No.2/March 2011



INVESTING IN WOMEN & GIRLS

100TH ANNIVERSARY OF INTERNATIONAL WOMEN'S DAY

CREATING POSITIVE CHANGE FOR WOMEN AND GIRLS AROUND THE WORLD

Find out how partnerships between NGOs like Vital Voices and corporations like ExxonMobil are helping women like Jacqueline Dongmo Nguedia become successful business leaders

Banking on women Economic empowerment



Creating opportunities to fulfill potential



The ripple effect The power of girls' education

AN INDEPENDENT SUPPLEMENT BY MEDIAPLANET TO USA TODAY

CHALLENGES



Every day, women around the world show us with their ingenuity and persistence that they know how to make change happen.

Standing on the shoulders of giants

they seize seemingly small opportunities that, over time, yield big results. At CARE our experience has shown us that empowered

girls and women will move mountains in the fight against poverty. Last fall, I traveled to Niger and

sing their wits, | into political power.

Thanks to village savings and loan groups, many of these women are making decisions for themselves and for their families for the first time in their lives.

A world of opportunity

Can you imagine reaching middle age without ever having made a single financial decision? Before



Involvement in the village savings and loan process has opened a world of opportunities for men and women to communicate and share in family decisions. Those discussions are just the beginning. When women contribute to their families, they gain a new sense of confidence that extends to other areas of their lives-and to the lives of those around them.

WE RECOMMEND

STEP



"More than ever, the world now realizes that when women are denied the chance to contribute to economic, political and social life, the entire society pays a price."

The importance of crossp.4 sector partnerships Key global partners join forces to achieve greater change for women and girls

Maternal health p. 10 Addressing the gap in access to reproductive health care

Child marriage p. 14 The severe consequences are harmful to not only girls, but to their families, communities and economies

Women helping women p. 15 The push to train female health workers who can provide basic services and information

p. 22 **Ending the cycle** The fight to prevent domestic violence



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Managing Director: Jon Silverman jon.silverman@mediaplanet.com Editorial Manager: Jackie McDermott jackie.mcdermott@mediaplanet.com

Responsible for this issue

Publisher: Janel Gallucci janel.gallucci@mediaplanet.com Business Developer: Mandy Wilczynski mandy.wilczynski@mediaplanet.com Designer: Mariel Fitzgerald mariel.fitzgerald@mediaplanet.com Contributors: Gina Beebe, Catherine Bertini, Christy Turlington Burns, Kristen Castillo, Sarah Coleman, David Duffy, Sue Else, Shannon Galpin, Gillian Gaynair, Melinda French Gates, Helene D. Gayle, Joe Keefe, Jessica K. Laufer, Anju Malhotra, Suzanne McCarron, Mary Beth Powers, Mary Robinson, Zainab Salbi, Meena Shivdas, Jill Smits, Caleb Tiller

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MEDIA

spent time with an extraordinary group of women who, with CARE's help, began creating a network of village savings and loan groups 20 years ago. These women build savings accounts and loan money to each other to start small businesses. This successful program has become a national movement whose leaders have taken on powerful roles in Nigerien government and civil society.

When I met these amazing women, they were gathered to plan how to expand the role of women in Niger's government. It was a serious meeting, but also a joyful celebration filled with music, dancing and infectious optimismoptimism born of their long track record of success turning pennies

joining CARE's village savings and loan program, several of the women were not even allowed to socialize with other women. Tradition in much of Niger dictated that wives didn't leave the house except to help their husbands. Now, after seeing how women's financial empowerment benefits entire households and communities, men are encouraging their wives and daughters to join village savings and loan groups. Men have even helped elect some of the women group leaders to local political offices. At the meeting I attended last fall, politicians from across Niger's political spectrum literally stood in line to court the political support of these women. It was an incredible sight.



Dr. Helene D. Gayle President and CEO, CARE

'In the coming years, as we witness entire families and communities pulling themselves out of poverty, they'll be standing on the shoulders of these incredible women.'

Becoming even stronger

The position of girls and women in any society is part of a complex social fabric, woven over many years. Reweaving that social fabric in a way that makes it even stronger is what CARE is doing together with communities all over the world.

Sir Isaac Newton famously shared credit for his scientific achievements by referring to the work of the many scientists who came before him. "If I have seen a little further," he wrote, "it is by standing on the shoulders of giants." In the coming years, as we witness entire families and communities pulling themselves out of poverty, they'll be standing on the shoulders of these incredible women.

and did not involve USA TODAY or its Editorial Departments.

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Women make up an estimated 70% of people living in extreme poverty worldwide.



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Secretary of State Hillary Rodham Clinton wrote the book and thus coined the phrase, "It Takes a Village."

In our case, I'd argue it takes an army.

Not a military one. An army of women. A battalion of passionate mothers, daughters, and sisters, that are willing to sacrifice time, money, and energy to be crusaders of gender equality and human rights.

The time of turning a blind eye, of ignoring the headlines, or saying, "but what can I do about it?" has passed. The time for change is now.

No longer can we ignore the women raped around the world,



Shannon Galpin Founder and President, Mountain2Mountain

the girls trafficked across borders for prostitution, or the unplanned babies born to both.

No more can we dismiss genital mutilation, ironing breasts, or other torturous concepts that put the blame of rape and childhood pregnancy on the women, instead of punishing the men that perpetrate the crimes. Mutilating women to stem sexual assault just adds insult to injury.

It is not acceptable that as women living in the West, enjoying the freedoms women before us fought for, that we do not rally, advocate, and work to ensure that women EVERYWHERE have these freedoms.

the injustice done to women across the globe.

Action is the key. As women, we must act. As mothers, sisters, daughters, we must act.

We must build schools, train, employ, and support women, provide education and health care to women, and advocate against violence and mutilation practices.

Action is a forward momentum, an effort to make a change. Little steps by the masses create large ripples that change lives.

Robert Kennedy stated, "One person can make a difference and EVERYONE must try." One woman on her own can change several lives if she commits.An army of commit-It is not enough to shout against ted women can change the world.

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AN INDEPENDENT SUPPLEMENT BY MEDIAPLANET TO USA TODAY

☆ THE FACES OF CHANGE

"One woman on her own can change several lives. An army of committed women can change the world."



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PARTNERSHIPS

SPECIAL THANKS

International Center for Research on Women (ICRW)

The International Center for Research on Women (ICRW) focuses on improving the lives of women and girls worldwide. We know that when women are healthy, economically secure and able to make the best choices for their lives and families, entire communities benefit. ICRW was founded in 1976 in response to concerns that international development programs were benefiting men and women unequally-to the detriment of entire societies. For 35 years, ICRW has highlighted the integral roles that women play in social and economic development. Our research identifies the underlying causes for complex-often intractable and interlinked—issues, such as poverty, hunger, violence against women, and HIV/AIDS.

More organizations now realize the importance of addressing gender issues in global development, but few know how. This is where ICRW's unique expertise comes in. As a leading advisor of best practices, ICRW draws from decades of experience in gender and development to bridge the gap between intention and action. Our institutional expertise complements a diverse array of partner organizations including corporations, foundations, governments, multilateral and bilateral institutions, nongovernmental organizations and research institutions.

To learn more about working with us, visit www.icrw.org.



SPECIAL THANKS

Unlikely partners, profound impact

Imagine if Chevron could mobilize its resources around the world to fight for maternal health.

Imagine if Intel applied its innovation to empower girls and women globally through education and



Investing in the **education and empowerment** of girls and women has a ripple effect of positive change—it has been shown to decrease HIV/AIDS rates, increase GDP, decrease infant, child, and maternal mortality, and increase civic participation.

How collaboration leads to opportunity

Now that there is an understanding of the reasons why there is a need for investments in girls and women, there is a groundswell of interest and activity among experts



"At Intel we use a fully integrated and cross-functional approach that moves from the why to the how of investing in girls and women," says Shelly Esque, vice president of Intel Legal and Corporate Affairs and president of the Intel Foundation.

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technology.

... in fact it's already happening.

Healthy Women, Healthy Economies is the first initiative of its kind—uniting the power of some of the world's biggest corporations with that of the U.S. State Department, other governments and leading NGOs to improve the health and economic opportunities of women and girls worldwide.

And we're doing it all in a strategic and coordinated way, by focusing on the "sweet spot"—where the biggest needs on the ground converge with the best skills and assets that businesses can bring. That means a focus on five priority areas: Improving women's and girls' health, education and economic empowerment, changing men's attitudes and behaviors toward women, and reducing gender-based violence.

The partnership is led by the Global Business Coalition on HIV/AIDS, Tuberculosis and Malaria (GBC) and the U.S. State Department Office of Global Women's Issues. Our current corporate partners are: Chevron Corporation and The Coca-Cola Company; as well as Anglo American; Anglo Gold Ashanti; Bayer HealthCare; BD; The Dow Chemical Company; Goldman Sachs 10,000 Women; Merck; Intel; and Russell Reynolds Associates.

Join us! Learn more at: www.gbcimpact.org/hwhe



in the field, socially responsible companies and individuals around how we can make a difference.

New leaders and partnerships are emerging in record numbers to provide direct routes to action.

Just in the last six months alone, several notable, new initiatives specifically focused on girls and women have emerged among and within the corporate and nonprofit sectors. These include the United Nations Foundation's Girl Up, Coca Cola's 5 BY 20, join-FITE.org, 10x10, the G(irls)20 Summit, and the Global Business Coalition's Healthy Women, Healthy Economies initiative. Other corporations and organizations have substantially deepened their commitments to girls and women, including Goldman Sachs, Intel, Nike, ExxonMobil, CARE, TED, the Clinton Global Initiative and the World Economic Forum.

Cited most recently by the Stanford Social Innovation Review, "large-scale social change requires broad cross-sector coordination" and the private and social sectors need to move away from models of "isolated impact" and toward new models of "collective impact" to be truly effective.

According to Isobel Coleman, senior fellow and director of the Women and Foreign Policy Program at the Council on Foreign Relations, "the truly transformative shift—both for global corporations and for women worldwide will occur when companies understand that empowering women in developing economies affects their bottom lines." this innovative collaboration is a global call to action encouraging companies to leverage their business expertise, best practices and resources to address some of the most critical factors affecting women and girls.

Over the next two years, GBC will work with the U.S. State Department Office of Global Women's Issues, corporations and NGOs to generate increased and better coordinated investing in five priority areas: women's and girl's health, education, economic empowerment, programs to improve men's attitudes and behaviors towards women, and reducing genderbased violence.

Intel is one of the Global Business Coalition's Healthy Women, Healthy Economies partners at the forefront of strategic collaboration. One of the programs the company supports is 10x10: Educate Girls, Change the World, a social action campaign and groundbreaking film that will bring together a global community to create change and invest in the education of adolescent girls in the developing world. "We believe an investment in a girl's education is an investment in economic development and health for her, her family, her community and her country. Through global Intel programs, more than 800,000 girls have been directly engaged in learning life skills and have gained the ability to advocate for themselves and their communities essential to finding a path from poverty to health and opportunity."

Forward-looking companies are acutely aware of the potent and far-reaching social and economic change that happens when we invest in girls' and women's education and empowerment. "Intel has worked in over 80 countries for more than a decade to make quality education accessible to more people. We realize that we can achieve greater change for more girls and women by joining together with key global partners," says Karen Spencer, director of Global Education Integration at Intel.

"This type of collaboration is vital to multiplying impact for girls and women in the developing world," says Ilze Melngailis, vice president, Partnerships and Impact Initiatives at the Global Business Coalition. "By joining together and incorporating girls' and women's initiatives across all business functions, corporations and NGOs are poised to create actionable, far reaching change for millions of girls and women around the world."

> JESSICA K. LAUFER CEO, Laufer Green Isaac editorial@mediaplanet.com

"The truly transformative shift—both for global corporations and for women worldwide will occur when companies understand that empowering women in developing economies affects their bottom lines."

Some best practices

One such notable program is the Global Business Coalition's Healthy Women, Healthy Economies initiative. Launched earlier this year,

AN EDUCATED GIRL WILL

STAY HEALTHY.

SAVE MONEY.

BUILD A BUSINESS.

EMPOWER HER COMMUNITY.

LIFT HER COUNTRY.

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CHANGE THE WORLD.



10×10 is a global campaign to improve the lives of girls.

10×10 is harnessing the power of media to inform, engage and mobilize.

10×10 is driving action.

WHEN YOU CHANGE A GIRL'S LIFE, YOU BEGIN TO CHANGE THE WORLD.

TAKE ACTION. LEARN MORE. JOIN US.

10x10act.org | facebook.com/10x10act

INTEL IS PROUD TO BE A 10×10 PARTNER as part of our long-term commitment to empowering girls and women through education, technology and economic opportunity. Learn more about Intel's programs for Girls and Women at www.intel.com/go/women



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ADOLESCENT GIRLS' EDUCAT

In a place like Malawi, a small country in East Africa, achieving an education, especially for girls, is a major accomplishment, and teachers are a rare and precious commodity.

Change starts with a collective responsibility

The country has been ravaged by HIV and AIDS. **Climate change has caused** unpredictable weather and lengthened an annual period of drought known as "the hungry season," when school children are too weak to focus on lessons.

At night, inside her dilapidated mud brick home just a stone's throw from Kasanduliza Primary, Ms.Gama, 37, sits on a small mat on the earthen floor working on lesson plans by candlelight. Growing up in this area, Ms. Gama always wanted to be a teacher. A child of poverty herself, her parents sold peanuts and the family goat to put her through secondary school. She now feels obliged to use her education to give back to her community and encourage girls not to give up.

The Kasanduliza Primary School where Ms. Gama teaches is located in one of Malawi's poorest areas: 704 students and five teachers cram into four classrooms.Most children show up unable to write down lessons because their families cannot afford even a 14-cent pen or the 28cents for an 80-page notebook. The school only offers three homes for those five teachers, putting a strain on recruitment and retention of teachers in such poor rural areas where educational opportunities are needed the most.

Ms. Gama has 124 students on her class roster but attendance is poor. After school, teachers like Ms. Gama often go out on foot, approaching homes to make sure everything is alright and encour-



Tinenji Pitala, 14, is in the 8th grade in Kasanduliza primary school. 2. Students at the Kasanduliza primary school. On average, these kids walk 4-6km to get to school. Portia Kaipa Phiri, known as Mrs. Gama, is a 2nd grade teacher at Kasanduliza primary school. CARE is working with her and her school to help them develop a strategic plan to help meet their priority needs over time. PHOTO: ALLEN CLINTON / CARE

oping world: Teachers who were educated in urban areas and accustomed to a semi-modern lifestyle often don't want to return to rural living conditions where they will make less money than they would in larger towns and cities. In addition, the AIDS pandemic takes the lives of as many as 1,200 primary and secondary teachers each year.

Despite these obstacles, education in Malawi has come a long way since free primary schools were introduced in 1994. Enrollment has jumped 70 percent since then. According to Norman Tembo, education coordinator for CARE, a global poverty-fighting organization, change starts with a collective responsibility. "The best way to make a difference is to forge ahead and fill critical gaps," he says. "The situation doesn't have one-sizefits-all solution." Over recent years, Norman has been working tirelessly with the Ministry of Education to develop a national strategy for community participation. Closer to the trenches, he and his staff work with headmasters and teachers **DID YOU KNOW?**

Two-thirds of the world's illiterate adults are women.

alike to organize parent-teacher committees that place a higher value on learning in rural communities. At Kasanduliza Primary, a breakthrough occurred in 2007 when 30 children managed to go on to secondary school, which was more than double the number in 2002.

Many parents are now showing up at schools for the first time, helping repair leaky roofs, making bricks for new classrooms and teacher homes, and becoming role models for other parents and their children along the way. On another front, the HIV rate has stabilized at around 14 percent, and increased access to lifesaving antiretroviral drugs is prolonging the productive years of the working population, including teachers. Prevention programs are also helping reduce the spread of HIV.

For example, whole communities are now organizing themselves to dig Olympic pool-sized reservoirs. The stored water is used to irrigate crops, and supply newly built fish ponds, providing more protein in their diets and greater peace of mind in their households.

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Nationally, around 90 percent of Malawi's debt was forgiven in 2006, making more money available to invest in education and other development programs rather than pay interest.

aging parents to send their children to school the next day.

"Many come today but might not come tomorrow," says Gama. "When families are short on food the kids are out begging or putting in extra time working the fields. You can teach and teach but they don't hear you when they're hungry. We teachers try our best, but a major problem is the situation kids are coming from. Deep poverty hinders the learning experience."

Signs of progress

scarce.

The challenges facing teachers in Malawi are the same as many other places in rural areas of the devel-

※ EXCERPT: HALF THE SKY

MARK TWAIN

What would men be without

women? Scarce, sir, mighty

Srey Rath is a self-confident Cam-



bodian teenager whose black hair tumbles over a round, light brown face. She is in a crowded street market, standing beside a pushcart and telling her story calmly, with detachment. The only hint of anxiety or trauma is the way she often pushes her hair from in front of her black eyes, perhaps a nervous tic. Then she lowers her hand and her long fingers gesticulate and flutter in the air with incongruous grace as she recounts her odyssey.

Rath is short and small-boned, pretty, vibrant, and bubbly, a wisp of a girl whose negligible stature contrasts with an outsized and outgoing personality. When the skies abruptly release a tropical rain shower that drenches us, she simply laughs and rushes us to cover under a tin roof, and then



Nicholas D. Kristof

assuredness compound the hazard. When Rath was fifteen, her family ran out of money, so she decided to go work as a dishwasher in Thailand for two months to help pay the bills. Her parents fretted about her safety, but they were

Working together

CARE works with families and communities to give them more control over crop production and demonstrate ways to grow more-even when it rains less.

As the government partners with outside organizations like CARE, more families will start to view education in a different light. Students will be able to achieve their academic goals. Those who desperately want to go to secondary school and on to college will be rewarded for their hard work and good grades. Then they will have a fighting chance to get diplomas and realize their dreams of becoming accountants, doctors-and the next generation of teachers.

editorial@mediaplanet.com

her with their fists.

"You have to serve the customers," the boss told her as he punched her. "If not, we will beat you to death. Do you want that?" Rath stopped protesting, but she sobbed and refused to cooperate actively. The boss forced her to take a pill; the gangsters called it "the happy drug" or "the shake drug." She doesn't know exactly what it was, but it made her head shake and induced lethargy, happiness, and compliance for about an hour. When she

wasn't drugged, Rath was teary and insufficiently compliant-she was required to beam happily at all customers-so the boss said he would waste no more time on her: She would agree to do as he ordered or he would kill her. Rath then gave in. The girls were forced to work in the brothel seven days a week, fifteen hours a day. They were kept naked to make it more difficult for them to run away or to keep tips or other money, and they were forbidden to ask customers to use condoms. They were battered until they smiled constantly and simulated joy at the sight of customers, because men would not pay as much for sex with girls with reddened eyes and haggard faces.The girls were never allowed out on the street or paid a penny for their work.

To read more, pick up: "Half the Sky" by Nicholas D. Kristof

reassured when Rath arranged to travel with four friends who had been promised jobs in the same Thai restaurant.The job agent took the girls deep into Thailand and then handed them to gangsters who took them to Kuala Lumpur, the capital of Malaysia. Rath was dazzled by her first glimpses of the city's clean avenues and gleaming

CREDIT: UNICEF; MILLENNIUM DEVELOPMENT GOALS; PROMOTE GENDER EQUALITY AND EMPOWER WOMEN

high-rises, including at the time the world's tallest twin buildings; it seemed safe and welcoming. But then thugs sequestered Rath and two other girls inside a karaoke lounge that operated as a brothel. One gangster in his late thirties, a man known as "the boss," took charge of the girls and explained that he had paid money for them and that they would now be obliged to repay him."You must find money to pay off the debt, and then I will send you back home," he said, repeatedly reassuring them that if they cooperated they would eventually be released.

Rath was shattered when what was happening dawned on her. The boss locked her up with a customer, who tried to force her to have sex with him. She fought back, enraging the customer. "So the boss got angry and hit me in the face, first with one hand and then with the other," she remembers, telling her story with simple resignation. "The mark stayed on my face for two weeks." Then the boss and the other gangsters raped her and beat





Click-to-commit every day to help General Mills and Merck donate up to \$900,000 by December 31, 2011, so girls in Malawi can build a brighter future for themselves and their families.

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ADOLESCENT GIRLS' EDUCATI

DID YOU KNOW?

An extra year of education can increase a girls' income by 10 to 20%.



CREDIT: PLAN UK, 2009; BECAUSE I AM A GIRL; THE STATE OF THE WORLD'S GIRLS, 2009; GIRLS IN THE GLOBAL ECONOMY: ADDING IT ALL UP

SPECIAL THANKS

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EMPOWER OUR **KAMALARI SURVIVORS** at Room to Read's girls education program in Bardiya, Nepal.

Girls are the backbone of rural economies

The Girls in Rural Economies project is spearheaded by the **Chicago Council on Global** Affairs with generous support from the Nike, Bill & **Melinda Gates, and United Nations Foundations.**

Chaired by Catherine Bertini, executive director of the World Food Programme (1992-2002), 2003 World Food Prize Laureate, the project shines a light on the experiences and potential of rural adolescent girls living in Africa, Asia, the Middle East, Latin America, and the Caribbean. The project will culminate in the next volume of the Girls Count series, including recommendations directed to national developing country policy makers about why investment in rural adolescent girls is key to sustainable economic and social development.

The rural population of developing nations faces extreme poverty, with 70 percent of the approximately 1.1 billion people living on tion the girls themselves.

less than \$1.00/day located in rural areas. Rural dwellers are often isolated from good jobs, schools, and clinics, with limited infrastructure to improve their access.

Harness the potential

Girls are the backbone of rural economies in the developing world. They labor in fields and off the farm-fetching water and firewood for their households and caring for their younger brothers and sisters. The lucky ones also go to school. These girls have great potential as leaders and contributors in agricultural transformation, non-farm work, education, and entrepreneurship. However, they are some of the most invisible people in the world. In societies where women are barely heard, rural girls' rights and needs are often not considered.

As these girls do so much, investing in them can help harness their great potential and have enormous impact on their families, communities and countries-not to men-

So what is needed?

Equitable access to quality primary and secondary education, vocational and agricultural training-structured to develop skills that are meaningful in rural environments.

Access to quality health information and services.

Adequate nutrition, with a particular focus on reducing anemia, so rural adolescent girls can learn, grow, and act.

Personal security—in schools, at home, and in the community.

Social connections with peers and role models, particularly adult women, to support rural girls' learning and empowerment to pursue their goals and act on their choices.

Training and opportunities for non-farm employment so rural young women can pursue employment to raise rural family incomes and sustain rural communities.

Equitable access to assets, such as land, credit, and savings, is necessary to capitalize on these

opportunities.

Labor saving technologies to reduce the time burden for women and girls, particularly in firewood and water gathering, which in turn can potentially reduce a family's need for child labor and increase time available for women's employment and girls' education.

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Policies and programs aimed at rural girls must take into account the social and cultural norms that affect their lives and consider family systems where decisions about rural girls are made.

When we invest in rural girlsin their education, health, social/ cultural well-being, economic development, and civic engagement-they can grow to act as drivers, in equitable partnership with men, to lift families and societies out of poverty.

To find the other reports on adolescent girls in the Girls Count series, please go to www.coalitionforadolescentgirls.org

CATHERINE BERTINI



Aid for Africa is a unique alliance of U.S.-based charities and their African partners dedicated to helping children, families, and communities throughout Sub-Saharan Africa. Our grassroots programs focus on health, education, economic development, arts & culture, conservation, and more.

Every day we witness the plight and promise of girls and young women throughout Sub-Saharan Africa. Aid for Africa's Girls Education Fund helps these girls go to school and succeed in life.

Consider the facts in Africa: One out of every two women is

illiterate.

 One in 16 women dies during pregnancy or in childbirth.

• 12 million women live with HIV/ AIDS.

But through education, facts can change:

 African girls who go to school and find work, spend 90% of their income on their families.

· Educated women have smaller, healthier families.

• A girl who stays in school is three times less likely to contract HIV/ AIDS.

Learn more and how you can help at www.aidforafrica.org and www.aidforafrica.org/girls.

Girls Education Fund WWW.AIDFORAFRICA.ORG/GIRLS

Philanthro-teens: The next eneration changing the world

Meet the emerging "philanthro-teens"-the new face of philanthropy in the United States.

Today's youth could change the way America views the next generation: They are globally aware, want to get involved with international humanitarian causes, and identify with commercial brands that share the same aspirations.

Twins Jillian and Sydney Medina are fourth-graders in New Jersey. Jillian participates in her school's math league and literary magazine; she plays soccer and basketball. Sydney is a dancer, plays guitar and violin, and loves to write and draw.

At an early age, Jillian and Sydney decided to help girls around the world and engage friends in their efforts. For their birthday, rather than presents, they asked people to donate to Girl Up, a United Nations Foundation campaign that helps American girls channel their energy and compassion to raise awareness and funds for United Nations programs that help girls in developing countries.

With signs, a fun video and plenty of enthusiasm, Jillian and Sydney raised more than \$3,000 to help improve the lives of girls in Ethiopia, Guatemala, Liberia, and Malawi.



Jillian and Sydney Medina raise money to help girls in developing countries. PHOTO: UNITED NATIONS FOUNDATION

The twins' story is not an isolated case. Research shows a high level of charitable engagement among today's girls. A survey of girls ages 13-18 found that 79 percent had donated food, clothes, or household items to charities in the previous year. Seventy-six percent had volunteered their time. More than half (53 percent) had donated their own money, while nearly three-quarters (66 percent) had raised money or asked friends and family members to volunteer.

Ten-year-old Katherine Commale of Pennsylvania shows how powerful this trend can be. When Katherine learned from her mother about the dangers malaria poses for many kids around the world, she wanted to help. Katherine started making gift certificates to raise \$10 at a time-enough to purchase an anti-malaria bed net, deliver it to a family in Africa, and educate communities on its importance and use-through Nothing But Nets, a global, grassroots campaign to end malaria in Africa, where a child dies every 45 seconds from the disease.

From that starting point, Katherine and her family have raised more than \$180,000 over four years to send life-saving bed nets to families in Africa. Their hard work is helping thousands of children sleep safely.

The virtuous cycle

Girls may be the answer to some of the world's most challenging problems. Research shows effectively investing in girls in developing countries creates a virtuous circle that improves health and prosperity for entire communities. Girls who are better-educated earn more money, get married later, are healthier, and have fewer children than their peers. As earners, they invest more of that money back into their families, which accelerates the benefits of the initial

investment, improving the lives of a whole new generation.

Girls in the United States are creating their own virtuous cycles to create a better world. They influence their families and friends, and their purchasing power could help steer the decisions of major corporations.Nearly nine in 10 parents surveyed said their daughters influence the family's charitable giving. Fifty-seven percent of girls said they have made purchases of which some portion of the proceeds went to charity. More than half (51 percent) said they have talked with others about causes in which they are interested. With many consumer companies focused on engaging the youth market, this is marketing intelligence that will make many sit up and take notice.

Today's emerging philanthroteens have a giving, activist spirit they want to turn into action. The organizations that are working to help solve major problems around the world are finding ways to channel that youthful energy. Philanthro-teens represent the future of America, and they are already working to build a better world.

> CALEB TILLER editorial@mediaplanet.com

editorial@mediaplanet.com

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Belarus Lilian[™]

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Hearts For Hearts Girls represents real girls in the US and all over the world, who advocate, help their communities, and change the world one heart at a time. A portion of the purchase price goes to our charity partner, World Vision, who helps girls in need in the regions represented by the dolls. Our website entertains, educates, and empowers, so girls and their families are proud to be part of this new movement. You can be, too!

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MATERNAL HEALT

10

QUESTIONS & ANSWERS



Why did you decide to start **Every Mother Counts and** release the documentary "No Woman, No Cry"?

I experienced a complication after I delivered my first child seven years ago and then learned that the same complication was the leading cause of maternal death for women around the world. Literally hundreds of thousands of women die each and every year from pregnancy or childbirth complications. I also learned that almost all of those deaths are preventable. I decided to make the documentary film, "No Woman, No Cry" to examine the barriers to emergency obstetric care for moms around the world and highlighting that these deaths are preventable. Every Mother Counts (EMC) is an advocacy campaign created to take viewers of the film to the next level of engagement. When people see the film they ask "What can I do?" and EMC is designed to offer them options to learn more and take action.

What is the biggest obstacle that expecting mothers are currently facing in the developing world?



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or any care for that matter—is still an enormous issue. Women living in rural areas sometimes are just physi-

Access to quality care-



Christy Turlington Burns Founder, Every Mother Counts and Director/Producer, "No Woman, No Cry"

need for more skilled professionals as well as the equipment, supplies and basic medicine to help them do their jobs.

What can women here in the U.S. do to help mothers in need and support this movement?

This issue is by no means limited to women, as it's really about families as a whole, but I think women are going to be the quickest to see themselves in the film and jump to action. Any woman who has been cared for even through a perfectly normal childbirth understands how critical it is to have access to a skilled professional, and when you ask her to imagine going through that same experience alone, it's unimaginable. Women can begin to get involved by watching the film on Mother's Day when it will be broadcast on OWN or buying the EMC CD at Starbucks inspired by the film.For more information, visit our website at www.everymothercounts. org. It's designed to help outline a variety of ways to get involved depending on what you have to give-your time, your voice or your resources. All are important and every step makes a difference.

Maternal Health and the Millenium Jevelopment Goals

Though pregnancy and childbirth are fodder for celebrity magazines in America, they are lifethreatening undertakings in many undeveloped countries.

In our world of prenatal vitamins, multiple sonograms and preventive bed rest, the statistics on maternal death are almost inconceivable: one in 120 in Asia and a staggering one in 22 in Africa. And as if that wasn't bad enough, most of those deaths are preventable.

"The major causes of maternal death in undeveloped countries, including post-partum hemorrhage, infection, eclampsia and unsafe abortion very rarely cause death domestically," says Cathy Solter, senior fellow at Pathfinder International.

Goal 5: Improve maternal health

In 2000, 189 world leaders came together at a United Nations summit and committed to do their part to end extreme poverty by 2015. Specifically, they promised to fulfill eight Millennium Development Goals (MDG) focused on issues ranging from universal education and environmental sustainability to gender equality and maternal health. Each goal had a set of measurable targets, and the fifth goal focusing on maternal health aimed to do the following:

Target 5.A: Reduce by three quarters the maternal mortality ratio.

Target 5.B: Achieve universal access to reproductive health.

Status update

Eleven years later, what is the status of the fifth MDG? In 2010, the U.N. called for a renewed commitment to the goals and outlined which were on track and which were falling behind. The U.N. reported that while the gap in access to reproductive health care is narrowing, the poorest women are still far less likely to receive it than their wealthy neighbors.

Further, the report stated that the rate at which maternal mortality is reducing falls well short of the 5.5 percent annual drop needed to meet the MDG target. Solter says while the targets were appropriate, the goal will be difficult to achieve.

"There are a few countries where rapid strides have taken place such as Thailand, Honduras and Sri Lanka. But for the most part, and particularly in sub-Saharan Africa, it is impossible to reach the goals."

An integrated approach required

There are numerous reasons maternal mortality is so high in developing countries, and addressing medical, economic, cultural and geographic factors all at once is no easy feat. Solter says the complexity of the problem requires an integrated approach that addresses both clinical and community issues.

"There are many single interventions to address maternal mortality, but only if they are combined can they have an impact."

According to Solter, that means providing quality health care before, during and after delivery, advocating with governments to address maternal mortality, and engaging and educating communities.

Though the fifth MDG may sound overly ambitious, groups like Pathfinder, Women Deliver, WellShare International and Every Mother Counts are making progress, and Solter says the U.N. initiative has been beneficial.

"Women shouldn't have to die to have children, so the MDGs are useful because they brought together all of the big players and galvanized so many around the issue."

> JILL SMITS editorial@mediaplanet.com



In the developed world, mother-to-child HIV/ AIDS transmission is rare. and very few children die because of it.

In America, for example, fewer than 200 infants are infected with HIV annually, and approximately

Compare those statistics with South Africa, where 60,000 infants are infected with HIV each year, half of whom will die before age two. Consider that sub-Saharan Africa is home to almost 90 percent of the 2.5 million children living with HIV worldwide, and the tragedy's scale becomes clear.

cacy organization ONE, says more widespread testing is the first step toward ending the childhood AIDS epidemic in Africa.

"We've made significant strides reaching women, but lack of access to quality care and medications contribute to women not being tested."

cally too far away to reach emergency obstetric services and others may be too poor to afford transport or the care itself. These kinds of barriers exist in wealthy nations such as the United States, too. In the developing world, there's a basic underlying

TO: COURTESY OF EVERY



nine children between the ages of zero and four die from the disease.

DID YOU KNOW?

In sub-Saharan Africa, a woman's chance of dying in childbirth is 1 in 22.

CREDIT: UNICEF; "THE STATE OF THE WORLD'S CHILDREN STATISTICAL TABLES" 2009

Why does it happen?

The disparity is explained by one word: prevention. In America, pregnant HIV-positive women take antiretroviral drugs before birth, during labor and throughout breastfeeding to reduce the mother's viral load and lessen the risk of transmission.

> In Africa, a pregnant woman may not even know she has HIV/AIDS, which means she can't treat it and won't understand why her newborn is sick. Kimberly Hunter, U.S. press secretary for advo-

When will it end?

Progress has been made since the U.S. President's Emergency Plan for AIDS Relief (PEPFAR) and the Global Fund first tackled the problem in 2002. Since then, the number of Africans on HIV/AIDS medication has grown from 50,000 to four million.

But Hunter says that despite American generosity and leadership, it will take a combination of country-driven programs, international investment and community participation to finally end mother to child transmission.

"Our goal is for no child to be born with HIV by 2015. We have the tools and know the treatments, we just need the resources to get them to the people."

> JILL SMITS editorial@mediaplanet.com

MY NAME IS ESTHER JONI. **REPRODUCTIVE HEALTH CARE CHANGED MY LIFE.**

Meet Esther and see how at www.pathfinder.org/Esther

Today, and every day, Pathfinder International works to ensure that women like Esther have access to reproductive health care.







Your ob-gyn is your partner in health.

Ob-gyns are dedicated to helping you have a healthy and successful pregnancy and a positive birth experience. We provide comprehensive health care and see you through every phase of life—from adolescence, through the reproductive years, and into menopause and beyond.

We're here to keep you healthy for a lifetime.



The American Congress of Obstetricians & Gynecologists

www.acog.org

AN INDEPENDENT SUPPLEMENT BY MEDIAPLANET TO USA TODAY

INSPIRATION

Question: How does Jacqueline Dongmo Nguedia succeed in a man's world? **Answer:** Through integrity, discipline and determination.



Carving out a business career in Cameroon

HOW I MADE IT

As a businesswoman, Jacqueline Dongmo Nguedia started young.

"When I was still in primary school I used to sell almost everything that could be sold," she says. "I set up my first formal business when I was 23 years old."

Today, Dongmo oversees a substantial conglomerate of "trifles," as she calls them, in the west African nation of Cameroon. But there's little trifling about the collection of companies she's built.They transport and distribute petroleum products and beverages and are also active in construction and construction equipment. Together, they have annual revenues of almost US\$40 million and employ some 350 people.

Dongmo's success is all the more remarkable when you consider that Cameroon has a per capita income of less than US\$1,100, the law giving

a woman the authority to register a business without her husband's consent was enacted only in 1990, and the Economist Intelligence Unit ranks Cameroon 105 out of 113 countries in terms of overall economic opportunity for women.

The principles behind her success

When Dongmo talks, however, the idea of adversity pops like a bubble. "I do not like being called a 'successful woman' because I think all women have in them what it takes to succeed. I decided to invest in this 'male dominated' business without really thinking about it; I just felt I should do it. Generally, I am a fine observer of market dynamics and I move where opportunities to increase revenue present themselves."

Dongmo credits her success to her father ("He always made me feel that I could achieve whatever I desired"), her family ("The reason why I live"), and her three "essential principles"—



"I do not like being called a 'successful woman' because I think all women have in them what it takes to succeed."

Jacqueline Dongmo Nguedia integrity, discipline and determination. "It's about perseverance, endurance and resilience in what I seek to achieve."

She also believes in helping others. As a founding member of the Cameroonian branch of the Africa Business-Women's Network (ABWN), she has helped the organization, launched in partnership with NGO Vital Voices and ExxonMobil, grow to more than 7,000 members and reach more than 21,500 women across the continent with programs focused on business training and capacity-building, advocacy support and business-to-business initiatives.

"The greatest obstacle that prevents women entrepreneurs from seizing the opportunity to partner with multinational companies is not access to finance, but access to information," she says. "Information equips you to be daring and take risks. Making this opportunity available to women-owned businesses will contribute to social justice because it has been proven that women tend to invest their revenue in their families and communities, so accelerating women's economic empowerment will lead to improved quality of life in communities in Africa."

"We believe networks like ABWN are powerful tools for advancing women economically," says Suzanne McCarron, President of the Exxon-Mobil Foundation. "By creating more economic opportunities for women, we can help improve their lives and strengthen communities."

For her part, Dongmo advises young women to "believe in themselves and start their businesses with whatever they have in order to grow a step at a time" and "to be mindful of keeping a healthy balance between work and life, including families, and remember that there is no opportunity that should lead one to compromise her value system."

DAVID DUFFY

editorial@mediaplanet.com



Solar light panels power irrigation systems that allow women in Benin to farm during the dry season, thereby increasing their crop yield and income. The panels were provided by the Solar Electric Light Fund (SELF), an ExxonMobil-supported organization.

4, MARCH 2011 • USA TODAY

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INSPIRATION



Connecting women with

technology — it's one of the wisest investments we can make.

By increasing their access to technology, women are able to improve their standard of living, strengthen their families and communities and contribute to significant global progress.

That's why ExxonMobil is committed to identifying and deploying promising tools and technologies that have the potential to improve women's lives in the developing world.

With our partners, the International Center for Research on Women, Ashoka's Changemakers and Thunderbird Emerging Markets Laboratory, we are supporting high impact, sustainable innovations that advance economic opportunities for thousands of women around the world.

Technology has the power to transform the lives of women and their communities. We're proud to help make this happen.

The story continues at exxonmobil.com/womensinitiative



Taking on the world's toughest energy challenges."

CHILD MARRIAGE

SPECIAL THANKS

14

Mountain2Mountain

Mountain2Mountain is a nonprofit organization working to help empower the people of Afghanistan, with a focus on women and girls and gender equity. We believe that investing in women and girls is the most effective way to achieve stability and economic prosperity. We work alongside the Afghan people, other NGOs and local governments to develop programs that will create transformational, societal change.

Create opportunities for a woman through education and training, follow through with job creation and microfinance, and gender equity rises from within. Women who contribute to their communities gain lasting respect, altering the female role in a dramatic and culturally sustainable way.

Our current projects are focused on girls' education, rural midwifery, imprisoned women and children, the deaf community, and the Afghan youth movement.

Believing that awareness leads to action, we work to connect communities on both sides of the equation. Our cultural exhibition, Streets of Afghanistan, works to educate, inspire, and create action here at home through the power of photography, video, storytelling, and music, in order to benefit our projects on the ground.

Dare to Believe in Our Common Humanity!

www.mountain2mountain.org



MOUNTAIN2MOUNTAIN

SPECIAL THANKS

The Elders





"When I got married, I was in the 8th grade. At the

time it was not acceptable for me to leave school and marry-my family forced me to marry. I have always felt a big pain in my heart for having an incomplete education, particularly whenever I meet school teachers; I had wanted to become a teacher."

Growing up too soor

This is the lament of Gulsom, an Afghan woman who shared her story with Women for Women International as part of a year-long process of learning new lessons about her rights and potential to rebuild her life.

Yet many of the millions of girls forced into child marriage are not able to overcome these supreme obstacles and become educated,

GUESTIONS & ANSWERS



Zainab Salbi Founder and CEO, Women for Women International contributing members of society. In many of the countries where Women for Women International works, adolescent girls are married between the ages of 13-15, often having many children before they themselves are adults. It is all but impossible for them to realize their dreams of studying and becoming businesswomen, teachers, doctors, and leaders, meaning their communities and economies will not benefit from their contributions. In Sudan, a country on the edge of historic changes, 49 percent of girls are not enrolled in school, and 100 percent of the young women in our program are married. Medical complications from pregnancy are the leading cause of death among young women ages 15-19, and their infants are usually far less healthy than babies born to adults. The severe consequences of child marriage are harmful to not only girls, but their families, communities and economies as well.

MERIA

STEP

before she is 18 and one in seven ties. However, because so few dare marries by 15. At this rate 100 milto speak out, activists and the lion girls will become child brides girls affected feel a tremendous over the next decade. These girls sense of isolation—it is here that are pressured to prove their fertilwe can help. ity yet the danger is severe: a girl The Elders are building a under 15 is five times more likely global alliance to help grassroots, national and international to die in childbirth than a woman in her 20s. She is also likely to drop organisations to collaborate. I out of school, reducing her opporencourage you to visit our webtunities for employment. Child site-www.theElders.org-to marriage perpetuates poverty and learn more about the effects of child marriage and to talk about suffering. it with friends and family. By What can people do to breaking the taboo that surrounds it, together we can help Ending child marriage to ensure that ending child mar-G'requires a change in attiriage becomes an international tude by whole communipriority.

group of eminent global leaders, brought together by Nelson Mandela in 2007. They offer their collective experience and influence to support peace-building and address major causes of human suffering. Achieving equality for women and girls is a major focus of their work, and they are currently building a global alliance to end child marriage, a harmful practice that affects millions of girls every year.

When undertaking initiatives, the Elders are committed to listening to a wide range of views. They work both publicly and behind the scenes and at all levels—local, national and international-encouraging those working for positive change in their societies. The Elders do not hold public office and are not bound by the interests of any nation, government or institution. They are free to speak boldly and with whomever they choose and to take any action that they believe is right.

The Elders are Martti Ahtisaari, Kofi Annan, Ela Bhatt, Lakhdar Brahimi, Gro Brundtland, Fernando Henrique Cardoso, Jimmy Carter, Graça Machel, Mary Robinson and Desmond Tutu (Chair). Nelson Mandela and Aung San Suu Kyi are honorary Elders.

For more information please go to www.theElders.org





Mary Robinson Former President of Ireland and member of The Elders

What inspired you to become such a passionate advocate on the issue of child marriage?

From the moment the 67 Elders were brought together by Nelson Mandela in 2007, equality for girls and women has been at the heart of our efforts. Inspired by Mandela to be bold, we decided we should try to address the sensitive issues of faith and tradition affecting women. Child marriage, driven by tradition and poverty, affects millions of girls and women every year. We want to help end this practice.

What is the current status of child marriage around the world?

Child marriage is very common yet rarely spoken about: one in three girls in the developing world is married

support this cause?

Marriage vs. pregnancy: Reasons why school-age girls stop attending school



cent girls worldwide. Girls Disco d.org) is the result of a partnership between global r ks specialist, Maplecroft, with the Nike Foundation and the United ions Foundation. Data Source: Demographic and Health Surveys (2001-2007) Multiple Indicator Cluster Surveys (2005-2006); Compiled by UNICEF, State of the World's Children 2009, UNICEF, New York, 2009

MEDIA

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HEALTH WORKERS



A PORTRAIT of Laizu and her baby girl, 3-month-old Shamima. Laizu was monitored by community health wortker, Afia (left) during her pregnancy in West Rajguru, Bangladesh.

Shadowing Afia

In November 2010, I was fortunate enough to travel to rural Bangladesh and talk shop with Afia Afroze, a community health worker trained to diagnose and treat childhood killers like pneumonia and diarrhea.

I felt like I already knew her as she is featured on our campaign website, www.GoodGoes.org. Four years ago, her community nominated her for health worker training and she gladly agreed as she was keen to learn useful ideas for raising her own newborn healthfully and to serve the community. Her husband tossed in how proud he was to see the children she saved and the respect she gained.



"You could tell that in her four years of service, she had become a giant in her village." He told me that she was called the lady "doctor" by many in the village. Her logbook showed that each month she screened seven or more children for pneumonia and treated three to four cases of dehydrating diarrhea and visited one to two newborns.

As we walked the mud pathways and she stopped at houses to check the infants for signs of infection, I towered over Afia though I am only just over five feet. Yet, despite her short stature, you could tell that in her four years of service, she had become a giant in her village of 200 homes and she smiled proudly with her health kit across her shoulder as she headed home after another day of "doctoring."

DON'T MISS

Women helping women

GLOBALLY,

THERE IS A

THREE TO FOUR

MILLION SHORT-

FALL OF HEALTH

WORKERS.

Where do American mothers turn when they have concerns about their newborns?

From pediatricians and free diala-nurse services to mommy blogs and "What to Expect When You're Expecting," the resources are endless. But for millions of new mothers in the developing world, a dearth of information,

services and health care workers can cause easily treatable illnesses like diarrhea to be fatal for their children.

Globally, there is a three to four million shortfall of

health workers and 200 million children don't have access to basic care. And since a lack of health care workers and childhood mortality are highly correlated, countries with the fewest workers per capita—such as Sierra Leone and Mozambique—can lose as many as one in five children.

Train locally

"Health worker" does not only mean highly trained doctors, nurses or even midwives, and there is a push to train community health workers who can provide basic services and information. And because many cultures view pregnancy and childbirth as private times in a woman's life, female caregivers are in great demand.

"In many countries, a mother isn't allowed out of the home for the first 42 days of her baby's life," says Mary Beth Powers, Save the Children's newborn

and child survival campaign chief. "Only a female health worker can penetrate the curtain that surrounds the mom and baby, and ensure we don't lose them to something like sepsis."

Spread globally

Powers says making trained female fieldworkers accessible (especially in rural areas) has helped countries like Nepal and Malawi reduce their maternal and under-five mortality rates. As a result, it's an initiative her organization and many others are pressing the international community to support.

> JILL SMITS editorial@mediaplanet.com



To show you all of the seriously ill children that local health worker Khalada Yesmin helped save this year, we'd need 122 more pages.

> HELP ONE.**SAVE MANY.** See where the good goes at **GoodGoes.org**



ECONOMIC EMPOWERME

PROFILE

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Emily Heroy Founder and Executive Editor of Gender Across Borders

How she delivers for women:

At 26, Heroy is a blogger with a vision and a mission. In 2008, she realized that there was something missing in the burgeoning feminist blogosphere: there was no feminist blog focused on gender issues outside the U.S. Heroy founded Gender Across Borders (GAB) to fill that gap. She and a team of feminist bloggers built GAB from the ground up, creating a blog dedicated to examining gender, race, sexuality, and class worldwide. Heroy and GAB are amplifying the voices of feminists around the globe, driven by the conviction that "global feminism" is not only the wave of the future, but the next wave of feminism.

"Feminism has a history of 67 excluding people, particularly those who are underprivileged. In the 21st century, we live in an increasingly global world and with the rise of technology there are new opportunities to include diverse gender perspectives and realities. Online forums are a powerful tool for our movement, and enable the inclusion of all people-particularly the voices that have previously been silent—to help create a new wave of global feminism."



DID YOU KNOW?

Where women's participation in the labor force grew fastest, the economy experienced



Invest in a womangrow the economy

She's a farmer in Kenya, whose maize crops help feed her family while her labor supports a larger commercial farm. But she seldom reaps the full benefits of her work.

She's a garment factory worker in India who wants to move beyond her entry-level position-not just for herself, but to better support her family, too.

She's a mother in Cambodia who makes traditional bamboo handicrafts. If she could market her work to tourists, she believes she could afford to send all her children to school.

Each represents the reality of



status is significantly inferior to that of men. They tend to be concentrated in the informal economy, working as day laborers on farms Seeds of change and construction sites, domestic servants or petty traders. While such informal sector jobs can make up more than 50 percent of the labor market, they often are characterized by lower pay, less security and few opportunities to advance. More than ever, the world now realizes that when women are denied the chance to contribute to economic, political and social life, the entire society pays a price. Meanwhile, research demonstrates that in countries where women's participation in the labor force grew the fastest, economies

experienced the largest reduction in poverty rates.

The global private sector is taking notice of such results. Corporations are increasingly realizing that giving women in developing countries opportunities to cultivate skills and access education is good for business. Indeed, research shows that companies with operations in developing markets that invested in helping women and girls experienced higher profits.

global economy. By applying their individual strengths together to tackle the entrenched barriers women face-a lack of basic rights, incessant gender gaps in access to education, technology and health care-they can help plant seeds of transformative change.

MEDIA PLANET

STEP

To be sure, such collaborations are no silver bullet. Economically empowering a woman-that is, to help arm her with the skills, knowledge and confidence to earn a viable income and determine how to use it—is not the only way to address longstanding gender inequalities. But it can catalyze a powerful ripple effect in a woman's world: An economically-empowered woman has more control over her life. She's more confident; she knows she can rely on herself to make sound decisions. She has more bargaining power with her husband on such matters as when to have children. She's better able to protect herself from violence and disease. She has options.

the largest reduction in poverty rates.

CREDIT: WWW.ICRW.ORG

life for many women in developing countries. Women work hard-in fields, factories, markets-but their contributions to economies are often undervalued or unnoticed.Their chance to develop skills that many people today take for granted—opening a bank account, making personal decisions, negotiating with others—is elusive.

In developing countries, many women's ability to reach their full potential is often stunted by barriers to opportunities that could set them on a path to a better life. In the labor market specifically, women's

And when the private sector partners with governments and nongovernmental organizations, they can make a significant difference in women's lives and the

All of that, taken together, helps her to be a more productive citizen and lead a full, rich life.

GILLIAN GAYNAIR

International Center for Research on Women (ICRW) editorial@mediaplanet.com

☆ SNEAK PEEK

The following is an excerpt from "The Dressmaker of Khair Khana," a book that tells the inspiring true story of an unlikely entrepreneur who mobilized her community under the Taliban. Former ABC News reporter Gayle Tzemach Lemmon spent years on the ground reporting Kamila Sidiqi's story, and the result is an unusually intimate and unsanitized look at the daily lives of women in Afghanistan.

The Sidiqi family needed help now. If only she could come up with a plan that would allow her to earn money while staying within the Taliban's rules, Kamila thought, she could take the pressure off Najeeb and her father.

She felt just how much her family needed her, and knew she had to find a way to do her part. Dr. Maryam, who rented the Sidiqis' apartment and used it as an office, had managed to do just that; she was a doctor who was still able to practice medicine, despite the restrictions. As long as no men entered her office and all her patients were female, her clinic had no problems from the Taliban.



Gayle Tzemach Lemmon Author

This is what I have to figure out, Kamila thought to herself. I need to find something I can do at home, behind closed doors. I need to find something that people need, something useful that they'll want to buy. She knew she had very few options. Only basic necessities mattered now; no one had money for anything else. Teaching school might be an option, but it was unlikely to earn her enough money, since most families still kept their girls at home out of fear for their safety. And she certainly didn't want her income to depend on an improvement in the security situation.

Kamila spent long days thinking about her options, considering which skills she could learn quickly that would also bring in enough afghani to make a difference for her family. And then it came to her, inspired by her older sister Malika, who, along with being a great teacher, had over many years developed into a talented-and sought-after-seamstress. Women from her neighborhood in Karteh Parwan loved her work so much that Malika's tailoring income now earned her almost as much as her teacher's salary. That's it, Kamila thought. I'll become a seamstress.

There were many positives: she could do the work in her living room, her sisters could help, and, most important of all, she had seen for herself at Lycée Myriam that the market for clothing remained strong. Even with the Taliban in power and the economy collapsing, women would still need simple dresses.As long as she kept quiet and didn't attract unnecessary attention, the risks should be manageable.

Kamila faced just one major obstacle: she had no idea how to sew. Until now she had been focused on her books and her studies and had never shown any interest in sewing, even though her mother was an expert tailor, having learned from her own mother when she was growing up in the north. Mrs. Sidiqi had made all of her own clothing as a teenager, and she in turn had taught Malika when the young woman was struggling with her first high school sewing assignment. Now that the Taliban had barred women from classrooms, Malika was again considering becoming a full-time tailor, particularly since her husband's transport business had slowed considerably under the new regime.

To read more, pick up: "The Dressmaker of Khair Khana" by Gayle Tzemach

Lemmon



Opportunity. Sewn into every garment.

Gap Inc.'s P.A.C.E. program – Personal Advancement and Career Enhancement – has helped thousands of female garment workers in the developing world. The P.A.C.E. program is just one thread of Gap Inc.'s commitment to advancing women to advance the world.

Learn more at www.gapinc.com/socialresponsibility



ECONOMIC EMPOWERMENT

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DENTITY AND ACCESS



Dorothy Makupe uses her biometricenabled bank card to safely access her Opportunity International savings account. PHOTO: OPPORTUNITY INTERNATIONAL/ZSOFIA MOLNAR

For thousands of women across the developing world, a bank card is their first piece of formal identification.

Up until now, formal identification-and secure banking services-have been out of reach for most impoverished and illiterate women. Innovations like biometric fingerprint technology are being used by organizations like Opportunity International to ensure that no one else, not even her spouse or his relatives, can take money out of her account. To access her savings, a client simply inserts the card and presses her finger to the screen. Greater control over her family's resources can lead to expanded economic opportunities and a stronger voice in family and community matters.



75% of women worldwide cannot get bank loans because they have unpaid or insecure



Banking on women

2.8 billion

people lack

access

to basic

financial

services.

In Blantyre, Malawi, dozens of women sell potatoes in the marketplace. But Grace Msowoya and her business partner Betty Louhana stand out.

Frustrated by their small profit margins, they became the first women to take the bold move of becoming distributors in their local market. Every two weeks, they withdraw money from their savings account to rent a truck. They hire a driver and spend several days on the road to get potatoes directly from farmers, which they then sell to other vendors.

Before Grace had access to a savings account, she kept her hardearned money hidden in her home. Now with her biometric-enabled card, Grace can safely deposit and easily access her money at a banking kiosk just 100 meters from her

and costly formal identification required by most banks. Without access to banks, they often turn to local deposit takers who charge up to 20 percent per day to hold their money. According to the Consultative Group to Assist the Poor (CGAP), nearly three billion poor people lack the basic financial

services essential for them to manage their precarious lives.

Expanding women's financial services "In the developing world,

women shoulder a huge amount of responsibility-car-

ing for children, fetching water, growing food, preparing meals—and often running small businesses," said Bill Morgenstern, CEO of Opportunity International. "This keeps them busy from early morning to late at night, and ties them to their homes. It takes a variety of technologies and partners to bring the bank to these women's doorsteps." Telecom companies, including M-PESA, MTN and Zain, and groups such as Bankable Frontiers are working with microsavings organizations to expand access to financial services in previously underserved areas like rural farming villages and urban sprawling markets.

Satellite branches, mobile banks, ATMs and point-

> of-sale devices offer safe banking access just minutes from a client's home or business. Cell phones allow women to manage their money almost

anywhere. These innovative delivery channels are particu-

larly important to women in rural areas who are afraid to carry

no hope for the future can now invest in their children's education. When they have enough money saved, they put a better roof over their heads or a concrete floor under their feet. They often start new businesses, employ neighbors and become local leaders. In addition, these savings are put to work through business loans and training to other women in their community.

MEDIA

STEP

Claudia Kennedy, the first woman U.S. Army lieutenant general and a member of the American Security Project, speaks to the difference these women can make not only in their communities, but in their countries and the world. "Because women have not held economic and political parity with men, it is women who hold the strongest potential to become leaders and change agents. If we can dramatically impact the economic power and influence of

jobs and do not own property.

CREDIT: UNDP; "GENDER AND POVERTY'

+ DON'T MISS

Learn more about cuttingedge technologies that help solve poverty:

Open a 'barcode scanner' application on your Smartphone. Point your phone camera at the code below and scan.



business.

The ability to save money in a secure place, and to earn interest instead of paying it, is crucial to the success of women like Grace. Unfortunately, a large majority of women in the developing world are forced to keep what little money they may have in cash because of the high minimum deposits

cash to banks that are miles away. In addition, struggling entrepreneurs with narrow profit margins can ill afford the transportation costs and time it takes to make weekly trips to distant towns.

Hope for the future

Women like Grace who once lived in extreme poverty with little or

editorial@mediaplanet.com

financial freec



Melinda French Gates Co-Chair of the Bill & Melinda Gates Foundation

When you invest in women and girls, you invest in their families, their communities, and in whole societies.

Whether it's as farmers in the fields or caretakers in the home, women's work is the engine of opportunity in poor countries throughout the world.

One of the best ways to help women make the most of their opportunities is to help them save the money they earn so they can plan for their families' futures.

A lot of people know about the micro-credit movement, giving the poor access to money they don't have. Savings is the other part of the equation, and what I hear from women over and over again is that they want safer and more efficient ways to do it.

The mothers I meet when I visit our projects around the develop-



MELINDA FRENCH GATES and Aleksandr-Alain Kalanda, Opportunity International Bank of Malawi CEO, speak with Feleniya Mkoche, while she waits in line to make a transaction at the rural mobile bank in Nkhoma, Malawi.

PHOTO: COURTESY OF BILL & MELINDA GATES FOUNDATION / BARBARA KINNEY

ing world talk about the difference it would make if they could save. Then, they would have the lump sum needed to pay for their children's school. Small farmers, most of whom are women, say they wish they had a better way to manage the biannual harvest windfall, so that it lasts throughout the year.

These women also describe the obstacles they face when they try to save. I hear about long, expensive bus rides to the nearest bank branch. And I see endless lines. That's why women often hide their money or buy jewelry instead of saving in a formal institution.

Increasing personal power

The good news is that we have some stunning examples of new approaches that are having a big impact.

For example, in Kenya a mobile phone-based money service called

M-PESA is allowing some 13 million people to transfer, and even save money using their mobile phones. I was just in Kenya, and even in some of the poorest communities, I saw dozens of busy M-PESA outlets.

And we have learned there's great potential for impact. In two research studies in Kenya and the Philippines, women benefitted more than men from savings accounts. That's because savings gave them new financial freedom. In the Philippines, researchers found that women with savings accounts had more of a say in how the family's money should be spent. Typically, they invest more in things like education, and family planning. In Kenya, another study found that women with access to a formal savings account were able to save and invest 45 percent more in their businesses, leading to increased purchasing power for food and personal expenditures.

And when poor families can save for their future, it changes not just their children's lives, but their grandchildren's, for generation after generation.

women, I believe we can increase global stability and alleviate poverty. The payoff is not only prosperity, but peace."

life changes with opportunity

With a safe place to save, financial training and a business loan from Opportunity International, Judith Godiah's life began to change.

A few years ago, her business was struggling, meals were meager and school fees were hard to come by. Then Judith worked with Opportunity to open an electronics store in Bungoma, Kenya. Through courage and hard work, she now saves profits from a growing business. And every day, she walks her well-fed children to school.

Two million people like Judith are using Opportunity savings accounts and other financial services to change their children's futures. Every day, millions more are looking for their opportunity.

create change today visit opportunity.org/change



Opportunity International

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Joe Keefe President and CEO. Pax World Funds

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Anju Malhotra Vice President, Research Innovation and Impact, International Center for Research on Women



uzanne McCarror President, ExxonMobil Foun dation and General Manager, Public and Government Affairs Exxon Mobil Corporation

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Gina Beebe SVP Girls Marketing, **Playmates Toys**



Question 1: How can companies and organizations measure the success of their women and girls programs and initiatives?	I would encourage companies to endorse and take steps to imple- ment the Women's Empowerment Principles, a joint initiative of UNI- FEM and the UN Global Compact, which provide a concrete set of key factors to promote gender equal- ity in the workplace and across markets and communities. The Principles outline tools, techniques and practices companies can use to analyze and assess initiatives while benchmarking and reporting on progress. I would also encourage companies to measure their success in financial terms, because I predict they will find that more women on their boards, more women in senior management, and more programs to empower women will translate into bottom line business success.	They can measure the real dif- ference made in women's lives—bet- ter jobs, better health, more income, more options, more control of finances, and reduced harm. Data on the impact of women and girls pro- grams is limited. Companies that, as part of their philanthropic efforts, invest in sound systems to measure results are on the cutting edge. It is especially important to make longer term investments. Research shows that it takes from three to 10 years before we start seeing the longer term positive impact on families, business and communities. Compa- nies also can set a positive example (and be pioneers) by enhancing their business practice tracking systems to include the success mea- sures that matter most for women: improvement in wages, promotions, flexibility in the workplace.	Enabling women to reach their economic potential is a critical driver of social development and progress.When women have access to economic opportunities, they invest in the health, education and well-being of their families. This benefits the entire community. One of our focus areas is to support women's access to innovative tech- nologies in agriculture and energy in the developing world. Working with our partners we carefully select projects and measure prog- ress against agreed goals. We're encouraged by the results we have seen, and the contributions these programs are making to the qual- ity of life for women and their com- munities.	There are tangible and intan- gible ways for companies and organizations to measure success. The business model for Hearts For Hearts Girls allows us to tangibly measure success by the amount of money we donate back from our doll sales. You can also measure suc- cess by the number of people who hear your message and take action. In this era of social media and net- working, it's easy to hear back from your advocates and to allow them to participate in the goal of helping to make a difference.
Question 2: Why are cross-sector collaborations so critical in creating positive change for women and girls?	Well, I think NGOs have become so important in part because of the failures of government and the private sector to catalyze change. This is true on gender issues as well as other issues—climate change, hunger, health care. In the private sector, where I work, companies and markets need to see investing in women and girls as a strategy for business success and wealth gen- eration. That is the task ahead.	empowerment of mil- lions of women.	The challenges affecting devel- oping countries are too complex for any one sector to solve. Govern- ments are essential, but the private sector and NGOs bring complemen- tary skills and can also play impor- tant roles. We work closely with partners, including community- based organizations, global NGOs, universities and government agen- cies on a range of programs to sup- port economic and social progress. It's our belief that integrating and coordinating our efforts will lead to better overall results.	Cross-sector collaboration allows organizations with diverse philosophies to come together with a common goal and to con- tribute through their various strengths to affect positive change for women and girls. Hearts For Hearts Girls could not make near the impact on its own as it does by partnering with an organization like World Vision, who provides the channels through which we can execute our mission.
Question 3: What will it take to make investing in women and girls a top priority in The White House?	I think it has become a much higher priority in the Obama White House and also in Secre- tary Clinton's State Department, which recently released the first- ever Quadrennial Diplomacy and Development Review (QDDR), which includes unprecedented emphasis on the central role of	Throughout the TO YE White House, the LARG	The creation of the White House Council on Women and Girls and the State Department's Office of Global Women's Issues has helped elevate the importance of this issue on the global stage. We've worked in the past with the State	When the public becomes aware and educated on the importance of global issues surrounding women and girls, they will apply pressure to the political body to affect change— just like "going green" has become ingrained in the public conscious- ness. We recently attended a U.S. State Department-sponsored event

government in the years ahead.

Department—for example on the

Middle East and North Africa Busi-

nesswomen's Network and the Afri-

can Women's Entrepreneurship Program-and we look forward to

more collaboration with the U.S

the world.When there is this kind of a social and economic involvement, it's going to move the political needle.I think we should be optimistic.

that brought together corporate,

non-profit, and government sectors, all focused on women's issues. It was

clear that they recognize the posi-

tive economic return that comes

from investing in women around

PROFILE

Michelle Bachelet Executive Director of UN Women; Doctor; Former President of Chile

How she delivers for women:

A lifelong activist who faced political persecution in her youth, Bachelet was the first woman in Latin America to be appointed as Minister of Defense, and eventually rose to become Chile's first female President in 2006. Bachelet made gender equity a centerpiece of her tenure and she has been an ardent advocate of women's political, economic and reproductive rights worldwide. In 2010, she became the first head of UN Women, tasked with ratcheting up the UN's efforts on gender equality and female empowerment worldwide. Given her history, she's the right woman for the job.

"When the world delivers for women, women in turn deliver for the world. I look forward to the day when women everywhere can realize their full potential as supporters of strong, stable communities and societies."



www.womendeliver.org

Today there is a strong consensus among international development experts that the status and role of women is an excellent clue to a nation's growth potential-that investing in women and girls is a key strategy for alleviating poverty and promoting sustainable development.

Gender equality as an nvestment concer

here is also a growing body of research suggesting that the status and role of women may be an excellent clue to a

company's growth potential-that the best companies, and therefore the best investments, are those that take advantage of the talents, ideas and contributions of half of the world's population.

women and girls in effective devel-

opment and diplomacy.

If this is the case, then investors and investment advisors need to start taking notice. Gender equality needs to be understood as an investment concept.

Moreover, this elemental lesson-that the role of women can be critical for business success, and therefore investor success-

Joseph F. Keefe President and CEO, Pax World Management LLC, Investment Adviser to Pax World Funds, ESG Managers Portfolios and ESG Shares ETFs

<u>"When it comes</u> to advancing gender equality and women's empowerment, it's time for investors to be part of the solution."

comes at an opportune time: in the wake of a global recession triggered in large part by excessive risk-taking in the financial sector, where women are underrepresented and investors would likely be well served by greater gender diversity.

Of the many ways that investors can promote gender equality and women's empowerment through their investments, one is very simple: investors can begin pressuring companies to diversify their boards. One of the great ironies of having so few women on corporate boards is that we elect those boards each and every year (because most of us own shares through our investment accounts, IRAs or 401K plans at work.) We have the opportunity to change this dynamic but, as investors, we haven't been doing our job.

It needn't be this way. Investors can say "no" to all-male boards by instructing whoever votes their proxies to withhold support for such boards.

If you believe that women should be better represented in the board rooms of corporate America, but your proxies are being voted in a manner that essentially rubber stamps all-male corporate boards, then you are unwittingly part of the problem rather than part of the solution-or at least your investments are.

We have a choice in the way we invest. When it comes to advancing gender equality and women's empowerment, it's time for investors to be part of the solution.



Across Africa, land is integral to identity and existence. For women, access to and ownership of land is often problematic, particularly when the law and culture collide.

Culture, women's nts and the lie f the land

Every day, in villages, towns and cities all over the Commonwealth, ambitious, determined and courageous women and girls are transforming their lives, as well as the lives of others.



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Land issues, including family property matters, are often determined within entrenched cultural norms where a hybrid legal interpretation of both customary and national law is applied.

In spearheading efforts to secure women's rights to land in Africa, the Commonwealth Secretariat focuses on reconciling customary norms with more formal judicial processes, national laws and international and regional human rights standards to address both policy imperatives and realities on the ground.

In many African countries, formal bodies established for the management and administration of land also acknowledge the role played by traditional authorities in the adjudication of land disputes. This is why a rural woman struggling to gain access to her late husband's land may have to skillfully negotiate the restrictions imposed by culture even though by law, the land is rightfully hers.

Becoming aware

Between 2006 and 2010, the Commonwealth Secretariat conducted a series of regional and national meetings in Cameroon, Namibia, Kenya and Nigeria to address the issue of women's rights, culture and the law. They drew together the rich experience of local and national officials, women's activists, traditional leaders, judges and rural and indigenous women.

It became clear that the predominantly rural women trying to access justice in relation to land ownership need to better understand their rights and how to realize these rights.At the same time, it became apparent that traditional authorities and leadership also require information on land laws and their application within cultural contexts



Dr. Meena Shivdas Advisor (Gender), Social Transformation Programmes Division, Commonwealth Secretariat

Ms. Sarah Coleman Acting Advisor, Criminal Law Section, Legal and Constitutional Affairs Divison, Commonwealth

Secretariat

when they attempt to dispense justice on rural women's claims to land.

Kenyan Judge Sarah Ondeyo explains: "Rural women don't have the capacity to enforce their rights in court and suffer discrimination in terms of land inheritance. It affects all women, but especially rural women, many of whom are illiterate and living in poverty. There is a lack of awareness of their rights and basic things like the distances they have to travel to court to access justice are a barrier."

As a result, the Commonwealth Secretariat is developing a legal handbook for use in four Commonwealth African jurisdictions which will guide them through the processes at grassroots level, with a CD version in local languages. The handbook will also help traditional leaders, provincial officials and lay magistrates to enable women's rights to land.

The handbook will be published this year and draws upon the experiences of professionals like Judge Ondeyo who know the realities of life for women caught between culture and the law.

Women agents of change

Invest in women Transform the world EMPOWERME



The Commonwealth www.thecommonwealth.org

AN INDEPENDENT SUPPLEMENT BY MEDIAPLANET TO USA TODAY

ENDING VIOLENCE

DID YOU KNOW?

Women are 90%-95% more likely to suffer from domestic violence than men.



CREDIT: CALLIE MARIE RENNISON & SARAH WELCHANS, U.S. DEPARTMENT OF JUSTICE, INTIMATE PARTNER VIOLENCE, 2000

On average, more than three women are murdered by their husbands or boyfriends in the U.S. every day.





DOMESTIC AND SEXUAL VIOLENCE VICTIM ADVOCATES from nearly every state and U.S. territory converge on Capitol Hill to discuss with lawmakers the vital importance of investing in services that save lives.

Lifesaving programs for victims of violence

Each year, nearly 2.3 million people—largely women are victimized by intimate partner violence and sexual assault.

On average each day in the United States, three women are killed at the hands of a current or former intimate partner and 500 women are raped or sexually assaulted. Intimate partner violence occurs at alarming rates regardless of age, race, sexual or gender identity, income level, ethnicity, and educational background.

Many survivors of domestic violence escape abuse but are re-victimized by their former partners who stalk them and keep them living in fear. Three out of four stalking victims are stalked by someone they know, and nearly forty percent are stalked by an intimate partner or a friend, roommate, or neighbor.

Ending the cycle

To help end the cycles of violence, there are coalitions against domestic and sexual violence in every state and U.S. territory. They are working hard to support more than 2,500 local programs that help survivors of domestic and sexual violence. Sue Else President, National Network to End Domestic Violence

and their children in one 24-hour period alone. During the same one-day count, more than 9,500 requests for services went unmet, largely due to lack of funding.

These numbers tell the story of how an investment in programs on the ground can respond to, prevent, and end violence against women. The programs intervene in the lives of millions of survivors to help them escape abuse and rebuild their shattered lives. They have been very effective in reducing violence and improving the quality

TAKE ACTION

Sign up for action alerts: nnedv.org/action

 Donate an old wireless phone at any Verizon Wireless store: verizonwireless.com/hopeline
Call a free, confidential

of life for millions of women and children. The real problem is a gap between adequate resources and the demand for services.

The cost of violence

We know that investing in services for victims ultimately saves lives and dollars. When we treat the problem up front-or work to prevent it—society saves money. More than 15.5 million children witness domestic violence in the U.S. each year. Those children are more likely to abuse drugs and alcohol, underperform in the classroom and participate in criminal behavior-all of which cost taxpayers money. Furthermore, the annual cost of lost work productivity due to violence against women is estimated at nearly \$730 million, with almost

 Donate to help victim advocates connect, learn, and share at the 2nd World Conference of Women's Shelters at worldshelterconference.org.
Volunteer for a program in eight million paid workdays lost each year. There are also are vast medical and legal expenses most victims cannot afford.

MEDIA

STEP

As we recognize March 8 as International Women's Day, we consider the important investments in women's lives and safety made in the U.S. through the Violence Against Women Act, the Family Violence Prevention and Services Act and the Victims of Crime Act. These federal laws support programs that serve victims of domestic violence, sexual assault, dating abuse, and stalking. With increasingly more victims coming forward for help everyday, these programs require an increased investment to continue to save and transform lives.

While Congress is considering extreme budget cuts for many federal programs, victim advocates continue to make the case for an increased investment in lifesaving programs that help victims and hold perpetrators accountable. Any cuts would put lives in the balance and would be a recipe for disaster for women and children.

More, not less, needs to be done

CREDIT: BUREAU OF JUSTICE STATISTICS, 2008; HOMICIDE TRENDS IN THE U.S. FROM 1976-2005., DEPARTMENT OF JUSTICE.

The costs of intimate partner violence exceed \$5.8 billion each year, \$4.1 billion of which is for direct medical and mental health care services.



CREDIT: CENTERS FOR DISEASE CONTROL AND PREVENTION; NATIONAL CENTER FOR INJURY PREVENTION AND CONTROL, 2003; COSTS OF INTIMATE PARTNER VIOLENCE AGAINST WOMEN IN THE UNITED STATES The National Network to End Domestic Violence found that 1,746 local domestic violence programs served more than 70,000 survivors national hotline for help for you or someone you care about. National Domestic Violence Hotline: 1-800-799-SAFE (7233) or 1-800-787-3224 (TTY) Rape, Abuse, and Incest National Network: 1-800-656-HOPE (4673) your community and connect with your state or territory's coalition against domestic violence or sexual assault: nnedv.org/coalitions or nsvrc.org Post information from this article on your Facebook or Twitter page. to support the victims of domestic violence, sexual assault, dating abuse, and stalking. These crimes affect everyone, and everyone must be part of the solution. Sign up for action alerts to learn when your voice will help sustain funding for these vital programs.

Engaging men and boys to end domestic violence

Question: Why is it important to encourage men and boys to stop domestic violence?

Answer: By teaching men and boys about the prevalence of domestic violence, they are more likely to avoid violence, create positive change for women and girls, and be good role models.

"One in four women in the United States will suffer some kind of violence," says Juan Carlos Arean, senior program director of the Family Violence Prevention Fund (FVPF).

This big statistic is why FVPF wants men and boys to be engaged in the issue to stop the violence, support victims and create positive change for women and girls.

Teaching by example

"Teaching by example is more powerful than teaching through



"Teaching by example is more powerful than teaching through word."

word," explains Arean, noting FVPF has had the most success with a motivational approach which encourages men to mentor boys to treat women well.

Other approaches to end domestic violence include man-to-man outreach where one man encourages another to "step up to the plate," as well as an empathic approach, "where men and young men understand the gravity of the problem," says Arean.

Coaching boys Into men

FVPF advises all adults, especially fathers, to teach children early and often so they get the message that violence is not acceptable. They suggest being a good role model and showing the kids how to avoid violence when dealing with anger or frustration.

Programs target middle school and high school children, but the concepts can work with kids of all ages.

For example, FVPF encourages athletic coaches to be positive role models for boys and young men. The group's "Coaching Boys into Men" program teaches boys from an early age about respecting girls and women, urging, "There is no place for violence in a relationship."

Violence prevention partnership

The Verizon Foundation is partnering with the NFL Players Association's "Training Camp for Life" program, which already teaches teens about developing life skills, and will now include domestic violence prevention and sessions on healthy relationships.

Current and former NFL players will talk about violence prevention during the program which will be in 12 cities including Dallas, Los Angeles, Atlanta and New York.

Men and boys, "need to hear from voices they know and respect," says Rose Stuckey Kirk, president of the Verizon Foundation, the philanthropic arm of Verizon Communications, Inc. which promotes awareness and prevention of domestic violence. "It's an opportunity for players to say, 'this is wrong and we need to stop it in our community."

"Anytime you ask men to step up in a difficult subject area and they're willing to do it and have a powerful voice, it's very powerful. It's the right thing to do," Stuckey Kirk says.

> KRISTEN CASTILLO editorial@mediaplanet.com



a new chapter D

Domestic violence affects millions. But a single call could make the difference. Our HopeLine[®] program has given more than 100,000 cell phones to those who need a safer way to call for help. **Verizon's technology is helping stop domestic violence. And taking on more of the world's to-do list. See how at verizon.com/responsibility**



Among the contributions women make to a company, stock performance may be the most overlooked.

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.

To learn more, visit www.paxworld.com/womensequality



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