

## A Time of Great Hope

***“It was the best of times; it was the worst of times.”***  
**– Charles Dickens, *A Tale of Two Cities***

The wisest among us knows to look for the flames of hope even in the darkest moments. April 2009 is a particularly scary time when everything we know seems topsy-turvy. Yet in this time of fear, there is an underestimated reason for hope: A growing force has yet to be factored into the equation for change. This force includes women, girls and a generation of youth rising in the midst of great turmoil—with distain for the past and skepticism about the future.

Youth and young adults in America are ready and eager to shape a better future. A recent article in *Fast Company* attributed the success of Barack Obama’s election to millions of young people who were called out of lethargy and despair about the future to throw their weight into participating in the political process, most for the first time. The research following the election shows that youth, regardless of party affiliation, continue to seek opportunities to help make a difference and do not want to wait for solutions by politicians or government. Today’s youth are a generation of global citizens as distinctive as any generation in history.

Research conducted by Girl Scouts of the U.S.A. in 2008 reported similar findings. “The New Leadership Landscape: What Girls Say about Election 2008” found that the presidential election and the preceding intense campaign season generated an unprecedented level of interest and engagement in civic participation and community service among young people. This survey also revealed that girls, in particular, gained not only an increased awareness of the barriers that face women, but also an improved sense of their own abilities and potential to overcome those obstacles.

- Some 59 percent of girls reported the election had a positive impact on their confidence in being able to achieve their goals in the future.
- Four in 10 girls said the election has had a positive impact on their desire to be a leader.
- Substantial numbers (46 percent) reported they think more highly of women’s ability to lead than they did before the election.

These findings are particularly interesting in light of research on girls’ perceptions of leadership just a year earlier. The 2007 Girl Scouts of the U. S.A. research, “Transforming Leadership,” reported that while 69 percent of girls ages 8 to 17 saw themselves as leaders, the majority of them were not interested in leadership positions as adults. Girls were resistant to the kind of behavior they felt would be expected of them as adult leaders. They did not want to be bossy or sacrifice their personal values

and beliefs. Though not to the same degree, boys held similar opinions about leadership. In sum, the kind of leadership that attracted girls implied personal principles, ethical behavior and the ability to effect social change.

If we look at the values, ethics and behaviors these young people embrace, we see a sharp difference between past and future—what is rising and what is declining.

<b>On the Decline:</b>	<b>On the Rise:</b>
Isolation and independence <ul style="list-style-type: none"> <li>– Focus on self</li> <li>– Competitive quest for self-gain to the detriment of the collective</li> </ul>	Human systems and relationships <ul style="list-style-type: none"> <li>– Feminine sensibility</li> <li>– Collective wisdom</li> <li>– Trust</li> <li>– Desire to connect for sense of community</li> </ul>
Materialistic Values	
Collapse of ethical leadership (runaway greed)	Youth as leaders of community and global change
Mechanistic systems and structures	1:1 communication, social networks and information systems facilitated by technology

## Arizona 2009

Barbara Barrett who joined us early in our exploration and thinking about this gathering wrote this pointed paragraph:

“This is a revolutionary time in American history, and I believe big changes are taking place,” she said. “This is a time when new roles will be carved out for new players. Girls should move up in importance. Arizona is an apt location for this movement to begin. Women have long been leaders in Arizona and now lead the way in the country.”

The current economic turmoil is especially great in Arizona, a state whose once-booming economy has been heavily dependent on real estate development and housing construction. The capacity of government remains bound to the rise and fall of sales taxes. A state proud of its low-tax history is now preoccupied by a new dialog as we face the projections of unprecedented deficits, creating tidal waves of budget cuts, layoffs and the elimination of programs at every level and in every sector, regardless of type of service or its success.

At the same time, the needs of the individuals and families in our state are escalating as the economy pushes more people into unemployment, homelessness and uninsured

healthcare status. These worsening conditions bring increases in rates of domestic violence, suicide and substance abuse. Arizona's nonprofit organizations, the frontline of the safety net, are weathering a "perfect storm"—escalating community need, decreasing state and federal funding and contributed income from individual donors and foundations reeling from the significant loss in investment portfolios.

Arizona State University President Michael Crow has a refreshing perspective. He recently described Phoenix as the most innovative and hopeful place he has ever lived. Phoenix, he said, is poorly understood because a vocal minority drowns out the reason of the rest. President Crow is committed to share facts and data that will help this community see itself in the true light of possibility. For example, he says:

- A smaller portion of Arizona's population is socially unaware than in most states? Research shows that the level of openness, compassion and overall concern for the social well-being of our community is higher than our image portrays—and higher than any other comparable city.
- Phoenix has a history of changing the economic and social constructs of neighborhoods over generally short periods of time. For instance, there are few Phoenix neighborhoods where poverty has been historically entrenched. Arizona was designed by progressives and has what some would argue is a comparatively progressive constitution.

What's more, Arizona has a particularly rich history related to women and the critical roles they have played in pioneering, leadership, government and small business innovation.

Can we envision a new civil society in Arizona?

## **Women Can Lead the Way to Recovery**

Women historically have borne the brunt of economic turbulence and a disproportionately smaller share of economic ebullience. This is true in the U.S. and across the globe. Women hold the majority of the lowest wage jobs and accomplish the bulk of the unpaid work that sustains our households, nonprofit organizations, schools and communities of faith. Additionally, they are more commonly victims of pressing social issues like homelessness and domestic violence.

And yet, we affirm that the health of families—and the economy—depends upon protecting and advancing the rights of and opportunities for women and girls. One need only look to the poorest countries for examples of women's heroic perseverance, making so much good from the fewest resources, the tiniest investment. Indeed, the human story of civil society, and how it is created, nurtured and sustained, is largely the untold story of women's roles over centuries, across cultures and continents.

Growing research now reveals the possibility of very different outcomes from Wall Street to Main Street had there been a greater balance of women in decision-making positions. The history of the past decade could have been different if women with humanistic motivations had been in charge, rather than executives who thrived on risk and performance. A catalyst research study last year found that women make up almost 60 percent of the workforce at *Fortune* 500 finance and insurance companies but account for only 179 of the corporate officer positions and none of the chief executive positions. In the world of hedge funds, women are notable largely by their absence. Women have not been the ones taking home the large bonuses at AIG or other companies, not because of gender inequity in the administration of their bonus program, but more likely because women are less attracted to the sale of risky investments.

So, here we are in April 2009 in the wealthiest country in the world. Many of our illusions about wealth, resources and the lives we expect to live have been considerably narrowed. The zooming stock market we came to believe would see no ceiling was less science than fiction. Too many of us grew to think that we could afford houses that turned out to be beyond our means—or needs. Too many Phoenix neighborhoods are dotted with dream homes or now just empty houses that no one can afford. Too many Phoenix children will start next school year without the teachers who taught their older siblings because they are lost to layoffs. And Arizona is borrowing money for the first time since the Great Depression—just to keep the state operating.

Now what?

## **The Girl Effect—Exponential Return on Investment in Girls**

The girl effect in essence underscores that focusing on girls gets at root causes of broader societal problems. A girl whose education and economic prospects improve brings better outcomes not only for herself but also for her family, her community and nation, a rippling effect.

The answer to our world's dilemma lies in the realm of human connection substantiated in the lives of women and girls. In this context, girls represent humanity's largest untapped talent pool. With every passing day in Phoenix and elsewhere, urgent challenges go unmet because too few girls become leaders. The opportunity to fully engage the girl effect has incredibly positive implications for Arizona and, potentially, humanity.

Research confirms that girls value fairness over advantage. What if girls grow up to be the women on Wall Street, and they focus more on results than being in command and having control? They prefer collaboration and inclusion—surely, the correct leadership style for an age and society desperate for collaborative and innovative solutions to complex problems. Although in lower percentages, the majority of boys desire to demonstrate similar leadership traits but are heavily socialized to abandon those values.

What if we could build a society that nurtured and rewarded humanistic values and habits? What if fairness, collaboration and inclusion were expected and we accepted nothing less?

Noted philanthropists are answering these questions by promoting The Girl Effect. The message was heard resoundingly at the 2009 Davos Conference from Melinda Gates, along with Peter and Jennifer Buffet and the Nike Foundation:

Investing in girls will change the world.

## **Changing Philanthropy to Include the Feminine Spirit**

We believe that times of great opportunity inspire philanthropy. (The word, philanthropy, by the way, translates love of humankind.) We believe that women's philanthropy is as similarly constrained as their leadership. That is, women have the natural tendencies to give generously and wisely. Yet, too few women understand how philanthropy can be a powerful and exponential catalyst to effect the changes they envision and exert the leadership they hold in their hearts. There are, of course, extraordinary exceptions here in Arizona, including Nina Pulliam, Virginia G. Piper and the founders of the Arizona Foundation for Women, among those who come first to mind.

Another facet of philanthropy: Women and girls continue to receive just 6 percent of total philanthropic dollars in the U.S. Consider further, that the charitable giving to women and girls has been heavily slanted toward the victim. That is, until women are seriously ill (e.g., breast cancer), abused (e.g., domestic violence) or enslaved (e.g., human trafficking), they receive almost no philanthropic support. Giving to the immediate and critical needs of women and girls is absolutely necessary.

What if we got in front of this issue? What if charitable dollars were given to support women and girls to thrive, rather than simply survive? Surely, when we are receiving but a small portion of all charitable dollars, there is room to give more and for more people to give.

It's well documented that women give differently. They give thoughtfully, expect results, and are often engaged beyond the act of making the gift. Unless they are seasoned philanthropists, women tend to be less comfortable with some of the traditional approaches of fundraising involving peer pressure or competition that have been historically effective among men. Women are both motivated and fulfilled by giving within their relational tendencies, having connection with cause and people, deriving joy and satisfaction from making a gift. Current trends in women's philanthropy include giving circles and retreats, thereby building "communities" of women donors.

What if we nurtured this natural way that women give? What if the joy of giving could be spread from woman to woman, woman to girl? Think of the gift economy that would emerge.

<p><b>Targeted Funding to Women and Girls as Needy—A Charity Model</b></p> <p>Women and girls seen as victims</p> <p>Women seen as dependent, passive recipients of handouts</p> <p>Women and girls absorbing majority of community trauma and violence</p> <p>Donors as check-writers, only</p>	<p><b>Investing in Civil Society and Strong Economy—A Gift Economy</b></p> <p>Exponential ripple effect of investing in girls</p> <p>Women and girls as leaders of social change</p> <p>Women as the foundation of civil society</p> <p>Women fundamental to systemic solutions to the community’s most complex challenges</p> <p>Early start with girls</p> <p>Donors as partners</p>
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***In Math Class, we learned that a square is always a rectangle, but a rectangle is not always a square. In a similar way, the United Nations, the World Bank and CARE’s experience shows that a development project focused on women and girls will benefit everyone, but a development project that focuses on everyone may not benefit women and girls.***

***— Excerpt from the CARE USA 2008 Annual Report***

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## Arizona's Envisioned Future—A Dialogue

What will the new civil society look like? How can we make it reality?

1. Could it be that there is a tidal wave of youth waiting for their turn at leadership? And could they be equipped with the mental agility and freedom from past paradigms to address the dire challenges we face? If so, how do we support them?
2. Could it be that marginalized populations, such as girls and minority youth, have a voice and perspective that is essential to the conundrums we face? If so, how do we assure that they are heard?
3. Could it be that youth are carrying a new ethic and inclusive gene to rebuild community and trust across our populations? If so, can we afford to wait?
4. Could it be that the youth naturally think more systemically and can put their arms around the complexity of our times? If so, are we wise enough to listen?
5. Could it be time to give them our surround, our experience, our trust, our support and mentorship, to launch off the platform we have built as leaders? If not now, when?
6. What if the capacity of women to value community outcomes and collaboration over personal gain is innate to their way of being in the world? And that these are primary qualifications of leadership in this day? Isn't it time to try something new?
7. What if youth naturally value qualities often brought to leadership by women? And that this appreciation has the power to bridge long-standing gender gap issues? Is this the Women's Movement of this century?
8. What if our youth are raised with a sense of global connectedness and responsibility and there are ways for them to translate this into partnerships with their peers in challenging situations around the globe? What if they are not raised this way?
9. What if we embraced the dawning global awareness that investing in girls has an exponential effect on the economic growth and well-being of communities worldwide? Who among Arizona leaders will champion The Girl Effect?
10. How might philanthropy change if we bring in the feminine spirit? Appendix for white paper: following are short videos, excerpts, and articles which provide a window into the movement now called The Girl Effect.

## Appendix

### The Nike Foundation

#### Girls: An unexpected answer

Nike believes in the power of human potential to accomplish anything: on the field, on the court, in life. We're applying that belief to poverty in the developing world, an issue that impacts everyone's future.

We sought out where we could make the greatest impact. We found it in adolescent girls. Invest in them, the theory goes, and you will unleash a powerful ripple effect.

That realization began our focused investment. Four years now, we've found that girls are the unexpected answer. How do we know? We've seen it with our own eyes through the investments we've made over the past four years: When girls have resources, they invest them in their families. When communities are educated about the importance of girls' health, everyone's health improves. When a girl is HIV free, her future children are as well. When girls support one another, that support spreads throughout communities.

This is the girl effect. The Nike Foundation and its partners are focused on unleashing its power.

Mark Parker, CEO Nike, Inc.

#### Two pivotal short YouTube videos about the Girl Effect:

[http://www.youtube.com/watch?v=WlvmE4\\_KMNw](http://www.youtube.com/watch?v=WlvmE4_KMNw)

<http://www.youtube.com/watch?v=-Vq2mfF8puE>

#### Girl Guides engage global connection:

[www.plan-uk.org/changingtheworld](http://www.plan-uk.org/changingtheworld)

Girl's session steals the show at the World Economic Forum in Davos: Nike's chief executive officer, the head of UNICEF and Melinda Gates agrees that there is a simpler way to help many of the world's economies. The following articles describe this world changing conversation:

[www.huffingtonpost.com/maria-eitel/girls-session-steals-the\\_b\\_163345.html](http://www.huffingtonpost.com/maria-eitel/girls-session-steals-the_b_163345.html)

## Peter Buffett's Foundation Gives Millions to Girls

For the first two years after billionaire investor Warren Buffett announced his plan to give his money to charity, Buffett's son Peter and his wife, Jennifer, searched for the right area to help with their share of the fortune.

But now, Peter and Jennifer Buffett's NoVo Foundation has begun giving away millions of dollars to empower women and girls worldwide through education, collaboration, economic development and programs to end violence against women.

The Buffetts know they've chosen an ambitious goal, but they hope they'll be able team up with other groups to bolster the impact they can make with the roughly \$1 billion worth of Berkshire Hathaway stock promised to the NoVo Foundation.

The Buffetts say they believe focusing on helping women and girls seems like the way to make the greatest difference in the world.

## The Grameen Foundation

**Mission Statement:** Grameen Foundation's mission is to enable the poor, especially the poorest, to create a world without poverty.

With tiny loans, financial services and technology, we help the poor, mostly women, start self-sustaining businesses to escape poverty. Founded in 1997 by a group of friends who were inspired by the work of Grameen Bank in Bangladesh, our global network of 58 microfinance institution (MFI) partners, including our Growth Guarantee partners, has touched more than 45 million people in 23 countries.

### Bringing Grameen America to Boston Part I: Exporting Bangladeshi Expertise

Written by Malorye Allison on Wednesday, 18 March 2009

Founded by Nobel Peace Laureate Muhammad Yunus, Grameen Bank's unique micro lending practices have already been exported to hundreds of countries such as Kosovo, Guatemala, Zambia, and Turkey. The bank's international arm – Grameen Trust – oversees this process.

Grameen America's New York office is led by Shah Newaz, a manager who has been with Grameen Bank since its early years and has set up Grameen operations in Bangladesh and the Dominican Republic. Since the New York office opened in November 2007, Grameen America has lent over a million dollars to more than 500 poor families in Queens, New York and seen a repayment rate of over 99%. Typical first loans are just a couple hundred dollars, but the money is helping poor women and their families during a particularly challenging time.

Microfinance has steadily risen in popularity, especially since Yunus and Grameen Bank shared the 2006 Nobel Peace Prize. .

Attendees at the Boston meeting were intrigued to hear about the other unusual aspects of Grameen's approach: The bank lends mainly to women, because they are more likely to reinvest profits and put them towards their families' welfare – such as sending their children to school or improving living conditions. Borrowers must also join as a group of five. Members of a group are supposed to provide each other support and act as a collective conscience: If a member can't pay for some reason, none of the other members can get further loans.

"It's a fascinating group dynamic," Jorgensen explained. "People work their way up to higher and higher loans." Most of these women have never even had a bank account before. When they join a borrowers group, they not only get cash to help their businesses grow, they are obliged to save at least \$2/week. So far, the New York borrowers have altogether saved over \$90,000 this way.

Grameen Bank intended to loan equally to men and women, but after several years, he said, "they realized that when a micro loan comes into the family through a woman, the proceeds from the business more often accrue to the well-being of the family. The family ate better; the children were put into school.... It was more powerful to have the loans go through the woman." Today, 96 percent of Grameen Bank's borrowers are women, and other organizations around the world, like Pro Mujer in Latin America and Jamii Bora in Kenya, are finding similar success in making the majority of their loans to women.

***"As we know from long and indisputable experience, investing in girls and women has a multiplier effect in productivity and sustained economic growth."***  
**– U.N. Secretary General Ban Ki-Moon**

### **Boys support The Girl Effect**

[http://www.nikebiz.com/media/pr/2009/03/30\\_GenderEqualitySymposium.html](http://www.nikebiz.com/media/pr/2009/03/30_GenderEqualitySymposium.html)

### **The Women's Funding Network**

The Women's Funding Network is more than 130 organizations that fund women's solutions across the globe. We give women the money and tools to transform their ideas into lasting change—in every critical area from combating poverty to achieving advances in healthcare, education and human rights.

[www.wfnet.org](http://www.wfnet.org)

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