

No.1/September 2010

MEDIA
PLANET

INVESTING IN WOMEN & GIRLS



Oprah Winfrey
Founder of the Oprah Winfrey Leadership Academy for Girls—South Africa
More on page 14

“When you educate a girl, that girl becomes a woman who understands the value of an education and educates her children.”



DEDICATING RESOURCES TO A SINGLE WOMAN HAS A RIPPLE EFFECT ON HER ENTIRE COMMUNITY

Find out how programs like Goldman Sachs 10,000 Women are changing lives.



TO CHANGE THE
WORLD

Melinda Gates
A commitment to women and children’s health



Maternal mortality
Saving the women who lose their lives giving life



CHALLENGES



“If you are trying to transform a ... society into one where people can live in dignity and hope, you begin with the empowering of the most powerless. You build from the ground up.” — Adrienne Rich

The ripple effect

I sat in the audience that day, hanging on every word from the speaker at my brother’s graduation, a man who was a leader in the worldwide effort to eradicate smallpox. I was a medical student at that time and I remember feeling awed by the audacity of it all: staring down a disease that had taken over 500 million lives since the time of the Pharaohs and wiping it off the face of the earth. It was a bold mission born out of a vision of what was possible.

Well, poverty has been around for at least that long, probably longer. Yet, as head of one of the world’s largest poverty-fighting organizations, I see a turning point in the battle to eradicate poverty for the approximately 2.6 billion people who live on less than \$2 a day. We may not have found a simple cure for poverty, but those of us who see it up close, from Niger to Nicaragua, believe we know the active ingredient, one that has put a world of hope, dignity and self-sufficiency within reach. It is the empowerment of girls and women.

From the ground up

The poet Adrienne Rich once said, “If you are trying to transform a ... society into one where people can live in dignity and hope, you begin with the

empowering of the most powerless. You build from the ground up.” Today, no matter how you measure it, girls and women are among the world’s poorest and most vulnerable. CARE’s more than 60 years of experience has shown that they disproportionately bear the brunt of poverty. For example, of the more than one billion people in the world who are living on less than \$1 day, 60 percent are girls and women. Women produce half the world’s food, yet own just 1 percent of the land, and 55 percent of the world’s children who don’t have access to basic education are girls.

The good news is that improving women’s lives can be the first step to transforming not just communities but entire societies. Educating girls, providing quality healthcare to expectant and new mothers, and creating access to financial resources are but a few examples of how helping girls and women to become agents of change can have a substantial ripple effect—one that goes beyond the family unit, through the village and into the world at large.

Agent of change

In 2008, I met a woman in India named Anasuyamma. She had survived a horrific act of domestic violence when she refused to accept a



Helene D. Gayle
President and CEO, CARE USA

STATISTICS

- Women do two-thirds of the world’s work, but earn only 10 percent of the world’s income.
- Women produce half the world’s food yet own only one percent of its land.
- A World Bank study in Kenya found that crop yields could increase by more than 20 percent when women farmers had the same input and decision-making authority as men.
- Girls’ education yields the single highest return on investment in the developing world, enabling benefits that extend to individuals, families, and society at large. Each extra year of primary education that a girl receives boosts her wages later in life by 10 to 20 percent.

dowry for her daughter, believing it degrades women. Her angry husband and in-laws doused Anasuyamma with kerosene and then lit a match. Anasuyamma ran, seeking shelter and support from the women in her village savings and loan group—a type of microfinance program. During that same time, Anasuyamma’s savings group (a savings-led program initiated by CARE that allows women to loan each other money, start businesses and re-invest their profits in their own community) launched a soap-making operation. By the time I met Anasuyamma, the group was making 3,200 bars a day.

Because of their success, the women in Anasuyamma’s village used their influence to push for a local ordinance banning alcohol, which they believe was worsening violence against women. Now, many are able to send their children to school. And they’ve helped establish similar savings groups in other villages. As these women have shown, their collective voices of empowerment and justice are having a rippling effect that cannot be ignored.

Investing in women such as Anasuyamma shouldn’t have to be an audacious undertaking. It’s smart. It’s common sense. It simply means investing in a better future for us all.

Global goals with growing roles

Ten years ago, 189 world leaders agreed to one of the boldest ideas to ever challenge history.

They signed the Millennium Declaration, pledging to achieve eight Millennium Development Goals in order to eradicate extreme poverty and its root causes by the year 2015. These Goals have the power to bring about tangible change in the lives of women and girls, by ensuring that poverty and hunger are the exception, that every girl goes to school, that women have access to healthcare and that they no longer die in childbirth.

On September 20-22, heads of state will gather at the United Nations to review progress on these Goals. The outcomes stand to impact women and girls the most. Today, women and children comprise more than

70 percent of the people living in poverty globally. According to UNICEF, women perform 66 percent of the world’s work—both paid and unpaid—but earn 10 percent of the world’s income and access one percent of the world’s resources, including land and credit.

Of all the Millennium Development Goals, the one that has seen the least progress is Goal number five, which aims to improve maternal health and reduce maternal mortality. Today, the number one killer of young women in the world’s poorest countries is complications from pregnancy and childbirth.

As a woman in the United States, your voice and actions CAN make a difference. Make sure your elected representatives know that you support the administration’s new MDG strategy and efforts to prioritize the Goals. Advocate for the Goals in



Corinne Woods
Director, United Nations Millennium Campaign

the media and educate your friends and neighbors.

On September 17-19, as world leaders travel to New York, millions of people will gather at events across the globe to take part in the “Stand Up, Take Action” citizen mobilization. These citizens’ participation will

be a symbol of their desire for world leaders to deliver concrete, credible breakthrough plans to achieve the Goals at the Summit, as well as their commitment to holding their leaders accountable.

Stand Up has provided a platform for women to be heard. Noorjahan, a Muslim woman from India’s lowest caste, participated in “Stand Up” in 2008 to protest the lack of health services in her village of Badarpur Khadar, India. As a result of her actions and those of her community, the local health department is now sending a mobile health van to the village twice a week.

Noorjahan is just one of the real women making real changes in their own lives and in their communities. I hope you’ll consider joining us. Visit www.endpoverty2015.org and www.standagainstopoverty.org to find out how you can get involved.



WE RECOMMEND



Ending violence
The fight to stop brutality

PAGE 10

“Once you dehumanize someone, that person becomes an object subject to all kinds of violence and discrimination.”

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Strong women, stronger business.

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Investing in adolescent girls education

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SPECIAL THANKS

Founded in 1945, CARE is a leading humanitarian organization fighting global poverty. CARE places special focus on working alongside poor women because, equipped with the proper resources, women have the power to help whole families and entire communities escape poverty. Working in 72 countries around the world, women are at the heart of CARE’s community-based efforts to improve education, health and economic opportunity. To learn more, visit www.care.org.





Providing women with opportunities to improve their economic condition. Investing in girls' education. Helping lift women and their families out of poverty.

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Walmart 

NEWS



HALIMA ABAKAR HAROON, 23, sits with her son Nouredine Abdul Rachman, 2, in her hut in the North camp for Internally displaced Sudanese people in Nertiti, in West Darfur, Sudan, March 23, 2009. Halima is pregnant, and was raped last month by armed men while going 6 km outside of the camp to Keddy Village to fetch firewood with a few other women. Nertiti struggles with a lack of security due to armed factions from both Arab nomads and SLA rebels, and Sudanese government troops. As camps are dealing with the expulsion of international organizations, and most clinics have been closed in the camps, many IDP's are faced with a shortage of water and growing health concerns and a lack of sanitation.

PHOTO: LYNSEY ADDARIO FOR WOMEN DELIVER

STEP

1

PROVIDE
QUALITY
HEALTHCARE



SPECIAL THANKS

Women Deliver
Women Deliver is a global advocacy organization bringing together voices from around the world to call for action against maternal death. Launched at a groundbreaking conference in 2007, Women Deliver works globally to generate political commitment and financial investment for fulfilling Millennium Development Goal #5—to reduce maternal mortality and achieve universal access to reproductive health. The initiative builds on and mobilizes commitments, partnerships, and networks, fighting for an end to the deluge of preventable deaths that kill between 350,000—500,000 girls and women from pregnancy-related causes every year.
Women Deliver stands behind the theme: “Invest in Women—It Pays!” This theme captures a simple truth: When a society spends money and other resources to improve the lives of women, children and families, the benefits rebound through that entire society. Because of this, Women Deliver works at the national, regional, and global levels to convince the world, and the world’s leaders, that we must deliver real and lasting solutions for girls and women.
To learn more, please visit www.womendeliver.org.



SPECIAL THANKS

Pathfinder International
Pathfinder International’s mission is to ensure that people everywhere have the right and opportunity to live a healthy reproductive life.
Reproductive health is essential for creating better opportunities throughout life. When people take charge of their life choices such as when and how often to have children, they gain confidence and strength. They can better pursue their education, contribute to the local economy, and engage in their communities.
Pathfinder International places reproductive health services at the center of all that we do—believing that health care is not only a fundamental human right but is critical for expanding opportunities for women, families, communities, and nations, while paving the way for transformations in environmental stewardship, decreases in population pressures, and innovations in poverty reduction.
In more than 25 countries, Pathfinder provides women, men, and adolescents with a range of quality health services—from contraception and maternal care to HIV prevention and AIDS care and treatment. Pathfinder strives to strengthen access to family planning, ensure availability of safe abortion services, advocate for sound reproductive health policies, and, through all of our work, improve the rights and lives of the people we serve.
Learn more at www.pathfinder.org.



Maternal mortality

■ **Question:** What will it take to reduce global maternal mortality?
■ **Answer:** We need an international commitment to give women access to the services and care they need.

Every year, as many as 500,000 girls and women around the world die from pregnancy-related causes. Between 10 and 15 million women suffer severe or lasting illnesses or disabilities caused by complications during pregnancy and childbirth.
In 2000, the United Nations set out to change the plight of these women through its Millennium Development Goals, an international effort to combat extreme poverty. A key Millennium goal is to reduce maternal mortality by three-fourths by 2015 and provide universal access to reproductive health care services.
Reaching this goal, however, has been slow, despite its great importance, says Jill Sheffield, president and CEO of Women Deliver, a global advocacy organization dedicated to improving maternal health.

The ability to plan
Critical to the prevention of maternal mortality are family planning services, Sheffield says. Every year in developing countries, there are 215 million women who want to avoid pregnancy, but either aren’t practicing contraception or are not using an effective method.
“If we could get modern contraception to those women who lack access to family planning, we could

lower the number of unintended pregnancies by more than two-thirds, prevent more than 70 percent of maternal deaths, and reduce the number of unsafe abortions,” she says.
Access to skilled care
Protecting maternal health must also involve providing skilled obstetrical care. Many women in developing countries rely on relatives or other village women with no formal medical training to deliver their babies. Sheffield says approximately 40 percent of all pregnancies involve a complication, and in 15 percent those complications will be life-threatening.
“The number of women in developing countries who are dying while pregnant or giving birth is unacceptably high,” says Richard

PLANNING AND GOOD CARE

Providing access to contraception has an enormous ripple effect, according to a report by the Guttmacher Institute and the United Nations Population Fund. Consider this:
■ The world currently invests \$3.1 billion in contraceptives services, which enables 603 million women to prevent 188 million unintended pregnancies each year.
■ Preventing these pregnancies results in 112 million fewer abortions every year and 54 million fewer unplanned births.
■ Providing contraceptives saves 200,000 mothers from dying of

Waldman, MD, president of The American Congress of Obstetricians and Gynecologists. “Most maternal deaths can be prevented, and yet women continue to die needlessly. We must make a commitment to get these important services and adequate resources to the women who need them most.” Many women in developing countries never see a doctor during pregnancy, says Herbert Peterson, MD, professor and chairman of the Department of Maternal and Child Health at the University of North Carolina in Chapel Hill.
Ideally, all pregnant women should have access to prenatal care, skilled care at birth, and immediate postnatal care for both mother and baby. “Prenatal care is an important component of the solution,” Peterson says. “Most of the benefit can

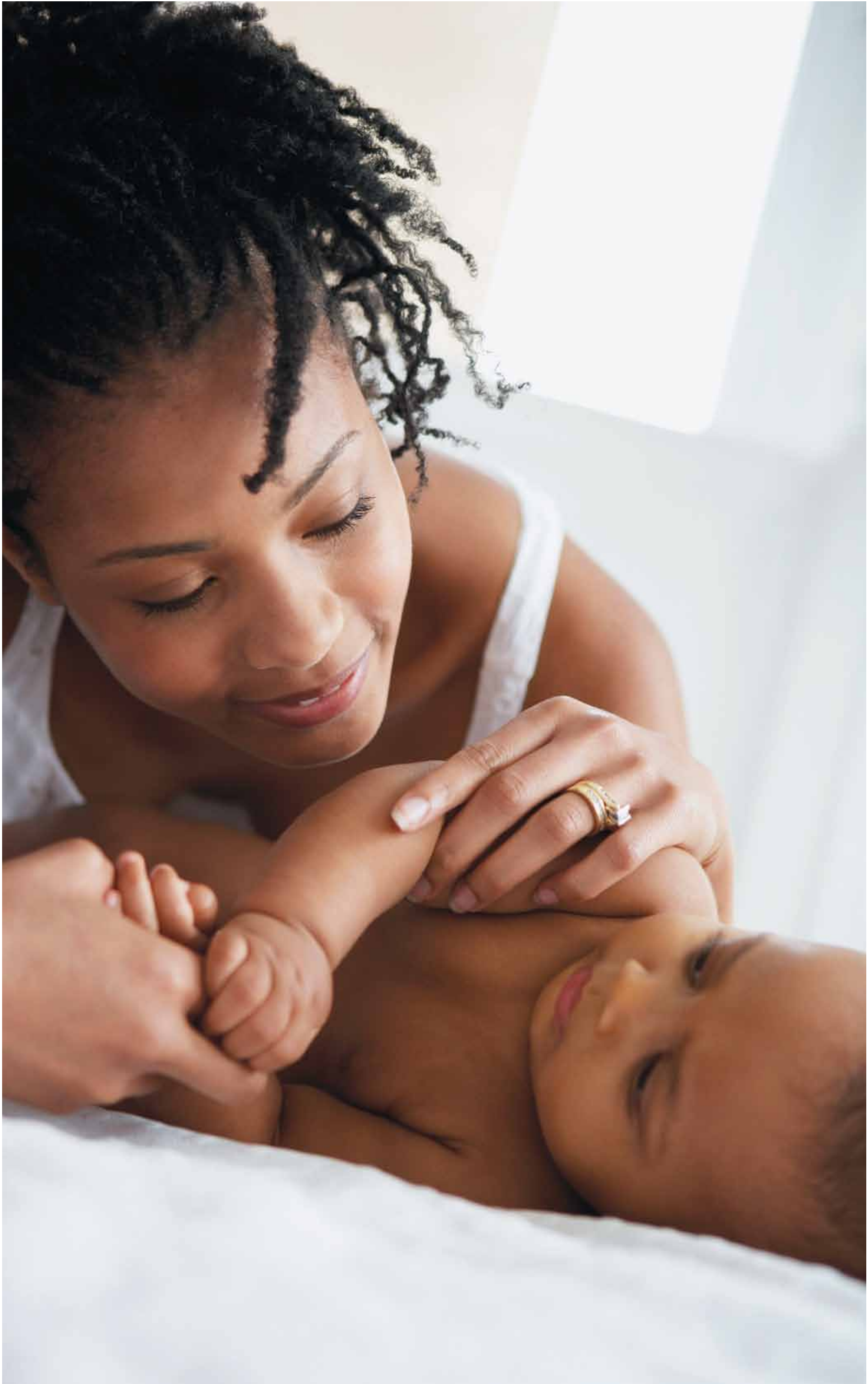
be included in as few as four visits.” Women also need access to safe abortions, Sheffield says. According to the U.N., an estimated 68,000 women die every year from unsafe abortions, and millions more suffer long-term disability. Abortions should be done by trained health care providers in sanitary conditions and followed up with proper care that includes family planning counseling.
“We know what to do to prevent maternal deaths, but we need to understand better how best to do it in the low resource settings where most of these deaths now occur. Then we need to make sure we translate that knowledge into action,” Peterson says.

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the US is not unscathed. According to The American Congress of Obstetricians and Gynecologists (ACOG), the US rate is one of the highest in the developed world. “One woman who dies during pregnancy or in childbirth is one too many,” says Richard Waldman, ACOG President.
Most disturbing, Waldman says, is the racial gap. Among African-American women, there are 34.8 deaths for every 100,000 live births, compared with 10.2 for Hispanic women and 9.1 for white women. ACOG has the ability and a responsibility to play a strong role in guiding maternity care, says Waldman.

Innovative leadership for maternal & child health

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ACOG

The American Congress of
Obstetricians & Gynecologists

www.acog.org

INSPIRATION

STEP

2

ACCESS TO
FINANCIAL
RESOURCES

“A businesswoman makes her own money to support herself and change her life—but it wasn’t just to have my own business. I knew that if I had a successful business, I could help the poor people around me.”

The new businesswoman

HOW I MADE IT

Masooma Habibi grew up in a refugee camp in Iran. As a young girl, she spent 12 hours a day weaving carpets to make ends meet for her family. After the fall of the Taliban, Masooma and her family moved back to Herat, Afghanistan looking to return to the lives they once knew.

“When we returned, the situation in Herat was very bad for women. They couldn’t leave the house. They couldn’t go shopping in the markets. This situation was causing women there to burn themselves,” said Masooma.

Seeking work, Masooma and her father moved to Kabul. But Masooma wanted more than work. She wanted the opportunity to build a better

life for herself and her family. She wanted the opportunity to be independent and in control of her destiny. She wanted to build a business that would give her the freedom and autonomy.

“A businesswoman makes her own money to support herself and change her life—but it wasn’t just to have my own business. I knew that if I had a successful business, I could help the poor people around me.”

As an Afghan woman, there was the constant threat of discrimination and violence. And she had never had the opportunity to learn even the basics of how to run a business. But in Kabul she learned about the Goldman Sachs 10,000 Women program, a global initiative to provide business and management education to

women in developing and emerging markets. The program is based on research from Goldman Sachs, the World Bank and others that found investing in women can have significant impact on economic growth.

In the program, which was taught at the American University in Afghanistan in partnership with the Thunderbird School of Global Management, she learned practical skills like accounting, human resources management, and marketing.

After graduating from the program in 2009, Masooma launched an electrical engineering firm called Check Up. Her company began as a technical group, specializing in wiring, as well as generator and distribution panel board installation.

Early on, many laughed at

Masooma and her business because engineering is an industry traditionally reserved for men. They told her she should marry, and people in her community ridiculed her family for allowing her to pursue her business.

“As an Afghan woman, there are few places to turn to for safety. We face threats and challenges almost every day we go to work.”

Masooma continues to face challenges as she works to make her business a success. It is difficult for her to compete for electrical contracts with male-owned competitors because of the cultural and security environment in Afghanistan. Despite these setbacks, Check Up has grown under Masooma’s newfound confidence and leadership and employs up to 22 employees depending on project

needs, 21 of which are men. Increased profits means that she is able to take better care of her family.


Now, her goal is to start an electrical laboratory to ensure quality of her products and hopes to start a non-profit organization centered around creating job opportunities for all Afghan women who are in need.

Masooma believes in the opportunity for increased entrepreneurship in Afghanistan. She says, “Entrepreneurship is a road to re-building Afghanistan and women-owned businesses play a great part in this. We know our work is important to our family and our country. Entrepreneurs create jobs and more jobs means less war.”

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Goldman Sachs

10,000 WOMEN



10,000 Women is a network of more than 70 academic, nonprofit and development organizations dedicated to teaching women in 20 countries. To date, 2,000 women have been through the program.*

*As of June 2010.

INSPIRATION



10,000 WOMEN GRADUATES
 Gircilene Gilca de Castro,
 Masooma Habibi, Sandhya
 Voley, and Fresky Kiplagat
 at the Leadership Academy.
 PHOTO: GOLDMAN SACHS

Education. Empowerment. Economic Opportunity.

10,000 Women is a five-year, global initiative to help grow local economies and bring about greater shared prosperity and social change by providing 10,000 underserved women with a business and management education.

Launched in 2008, *10,000 Women* is founded on research conducted by Goldman Sachs, The World Bank and others that suggests women's labor force participation is a key source of long-term economic growth. Research also suggests that an investment in female education can have a significant multiplier effect; leading not only to increased revenues and more employees for businesses, but also to healthier, better educated families and, ultimately, more prosperous communities and nations. Put more simply, helping to transform the lives of promising women entrepreneurs, transforms the lives of those around them.

In the first two years, *10,000 Women* is generating measurable results in the businesses and lives of the program's participants. Program graduates are already showing promising preliminary results—70% have increased their revenues, and 50% have added new jobs.

10,000 Women is active in more than 20 countries, including Afghanistan, Brazil, China, Egypt, India, Rwanda and the United States. This program is rapidly building momentum, and over five years will create a worldwide network of 10,000 women, each with unique challenges, experiences and aspirations, but alike in their determination to succeed and to make an impact far beyond themselves.

Please visit 10000women.org to learn more.

Goldman Sachs 10,000 Women is proud to be a part of the Clinton Global Initiative. 10,000 Women scholars are attending the CGI Annual Meeting in New York City this week. Please join us in welcoming them.

NEWS

STEP

3

RAISE AWARENESS



OFFERING SUPPORT
In a village in volatile South Kivu, International Rescue Committee counselors offer support and encourage women to share experiences so that they don't feel shunned and isolated.
PHOTO: PETER BIRO / INTERNATIONAL RESCUE COMMITTEE

Working to end violence against women

Did you know at least one out of every three women around the world has been beaten, coerced into sex, or otherwise abused in her lifetime?

The abuser usually is someone known to her. Rates of domestic violence reach 70 percent in some countries and include everything from rape to so-called honor killings. For women and girls sixteen to forty-four years old, violence is a major cause of death and disability. The economic cost of violence against women is considerable, estimated to exceed \$5.8 billion a year. What can be done to halt the abuse?

Support The International Violence Against Women Act (IVAWA, H.R. 4594, S.2982), legislation addressing violence against women and girls worldwide. Working through the international assistance that the U.S. already provides, this bi-partisan bill would expand the government's ability to prevent violence against women caught in conflict, support non-governmental organizations that are combating violence on the ground. There's also a myriad of associations stepping up to the challenge that need help ranging from volunteering to donations.

End the silence

"The issue stretches from the women in Liberia and India to Detroit and Delaware; it is a global and local issue," explained Pamela Shifman, director of initiatives for women and girls at the NoVo Foundation, which provides educational opportunities, improves environmental conditions and enforces human rights in areas plagued by prejudice and oppression. But helping women and girls doesn't exclude men, according to Jennifer Buffett, president and co-founder of NoVo. "It is critical that boys and men work in partnership with girls and women to bring an end to the epidemic of violence against girls and women. I am so inspired to see more and more courageous men joining together to create a balanced and just world where all human beings can be safe. Ending Violence against Girls and Women is central to the future of our planet. When girls and women are safe, all of us—men, women, boys and girls—will benefit.



RECOVERY PROCESS
The International Rescue Committee helps rape survivors get back on their feet financially as part of the recovery process.
PHOTO: MELISSA WINKLER / INTERNATIONAL RESCUE COMMITTEE

The Horrors

Violence against women is rampant across the globe, especially in war and conflict areas, according to Heidi Lehmann, director of the gender based violence unit at the International Rescue Committee, which helps people survive and rebuild their lives. "Often rape of women is a reward for soldiers," she explained.

Eve Ensler, whose breakout play The Vagina Monologues proved to her the power of her pen and how many women have been the victim of abuse, has seen first hand the pandemic rate of rape and torture against women (including female genital mutilation) especially in areas such as the eastern Democratic Republic of Congo.

And although undergoing final chemotherapy for uterine cancer, Ensler, who was the victim of childhood abuse, isn't slowed in her efforts to take bold steps to help women via V-Day, a global activist movement to stop violence against women and girls. In 2010 over 5,400 V-Day benefit events took place in the U.S. and around the world, educating mil-

lions and raising more than \$80 million. This year, men will let their voices be heard via V-Men's projects. Some of the funds will help build a safe zone in the DRC called The City of Joy where women can run away from abuse and be protected.

Violence against women hasn't gotten the attention it warrants, according to Taina Bien-Aime, executive director of Equality Now, a human rights organization dedicated to finding women access to justice. "Once you dehumanize someone, that person becomes an object subject to all kinds of violence and discrimination," said Taina Bien-Aime, citing acid throwing, eight-year-olds sold to marriage, stoning for adultery and female genital mutilation. "Sex trafficking is hidden in plain sight in the darkest corners of American cities," she declared. Equality Now has been very active on Capital Hill and is now powering to support the International Violence Against Women Act.

Ritu Sharma, president of Women Thrive Worldwide, a group that focuses on secur-

ing economic opportunities for women, has had an influential hand in drafting the act. "Everywhere I traveled I would talk to women about economic opportunity—women having access to income. One of the issues that kept coming up was violence. It keeps women down."

She added, "A primary thing the bill would do is make violence against women a topic to be discussed in diplomatic relations." It would also mandate violence against women be addressed in the annual human rights report written by the U.S. Embassy for its respective country, and requests \$260 million in funding to be channeled to local women's organizations.

Esta Soler, founder of the Family Violence Prevention Fund, said The International Violence Against Women Act would, for the first time, "make stopping violence against women and girls a priority in U.S. diplomacy and foreign aid."

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Women and men have a shared responsibility to change society

The society needs to change, to adapt to today's challenges and crisis, to search for new, innovative and sustainable solutions. That's a fact. Men have expressed their willingness to change society, and it would be absurd not to follow that path. But women have a very new role to play and a vision to share. In the past, women have too often been left behind. We did not take advantage of their talents. We now need to search for these talented women; we need to train them and to empower them. Today's women need to actively participate in a new society.

Some of the most influential women in the world, along with well known men and "enlightened" CEOs will work hand in hand at the 6th Edition of the Women's Forum for the Economy and Society to look for answers, directions, and solutions to one question: "Change, how to make it happen?"

Women and men of the Women's Forum in Deauville, France (October 14-16) are not simply delegates of a conference, they are people engaged together to think about ways to improve that dialogue and to challenge ideas.

Women and men have to be part of this brainstorm together. They have a voice and responsibilities to make change happen, whether it is about politics, the environment, health or business issues.

Moreover, studies and dozens of examples have shown that empowering women economically and promoting women at the highest leadership positions impact both the economy of a country and the performance of a private corporation or any type of organization. Widening the possibility for women to share power and to create wealth ultimately will benefit tomorrow's world.

For more information on the 6th edition of The Women's Forum for the Economy and Society in Deauville, France, October 14-16, see www.womens-forum.com

AUDE DE THUIN
President and founder of The Women's Forum for the Economy and Society

SPECIAL THANKS

Together we can end sex trafficking

Apne Aap fights human trafficking and empowers women to escape sexual slavery. We provide the women and children of India's Red Light Districts with education, health care, legal protection and job skills.

To learn more, please visit our website: www.apneapap.org

The Commonwealth Games Campaign

This October, the eyes of the world will turn to Delhi as it hosts the Commonwealth Games. In anticipation of a boom in sex tourism, Delhi's brothel owners are fixing up the rooms and doubling rates, while brokers hunt rural areas across the country to find new victims to bring into prostitution.

In order to safeguard the legacy of the Games, the Government of India must take urgent action to fight the increased demand for trafficked girls. Apne Aap is gathering signatures on our petition to the President of India, demanding the following protections for those most vulnerable to trafficking:

- Establish information and surveillance booths in red light districts and at pick-up sites such as transit stations
- Provide safe passage and accommodation to marginalized communities of women who have been brought to Delhi as laborers
- Hold workshops to teach police officials, tour operators, transporters, and labor contractors about the rights of women migrant workers and the realities of sex trafficking

Sign our petition! www.thepetition-site.com/1/pratibha-patil-president-of-india/





HER EYES WILL SEE SO MUCH.

An aunt brutally punished for being **RAPED**.

A friend forced into **PROSTITUTION**.

A cousin **SOLD INTO MARRIAGE** at age 12.

A sister **BURNED WITH ACID** for going to school.

DON'T TURN YOUR BACK ON HER.

**PASS THE
INTERNATIONAL VIOLENCE AGAINST WOMEN ACT.**

So she can see a world free of violence against girls and women.

Visit www.passivawa.org

Thank you to Senators John Kerry, Barbara Boxer, Susan Collins and Olympia Snowe and Representatives Bill Delahunt, Ted Poe and Jan Schakowsky for sponsoring the International Violence Against Women Act.

Paid for by the Family Violence Prevention Fund and Women Thrive Worldwide

NEWS



STEP
4
ENCOURAGE
GENDER
EQUALITY

Young people under 19 make up one-third of the world’s population. At a time when they should be **learning and growing**, youth face threats far beyond racy text messages or online bullying. Globally, many young girls are forced into marriage, experience early and unwanted sex, or are trafficked. The results: unwanted pregnancy; unsafe abortion; sexually transmitted infections, including HIV; and unsafe childbirth.

Insurance for a better future

Growing up female is challenging in most countries—but in Nigeria custom dictates that girls are seen but not heard, and many are forced into sex by their teachers or married before their first menstrual period. Twenty years ago, in the town of Calabar, Nigeria, Bene Madunagu and Grace Osakue envisioned a different future for their daughters. With support from the International Women’s Health Coalition, they founded Girls Power Initiative (GPI) to provide girls with information about their bodies, sex, and life skills not taught in schools. This small but determined effort has had big results. GPI girls gained the confidence needed to stand up for their rights and health, started seeking further education, and began planning more ambitious futures than their mothers ever imagined. In a survey of GPI graduates, 100 percent said they felt more confident asking questions in school

and 70 percent said they could now communicate effectively with their parents. GPI girls also share their newfound knowledge with friends. Alumna Esohe Tracy Osemwingie recalls, “My friend wanted to get married when she was just 16. I told her the consequences; she listened to me, and went back to school.” Word spread, and parents and religious leaders who once opposed GPI’s work now vie to get their daughters into the program. GPI has directly empowered over 300,000 girls, and they helped persuade the Nigerian government to adopt life skills education nationwide. Bene and Grace are not alone. From India to Brazil and Cameroon to Pakistan, visionary leaders are providing comprehensive sexuality education to hundreds of thousands of young people. In Brazil, an exceptional organization near São Paulo, Reprolatina, delivers accurate and engaging sexual health information to young people—at its peak, Reprolatina’s website receives over 2 million hits per month. The Cameroonian Medical Women’s Association,

in collaboration with the Cameroonian government, provides not only information, but youth-friendly health services including testing for sexually transmitted infections and contraceptives. And youth-led organizations around the globe are asking their governments to invest in the programs and services that will help them lead just and healthy lives. This largest-ever generation of young people has the opportunity to live safer, healthier lives based on respect for human rights—provided they get the sexuality education and health services they need. Armed with the skills to avoid HIV, give birth safely, and say no to unwanted sex, girls will grow into healthy women, strong mothers, and effective leaders. “Investing in comprehensive sexuality education for young people,” says GPI co-founder Bene Madunagu, “is insurance for a better future.”

ADRIENNE GERMAIN
President, International Women’s Health Coalition
editorial@mediaplanet.com



Melinda French Gates participating in a meeting of newborn care stakeholders in the community. PHOTO: THE BILL & MELINDA GATES FOUNDATION

You have recently made women and children’s health one of your key priorities in your work at the foundation. Why have you committed yourself to these issues?

Our commitment to women and children’s health stems from our core belief that all lives have equal value and that, until recently policymakers around the world were failing to prioritize women’s and children’s needs. Fortunately, that’s changing. We’re seeing tremendous momentum around the idea that investments in women save lives and help their families, communities and nations to thrive. There is growing recognition that solutions exist, they are inexpensive, and they are starting to get delivered to the women and children who need them most. For the first time in decades, the number of women dying from pregnancy and childbirth has dropped significantly, as have child deaths. During the next fifteen years, I believe the number of deaths of children younger than five can be cut in half by using solutions that already exist.

What do you think can be done right now to improve the health of women and children?

Two examples of cost-effective solutions that can dramatically improve the lives of women and children are family planning and vaccinations. There are safe and effective family planning tools that help a woman choose when to get pregnant, and when not to do so. If a woman chooses to have a baby, vaccinating is one of the most important things she can do to ensure a healthy future for that child. With seven vaccines available right now worldwide, we could save more than seven million children’s lives during the next ten years. In the United States, we take simple decisions like these for granted. Globally, there are far too many peo-

ple who want these services but do not have access to them. Both contraception and vaccines are proven, available and cost-effective—and they can save millions of lives. **How do you stay motivated working on poverty and disease day-in and day-out?** A few months ago, I was in a village in the Indian state of Uttar Pradesh. I met a woman named Rukmini who had recently given birth to a baby girl, Durga. According to custom, she and her daughter stayed in the same room for six days. When I arrived, on day seven, they came out in public for the first time. Rukmini carried Durga in her arms, circling the courtyard a few times and accepted a few small gifts. She gave thanks for a healthy birth and wished for a prosperous life for her daughter. Watching this, I was overwhelmed, remembering the moment when I introduced each of my three children to friends and family for the first time. We may live in different cultures, but I felt a connection with Rukmini. All women around the world deserve this—to have a healthy pregnancy and safe delivery, and have the services they need to raise healthy children.

How do you see technology changing the lives of women and children around the world?

Technology has already had a huge impact on women’s lives in poor countries, and will continue to do so. One great example is the way cell phones are now helping people, especially women, manage their finances—just like here in the US. In Kenya, more than nine million people are using cell phones to transfer money. This means that women who previously may not have had access to a banking system can now send money to their children’s schools or other family members, or set up and access a savings account. This is revolutionary.

Gender equality builds strong business foundation

When San Francisco businesses found women leaving corporations at alarming rates, they sought the help of the City and County of San Francisco Department on the Status of Women.

The draining of female talent was particularly piercing since San Francisco has a unique history as far as women’s rights and is the only city in the world to have a local Committee on the Elimination of Discrimination Against Women (CEDAW) ordinance.

“As part of our research, we came upon the Calvert Women’s Principles (CWP). Rather than create a new set of principles for San Francisco, we decided to partner with Calvert and Verité [an international labor and human rights monitoring organization] to adapt the CWP to the Bay Area environment,” explained Anu Menon, senior gender policy analyst at the Department on the Status of Women, which aims to ensure equitable treatment while fostering the advancement of women and girls via policies, legis-

lation and programs. This led to the creation of the Gender Equality Principles Initiative (GEP), developed by Calvert, an investment management firm, and the United Nations Development Fund for Women—the first global code of corporate conduct focused on empowering, advancing and investing in women. “Over the past two years, we worked with companies to translate the Equality Principles into practical policies, guidelines, indicators and other performance tools for

direct implementation of the standards into the workplace,” said Aditi Mohapatra, sustainability analyst for Calvert Asset Management Company, Inc. She said the principles serve as standards for corporations to aspire to and a measure for them to assess their performance. Also, investors have a tool box they can use to assess corporate progress on issues of gender equity. Roundtables with 20 of the Bay Area’s largest companies such as Deloitte and McKesson have resulted in feedback to create best practices for gender equity.

A self-assessment tool is the main feature of a new GEP website (www.genderprinciples.org). “This is the only assessment of its kind focusing on women in the workplace,” said Menon, adding that companies across the world can use this knowledge to enhance gender equality. “To improve women’s economic empowerment, we need to help companies empower, advance and invest in women.”

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Question 1: Why do you feel it's now so important to invest in women and girls, specifically?	Investing in women and girls not only improves the lives of those most directly affected, it lifts families, entire communities, and even whole nations. The evidence is overwhelming: When women have access to capital, they start businesses, create jobs and invest the proceeds in their families and their communities. When maternal mortality decreases, families thrive. When girls are educated, their earning potential and their social value increase—and domestic violence decreases. In short, societies where women are empowered are economically stronger, fairer and freer.	There is a strong consensus among international development experts that investing in women and girls is probably the most important strategy for alleviating poverty and promoting sustainable development worldwide. As historian David Landes wrote in The Wealth and Poverty of Nations, "The best clue to a nation's growth and development potential is the status and role or women." But this is also true of the private sector: the status and role of women is a very important clue to a company's growth potential as well.	Governments, businesses and NGOs agree that investing in women and girls is one of the best ways to address global challenges that range from education to healthcare to unemployment. Goldman Sachs published two critical pieces of research, "Womenomics" and "Women Hold Up Half the Sky," which found that investing in women not only leads to better employment and wages, but also has a multiplier effect that extends beyond the individual beneficiaries to their families and broader communities. This research led to the development of 10,000 Women, a global effort to provide a business and management education to women entrepreneurs. The initiative is delivered through a global network of more than 70 academic and non-profit partners including Women for Women International, Camfed International and Vital Voices.	Although women and girls are half the world's population, families and societies have neglected their health and failed to protect them from violence and other abuses for generations. Women deserve better. Also, clear evidence exists showing that healthy, empowered women are vital to ending poverty, raising healthy children, and strengthening communities. Today's generation of girls can achieve their full potential and contribute fully to society if we provide the health services and rights protections they need to do so.
Question 2: What is the most important development for women and girls in the past five years?	In recent years , the idea that improving the lot of women and girls is a powerful tool for global development has taken hold. And it's no longer just national foreign aid professionals or the human rights community that think so. Increasing, the global private sector has begun to realize that empowering women in developing societies is good for the bottom line, that it provides new markets for products and new workers for whole industries. That realization has created a tremendous convergence of resources, urgency and energy.	We are seeing a convergence of the macro-economic data on global development with more micro financial data on how firms and investment portfolios behave, all pointing in the same direction: when girls are educated, economies grow; when women are at the table (on corporate boards and in senior management) companies perform better and are more profitable. Women's empowerment is not only an urgent moral imperative but an economic imperative as well; gender equality needs to be understood as an investment concept.	The results —we're seeing evidence that investing in women and girls has real economic impact. Preliminary figures show that 70 percent of women graduates of 10,000 Women (www.10000women.org) experience revenue growth and more than 50 percent hire additional employees.	This July , research demonstrated that a new vaginal gel, or "microbicide," can dramatically reduce women's risk of HIV infection. What makes microbicides so promising is that they can be controlled by women—something that's especially important in cases where men refuse to use condoms. Twenty years ago, with IWHC's support, women from 22 countries created the idea for microbicides and helped raise the initial money for research. We were there in the beginning, and will not rest until microbicides are on the market.
Question 3: What is the most important area or resource to invest in for women and girls?	All are important , but none more so than education. Educating women and girls produces large and measurable benefits. First, it substantially lowers child mortality rates, particularly among girls—and in ways that educating men and boys and reducing poverty do not. Educated women also tend to have fewer children; to provide better health and nutrition for their families; and to earn more income than women with little or no schooling. In short, educating girls produces better returns than almost any other investment in the developing world.	Investment dollars need to be leveraged to advance women. Investors can invest in funds—like our Pax World Global Women's Equality Fund—that in turn invest in companies that are global leaders in gender equality and women's empowerment; they can vote or insist that their representatives vote their proxies in favor of greater gender diversity on corporate boards; they can invest in women's micro-finance. There is a range of strategies that investors can pursue to invest in women and girls.	Individuals and organizations should find a place in the movement where they can use their skills to have an impact. Goldman Sachs chose to invest in economic empowerment because economic growth is core to our business. We are investing \$100 million of our capital, as well as the time of our people who are mentoring the women on practical business matters like finance, client relations and human resources. To date, this investment has proven to be one of the smartest we have ever made.	Health services and protection of human rights are the foundation of thriving communities. As young Cameroonian health advocate Clara Ngato Nkwemi has said, "I am inspired to continue my work each time I see a woman who cannot exercise her rights, a woman who experienced violence but no one heard her cry, a woman who does not have health services. But also, every time I see a woman I see how strong each of us can be.

Maria Shriver, who created The Women's Conference, a forum for women, **empowering them to improve their own lives**, their communities and the world, wanted to find a way to fund entrepreneurs' dreams.

Funding entrepreneurs fulfills a vision

"I meet with so many people who tell me they have dreams of starting their own business. I've learned that there is a great need for entrepreneurial investment in this country. Small business loans of any amount are very hard to come by, even with a solid credit score and a proven track record. I've also seen a strong willingness of Americans to invest in their neighbor's ideas and a desire to strengthen their local communities," Shriver said.

She heard about microlending at the Women's Conference when Nobel Peace Prize winner and founder of the Grameen Bank, Muhammad Yunus spoke on the topic. Two years ago, she literally knocked on Kiva, a global microlending company, headquarter doors to discuss the prospects of making microfinance a reality in the U.S. with Kiva founder, Matt Flannery and president, Premal Shah.

There were obstacles to hammer out such as loan amounts since even \$25 goes far in Uganda or Cambodia, but doesn't fund as much in America. To compensate for the difference, Kiva raised the limit for U.S. loans to \$10,000 (the maximum in most other parts of the world is \$3,000.) The partnership with Kiva is one component of The Women's Conference WE Invest program. "WE Invest gives women the tools to be successful in the marketplace," added Margaret Lyons, director of WE Programs. Sponsors of WE Invest include Chevron, Women's Self Worth Foundation, Visa, Wells Fargo and the East Bay Community Foundation.

Shriver was steadfast in her conviction the concept could work domestically. "I believed the time was right to try the model out in the U.S. We have been blown away by the



Maria Shriver with the Kiva staff

PHOTO: KIVA.ORG

response, as we are nearing \$1 million in loans through the program," Shriver said. As a result of Kiva's launch in the United States in partnership with Shriver, Kiva.org has helped facilitate loans to over 177 U.S. entrepreneurs to date in 15 states.

Microlending in action

The Kiva.org (which means agreement in Swahili) website is like a financing internet dating site. Established microfinance lenders, or field partners as they are called, find those in need who have been refused loans or feel they have backgrounds that pose a risk that would deter financing. The entrepreneurs are then posted on the Kiva site. Money is pledged and dispersed to the entrepreneur who then repays the funds. To date there has been almost a 100 percent pay back. According to Kiva executives, anyone with access to the internet and \$25 can log onto Kiva.org and help fund a small business.

Many of the entrepreneurs posted on Kiva.org are women, so lenders have the opportunity to give specifically to women if they choose. Studies have documented how access to

financial services has improved the status of women within the family and the community. In regions where women's mobility is strictly regulated, women have become more visible and are better able to negotiate the public sphere. Women own assets, including land and housing, and play a stronger role in decision making. In some programs that have been active over many years, there are even reports of declining levels of violence against women.


"I think it's important that we invest in all entrepreneurs right now," added Shriver. "Entrepreneurs and small businesses create the majority of the new jobs in this country. Women are very smart investments, though. Research shows that when you invest in a woman, you are also investing in the well being of her whole family and in the strength of the entire community. As women become more financially secure, they tend to invest their gains back into their children and families. People refer to this as a 'multiplier effect' because the entire society is stronger as a result of the initial investment," she said.

One entrepreneur benefiting from the program is Amanda Keppert, owner of Mandy's Korner. While she worked hard to support her family, she faced personal tragedies—the death of her parents followed by the loss of her brother and then her stepson. She prevailed through the difficult times, but needed to find a way to support her four children. She opened a gourmet hot dog stand employing her kids who do everything from cooking and cleaning to bookkeeping. This allows her to save money while helping her children to develop a strong work ethic. Keppert requested a \$6,500 loan to purchase materials for her business, as well as for advertising to help reach new customers. Shriver personally made a loan to Keppert, as did 182 other lenders to fully fund her loan on the same day it was posted to Kiva.org. Today, Mandy's Korner is doing better than ever, and she is planning to take her cart to theaters, sports events and wine festivals.

Another entrepreneur is Tonya Amor of Plumbwerx Plumbing. She never imagined she would run a plumbing company but after a series of events and bankruptcy she wound up working next to her husband in a family-run plumbing business with a niche of promoting eco-friendly products. "Most people aren't expecting to see a woman running a plumbing business when they come to the office," Amore admitted.

Lyons said the investing isn't just about the cash. "We like to say it is a journey and we give entrepreneurs ideas, mentoring and support—not just money. As mentors, they pass it on."

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SPECIAL THANKS


Vital Voices

Our mission is to identify, invest in and bring visibility to extraordinary women around the world by unleashing their leadership potential to transform lives and accelerate peace and prosperity in their communities.

Vital Voices invests in women to improve the world. In more than 12 years of experience, we have consistently seen that when women gain access to social, political and economic opportunity, they advance progress for all—economies thrive, governments are more open and free, younger generations are healthier and better educated.

It's not that women need our help—we need theirs. If we're looking to improve our world, we've got to ensure that women have equal access to opportunity in their communities. The reality is simple: women's progress is global progress.

Our international staff and team of over 1,000 partners, pro bono experts and leaders, including senior government, corporate and NGO executives, have trained and mentored more than 8,000 emerging women leaders from over 127 countries around the world since 1997. These women have returned home to train and mentor more than 500,000 additional women and girls in their communities.



A full-page advertisement featuring three women in professional attire walking through a hallway with large, grid-patterned windows. The woman on the left has dark hair and wears a dark blazer over a vest and trousers, accessorized with a gold necklace and black gloves. The woman in the center has dark hair and wears a dark blazer and trousers with a gold necklace. The woman on the right has blonde hair and wears a dark blazer over a button-down shirt and trousers, accessorized with a gold necklace and black gloves. All three are carrying black leather handbags. The lighting is dramatic, with light streaming through the windows.

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INSPIRATION

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Why is it imperative that we have adolescent girls' education at the top of our global agenda (as opposed to boys)? When you educate a girl you change the trajectory of her life. And not just her life. You start to affect her family, her community, her nation. When you educate a girl, that girl becomes a woman who understands the value of an education and educates her children.

What inspired you to start the Oprah Winfrey Leadership Academy for Girls? Why in South Africa? What role did Nelson Mandela play in shaping your vision for the school? The dream to build my school began with Nelson Mandela because of my love and respect for a man who spent 27 years in prison and became the first freely elected

President of South Africa. He is a great citizen of the world. I was humbled by his humility.

It started with our conversation in 2000 about how I wanted to do something for the girls of South Africa. I wanted to give back to the girls what I had been given. Before long that idea became my most cherished dream—a school for smart girls who had the mind power, but not the means or privilege of an education. I wanted to create a “leadership academy” because I feel strongly that women’s leadership can reshape the world.

This fall, the very first group of students is coming to the United States to start looking at colleges this month. It makes me so proud of how far they’ve come.

The Academy has already

touched the lives of so many. Can you share your most memorable moment with an individual from the school? I had assembled the girls for a discussion about career choices. As each raised her hand to talk about her dream of becoming a doctor, or dancer, or teacher, only one girl out of 150 stood up and said, “I want to be a historian.” Many of the other girls began to snicker because I don’t think they heard of or understood the word “historian.”

Later I pulled her aside and told her about this great historian I knew in the United States, Dr. Henry Louis Gates. I then emailed Dr. Gates to tell him how she felt ostracized about wanting to be a historian. He sent a three-page reply. As I read his encouraging letter to her aloud, you could literally see her whole being transform from doubt to con-

fidence, knowing that she too can become a great historian.

What are your goals for the Academy? What would you like it to accomplish in the next 10 years? We support the development of a new generation of women leaders who, by virtue of their education and service, will lead the charge to transform themselves, their communities, and the larger world around them. The Academy will nurture their proven potential to affect positive and enduring change, prepare them for higher education and help raise the next generation of transformative South African leaders.

What advice can you offer readers who want to make a difference, as well?

I believe that education is the most important gift you could ever give to anyone, which is why my team and I helped build 60 schools internationally and granted numerous scholarships both in the United States and abroad. I’ve made it my life’s mission to give back and believe that each of us can play a role in making a difference in the world through service to others. Start with where you are and do what you’ve been empowered and blessed to do. Educate one girl or two or ten. Something as simple as paying for a uniform and school supplies can make a world of difference. Be willing to ask the question “What can I do?” And the answer will show itself.

OPRAH WINFREY
Founder of the Oprah Winfrey Leadership Academy for Girls—South Africa

The most powerful force for change

This month millions of girls will go back to school.

Unfortunately, 60 million girls, mostly in developing countries, won’t be joining them. Imagine the economic and social catastrophe if every single child enrolled in public school in the United States suddenly wasn’t. That’s how many girls we’re talking about here.

This is bad news for a girl and her family. And it’s a complete disaster for the world.

That seemingly mythical girl—the one you don’t know who lives thousands of miles away—is the world’s most powerful force for change. She alone has the power to put an end to intergenerational poverty.

To live up to her potential, all she needs are a few key assets: She needs to be healthy, educated and have opportunities to earn income.

Sounds pretty straightforward, right? The problem is, in poor families, tough decisions are made.

By adolescence, a girl’s day can easily turn into fetching water or taking care of family members

instead of learning to read and write. For families who have nothing else, she is a commodity, to be married off or sold.

It’s a short-term payoff in exchange for a massive long-term cost. It doesn’t have to be this way.

Take a look at Sanchita, who lives in Bangladesh. Her family is extremely poor. There’s a good chance they make in a day what it cost to buy this newspaper. By secondary school age, Sanchita was far more likely to be married than in school.

But things turned out differently. An organization called BRAC came to Sanchita’s village. They created a place where girls could learn and socialize. She learned about her legal rights and health. She learned about money.

Through BRAC, Sanchita had a chance to take out a loan to start a small business. She used that loan to buy a cow; she sold the cow’s milk and used the money to pay for her school fees. Oh, and she also paid for her brother’s.

Sanchita’s self-employment



SELF-EMPLOYED. Sanchita had a chance to take out a loan and start a small business. Allowing her to invest in her own education. PHOTO: THE NIKE FOUNDATION

transformed her family and gave them incentive to keep her safe, in school and unmarried. She showed her potential and that made all the difference.

By staying in school, Sanchita is likely to marry later and ultimately have fewer children at a later age.

When she does decide to have kids, they’ll be healthier, better nourished and better educated. With economic opportunity, she reinvests what she earns back into her family. Everyone’s lives improve as a result. This is the girl effect.

There are 600 million girls like

Sanchita in the world. Give them a chance and they’ll turn it into change. Guaranteed.

To learn more, visit www.girleffect.org.

THE NIKE FOUNDATION
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INSPIRATION



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AAUW—Breaking through barriers for women and girls.



Education key to improving girls' futures in Africa

Women and girls face challenges across the globe, but especially in Africa. In Sub Saharan Africa, more than 25 million girls are out of school. Although literary rates have improved throughout Africa, one out of every two women over the age of 25 is illiterate.

There are myriad reasons why so many girls are not being educated (many girls are married and raising families as young as age 13), but there are compelling reasons to change the tide. Educated girls in Africa will earn 25 percent more than those who are not schooled, they will have healthier families and educated women will be three times less likely

to contract AIDS/HIV. When girls get an education and earn an income, they put 90 percent of their earnings into their families versus only 40 percent of men, according to Camfed.

Donations go far in Africa

"When you go to Africa, you realize very quickly that educating girls is key to Africa's future," said Barbara Alison Rose, executive director for Aid for Africa. Aid for Africa is a partnership of nonprofit organizations dedicated to helping children, families and communities throughout Africa. It is a grassroots effort involving organizations that are deeply knowledgeable and trusted by local communities. Its African Girls Scholarship Fund is designed to empower

"When you go to Africa, you realize very quickly that educating girls is key to Africa's future."

Barbara Alison Rose
Executive director, Aid for Africa

girls with the most effective tool for a brighter future—an education.

What's striking is how a small amount of money can stretch so far in Africa. While U.S. kids gear up for school spending hundreds of dollars on everything from iPods to skinny

jeans, just a \$10 donation can mean school supplies for a girl in Africa. "People ask me how they can possibly help when there are so many in need. When you think that as little as \$250 will send a girl to one year of elementary school and \$500 will send a girl to high school for a year, it is clear that anyone can make a difference in an African girl's life," added Rose.

The average cost of sending a girl to high school in the U.S. is about \$7,750 versus \$650 on average in Kenya, Uganda and Tanzania. That means 12 girls can go to school for the price of one in America.

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Aid for Africa

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The Pax World Global Women's Equality Fund (PXWEX) is the only mutual fund in America to focus on investing in companies that are global leaders in advancing gender equality and women's empowerment. The way we view it, when women are at the table, the discussion is richer, the decision-making process is better, the organization is stronger and the benefits are felt by everyone – including investors.

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