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# WOMEN IN AND THE ECONOMY

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Mapping a Field

2003 EXECUTIVE REPORT

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# EXECUTIVE SUMMARY

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*Women and the Economy: Mapping a Field* offers one of the broadest snapshots of the field of women's economic advancement in the United States to date. The research incorporates the ground-level perspective of individuals working in the field, through over 60 interviews, and an analysis of over 450 organizations.

This report provides a snapshot of current trends, innovations, and under-addressed areas in the field of women's economic advancement in the United States. The project was guided by a decision to focus on issues relating to women and not girls (with a special interest in 18-35 year olds) with an eye to women with positions of power. The report findings reflect these parameters and are therefore weighted accordingly. Please note that efforts not addressing women in positions of power, or those with access to power, are not represented to their fullest.

The report is intended to inform the field at large and to serve as a base for future interorganizational knowledge-sharing and mobilization. For this purpose an online directory accompanies this report. (See [www.windsofchange.org](http://www.windsofchange.org))

## The Terminology

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In researching the field of "women and the economy," there was no mutually agreed upon and all-inclusive term that encompassed the multiple lenses and visions of the thousands of individuals and organizations engaged in the effort to transform both national and global economic agendas and realities for women.

The term "women's economic advancement" is only one of many ways to describe the work being done in this vast field. We have chosen to use "women's economic advancement" as an inclusive term that encompasses, but is not limited to:

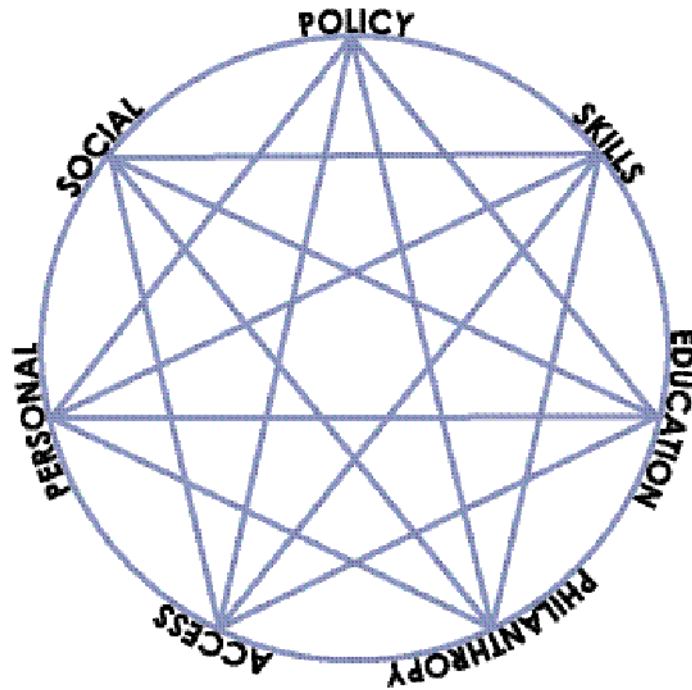
- Economic capacity
- Economic development
- Economic education
- Economic empowerment
- Economic independence
- Economic justice
- Economic liberation
- Economic literacy
- Economic mobility
- Economic opportunity
- Economic potential
- Economic power
- Economic security
- Economic self-sufficiency
- Economic stability
- Economic success

## Key Findings: A Web of Strategies

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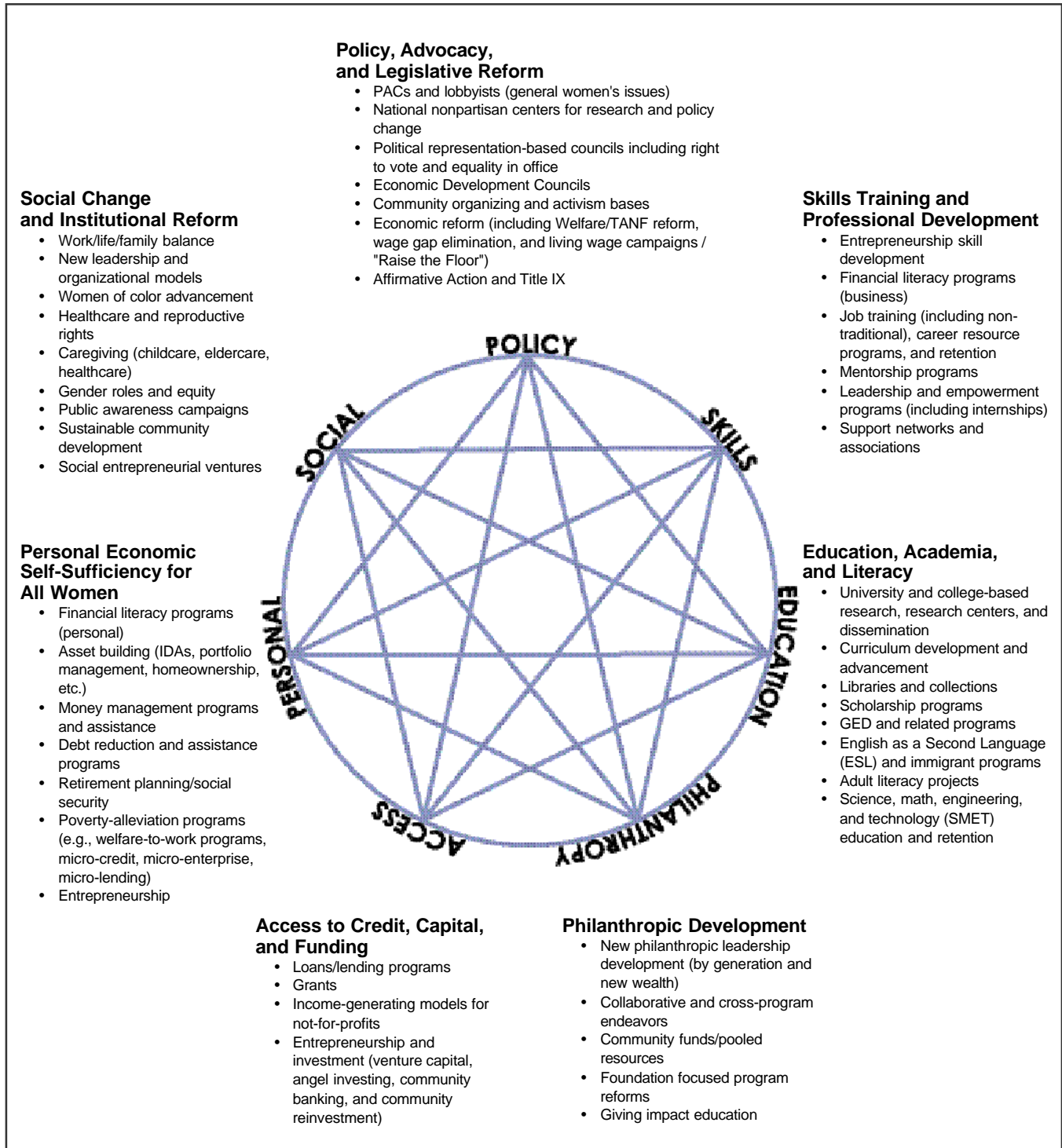
While the parameters of the field of women's economic advancement have never been formally identified, those working within the field tend to categorize their work based on the target audience they serve (e.g., women in poverty, women entrepreneurs, etc.). This categorization has led to a heavily compartmentalized field with limited interaction or insight transferring across its various sectors.

In an attempt to reduce compartmentalization, this report reconceptualizes the field of women's economic empowerment into seven "strategy" areas, each of which spans multiple target audiences. The "web of strategies" is visually represented below, with each heading representing one of the seven strategy areas. See the following page for more detail.



The full report, *Women and the Economy: Mapping a Field*, delves in depth into these seven strategy areas in the section "Key Findings: A Web of Strategies." The Key Findings section represents the core of the report, and offers an exciting and fresh perspective on the field. In addition, specific **Findings**, **Areas of Opportunity**, and a **Sampling of Innovative Projects** are offered for each area explored. These unique insights can only be accessed through the full report.

## A WEB OF STRATEGIES: Mapping a Field



## Sampling of Key Findings

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### **Policy, Advocacy, & Legislative Reform**

- Creating economic opportunity for women remains critically dependent on achieving policy changes at the local, state, and federal levels.
- Key to policy change is the effective use of the media.
- "In your face" activism has dwindled yet is still considered a necessary component to ensure attention to the issues, access to legislators, and heightened public awareness.

### **Skills Training and Professional Development**

- Mentoring, networking, and creation of a "new girls' network" are critical to overall success.
- The majority of entrepreneurial skill-building programs target women starting small businesses and micro-enterprises. Very few programs exist to support women in mid-range and high-potential fast growth enterprises.
- Programs and resources dwindle once women have moved out of the start-up phase.
- Sexual harassment and lack of role models contribute to the difficulty of entering, remaining, and advancing in non-traditional jobs.

### **Education, Academia and Literacy**

- A number of innovative business schools now have centers dedicated specifically to women and business. These centers conduct research, share and disseminate findings, as well as support and promote women in business.
- Alternative education methods - e.g. popular education - are increasingly recognized, accepted, and applied today.
- The numbers of women in school pursuing careers in science, math, engineering, and technology (SMET), continue at alarmingly low levels. Retention remains an ongoing concern.
- Financial literacy is increasingly included in the curriculum of all-female schools, but such courses have yet to become mainstream.

### **Philanthropic Development**

- The number of women's foundations and effective networks to link them has grown, as well as the amount of research and number of publications related to women donors.
- Foundations are beginning to recognize that lasting systemic change requires long-term commitment and funding.

- The shift from grantmaking models to investment models reflects the trend among many national foundations toward working as partners with their grantee organizations.
- New generations of givers with inherited wealth, stewardship of earned wealth, and a new sense of philanthropic responsibility are driving innovations in philanthropy.
- Younger people are starting to see philanthropy as a career field.

### **Access to Credit, Capital and Funding**

- Women need greater access to sources of capital - credit, loans, and investors.
- Funding is becoming more available to women, but the supply does not yet meet the demand. Finding initial investors, whether for not-for-profits or for-profits, remains a challenge.
- Women with capital to invest are often investing in women-led ventures.

### **Personal Economic Self-Sufficiency for All Women**

- An increasing number of financial literacy programs are available across the socio-economic spectrum, yet the quantity still does not meet the need.
- Under-use of existing programs is linked to women's often unconscious fear of stigma or a self-perception that they should already know the information.
- Micro-enterprise remains important, but it is not a long-term solution for alleviating poverty.
- This recognition has led to a concentration on increasing individual assets, including homeownership and Individual Development Accounts (IDAs).

### **Social Change and Institutional Reform**

- Issues of balancing work, life, and family are essential to any discussion of meaningful change, and are becoming increasingly complex.
- The end goal of women's economic advancement must be the transformation of economic systems, not merely more women in positions of leadership.
- More "conscious" organizations that "walk their talk" must be created.
- The current public discourse on ethical leadership and practice brings more women's voices to the fore.
- Women's economic advancement is intricately linked with other issues such as housing, care-giving, and even transportation.

## Overall Themes

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Among the significant findings were ten field-wide themes. Because change in any of these issue areas would have broad impact, they are particularly relevant. With the exception of the first theme, these are not listed in order of importance. Depending on the focus of an organization's work, some of these themes will be more relevant than others. Yet each theme rose to the surface as being an issue faced by everyone in the field. The themes are:

**1. VAST AND COMPARTMENTALIZED FIELD**

Thousands of organizations comprise the field of women's economic empowerment, covering a wide range of topic areas. A comprehensive and holistic picture of the field is lacking, which makes it difficult to network among the full range of those involved.

**2. CHALLENGES OF LIMITED RESOURCES**

There are insufficient resources available to support the work, with funding often coming in the shape of small to mid-sized grants. This contributes to a feeling of "lifting a few small boats, but not changing the tide." To survive, nonprofits have to invest an enormous amount of their resources in seeking funding, rather than toward their work.

**3. PERSISTENCE OF ISSUES OF INEQUALITY**

Original issues of women's economic advancement (such as the wage gap and passing the Equal Rights Amendment) continue to exist. There is a lack of ongoing public awareness around these issues with many assuming that they have already been solved.

**4. IMPACT OF CURRENT ECONOMIC ENVIRONMENT**

The present economic downturn compounds financial and social problems for women. At the same time, globalization is having, and will continue to have, a tremendous impact on the U.S. economy. With that in mind, women's economic advancement is beginning to be seen as a pivotal component of U.S. and global economic development.

**5. NEED TO LINK WOMEN'S ECONOMIC ADVANCEMENT WITH COMMUNITY DEVELOPMENT**

The premise that women's economic advancement leads to positive change for local communities and nations as a whole is increasingly influencing programs, policy, and practice internationally. This awareness is slow to take hold in the United States.

**6. DO GOOD OR MAKE MONEY, BUT EITHER WAY KEEP IT SMALL**

For many women "doing good" and "making money" seem mutually exclusive. In addition, many women harbor a distrust and fear of money that impacts their ability to use economic empowerment programs already in place. This paradox contributes to women's economic ventures tending to be on a smaller scale.

**7. WOMEN AS A POWERFUL MARKET DRIVER AND WORKFORCE**

There is growing recognition of women not only as a market segment, but as a guiding force of business and consumer trends. Women are playing an important and growing role as consumers, which is having an impact on what and how products and ideas enter the market. Additionally, attention is being paid to the vitality and enormous contributions of women as a powerful workforce.

**8. INCLUSION: A DIVERSITY OF VOICES AND PERSPECTIVES**

Historically, the women's movement has been dominated by white middleclass heterosexual women. When building women-led organizations now and into the future, there is an expressed commitment and interest in creating inclusive organizations that reflect the diversity and talent of women as a whole.

**9. PIPELINE: PROGRAMMING THROUGHOUT THE LIFECYCLE**

The idea of a "pipeline" recognizes the importance of continued economic empowerment programs, targeting girls and women across their life cycle. In particular, there is a growing recognition that the earlier girls and young women are brought into an economic empowerment pipeline, the greater their future success. While there has been a proliferation of resources for girls, many express concern that the potential of the pipeline has not been reached.

**10. EMERGING LEADERS (AGE 18-35): FACING A LACK OF ADVANCEMENT OPPORTUNITIES**

There is a large gap in programs and services targeting women in their twenties and thirties - particularly ones supporting emerging women leaders. There is increasing alarm over the numbers of women leaving traditional organizations due to frustration over lack of advancement opportunities and support. Paradoxically, women-led organizations and businesses are not immune to the same "glass ceiling" effect.

## Results of Surveyed Organizations

This section presents a series of results from information gathered through surveying 452 organizations - 423 organizations were identified in the first phase of research and an additional 29 in a follow-up survey.

### Organizational Type

There are nine categories of organizational type that relate to the structure of the organizations - one is applied to each of the 452 identified organizations.

	Number of Organizations in the Study	Percentage
Nonprofit Organization	173	38%
Association/Network	97	22%
Public or Private Foundation	84	19%
Women's Network within a Corporation	46	10%
University/College	19	4%
Public/Government Organization	15	3%
Corporation	12	3%
Corporate Foundation	6	1%
Small Business	0	0%

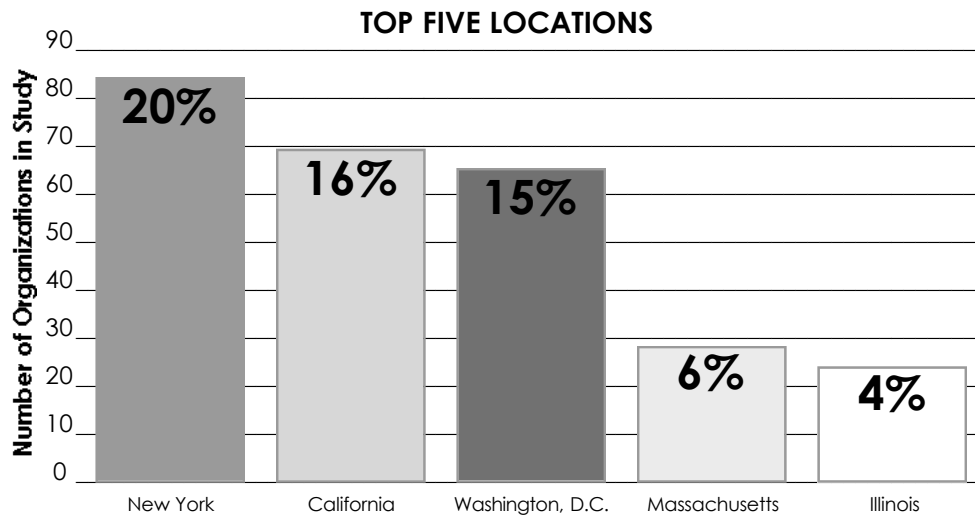
### Program Strategy

There are seven program strategy areas that comprise the "Web of Strategies" shown on the previous page. This section provides a breakdown of the total number of organizations in each category. Many organizations in this study maintain a number of program strategies, and, where applicable, multiple program strategies were assigned.

	Number of Organizations in the Study	Percentage
Policy, Advocacy, and Legislative Reform	120	27%
Skills Training and Professional Development	267	59%
Education, Academia, and Literacy	90	20%
Philanthropic Development	90	20%
Access to Credit, Capital, and Funding	139	31%
Women's Economic Self-Sufficiency	101	22%
Social Change and Institutional Reform	128	22%

## Geographic Location

This section identifies each organization by location and reflects where the concentration of resources in the field lie - in four of the highest populated urban areas as well as the nation's capital.



## Target Audience

Seventeen target audiences were identified. Many organizations in this study target a number of constituents, and where applicable, multiple target audiences were assigned. *Because the research was a focused sampling, the percentages below are not representative of the field of women's economic advancement at large.*

	Number of Organizations in the Study	Percentage
All Women	182	40%
Entrepreneurs/Small Business Owners	118	26%
Corporate Women	111	25%
Low-Income Women	109	24%
Emerging Leaders	83	18%
Girls/Youth	69	15%
Students	64	14%
Women of Color	58	13%
Philanthropists	53	12%
Women Outside the United States	48	11%
Corporate Women Leaders	41	9%
Mothers	25	6%
Politicians	23	5%
Women in Technology	23	5%
Women in Non-Traditional Jobs	22	5%
Lesbian/Bisexual	10	2%

## **Directory of Surveyed Organizations**

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To catapult interorganizational knowledge-sharing, an online directory of all organizations involved in this research has been created to accompany this report. This unique directory will provide those involved in the field an invaluable resource for making connections, sharing ideas, generating creative and coordinated solutions, and mobilizing for meaningful impact. The directory provides contact information as well as locating each organization by strategy area, target audience, and geographic location. It can be accessed through [www.windsofchange.org](http://www.windsofchange.org).

## **The Winds of Change Foundation**

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The Winds of Change Foundation (WCF) is committed to the creation of a healthy and just society in which every individual is valued. We believe that such a society depends upon a new national economic agenda that fully values the priorities of women. Winds of Change strategically invests in strengthening women's leadership, increasing knowledge-sharing, effectively utilizing the media, and impacting policy to advance a national economic agenda that addresses these needs and concerns. This report is offered as part of an ongoing dialogue and is intended to inform the field at large. Our hope is that individuals, organizations, and institutions engaged in the field of "women and the economy" as well as foundations supporting this work will use these findings and the related directory to increase their effectiveness, influence policy change, and impact national and international economic agendas.

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