

HIGH-IMPACT GIVING TO WOMEN AND GIRLS

A Guide for Donors
Philanthropic Solutions

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Often, charitable endeavors begin with a passion for particular issues, people or places and a desire to positively affect them. No matter what your philanthropic aspirations are, U.S. Trust[®] Institutional Investments & Philanthropic Solutions (Philanthropic Solutions) can provide advice, support and resources to help transform your charitable goals into meaningful impact. We have worked with hundreds of successful individuals and families to help them pursue their personal visions and create a tradition of giving.

From mission statements to governance structures to grantmaking programs, our philanthropic specialists will work with you on the many aspects of strategic giving. We offer innovative charitable solutions and advice tailored to your goals and integrated within your broader wealth strategy. In short, we will help you make your philanthropic vision a reality.

Philanthropy offers an opportunity to make a difference. By strategically targeting their investments, donors can positively affect the issues, people and places they care about and bring about lasting change in their local communities and throughout the world.

There is a strong body of research demonstrating that one of the most effective ways to change the world is through investments related to women and girls. Improving the life of a woman creates benefit and opportunity for her extended family, future generations and even the larger community in which she lives. Since women are often disproportionately affected by the issues of the world—including poverty, health care, human trafficking, natural disasters, education, homelessness and human rights, among others—supporting women and girls, if done well, is high-impact philanthropy.

This guide presents a framework for developing effective strategies for giving to women and girls. Beginning with a vision for what they want to accomplish, donors are guided in developing a hypothesis about what it will take to make that change happen, referred to as a “theory of change.” Based on their chosen theory, donors can make informed choices for how and where to target their giving in order to have the greatest impact.

It is not necessary to be a major grantmaker with international reach to influence change. In fact, change often begins at the local level with small financial investments. What is critical is to begin with a clear focus and take advantage of available resources, including building on previous efforts and partnering where appropriate. A tolerance for risk is also important, as real change may unfold differently and take longer than initially anticipated. Along the way, donors will learn how to have the greatest impact on the issues they care about.

Why fund women and girls?

From the United Nations to the World Bank, from international aid organizations to the world's largest private foundations, there is an emerging consensus that empowering women to realize their full potential can break the cycle of poverty, create prosperity and generate other transformative outcomes. "Empowering women is not only a goal in itself. It is a condition for building better lives for everyone on the planet," said UN Secretary-General Ban Ki-moon, announcing the creation of the United Nations Entity for Gender Equality and the Empowerment of Women.¹

Empowering women to realize their full potential can break the cycle of poverty, create prosperity and generate other transformative outcomes.

WOMEN AND GIRLS ARE AT A DISADVANTAGE WORLDWIDE, BASED ON NUMEROUS INDICATORS

- The World Food Programme reports that women, who make up a little over half of the world's population, are more likely to go hungry than men.² An estimated 91 percent of the world's more than 43 million refugees are women and children.³
- In the United States in 2012, over five million more women than men were living below the poverty line; and two million more women than men were living in deep poverty. Almost 31% of households headed by a single woman were living below the poverty line — nearly five times the 6.3% poverty rate for families headed by a married couple.⁴
- Women make up two-thirds (496 million) of the world's estimated 781 million adults who cannot read or write, and girls make up the majority of the world's 121 million children and adolescents not attending school.⁵
- Women earn only 10 percent of the world's income and own about 1 percent of the world's property.⁶ Where women work for money, they may be limited to a set of jobs deemed suitable for women — often low-pay, low-status positions. Even in the developed world, wage disparities between women and men in the same position persist.⁷
- Worldwide, women constitute more than half of all people living with HIV/AIDS, and in every region of the world, more adult women than ever before are now living with HIV. For women in their reproductive years, HIV/AIDS is the leading cause of death and disease worldwide.⁸

¹ *Message of the Secretary General*, International Women's Day, March 8, 2007.

² World Food Programme, *Focus on Women* 2015.

³ United Nations Refugees, *The Numbers*, 2015.

⁴ National Center for Law and Economic Justice, 2012.

⁵ United Nations Educational, Scientific and Cultural Organization, International Literacy Data 2014.

⁶ *Women, Business & the Law, Removing Barriers to Economic Inclusion*, 2012.

⁷ *Bloomberg Businessweek*, "Women Face Pay Gap, Fewer Managerial Roles, GAO Says," September 28, 2010.

⁸ The Foundation for AIDS Research (AMFAR), *Statistics: Women and HIV/AIDS*, 2015.

- Violence against women is a global pandemic, according to the United Nations, which says that the problem remains universal, with women and girls affected by violence in every region and every country.⁹ The primary victims of today's wars are civilian women and their children, not soldiers.¹⁰ Among women between the ages of 15 and 44, acts of violence cause more death and disability than cancer, malaria, traffic accidents and war combined.¹¹ One out of every three women worldwide will be physically, sexually or otherwise abused during her lifetime, with rates reaching 70 percent in some countries.¹² Adult women account for almost half of all human trafficking victims detected globally. Women and girls together account for about 70 percent, with girls representing two out of every three child trafficking victims.¹³

- Pregnancy and childbirth continue to be life threatening for women. More than half a million women die each year from complications related to pregnancy and childbirth. That's one woman every minute of every day.¹⁴ Among girls from the ages of 15 to 19 in developing countries, pregnancy is the leading cause of death.¹⁵ In some countries, one in seven women dies in pregnancy or childbirth.¹⁶
- By supporting women and girls, we can turn these abysmal indicators around and begin to solve many of the world's most critical problems.

Research has demonstrated that women worldwide are more likely to use their available resources on food, education and health care for their children, thus creating a permanent path out of poverty. The World Bank found that women and girls reinvest an average of 90 percent of their income in their families, compared to men, who reinvest 30 percent to 40 percent.¹⁷ According to UNICEF, empowering women and eliminating gender discrimination produce a double dividend. "Healthy, educated and empowered women have healthy, educated and confident daughters and sons. The amount of influence women have over the decisions in the household has been shown to positively affect the nutrition, health care and education of their children."¹⁸

⁹ UN Women, Facts & Figures, 2014.

¹⁰ United Nations, *Women at a Glance*, 2000.

¹¹ UN Women, Facts & Figures, 2015.

¹² Women Thrive Worldwide, 2015.

¹³ UN Women, UNODC, *Global Report on Trafficking in Persons*, 2014.

¹⁴ World Health Organization, August 21, 2013.

¹⁵ Advocatesforyouth.org, "Adolescent Maternal Mortality, an Overlooked Crisis," 2007.

¹⁶ World Health Organization, "Maternal Mortality." CARE, Mothers Matter Campaign, 2013.

¹⁷ *Women Deliver, Invest in Girls and Women—the Ripple Effect*, United Nations Foundation, 2012.

¹⁸ UNICEF, *The State of the World's Children 2007: Women and Children—The Double Dividend of Gender Equality*.

INVESTING IN WOMEN AND GIRLS WORKS



Source: The Logic Model: The Power of Investing in Women and Girls, The Foundation Center and Women's Funding Network, *Accelerating Change for Women and Girls: The Role of Women's Funds*, 2009.

The Girl Effect

The Girl Effect — a campaign seeded by the Nike Foundation — calls for investments related to the world's 600 million adolescent girls to unleash the following powerful ripple effects:

- When a girl has seven or more years of education, she will marry four years later and have 2.2 fewer children.
- When 10 percent more girls go to secondary school, the country's economy grows by 3 percent.
- When women participate in public life, government corruption declines.¹⁹

This compelling data led Secretary of State Hillary Rodham Clinton to declare that women should be a foreign policy priority:

“When women are free to vote and run for public office, governments are more effective and responsive to their people. When women are free to earn a living and start small businesses, the data is clear: they become key drivers of economic growth across regions and sectors. When women are given the opportunity of education and access to health care, their families and communities prosper. And when women have equal rights, nations are more stable, peaceful and secure.”²⁰

¹⁹ *The Girl Effect: The World's Greatest Untapped Solution*, 2010.

²⁰ U.S. Department of State, *Remarks at the UN Commission on the Status of Women*, Hillary Rodham Clinton, March 12, 2010.

Philanthropic trends related to women and girls

In 1972, the country's first women's fund, the Ms. Foundation for Women, was launched. Established at the height of the feminist movement, the Ms. Foundation was created to do something unheard of at the time: to deliver funding and other strategic resources to organizations that were elevating women's voices and creating solutions across gender, race and class in communities nationwide.²¹

Today, there is growing acceptance of the idea that investing in women and girls is a highly effective strategy for creating social change. A study by the Foundation Center and the Women's Funding Network (WFN) found that giving to women and girls is growing at a faster pace than overall foundation giving, and that all types of donors are choosing to invest in women and girls — from the country's largest foundations such as the Bill & Melinda Gates Foundation, and corporations such as Nike and Avon, to family foundations and many individual donors.²²

Leading sources of support for women and girls are the over 120 women's funds and foundations that comprise the WFN. While these funds vary with respect to their operations and focus, economic justice for low-income women is their top collective priority.²³ Since 2007, the Women Moving Millions campaign, launched by WFN, has raised over \$600 million in gifts of a million dollars and above from private donors.²⁴ There are also hundreds of women's giving circles or collaboratives around the world, most of which focus on issues affecting women and girls.²⁵ Participation in giving circles offers donors the option to pool modest amounts of resources to have a bigger impact. Some giving circles are hosted by organizations such as community foundations, Jewish federations or colleges, and many are initiated by enterprising groups of friends and colleagues.

There is growing acceptance of the idea that investing in women and girls is a highly effective strategy for creating social change.

²¹ Ms. Foundation for Women, 1972.

²² The Foundation Center, *Accelerating Change for Women and Girls: The Role of Women's Funds*, 2009.

²³ Women's Funding Network, 2016.

²⁴ Women Moving Millions, 2016.

²⁵ Giving Circles Knowledge Center, 2015.

Getting started

Given the huge challenges facing women and girls locally and globally, it can be overwhelming to decide where to begin to make change. Focusing your resources on a critical issue affecting women and girls or on the women and girls in a particular community is the best way to have an impact.

Lead with your heart. What are you passionate about? What issue do you think is most important to take on? Then think analytically and strategically about the most effective way to direct your investment to positively affect that issue. Don't expect to have all of the answers up front, but rather be open to learning from the experience of others and from your own initial philanthropic investments.

If you don't like the way the world is, you change it. You have an obligation to change it. You just do it one step at a time.

— Marian Wright Edelman²⁶

DEVELOPING A VISION — FOCUS IS KEY

The decision on where to focus is a highly personal one. It relates to one's passions, values, interests and beliefs. In deciding on a philanthropic focus, donors will find it helpful to consider the following questions:

What is your vision for a better world for women and girls? If you are successful in bringing about the change you envision, what will be different for women and girls? Having a vision of success is like imagining the end of your philanthropic voyage. It can help inspire you and provide a picture of a better or even ideal future. For example, one donor's vision is that "all women in my community will be physically and emotionally safe." In your opinion, what is the most compelling problem facing women and girls? What do you think needs to change most in the world if women and girls are to realize their potential?

Where do you want to invest your resources? Do you want to focus on your local community or on a wider geographic area? Where do you think there is the greatest need? Where do you think you can have the greatest impact?

IDENTIFYING A THEORY OF CHANGE

Once you have decided on a focus, the next step is to analyze how to make change in that area. What will it take to reach the vision that you have identified?

Many donors find a "theory of change" methodology helps them identify the best approaches to solving social problems. A theory of change lays out assumptions or a hypothesis about what needs to happen for the desired change to come about. It can be a very simple statement—such as "education is the path to financial security."

Or it can be a more complex map that defines the range of activities and conditions that are necessary to get from the current state of affairs to the desired outcome and demonstrates the relationships between particular actions and the hoped-for results. See the example on CARE's theory of change for girls' leadership development on page 9.²⁷ Examples of how a variety of theories of change can be applied to the same issue are also presented on pages 13 and 15.

²⁶ Heroes for a Better World, 2015.

²⁷ CARE, *The Power to Lead: A Leadership Model for Adolescent Girls*. Also see CARE, *Introducing Theories of Change*, 2009.

THEORY OF CHANGE FOR GIRLS' LEADERSHIP DEVELOPMENT

This theory of change demonstrates that there are three mutually reinforcing factors that influence girls' leadership development: completing primary school, participating in extracurricular activities, and access to advocacy and support.



Source: CARE, *The Power to Lead: A Leadership Model for Adolescent Girls*, 2009.

The diagram above illustrates CARE's theory of change for "Power Within," an initiative aimed at empowering 10 million vulnerable girls around the world.

In thinking about change, it is important to consider both your beliefs about what it takes to bring about change and your own comfort with different levels of involvement.

- Do you want to donate funds or contribute your time and talent as well?
- Are you more comfortable focusing on individual lives, or do you think about organizations, whole systems in society, or public policy?
- What is your tolerance for risk? Are you more comfortable investing in nonprofit organizations that have a proven track record of helping women and girls?
- Would you be interested in being part of a group that is experimenting with different approaches to influence public policy on a critical issue affecting women and girls?

There are no right answers to these questions, but your responses to them provide important building blocks on which to develop your own approach for giving to women and girls.

In crafting a high-impact giving strategy, it is important to take advantage of available resources. Learning about an issue, including what approaches have and have not worked in the past and who is currently working on that issue, can help you target and leverage your own contributions. Women's funds can be a good source of information, as can community foundations. Joining a giving circle is a way to share in the learning, as well. For those who don't have the time or inclination to do their own homework, there are philanthropic advisors who can help research an issue, identify potential partners, and develop and help implement your philanthropic giving strategy. U.S. Trust's philanthropic advisory team would be happy to work with you to develop a strategy that works for you. Additional resources are included on page 16.

IN SUMMARY

- Find a starting point with which you are comfortable, and be open to learning from your initial investments and involvement.
- Assume that not everything will work out exactly as expected, and be prepared to adjust your philanthropic road map based upon these initial experiences.
- Most important, keep your eye on the end point — your vision for making change for women and girls.

From passion to action to impact

Depending upon your vision for change, your theory of how to bring about that change and your choices for how you personally want to get involved, there are many ways to make a difference in the world through investments related to women and girls. The examples cited in this section are intended to illustrate the diversity of approaches to realizing a particular vision and the personal nature of a philanthropic path. These examples are also intended to demonstrate what is possible — how individual donors and groups of donors working together can have a profound impact on the lives of women and girls, and on our communities at large.

Vision: All girls and women have access to a good education

1. Theory of change: *If you want to think big, you have to see big. Young women need direct exposure to options, and they need ongoing support to realize their aspirations.*

Investment: Provide mentoring and enrichment for Latina girls.

Circle de Luz is a giving circle based in Charlotte, North Carolina, started by Rosie Molinary, author of *Hijas Americanas: Beauty, Body Image, and Growing Up Latina*. A group of women annually “adopts” a class of middle school-aged Latinas, providing them with ongoing support and mentoring until they graduate high school. The women (called “M’ijas” — or girlfriends) participate in regular enrichment activities with the girls, and each girl is guaranteed a scholarship of at least \$5,000 for postsecondary education.

2. Theory of change: *A better way to educate students is in single-gender schools. Students in single-gender schools are also more likely to pursue academic paths according to their talents and interests rather than particular gender stereotypes.*

Investment: Create single-gender public schools for girls in the local community.

The Baltimore Leadership School for Young Women (BLSYW) is a charter school for girls in grades 6 through 12. Students, who are selected by lottery, study a curriculum that emphasizes science, technology, engineering and math, areas in which women are typically underrepresented, and participate in leadership development. The school, modeled after The Young Women’s Leadership School (TYWLS) of East Harlem, was started by Brenda Brown Rever and operates as a public-private partnership.

3. Theory of change: *Educating girls in the developing world is the most effective way to better their lives and their communities.*

Investment: Develop girls’ schools in countries where their access to education is limited.

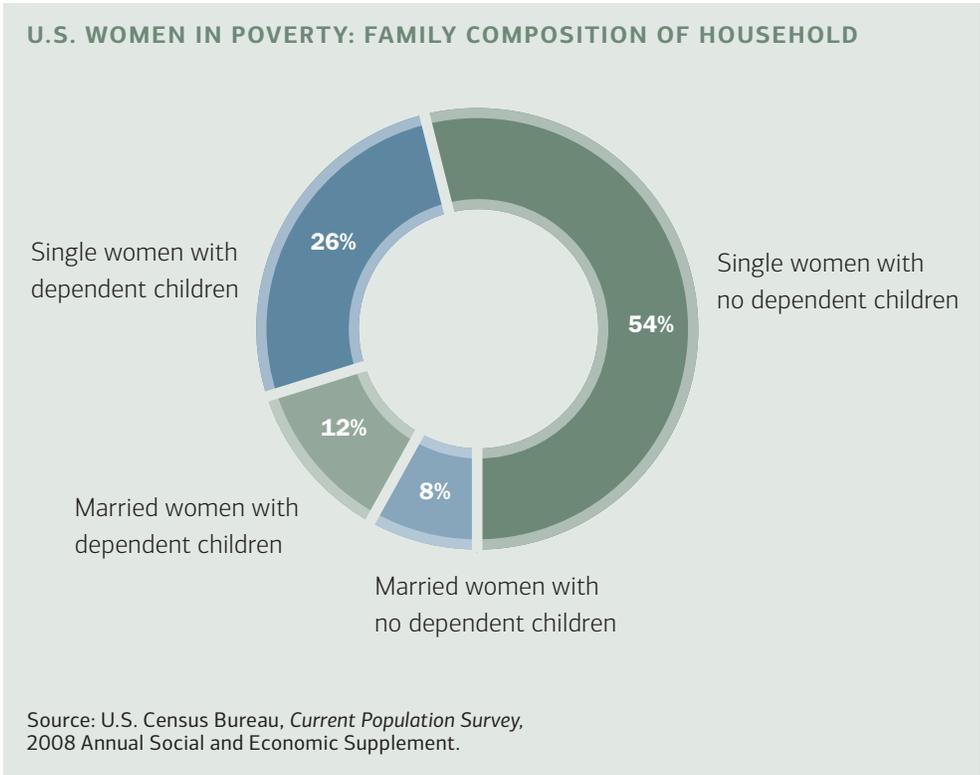
Secondary Education for Girls’ Advancement (SEGA) was started by Polly Dolan, an American woman who worked for CARE in Tanzania. In 2009, SEGA opened a boarding school for girls in Tanzania, targeting bright, motivated and economically disadvantaged girls who otherwise would not have access to secondary education.

Vision: All women and girls are lifted out of poverty

1. Theory of change: *We need to lead with jobs: Women need steady jobs that pay enough to support their families.*

Investment: Create steady jobs paying a living wage, combined with support services.

Southwest Creations Collaborative (SCC) is a contract manufacturing business with an ambitious social mission: to end poverty and create intergenerational wealth. It initially employed 28 women full time at \$9.50 an hour, which was well above the minimum wage in Albuquerque of \$7.50 an hour. SCC was started by Susan Matteucci, working with Sister Bernice Garcia of Albuquerque’s San Jose Parish. From day one, the Collaborative provided on-site child care. Today its members participate in English as a Second Language (ESL) and GED classes, and its “Towards University” engages parents, their children and teachers in preparing for college. The Collaborative is part of the Women Building Community Fund of the New Mexico Community Foundation.



2. Theory of change: *Higher education is key to long-term economic success for women and their families.*

Investment: Support mothers to finish their education.

The Family Economic Security Program, a project of the Fairfield County (Connecticut) Community Foundation Fund for Women and Girls, supports low- and moderate-income single-parent students as they earn their associate’s and bachelor’s degrees and begin careers. Students enter the program in groups of 20 that meet regularly with a financial coach and an achievement coach to discuss academic, career, financial and personal goals. A success fund helps with emergencies that might interfere with school — for example, car

repairs, emergency child care and rent payments. As the students graduate from community college, they are each eligible for a transfer scholarship for four-year schools.

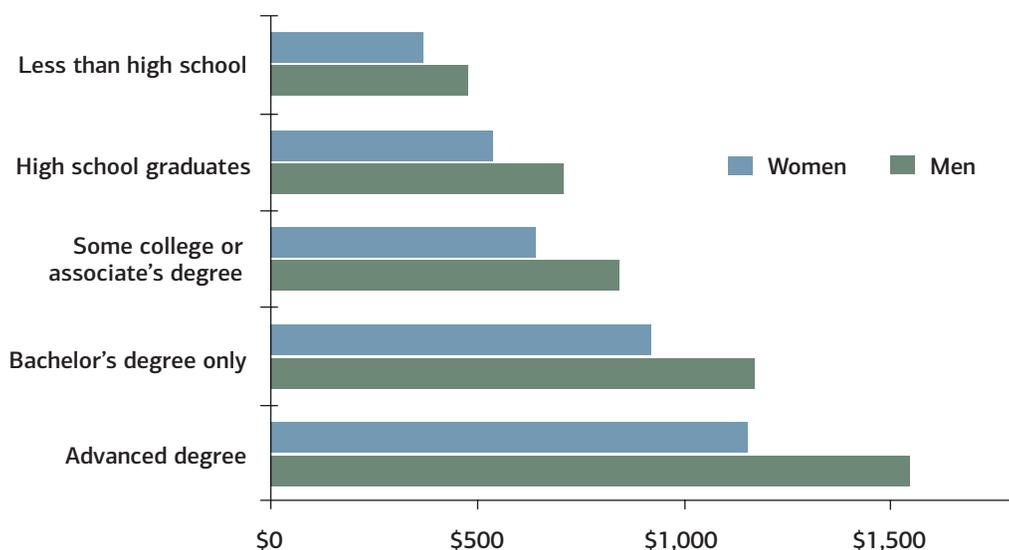
3. Theory of change: *Empowerment, health and income are a three-legged stool. All three are needed to provide an integrated approach to women’s development.*

Investment: Provide an integrated approach to economic development.

Pro Mujer has adapted the Grameen Bank model of group lending to low-income women in Latin America. Women are organized in banks of 18 to 20. Each group names its bank, elects a board of directors, forms a

credit committee to approve loan applications, and creates solidarity groups to guarantee one another’s loans. Group meetings include health training. Started in Bolivia in 1989 by Lynne Patterson and Carmen Velasco, Pro Mujer now operates in five countries, where it has disbursed over \$1 billion in small loans. Pro Mujer has provided business and empowerment training, preventive health education and primary health care services to approximately 1.6 million women and their 6.4 million children and family members. While the women themselves often have little formal education, many of their children are now graduating from high school and going on to higher education.

IMPACT OF EDUCATION ON WEEKLY EARNINGS



Source: Permanent Commission on the Status of Women (PCSW), *Facts About the Status of Women in Connecticut*, 2010.

Breaking the cycle of poverty: The story of a mother and a daughter

Twenty years ago, Teresa Estrada got a loan from Pro Mujer. Today, her daughter, Maria Centeno, is a nurse, teaching Pro Mujer clients how to prevent disease and delivering primary health care at one of Pro Mujer's clinics in Nicaragua. Teresa's investment in her family truly improved life for the next generation.

An abusive husband and a life of extreme poverty had become too much for Teresa. She longed for independence, an income, and the chance to send her seven children to school. She joined Pro Mujer and used her first loan to start a business selling fruit juice on the street.

After years of suffering, Teresa finally gained the income and confidence she needed to leave her husband and create a new life for her family. She believed very strongly that education was the key to giving her children a chance to succeed. She sent all her children to school. Maria, the second of seven children, applied to nursing school. She was accepted with a scholarship and became the first in her family to pursue a professional degree. Teresa's dreams for her children were coming true.

After graduating from nursing school, Maria saw a job posting for a nurse (health educator) position at Pro Mujer in Nicaragua. Excited about the chance to work for the same organization that she credits with helping her family escape poverty, Maria applied for the job. Maria has been working for Pro Mujer for six years now. During loan repayment meetings, she educates women about sexual and reproductive health, nutrition, hygiene and other health topics. She helps deliver primary health care to women and their children at Pro Mujer's health clinics. And she travels to remote, rural areas to give health care and health education to women who otherwise would have no access to these services.

As Maria expressed, "The women who Pro Mujer serves are just like my mother: women from low-income families, many of them suffering from domestic violence. I am committed to giving them the same opportunities my mother had to improve her life and ensure that their children have good health and access to education."²⁸

²⁸ Pro Mujer, Our Clients, 2011.

Vision: Women in my community are physically and emotionally safe

1. Theory of change: *The first step is to make sure that every woman who needs to leave an abusive situation has a safe and secure place to go.*

Investment: Provide women with access to emergency services and support to build a new life.

Recognizing that a comprehensive response was necessary, the MetroWest New Jersey Jewish community founded Rachel Coalition in 1997 to provide services for victims of domestic violence of all races, religions and ethnicities.

Today Rachel Coalition provides an array of critical services to domestic violence victims and their children, including access to 24-hour crisis support, emergency shelter and medical services. Rachel Coalition's counseling program helps women gain clarity about their situations, and its "Healing Together in the Broken Places" is a parallel support group for children from the ages of 5 to 12 and their mothers.

Rachel Coalition also trains pro bono attorneys to assist victims of domestic violence in final restraining order hearings and trains volunteers to help victims navigate the court process. Rachel Coalition receives ongoing support from local Jewish women's organizations.

2. Theory of change: *Community education and attitudes about domestic violence need to change, and resources need to be reallocated if women are to be safe.*

Investment: Create a multifaceted campaign to change the attitudes and practices of those responsible for dealing with domestic violence.

The Women's Fund Voices Against Violence (VAV) Giving Circle, a project of the Women's Fund of Greater Birmingham (Alabama), focuses on systemic change. It has supported national training on domestic violence issues for local judges, court personnel and law enforcement. Thanks to the work of VAV, there is now a dedicated docket committed to domestic violence cases, a change that has allowed the court to clear the backlog of over 800 cases. VAV provided salary support for a court advocate dedicated to domestic violence cases, and it leveraged a federal grant for a shared information system that allows judges to see perpetrators' prior arrests.

Investment: Train key people in the community to recognize signs and symptoms of domestic violence.

The Women's Fund of Greater Birmingham, in consultation with domestic violence shelter directors, trained local hairdressers to recognize signs and symptoms of domestic violence and to refer clients to the domestic violence hotline. After funding and refining the project in Alabama, CUT IT OUT was launched as a program of the Salons Against Domestic Abuse Fund, dedicated to mobilizing salon professionals and others to fight the epidemic of domestic abuse in communities across the United States. CUT IT OUT is a partnership of Southern Living at HOME, Clairol Professional, and the National Cosmetology Association.

LEARN MORE

For more information about how U.S. Trust can help you achieve your philanthropic goals, contact your advisor.

From passion to action to impact: Kayrita Anderson and “A Future. Not a Past.”

In 2001, Kayrita Anderson and her husband, Harold, read an article in the Atlanta Journal-Constitution about the prostitution of young girls in their hometown of Atlanta. The article’s summary: “Runaway girls lured into the sex trade are being jailed for crimes while their adult pimps go free.” The article so outraged the Andersons that the next day they began contributing to Angela’s House, a safe house and treatment program for girls developed by the Atlanta Women’s Foundation. But after about eight years of giving up to \$100,000 annually to Angela’s House, the Andersons began questioning what more they could do to attack the root causes of the problem.

Kayrita and Harold Anderson contributed \$1 million to help launch the “A Future. Not a Past.” (AFNAP) campaign, in partnership with the Atlanta Women’s Foundation and the Juvenile Justice Fund, with the goal of stopping the commercial sexual exploitation of children in Georgia. As a first step, AFNAP commissioned The Schapiro Group, an independent research firm, to quantify the extent of the problem. The study revealed that over 250 adolescent girls were being exploited in Georgia each month. A follow-up study looking at the demand side of commercial sexual exploitation of children concluded that each month, 12,400 men in Georgia paid for sex with adolescent girls.

Armed with this data, AFNAP spearheaded a public information campaign combined with aggressive advocacy, which succeeded in:

- Rewriting Georgia’s law to ensure that juvenile victims of commercial sexual exploitation and trafficking are treated as just that — victims, not criminals
- Enacting a bill to define exploitation as child abuse
- Establishing Georgia Care Connection, in the Governor’s Office for Children and Families, to provide a single point of contact for anyone who seeks help for a sex-trafficked child, or who needs information or technical assistance
- Training law enforcement officials statewide to see girls as victims

The “A Future. Not a Past.” campaign has generated interest nationwide, and in 2010, Kayrita and Harold Anderson donated an additional \$1 million to the Women’s Funding Network to replicate Georgia’s success in other states.

Resources

ADDITIONAL READING ON ISSUES AND STRATEGIES AFFECTING WOMEN AND GIRLS

Accelerating Change for Women and Girls: The Role of Women's Funds, The Foundation Center and the Women's Funding Network, 2009.

Creating a Women's Fund Within a Community Foundation: A Philanthropic Strategy for Women and Girls, Chambers Family Fund, 2006.

The Economic Participation of Adolescent Girls and Young Women: Why Does It Matter? Andrew Morrison and Shwetlena Sabarwal, The World Bank, December 2008, Number 128.

Girls Count: A Global Investment & Action Agenda, Girls Count.

Half the Sky: Turning Oppression into Opportunity for Women Worldwide, Nicholas D. Kristoff and Sheryl WuDunn, Vintage Books, 2009.

The Power to Lead: A Leadership Model for Adolescent Girls, CARE.

Women's Empowerment Principles, United Nations Development Fund for Women.

ORGANIZATIONS AND INITIATIVES FOR WOMEN AND GIRLS

CARE, The Power Within
care.org/campaigns/powerwithin/index.asp

The Coalition for Adolescent Girls, United Nations Foundation
coalitionforadolescentgirls.org

The Girl Effect
girlffect.org

MADRE — International women's human rights organization
madre.org/index.php

Ms. Foundation for Women
ms.foundation.org

The National Coalition of Girls' Schools
ncgs.org

United Nations Development Fund for Women (UNIFEM)
unwomen.org

Women's Funding Network
womensfundingnetwork.org

Women Moving Millions
womenmovingmillions.net

Young Women's Leadership Network — Network of all-girls public schools
ywln.org

ORGANIZATIONS AND INITIATIVES MENTIONED IN THIS GUIDE

A Future. Not a Past.
afuturenotapast.org

Baltimore Leadership School for Young Women
blsyw.org

Circle de Luz
circledeluz.org

CUT IT OUT
probeauty.org/cutitout/

New Mexico Community Foundation, Women Building Community Program
nmcf.org/2011/10/oct-18-nmcfs-women-building-community-program-awarded-5000/

Nurturing Minds in Africa (SEGA School for Girls)
nurturingmindsinafrica.org/sega-girls-school

Pro Mujer
promujer.org

Rachel Coalition
rachelcoalition.org

Southwest Creations Collaborative
southwestcreations.com

Managing your worth with U.S. Trust

Your wealth is not measured by numbers alone, but by the extraordinary opportunities and complex challenges that define your life. At U.S. Trust, we apply our deep insight and broad expertise to help you make the most of the things that matter most to you.

We begin by listening to you, getting to understand you and learning from you. Your advisor and your team of specialists then build a wealth plan that aligns with your personal values and family goals.

Whether we are managing your portfolio, serving as trustee, or administering an estate, our focus is what best meets your objectives and expectations. Together, we customize tailored solutions that address the dimensions of your worth today and the legacy you're building for future generations.