Perspectives in Philanthropy

The Advancement of Women and Girls

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The Advancement of Women and Girls

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I am very pleased to bring you the latest edition of Perspectives in Philanthropy, our periodic journal featuring stories of generosity from valued clients, private philanthropists and nonprofit institutions. This issue's theme is “The Advancement of Women and Girls” and includes a broad range of articles that highlight the tremendous work both individuals and institutions are engaged in to empower women and girls all over the world.

One article highlights the incredible work of the International Justice Mission (IJM), a multinational human rights organization dedicated to protecting societies’ most vulnerable individuals. So compelling is IJM’s mission and work that one Morgan Stanley Financial Advisor has dedicated more than a decade to raising money and awareness for this remarkable organization and will continue to do so in a special way in 2015.

Another nonprofit organization tackling the often overlooked but increasingly significant issues of hygiene and sanitation is Sesame Workshop. From the organization that brought us Big Bird and Elmo, Sesame Workshop has introduced parts of the world struggling most with this issue to a young Muppet named Raya who isn’t afraid to get her hands dirty when talking about staying clean.

We have also included several articles highlighting the efforts of three individual clients who are helping to advance the causes of women and girls in three different and meaningful ways. This issue features Vanessa Briceño, Jane Comer and Deb Pulver.

The work of these institutions and individuals has had and will continue to have a profound effect upon women and girls both close to home and across the globe. In this journal, we celebrate their successes, their struggles, their achievements, and their aspirations.

As always, we look forward to your comments and welcome ideas for future issues. Please email them to PhilanthropyManagement@morganstanley.com.

SHELLEY O’CONNOR
Managing Director
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Sex Trafficking and One Financial Advisor’s Goal to End It

Every girl trafficked into sexual slavery is someone’s daughter or sister or niece. George Cook, an Institutional Consulting Director at Graystone Consulting, a business of Morgan Stanley, could not stop thinking about his own 13-year-old daughter after seeing a pair of steel shackles in a former colleague’s office. The cuffs were the kind worn by labor slaves in South Asia, and after inquiring about them, he also learned that girls as young as 13 were being sold into sexual slavery around the world. A call to International Justice Mission (IJM) confirmed that the shackles and the statistics were real. Devastatingly real. George knew he would do everything in his power to rescue his own daughter, so upon reading the journal entries of an enslaved young girl, he asked how much it would cost to rescue others like her. That was 12 years ago, and he has been donating to the cause and raising awareness ever since.

An estimated two million children are enslaved in the commercial sex industry right now.1 The true number is hard to accurately quantify, at least in part because of the willingness of many communities and governments to look the other way, leaving these children defenseless and uncounted. Most girls in captivity are sexually assaulted multiple times a day for years, and the perpetrators are allowed to profit from this abuse without fear of punishment.

IJM was founded on the principle that someone needs to stand up to these aggressors to protect the impoverished women and children who can’t protect themselves. Gary Haugen, sent by the US Department of Justice in 1994 to serve as the UN Officer in Charge of the Rwandan genocide, decided he was the one to do it.

He remembers the moment exactly—he was standing in a Rwandan church. On the ground around him was a sea of skulls—babies, moms, dads, kids. All sizes. It struck him hard. He knew that this was his turning point. He decided soon after to start a human rights agency that would do something about violent abuse that was happening in the world. Haugen reflects that what the people of Rwanda needed at that moment was not for someone to bring them food, or a doctor, or a teacher, or a microloan. They needed someone to “restrain the hands of those who were oppressing them—and nothing else would do.”

Now Haugen is the Founder and CEO of IJM, a nonprofit organization with 700 full-time staff globally; teams of lawyers, investigators, social workers, community activists and other professionals operating in 18 communities around the world. Their objectives are to rescue victims of abuse and slavery; provide restorative services to victims; prosecute the responsible criminals; and strengthen local judicial systems to create lasting change. Ninety-five percent of the IJM staff work in their own countries, where their knowledge of the customs, language and local laws has the greatest impact.

Working throughout Latin America, Africa, and South and Southeast Asia, to date, IJM has rescued over 23,000 individuals and is protecting 21 million from violence by strengthening justice systems to protect them.

IJM addresses different types of violence, but the abuse and exploitation of girls and women are ever present. In most developing countries, girls are more likely to be poor and uneducated. As a result, they are more susceptible to false promises of a job or marriage that lure them from their homes into what turns out to be sexual enslavement. Others are kidnapped or sold into slavery. Once captive, escape is nearly impossible, especially without the help of local law enforcement. Forced prostitution is illegal in almost all of the countries where it takes place, but these laws are largely not enforced.

Despite these challenges, IJM has been incredibly successful. They initiated one of the first convictions in India since the 1800s that deals with trafficking. Governments are now coming to them for help. In Mumbai, India, which has one of the largest red light districts in the world, IJM has been asked to train over 100,000 of their police officers on how to conduct trafficking cases of women and girls. Due to funding restraints, they are able to train 10,000 currently. However, IJM’s impact is being felt on a global scale, by building trust and sustainable local change without the need for a long-term presence.

Based on measurements done by third-party audits, IJM reduced child sexual exploitation in the Philippines by 79% in four years. Their work in the Philippines, which included training a special task force in the police department and fast-tracking court cases to facilitate the investigation and arrest of traffickers, showed that if you make the cost of trafficking women and girls too high, perpetrators will look for an easier way to make money, and vulnerable women and girls will be spared. To date, IJM has rescued over 23,000 individuals and is protecting 21 million from violence by strengthening justice systems to protect them.

The successes are real. Yet the sexual trafficking of women and girls continues to be a widespread problem that not enough people know about, which is one of IJM’s biggest challenges. According to Gary Haugen, people like George Cook are invaluable in this fight: “George is a modern-day abolitionist who has joined us in this fight by introducing our work to others who can also create proven, sustainable change. We are incredibly grateful for his partnership.” George and his team try to raise $100,000-$200,000 a year, and this year, George hopes that number will grow to $1 million as he will be riding his bike across the country to raise awareness of human trafficking.

To this day, George leaves a pair of shackles on his desk where he, along with the hundreds of people who enter his office each year, can see them. George says, “It’s a constant reminder, knowing that there are over 30 million slaves in the world, and one of them is a 12-year-old girl who is forced to be with men against her will 10 to 20 times a day. I can’t even fathom the horror of that, so whatever I can do to help, I do.”

Thanks to George and IJM’s efforts, change is happening. One daughter, sister and niece at a time.

To follow George Cook’s cross-country ride to raise awareness of human trafficking, please visit www.brighthope.org/breakthechainsIndia.

To hear more about IJM’s work and theory of change, watch Gary Haugen’s TED talk at: www.ijm.org/ted.
A Queendom in the Heart of NYC

Safety. Self-esteem. Happiness. What if one place had all this to offer girls? And what if this place existed where girls were up against considerable adversity? Welcome to The Lower Eastside Girls Club (LESGC) of Manhattan. Most of the girls who walk through the doors of the LESGC live in housing projects and below the poverty line. They are often being raised by single, working mothers and 45% of them have a family member who is incarcerated. The odds are against these girls, and the main goal of the LESGC is to stack the odds more in their favor.

The official mission of the LESGC is to break the cycle of local poverty by training the next generation of ethical, entrepreneurial and environmental leaders. They do this through a stunning array of programming—from science and technology to media-making and social justice. Through small businesses, mentoring relationships, experience in the arts, environmental education, health and wellness, and academic preparation, there is something, or a lot of things, for every girl. The thread that runs through these diverse offerings, and what distinguishes the LESGC, is that they have a “whole-girl” approach—meaning they emphasize a broad range of competencies to create success: curiosity, poise, happiness, resiliency, compassion, health and job readiness. “Most kids’ clubs focus on one component or experience, but we are much broader. We focus on the whole girl. Not just their academics or college prep. We build up their self-esteem to help them create a life they love,” says Lyn Pentecost, Executive Director at the LESGC. All of this comes from a commitment to providing a space where girls and young women from ages 8 to 23 can develop confidence in themselves and their ability to positively impact the community.

Community is, and always has been, a focal point for the LESGC. The social turmoil of the 1960s and ‘70s created a crisis in the Lower East Side of Manhattan. Real estate was abandoned, there was rioting and property damage, and drugs were prevalent. Many social service agencies closed up and left the area. While the Boys Club of New York remained (even though a member of the Boys & Girls Clubs of America, it did not admit girls), there was an obvious disparity in services for girls. In 1996, women from the Lower East Side organized themselves to address the need for a place that served girls and women in their community. Mothers, wage-earners, educators, business women and community activists came together and founded The Lower Eastside Girls Club.

Today, most of the staff and many of the over 100 mentors are from the Lower East Side and they represent the diversity of the neighborhood. The commonality is the LESGC’s commitment to creating a place that nurtures the potential of every girl. Recognizing that nurturing also needs to happen at home within the community.Safety. Self-esteem. Happiness. What if one place had all this to offer girls? And what if this place existed where girls were up against considerable adversity? Welcome to The Lower Eastside Girls Club (LESGC) of Manhattan. Most of the girls who walk through the doors of the LESGC live in housing projects and below the poverty line. They are often being raised by single, working mothers and 45% of them have a family member who is incarcerated. The odds are against these girls, and the main goal of the LESGC is to stack the odds more in their favor.

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“We focus on the whole girl. Not just their academics or college prep. We build up their self-esteem to help them create a life they love.”
families, there are also programs to help mothers. Adriana Pezzulli, Director of Development at the LESGC, says, “Creating community among the mothers is important to us. Since a lot of moms are single providers, we offer programs to help them get better jobs.” One of the programs is called “Pizza Academy,” a collaboration with Two Boots Pizza, a locally owned business, that offers a course in pizza making from which mothers can earn a food handlers license upon graduating. This certification can help them get into the workforce and be more competitive in the marketplace.

Every Wednesday, the LESGC hosts a planetarium show and bio lab experience for school groups that brings in a few hundred additional children, and every spring, they give away 400 prom dresses to girls who can’t afford them.

If this girls club weren’t incredible enough, it has become even more of a destination thanks to a partnership with Tyra Banks, the model, media mogul and now, philanthropist. Within the actual LESGC building is a Tyra Banks TZONE, a separate and unique space where middle-school girls can participate in an eight-unit course that focuses on self-esteem. The program covers beauty, body image and empowerment. This nearly four-year partnership with the TZONE Foundation has connected the LESGC to increased resources and funding, as well as added a powerful program to their already impressive list of offerings.

Due to the LESGC’s momentum, unique, according to Adriana, “When I started, our budget was $200,000 and now it’s $2.5 million. It’s amazing how we’ve been able to get major philanthropic support from women.” To continue to expand, the LESGC will need a wider base of donors who truly share their mission while also staying true to their local roots.

While the obstacles of growth are a continual challenge, The Lower Eastside Girls Club has come to represent an essential haven for girls, many of whom have grown up confronted by hardship. High poverty, broken families and local crime create a constant need for girls and women to come together in an effort to improve their conditions, all while bettering themselves. The Lower Eastside Girls Club has demonstrated that not only does girlpower have enough strength to save a girl, but also a family and a community. And with that kind of power, the rest of the world begins to take notice.

To learn more about the Lower Eastside Girls Club, please visit www.girlsclub.org.
Strands of Strength: The Power of Positivity

The words “you’ve got cancer” change a woman — inside and out. Fear, anger, denial and depression are common reactions to a cancer diagnosis. There is so much information to absorb and many critical decisions to make — doctors, hospitals and treatment options. Cancer treatment makes a woman feel more tired than she ever could have imagined, and her worries often seem like they will consume her. Added to this, the skin changes and hair loss make the woman in the mirror seem like a stranger. All of these daunting transformations can make it hard to face the battle that lies ahead.

Patients with cancer need every tool they’ve got for this fight. Relying on their loved ones, staying active and eating healthy are all ways that patients cope with their cancer. Women with cancer want to keep doing the things they have always done, keep loving the people they have always loved, and keep looking the way they have always looked. To do this, women need to remain positive — that’s the single thread that runs through survivors’ stories. Using all means necessary to keep their spirits strong is what enables women to meet the challenge of cancer head-on.

No one knows this more than Deb Pulver, the founder of Strands of Strength. At age 45, Deb was diagnosed with breast cancer. She distinctly remembers the day when the first big clump of hair fell out. After that, she felt that she could no longer choose whether to share her experience with cancer or keep it private. The hair loss took that decision away from her. As she says, “When I was out at the grocery store or at church, the last thing I wanted was for everyone to know I was sick.” When she got her wig, she felt that she regained the power to share or not share her illness. Discussing her cancer became her choice again. The mission of Strands of Strength is to help women do what Deb did: retake control of their own stories.

Strands of Strength (SOS) is a nonprofit in Des Moines, Iowa, that provides free wigs to cancer patients in financial need. SOS partners with doctors and hospitals to determine which patients are in need of its ser-
The patient receives a redemption voucher for a free wig from one of three participating salons. The wigs the women receive are of the highest quality, designed to create an authentic-looking hairline, with a mesh lining that provides itch-free comfort. To make the process as seamless as possible, SOS invites patients to visit a salon before they lose their hair so that professionals can match the wig to their current hairstyle.

SOS helps women prioritize their own needs as they face their ultimate challenge. Women so often give themselves to others; they are not always good at putting themselves first. SOS gives these women one of the tools they need to remain positive and encourages them to draw on that energy as they fight the hardest battle of their lives.

The success of this charity would not be possible without extraordinary support from two important parts of Deb’s life. From the moment she was diagnosed with cancer through the formation of SOS and beyond, Deb has received endless amounts of encouragement from her husband, Bob. With her husband’s unwavering support, Deb has been able to battle through her illness and establish a nonprofit which has helped hundreds of other women fight the same grueling fight against cancer. Equally as instrumental in Strands of Strength’s success has been the community of Des Moines. The hospitals that devote valuable resources — human and financial — so graciously, the health care providers who identify patients in need, the wonderful partner salons who design the wigs, the SOS board members, and the generous local retailers and college students who have rallied to raise funds have all helped make Strands of Strength’s dream of helping cancer patients a reality.

SOS works hard to spread the word about their mission, but as is the case for many charities, it hasn’t always been easy. What has been amazing, however, is the way people respond when they find out about SOS. Everyone knows someone touched by cancer — a mother, a wife, a friend, a co-worker. Once people learn of Strands of Strength’s mission, they are eager to help. SOS hopes to grow and one day be able to offer this assistance to every woman in need throughout Iowa.

The feedback that Deb Pulver and SOS have received has been overwhelmingly positive. Some of their clients struggle to feed their children and get to the hospital for treatment. Salaries lost from missing work and other expenses related to cancer treatment pose daunting problems for those living close to the edge. For these patients, attaining wigs on their own is simply not possible. SOS fulfills a critical need for these women, and its commitment to the mission is reinforced by the grateful letters and emails SOS receives. A recent note from one client explained how she could only work part time due to her aggressive treatment, so she could not afford a quality wig without the help of SOS. She wrote, “Having a nice wig to wear out makes me feel ‘normal’ during a time when nothing seems to be normal in my life.”

There are many ways in which those with cancer refuse to let their illness define them. SOS takes pride in supporting these brave women, and everyone involved in SOS is humbled by their courage and determination. It’s a privilege to help them reclaim the woman in the mirror.

To learn more about Strands of Strength, please visit www.strandsofstrength.com.
Muppets to the Rescue

Being told you have a potty-mouth isn’t usually a compliment. As children, most of us are taught that bathroom business is private and poop talk is not for polite company. Sesame Workshop is turning that bit of etiquette on its head with a smart, straightforward Muppet named Raya who is talking to children around the globe about life-saving hygiene. This aqua green six-year-old girl with big pearly eyes always washes her hands after using the toilet and before eating, and she never forgets to wear her sandals to the toilet. Sesame Workshop’s goal: to reduce childhood death and disease that can result from poor sanitation and hygiene. Raya’s goal: to help kids grow smarter, stronger and kinder by showing them proper hygiene and sanitation practices.

According to the World Health Organization, 2.5 billion people worldwide lack access to an adequate toilet. Because they do not have toilets, they defecate in the open, which can result in the spread of diarrheal diseases. Each year, 90% of the 1.6 million deaths from such diseases occur in children under five years old. The highest numbers of sanitation-related deaths are found in developing countries, with India and Nigeria topping the list. These deaths are largely preventable through clean drinking water, the use of safe toilets and good hygiene habits.

This is where Sesame Workshop comes in. Best known for the educational program Sesame Street, this 45-year-old global nonprofit is the world’s largest informal educator of children. Committed to a child’s perspective, they are already reaching over 40 million children in Bangladesh, India and Nigeria. Who better, then, to tackle the challenge of sanitation education for children in the developing world?

Sesame Workshop is not alone in this global effort. Using the power of partnership, they collaborate with other like-minded organizations. One such partnership includes an alliance with the World Association of Girl Guides and Girl Scouts (WAGGGS), that will be training girls and women in water, sanitation and proper hygiene skills with Sesame Workshop’s new global health curriculum. Sesame Workshop also works extensively with innovative nonprofit institutions, like the Global Poverty Project, and collaborates with organizations specifically focused on hygiene, such as Toilet Hackers, to transform the toilet and sanitation crisis around the world.

Of course, Sesame Workshop’s efforts would not be possible without the generous funding from the Bill & Melinda Gates Foundation (BMGF). The BMGF grant supports a multimedia intervention that is reaching an estimated six million children and caregivers over the course of 18 to 24 months in India, Bangladesh and Nigeria. When the grant ends, the continued success of the initiative will depend on Sesame Workshop’s partnerships with businesses, governments, non-governmental organizations like World Vision International, and groups like WAGGGS. In addition, in-country teams play a critical role in making sure the message is executed, implemented and sustained in a culturally realistic and relevant way.

For children in developing countries, access to television does not always exist as a result of poverty, poor infrastructure, location and a range of other challenges. Thus, communication needs differ and must be creative and localized, which is something that Sesame Workshop has engaged in for decades. In India, for example, a repurposed vegetable cart equipped with a television and DVD player is used by local educators in urban slums to engage children with Galli Galli Sim Sim content, the Indian adaptation of Sesame Street. Additionally, Sesame Workshop’s in-country team managed the production of a live action film shot in Kolkata, as well as studio segments that will feature Raya in upcoming seasons. Special screenings and educational games take place in narrow alleys. Beyond activities in India, books, games and other printed
materials featuring Raya have also been produced to reach some of the world’s most disenfranchised kids in remote areas of Bangladesh and Nigeria.

Even within this group of extremely vulnerable children, the water issue disproportionately affects girls in developing countries. Girls are more likely to miss school because they are walking long distances to secure water for their families. Girls are also likely to stop attending school due to inadequate or nonexistent sanitation facilities, hygiene supplies and disposal methods. Through Raya, who is confident and directly addresses hygiene issues, Sesame Workshop is educating and empowering young girls to be part of a global health solution.

Stephen Sobhani, International Vice President, in charge of developing the organization’s global health and education initiatives at Sesame Workshop, says, “We don’t talk about children’s issues. We talk TO children about issues. It’s a big difference and a proud distinguishing factor of ours.” This commitment to involve children in the conversation gives girls and boys in developing countries the opportunity to receive health information and to play a central role in improving their own health outcomes. Just as Raya is a global ambassador for good sanitation and hygiene habits, these kids can become health ambassadors in their communities, sharing what they have learned with their brothers and sisters, friends, parents and neighbors.

Ultimately, Sesame Workshop aims to make Raya’s message borderless and universally applicable, so that it will reach across the developing world. Being borderless also means that the message needs to be heard where clean water and safe toilets are taken for granted. To help end preventable childhood deaths from diarrheal disease, all of us need to ignore those childhood admonitions about poop talk and enter the global conversation about clean water, sanitation and better hygiene.

To learn more about Sesame Workshop, please visit www.sesameworkshop.org.

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3 http://www.who.int/water_sanitation_health/mdg1/en/
4 http://www.unicef.org/media/media_68359.html
Calling All Cowgirls

Amberlee Snyder personifies the National Cowgirl Museum and Hall of Fame’s unofficial motto, “always saddle your own horse.” Paralyzed from the waist down at 19 from a horse accident, Amberlee, now 21, is on the University of Utah’s rodeo team, one of the top in the country. She still saddles and rides, and was a 2014 Hall of Fame Honoree. Her accomplishments reflect the grit and determination highlighted by this unique and inspiring museum in Fort Worth, Texas.

The mission of the National Cowgirl Museum and Hall of Fame is to honor and celebrate women, past and present, who have made great contributions to the history of the American West through their courage, resilience and independence. Some of the honorees, like Sandra Day O’Connor and Georgia O’Keeffe, are famous, but the majority are women few have heard of. They are women who “have made remarkable contributions to business, banking, medicine, art, ranching and other various vocations, but have done it in a quiet way. These are women who are doing what they had to do, because it had to get done. That’s a powerful message for young girls these days,” says Kit T. Moncrief, President of the National Cowgirl Museum’s Board of Directors.

The women honored in the Hall of Fame share cowgirl qualities but their stories are quite varied, from Elizabeth “Lizzie Johnson” Williams, who broke the gender barrier in the male-dominated cattle trade in the late 1800s, to Sue Cunningham and her sister, Jean Cates, “cowboy cooks” extraordinaire, who were the first women team to win the Western Heritage Classic Cook-off in Abilene, Texas, in 1992. And there is Connie Reeves, one of the first women to study law at the University of Texas. She also started one of the state’s first girls’ drill teams still in existence today. Connie was an instructor for 67 years at Camp Waldemar in Texas, where she taught an estimated 30,000 girls how to ride. It’s Connie who coined the unofficial motto of the Cowgirl Museum, “always saddle your own horse.” She rode her whole life and died days after she was thrown from her horse at 101 years old. Her strength, courage and groundbreaking lifestyle embody what the museum stands for as it celebrates
The museum not only archives the stories and artifacts of these women (Georgia O’Keeffe’s camping materials and Annie Oakley’s gun!) but also encourages and fosters the cowgirl spirit of self-reliance through education. In a time of ubiquitous social media that values the immediate, knowledge of history is fading. Positive role models for girls and women often get overshadowed or forgotten in an instant culture that is obsessed with fame, sex and appearance. Executive Director Pat Riley says, “It’s an awakening to me that a group of children won’t know who Dale Evans is … kids can name a Kardashian but not a Supreme Court Justice.” Through school tours of the museum and a “traveling trunk” with cowboy/cowgirl artifacts, a teacher resource guide, and multilevel library, the museum is providing hands-on history lessons. Many more students are reached through video conferences in classrooms around the country. The National Cowgirl Museum and Hall of Fame message of courage and self-reliance reaches an even wider audience through a personal relationship with Laura Bush, who created a program for Middle Eastern women at the Bush Institute. According to Kit Moncrief, “These women, who know nothing about cowgirls, love to see the independence and strength that the Cowgirl Museum exemplifies, and to reflect on the strength that they have as women. No matter where you’re from, you can be a cowgirl.”

“Cowgirl is an attitude, really … the cowgirl faces life head on, lives by her own rights, and makes no excuses. Cowgirls take stands. They speak up. They defend the things they hold dear. A cowgirl might be a rancher, or a barrel racer, or a bull rider, or an actress. But she’s just as likely to be a checker at the local supermarket, a full-time mother, a banker, an attorney, or an astronaut.”

In the words of film star and “Queen of the West” Dale Evans: “Cowgirl is an attitude, really … the cowgirl faces life head on, lives by her own rights, and makes no excuses. Cowgirls take stands. They speak up. They defend the things they hold dear. A cowgirl might be a rancher, or a barrel racer, or a bull rider, or an actress. But she’s just as likely to be a checker at the local supermarket, a full-time mother, a banker, an attorney, or an astronaut.”

The National Cowgirl Museum and Hall of Fame doesn’t exist to simply preserve history. It strives to share stories — stories that encourage today’s girls and women to value their own strength and determination and most importantly, to remind the world that any girl, anywhere, can be a cowgirl.

To learn more about the National Cowgirl Museum and Hall of Fame, please visit www.cowgirl.net. Images provided courtesy of Rhonda Hole and Doubleday.
The Passion to Make a Difference

It was the speech by a Texas senator that got Vanessa Briceño’s attention. This wasn’t just any speech. It was a 10-hour and 45-minute speech about a bill that would severely restrict access to abortions in America’s second-largest state. The speech was a filibuster given by a little-known Texas senator named Wendy Davis. Though ultimately the bill was passed in Texas, Vanessa was suddenly paying attention. For her, it was a wake-up call that some women’s issues were still decades behind the times. And she wanted to take action and do something about it.

Taking action is something her family has done for nearly two decades. For years the Briceño family has supported women’s issues by providing philanthropic grants. These grants have brought much needed aid to many important causes, and have been a point of pride for her family.

For Vanessa, there’s another issue in particular that means a lot because it involves the field she’s in — the computer science industry. While pursuing her master’s degree in computer game design, Vanessa was one of four women in her class of 22. Unfortunately, this ratio of men to women is an accurate representation of the technology sector as a whole. At many of the nation’s leading technology and computer giants, such as Apple, Google and Facebook, the number of women in engineering and computing positions hovers around 20 percent. The problem is twofold: getting girls and young women to enter the field and then retaining them. In the mid-1980s, women reached a high of nearly 40 percent of computer science majors nationally. Today, the percentage of women majoring in computer science has dropped to less than 20 percent. This trend is referred to as “melt,” a term that describes the phenomenon of girls and women drifting away from science and math early in their educations.

Dismayed by the gender disparity in the tech world, Vanessa is exploring avenues that allow her to make a difference in women’s lives. She is partnering with Melanie Schnoll Begun, a Managing Director and the Head of Philanthropy Management at Morgan Stanley, and together they are working to identify and fund projects that encourage more women to enter, and remain in, the field of computer science. Their focus is on school-age girls — Vanessa wants to intervene before the “melt” occurs.

After seeing Senator Wendy Davis’ speech, Vanessa realized that waiting for others to pass laws and make changes was not good enough. Following in her family’s footsteps, she knew it was time to act.

In the mid-1980s, women majoring in computer science reached a high of nearly 40%.

Today, the percentage of women majoring in computer science has dropped to less than 20%.

5 http://www.npr.org/sections/money/2014/10/21/357629765/when-women-stopped-coding
The Ripple Effects of Microfinance

Envision a life without access to basic financial tools like checking or savings accounts. Imagine being unable to secure a loan to start your own business. This stark reality is faced by entrepreneurs in developing countries every day. This reality disproportionately affects women and the implications of this disparate impact are astonishing. Access to financial resources can help women attain higher levels of education and earnings which, in turn, can lead to lower infant mortality rates, improvement in child health and nutrition, and higher agricultural productivity. In fact, the UN Food and Agricultural Organization estimates that if women had access to the same farming resources as men, the crop yield in developing countries would likely increase by 2.5 to 4% resulting in 100 to 150 million fewer undernourished people globally.

Kiva, an international nonprofit microfinance organization, has been tackling this issue head-on since 2005. They envision a world where all people—even in the most remote areas of the globe—hold the power to create opportunity for themselves and others. Kiva’s mission is to alleviate poverty by letting individuals lend as little as $25 to people seeking loans in the developing world. One hundred percent of every dollar lent goes towards loans administered by one of nearly 300 Field Partners who have undergone an extensive credit risk and financial due diligence process. As a nonprofit, Kiva charges the Field Partners no interest on the loans they administer.

Since Kiva facilitated their first loan in 2005, the organization has helped an impressive 1.3 million people loan over $690 million to more than 1.6 million borrowers in 86 countries. Even more remarkable, Kiva’s repayment rate is over 98%. Approximately 70% of Kiva’s loans, totaling more than $500 million, have been directed to women. The majority of their loans have gone to women because, as Kiva’s Vice President of Global Partnerships Giovanna Masci notes, “Women tend to have been structurally removed or unable to participate in the financial system and have not been able to build up assets like homes or property—that is, if they even own them. Generally, assets are owned in the husband’s name, thereby limiting the opportunity for women to obtain loans because they are not able to...”

6 http://www.foreignaffairs.com/articles/66206/isobel-coleman/the-global-glass-ceiling
Kiva’s approach to fighting this financial disparity has been twofold: raising awareness and launching targeted programs. To raise awareness, Kiva created the “Dreams Are Created Equal” campaign whose launch coincided with International Women’s Day 2015. The goal of this initiative is to demonstrate to potential lenders that the dreams of women in the developing world are valid. Featured stories of women who have successfully created opportunities for themselves, their families and their communities because of loans they received through Kiva have been a key element to the campaign. These success stories make the impact of a seemingly small loan explicitly real.

Take Lourdes, a young single mother from Paraguay, for example. She secured her first loan of $60 to open a business selling empanadas and snacks to support her son and herself. Over time, she repaid this loan and began taking out and repaying bigger and bigger loans. Most recently, Lourdes took out a $975 loan funded by 33 lenders located all over the world—from Norway to Australia—to increase her inventory and buy a refrigerator. This allowed her business to grow to the point where she could afford to move into a larger shop with a secured gate to prevent robberies and an attached home for her family.

Not only has Kiva witnessed remarkable success raising awareness, but it has developed partnerships with world-class organizations to launch new programs supporting impoverished women. In 2013, Kiva introduced CAMFED—an organization that has been eradicating poverty in rural Africa for over 20 years—as a Field Partner in Zimbabwe. Through this partnership, Kiva’s lenders simultaneously support women seeking to grow their businesses to become self-reliant and expand access to quality education for young girls. In exchange for receiving capital through Kiva’s lenders, women borrowers commit to repaying in social capital as volunteer teaching assistants in local high schools supported by CAMFED. This unique arrangement affords women the opportunity to repay the “interest” on their loans in the form of social change. Given the rapid success of the program in Zimbabwe, Kiva and CAMFED have expanded their partnership to Tanzania with plans to launch programs in Ghana in the near future.

Kiva’s focus on helping women lift themselves out of poverty through microfinance has clearly had a lasting impact on the lives of the women who have received loans through their programs. According to a Harvard Business Review study, women in emerging markets reinvest 90% of every dollar earned into “human resources”—their families’ education, health and nutrition—compared to only 30 to 40% of every dollar earned by men.8 In other words, Kiva’s loans have helped countless families and communities in over 80 countries escape a vicious cycle of poverty.

Kiva’s mission of lifting individuals out of poverty through microfinance goes to show that the old adage “a little goes a long way” is especially true for the more than 1.1 million women it has reached over the last decade.

To learn more about Kiva, please visit www.kiva.org. Images provided by Kiva to advance its mission of connecting people around the world through lending to alleviate poverty.

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Where Are the Million Dollar Women?

BY JULIA PIMSLEUR

These are the best of times and the worst of times for entrepreneurial women. Women in the US are starting businesses at nearly twice the rate that men are, but we still tend to stay small.\(^9\) Only 3% of female business owners (in comparison to 6% of male business owners) make $1 million in revenues, which is considered just getting off “go” in the business world. Research shows that most women entrepreneurs are stuck at the mom-and-pop level, with 97% stalling at $250,000 in revenues and never hiring any employees.\(^10\) Women are also twice as likely to cite running out of cash as the cause of shutting down.\(^11\)

When my company passed the $1 million mark a few years ago, a journalist contacted me for an article about the handful of women whose businesses were making “high revenues.” I was partly flattered, but I was mainly stunned. Why are so few women running businesses that make bank? From my own experiences running Little Pim, which is an at-home language learning system, I knew that having a one-year “runway” of cash and repeated access to “growth capital” was critical to success. Every entrepreneur makes mistakes; it takes capital, grit and flexibility before you find what works.

Women-owned companies raise six times less capital than their male counterparts and, not coincidentally, make just 27% of the revenues that male-owned businesses generate.\(^12\) Study after study has shown that higher startup capital correlates to higher revenues. Given that women owners make up 30% of all privately held businesses in the US, the money left on the table from under-raising adds up to millions in lost revenue, jobs and tax dollars.\(^13\)

The year I secured $2 million in venture capital for my company, we doubled our sales and hired three new full-time employees. I went from a small business owner thinking small, to a fast-growing company scaling up and thinking big. I decided to pay it forward and help other women get to the $1 million mark faster than I did. On weekends, I started teaching women how to raise angel and venture capital via a one-day boot camp I created, called Double Digit Academy.

Why would I take time away from my family and friends to teach other women? I believe, as Sheryl Sandberg wrote in *Lean In*, women need to “see…

“I wish I had been able to see — and learn from — more women who raised capital and built multimillion-dollar businesses. This is the change I want to see in my lifetime: one million more women running $1M+ businesses and loving (almost) every minute of it.

Only 7% of venture capital is currently being invested in women-led businesses, and those numbers are not increasing fast enough. Sexism is still a factor, but not the main issue. I believe that if more women learned “the dance” of raising capital, more dollars would flow into women-owned businesses, and thousands of families and employees would benefit. Changing the gender balance of investing is a mission that multiple women-focused organizations like Astia, Springboard and Women 2.0 are working to push forward, and collectively we can close the gap.

In my Double Digit Academy and its online version, I also train nonprofit executive directors. Once you learn how to overcome your fear of asking and master basic fundraising skills, you can become successful at accessing funds in both the nonprofit and for-profit sectors. More nonprofits are seeking ways to generate earned income, and their executives suddenly need skills such as pitching investors.

How can we help one million more women run million-dollar-plus revenue businesses? I believe this is achievable in the next 10 years. Let’s remember that just 40 years ago women couldn’t buy houses or have a credit card in their own names. When women access wealth, research shows they invest in their communities, their kids’ education and other women, creating far-reaching ripple effects. While raising capital does not guarantee success, having adequate funding often does. Women deserve that chance. I can’t wait to see the amazing companies they will create in the next decade, as they scale up their businesses from mom-and-pop to mom and profitable.

JULIA PIMSLEUR
Author of “Million Dollar Women,” a forthcoming book to help more women raise capital and build multimillion-dollar businesses (Simon & Schuster, October 2015). She is the Founder and CEO of Little Pim, foreign language learning for kids, and creator of Double Digit Academy. Pimsleur is on a mission to help one million women entrepreneurs break the $1M in revenues mark by 2020. Pimsleur blogs for Forbes entrepreneurs channel and lives in New York City.

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Empower a Girl. Change the World.

As one recent study has shown, a girl's self-esteem peaks at nine years old and then plummets as she enters her teens.\(^\text{15}\) This appalling statistic tells us that today's girls face challenges that their parents never experienced—the pervasiveness of social media, the sexualization of American culture and the increased prevalence of drugs. Girls receive conflicting messages about what it means to be a woman, and some of these messages threaten their physical and emotional health.

The media's emphasis on thinness and beauty can have unintended side effects, such as eating disorders and depression. As they enter their teen years, some girls stop valuing being smart as they start prioritizing appearance and relationships. These issues are often compounded by the fact that some girls don't know how to discuss these topics with adults, and some may not have adults to lean on.

That's where Jane Comer comes in. A philanthropist and social activist, Jane is committed to empowering women and girls. The primary focus of this commitment has been realized through GirlSpring, a nonprofit organization Jane founded in 2010 in Birmingham, Alabama. GirlSpring’s mission is to reach out to girls from ages 9 to 18 and offer them the guidance and resources they need to explore their interests, in the careers of their choice through mentoring. Selected candidates have the opportunity to spend the day with a local business or civil servant in their chosen field. This one-on-one gives girls a unique opportunity to explore a future profession with someone who can provide guidance, encouragement and valuable feedback.

The response to the Dream Day program has been excellent. One girl described her day shadowing a doctor as “a dream come true,” and another believes that the opportunity to “test-drive a career” has revealed a path toward her future goals.

GirlSpring appreciates that today’s girls are tomorrow’s women. Working with the local community, which supports its mission through donations, GirlSpring's goal is to help girls find the information, support and confidence they need to reach their highest potential and make their dreams come true.

To learn more about GirlSpring, please visit www.girlspring.com.

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\(^\text{15}\) Dr. Anita Gurian, Ph.D., NYU Child Study Center
http://www.education.com/reference/article/Ref_Mirror_Mirror_Wall/
Educating Women Leaders for the Developing World

Expanding opportunities for women is both a moral imperative and a proven strategy for sparking development. Since its founding in 1983, Aga Khan University (AKU) has been educating nurses, doctors and teachers who inspire women and girls to pursue their ambitions, make room for their voices to be heard and work to eliminate the challenges they face. In Pakistan, Afghanistan, Kenya, Tanzania, Uganda and beyond, AKU graduates make a real-world difference as role models, advocates, researchers and mentors.

AKU’s efforts address one of the biggest obstacles to bettering women’s lives in the developing world: the lack of women in leadership roles. One can begin to grasp the significance of the University’s efforts simply by looking to the reality in which its female graduates work. In Pakistan, the literacy rate for women is 61 percent, lagging far behind that for men. Across the East African countries that are now home to almost one-fifth of AKU’s students, women head just one in five primary schools and constitute as few as one out of every three secondary school teachers.

In such contexts, women leaders change minds and open doors. Whether they develop new surgical techniques, found new nursing schools or lead school reform efforts, they overturn expectations. And when they return to their villages or communities bearing new perspectives and a new confidence in their abilities, they fire imaginations.

Undoubtedly, however, it is AKU’s individual graduates who furnish the most compelling testimony to the importance of developing women leaders through higher education.

A member of AKU’s first graduating class in 1988, Dr. Anita Zaidi returned to AKU as a faculty member after a decade in the United States that included fellowships at Harvard and Duke, eventually becoming Chair of AKU’s Department of Pediatrics and Child Health. With more than 100 publications to her name, she recently joined the Bill and Melinda Gates Foundation as Director of the Enteric and Diarrheal Diseases program. In 2013, Dr. Zaidi...
was selected from among more than 500 applicants to receive the first $1 million Caplow Children’s Prize for a project to save hundreds of children’s lives in a Karachi neighborhood where one in 10 children dies before reaching the age of 5.

Dr. Zaidi credits AKU’s focus on community health both with exposing her to the challenges faced by the poorest members of society, and to “the commonality of the human spirit.”

“I feel privileged to have received the education I did, and with that comes responsibility,” she says. Knowing the impact that a single leader can make, she says her proudest accomplishment is training a new generation of pediatric researchers at AKU. “Developing other people is the most time-consuming thing, but I believe others can do even better than I have.”

Dr. Zaidi is perhaps the best known of the nearly 8,300 women who have graduated from AKU since its founder and Chancellor, His Highness the Aga Khan, launched the University with the vision of creating an institution that would be “on the frontiers of scientific and humanistic knowledge, radiating intelligence and confidence, research and graduates, into flourishing economies and progressive legal and political systems.” But she is far from the only one who is making a difference.

The University’s female graduates include school principals; province-level administrators charged with overseeing hundreds of schools; national school reform managers; hospital head nurses; leaders of nursing schools; heads of national nursing and midwifery organizations; physicians who are establishing new medical specialties in their home countries; nationally and globally recognized researchers in maternal and child health; and recipients of global awards for excellence.

Among them is Winnie Shena, Deputy President of the National Nurses Association of Kenya. Like so many of her fellow AKU graduates, she cites her education as a turning point in her life—“just a nurse working in the ward, wanting to advance,” to someone who was “convinced I needed to be a leader.”

“For me, the starting point was to realize that nursing is not just the skills you use by the bedside, it’s responding to the needs of the community,” she says. “You can influence policies, you can contribute to economic development. And that I learned at AKU.”

To learn more about Aga Khan University, please visit www.aku.edu.
In the words of many MAKERS, “You have to see it to be it.” At Morgan Stanley, there is a commitment to showcasing the variety of ways that women can thrive, achieve and succeed in the financial services industry. We want to be the firm of choice for women investors and employees. Morgan Stanley Wealth Management recently turned to storytelling as a means of celebrating and acknowledging leading female employees through a unique partnership with MAKERS.

Launched in 2012 by PBS, in partnership with AOL, MAKERS is a dynamic digital platform showcasing thousands of compelling stories about trailblazing women of today and tomorrow. Featuring women from all walks of life, the MAKERS website aims to be the largest collection of women’s stories ever assembled. With over 2,900 videos featuring more than 270 women, MAKERS is well on its way.

To complement its online content, PBS produced a documentary entitled “MAKERS: Women Who Made America” in 2013. The documentary, which premiered to an audience of 4.3 million viewers and trended #1 on Twitter worldwide, depicted the modern women’s movement on television for the first time. Leveraging this documentary’s success, PBS convened a MAKERS conference in Southern California in February 2014. The event hosted more than 500 women and men and featured prominent speakers such as feminist Gloria Steinem, actress Jennifer Aniston, astronaut Mae Davis, and business executive Sheryl Sandberg. In addition to these programs, PBS aired six one-hour specials beginning in late 2014 focused on women who have had a significant impact on a variety of industries including Hollywood, comedy, space, business, war and politics. MAKERS continues to add to its content library by selecting women based on guidelines established by its board of advisors which ensure that the women selected are from a variety of backgrounds and represent a diverse array of experiences.

In 2013, Morgan Stanley Wealth Management was one of a select group of companies invited to participate in the MAKERS@ corporate initiative to recognize and highlight game-changing women within these organizations. To identify the women who embody the mission of the MAKERS@ Morgan Stanley Wealth Management program, we invited every
employee to tell us about a woman who served as a MAKER in their eyes — an innovator, a groundbreaker, or an advocate. In true MAKERS fashion, every woman at Morgan Stanley Wealth Management was eligible for consideration — qualification was not role or title dependent.

In each of the past two years, Morgan Stanley Wealth Management faced the difficult task of narrowing the impressive nominee list to a class of 15 women making an impact with their clients, colleagues, shareholders and communities every day. Gregory Fleming, President of Morgan Stanley Wealth Management and Morgan Stanley Investment Management, hosts an annual “Meet the MAKERS” national broadcast during Women’s History Month in March. When addressing the standing-room-only crowd in the Wealth Management headquarters auditorium, Fleming said, “This is an event that is near and dear to my heart. It highlights the indispensable role of women in all that we are achieving across Wealth Management at Morgan Stanley. To have market dominance in our business, given the demographics of the country and our client base, and all the realities of our business model, we are going to need to become the employer of choice for women.”

A website has been created to profile the career paths and stories of these 30 women. The MAKERS@ Morgan Stanley Wealth Management reflect on the challenges they faced getting into financial services, the things they love about the industry and the opportunity it gives them to have an impact on clients. Through this platform, the firm has showcased the experiences and perspectives of Morgan Stanley Wealth Management women from branch offices, the executive suite, the trading floor, the sales desk and the service centers. Without these talented, hard-working, inspirational women, Morgan Stanley Wealth Management would not be able to provide our clients with first-class business in a first-class way.

To learn more about MAKERS, please visit www.makers.com.

KARA UNDERWOOD
Managing Director
Head of Diversity and Inclusion

4.3 Million Views
of “MAKERS: Women Who Made America” Documentary
Trended #1 on Twitter
Final Comments from the Editors

We hope you have enjoyed the thirteenth edition of Perspectives in Philanthropy focusing on the Advancement of Women and Girls. The work of the tremendous individuals and organizations featured in this volume illustrates the far-reaching impact we can all have if we dedicate our time and resources to the causes that matter to us most. From teaching women from all walks of life that they can embody the spirit of the cowgirl to helping girls from the Lower East Side of Manhattan realize their full potential, the organizations and individuals in this issue exemplify what it means to be a philanthropic agent of change.

We look forward to receiving your comments, suggestions and ideas for future topics. Please send them to philanthropymanagement@ms.com.