodies for associations
 - Corporate partnerships
 - Public relations
 - Advocacy
 - Technology training
 - Distance learning
 - Virtual associations and electronic communities
 - Web site development
 - E-commerce models, including creative usage by women entrepreneurs in rural areas, developing countries and transition economies
 - International trade
 - Creation of governmental offices of Women's Business Ownership
- Models for possible inclusion in this Web site should be sent directly to evazquez@ibm.net.

global networks. Participants encouraged other association members to get online and to participate in the VTM.

VTM technology—including videoconferencing—provided business owners with a powerful platform for meeting and networking online. Once a participant was on the VTM site, a facilitator helped her to get to know the other participants. This included hints on who might be a good business match for signing a deal. The electronic networking on the VTM site resulted in business agreements and lasting friendships in a fraction of the time a traditional trade mission takes to achieve similar results. To increase the likelihood of deal-signing and the development of an ongoing business relationship, each future VTM will include participants from only one industry sector, or very closely related industries. (The industry chosen for each mission will depend on the needs of participating countries.) For more information on the VTM, go to <http://www.vtmission.com>.

Two other notable trade-oriented initiatives include:

✓ The Canada-USA Businesswomen's Trade Summit held in Toronto in May 1999. For more about it and other women entrepreneurs, trade information, visit the Canadian Businesswomen in Trade Web site, which includes an export readiness questionnaire, success

stories, surveys, case studies and advice. It is located at www.infoexport.gc.ca/businesswomen/menu-e.asp.

✓ The Miami World Trade Center in Florida developed a Web site for women involved in foreign trade; it can be accessed at www.globalwomen.org. The site has a directory of women interested in trade, a summary of trade events around the globe, information on business financing, as well as links to other useful sites. It is connected to the Women's Economic Summits organized by Irene Natividad, who has played an important role in the global recognition of women entrepreneurs and their companies.

While associations are building their Web sites, it is important to incorporate links to other association sites that help promote trade among members. By linking the growing number of associations of women-owned and small and medium enterprises on the Internet, business associations will be creating a valuable web of networks that have exponential potential for trade growth and economic development.

Conclusion

This article began by calling the Internet a virtual treasure chest. However, policymakers are very concerned with an increasing divide between technology "have"

and "have not" communities.

A "digital divide" scenario could happen if we allow it to—but we will not. Business leaders and entrepreneurs in every country must create opportunities for equal access to the Internet and new telecommunications technologies—which have the potential to be as important to business, culture and society as the invention of the wheel.

Our virtual treasure chest is a dynamic toolbox that can be opened by anyone with Internet access and training on how to use it. Business associations have an obligation to help their members understand its enormous potential. One way for associations to do this is leading by example—incorporating virtual tools into their association models, thereby building networks that are vastly more powerful than the individuals who comprise them.

At times, associations and members may feel overwhelmed by the challenge of incorporating new technologies. However, associations that are able to anticipate the needs of their members by incorporating new technologies, can influence entire communities and help shape the 21st century in ways the world has yet to comprehend. So let's work together to embrace the tools of knowledge, technology, and trade, and do an extraordinary job of it so that no woman or man is left behind. 🌐🌐